

Customer and Accounts User Guide

Oracle Banking Virtual Account Management

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Customer and Accounts User Guide

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Welcome to Customer and Accounts User Guide

Essentially each virtual account is a dummy sub-account of the customer's own physical account with the bank. They cannot exist outside of that immediate relationship, hence they are virtual. The serves to segregate any funds from any other funds in the same main account and yet is inextricably linked to that account. The key to a virtual account is thus the virtual account number/identifier.

This document is intended for Back Office Data Entry Clerk, Back Office Managers/Officers, Product Managers, End of Day Operators and Financial Controller users.

This section contains the following topics:

Account Facility	Corporate Specific Account Number Range
Virtual Entity	Customer Account Product
Account Closure	Account Input
Account Structure	Adhoc Interest Liquidation
Virtual Multi-Currency Account	Internal Credit Line
Line Account Linkage	Sanction Status

Account Facility

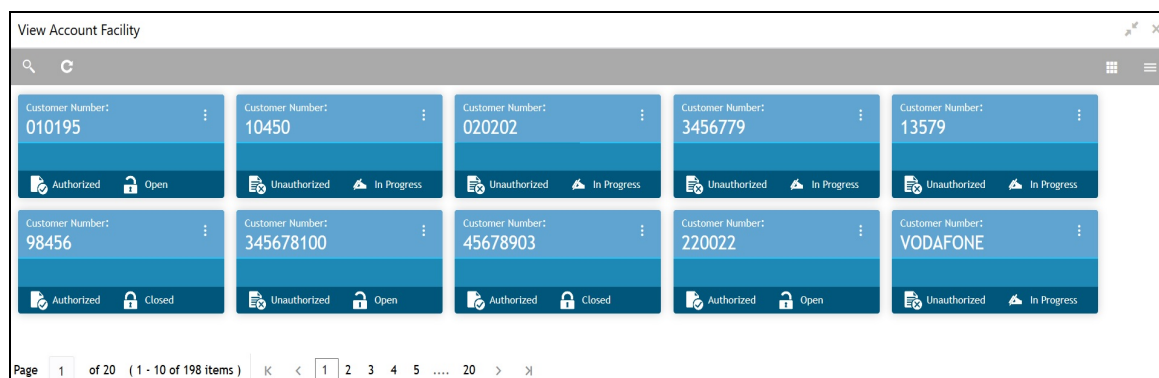
As part of on-boarding a customer for virtual account facility, you must enable virtual account facility for the customer. You can enable/disable virtual account facility for one or more accounts. The customer information is provided by the DDA system.

View Account Facility

The summary screen provides a list of enabled virtual account facility for a customer. You can enable virtual account facility using the [Create Account Facility](#).

How to reach here:

Virtual Account Management > Customer > Account Facility > View Account Facility



The screenshot displays the 'View Account Facility' interface. It features a grid of ten account cards, each representing a different customer. Each card shows the customer number, a status icon (e.g., Authorized, Unauthorized, In Progress), and a lock icon (e.g., Open, Closed). The cards are arranged in two rows of five. The first row includes customer numbers 010195, 10450, 020202, 3456779, and 13579. The second row includes 98456, 345678100, 45678903, 220022, and VODAFONE. At the bottom, there is a pagination control showing 'Page 1 of 20 (1 - 10 of 198 items)' and navigation buttons.

Field	Description
Customer Number	Displays the number of the customer.
Status	Displays the status of the record.

Create Account Facility

The Create Account Facility screen allows the user to enable or disable virtual account facility for a customer and to select the product templates under which virtual accounts can be created. The user can also link a customer to a pricing scheme and define the charge funding account for customer level charges.

How to reach here:

Virtual Account Management > Customer > Account Facility > Create Account Facility > Account Facility

Account Facility

How to enable an account facility:

1. In the **Create Account Facility** screen, provide the required details:

- Customer Number: Click **Search** to view and select the required customer number. The customer information is stored and used from the DDA system.
- Customer Name: Based on the Customer Number selected, the information is auto-populated.
- Sanction Check Exempted: By default, it is disabled. If enabled, the customer is exempted from sanction check. It will be enabled only if **Sanction Check Required** is selected while configuring the bank parameters.

Accounts Details

- All Accounts: Displays the list of all the account of the selected customers. Type the name of the account on the filter and/or select the required account to enable the virtual account facility that appears on the grid.
2. Click > to move the selected account into the Virtual Account Enabled grid. The list of accounts displayed in the grid is enabled for virtual account facility.



Tips

You can use the respective options to move the records back and forth from one grid to another. You can also use the filter to select the required account and move the record.

Branch Restrictions

- Select one of the options. This is used for allowing or not allowing virtual accounts to be opened under specific branches.

Branch Group Details

3. Click + to add a row and provide the required details:
- Branch Group: Click **Search** to view and select the required branch group.
 - Description: Based on the Branch Group selected, the information is auto-populated.



Note

For more information on branch group creation and branch linking, refer to the **Branch Group** section in **Configuration User Guide**.

Pricing Scheme

- Pricing Scheme: Click **Search** to view and select the required pricing scheme.
- Description: Based on the Pricing Scheme selected, the information is auto-populated.

Charge Account

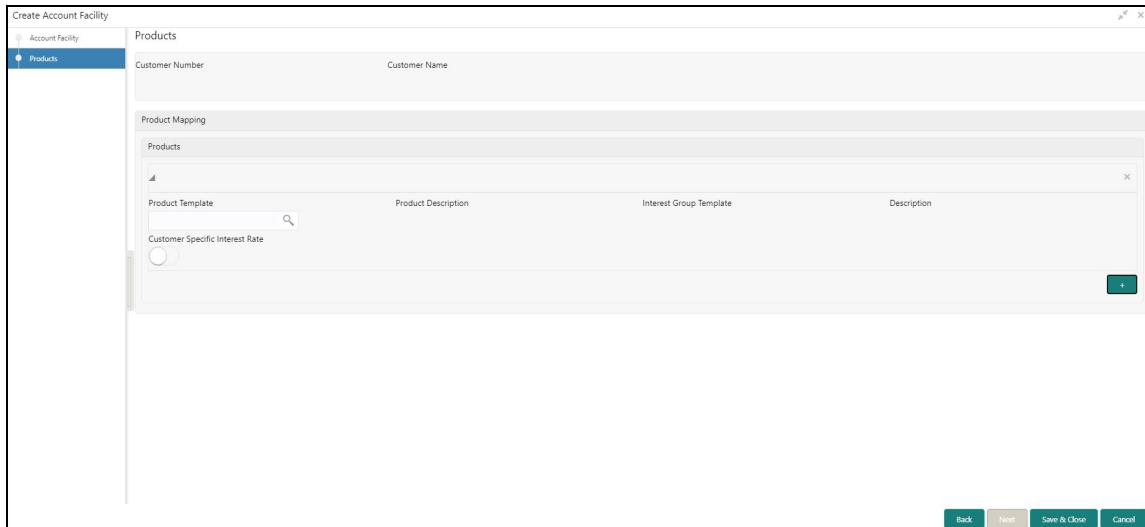
- Real Account Number: Click **Search** to view and select the required real account number to collect the charges.
- Real Account Branch: Based on the Real Account Number selected, the information is auto-populated.
- Real Account Currency: Based on the Real Account Number selected, the information is auto-populated.

Charge Collection Branch

- Branch Code: Click **Search** to view and select the required branch code. This branch code will be used during charge postings.
 - Description: Based on the Branch Code selected, the information is auto-populated.
4. Click **Next**. The **Products** screen is displayed.

Products

Products screen allows you to select the one or more product templates.



5. In the **Products** screen, provide the required details:

- **Customer Number:** Based on the customer number selected in Account Facility screen, the information is auto-populated.
- **Customer Name:** Based on the customer name selected in Account Facility screen, the information is auto-populated.

Product Mapping

- **Product Template:** Click **Search** to view and select the required product template. Displays the list of product templates that are allowed for the customer category. For more information refer to the **Restrictions** section of **Account Product Proposition** in **Configuration User Guide**.
- **Product Description:** Based on the Product Template selected the information is auto-populated.
- **Interest Group Template:** Based on the Product Template selected the information is auto-populated.
- **Description:** Based on the Product Template selected the information is auto-populated.
- **Customer Specific Interest Rate:** By default, this is disabled. If enabled, indicates if a customer specific interest rate needs to be maintained.



Note

If Customer Specific Interest Rate is selected, a new Customer Interest group will be created and mapped to the Customer and Virtual Account product in IC else the Interest Group template selected will be mapped. The Interest products will be based on the Interest Group template selected.

6. Click + icon to map the multiple product templates to a customer.

7. Click **Save and Close**. You can view the enabled virtual account facility details in the [View Account Facility](#).



Note

After enabling an account for virtual account facility, you can either go ahead and create a virtual account and/or a virtual identifier.

Once the account facility is provided, Customer Account products will automatically be created based on the product template/s linked. For more information refer to the [View Customer Account Product](#).

Corporate Specific Account Number Range

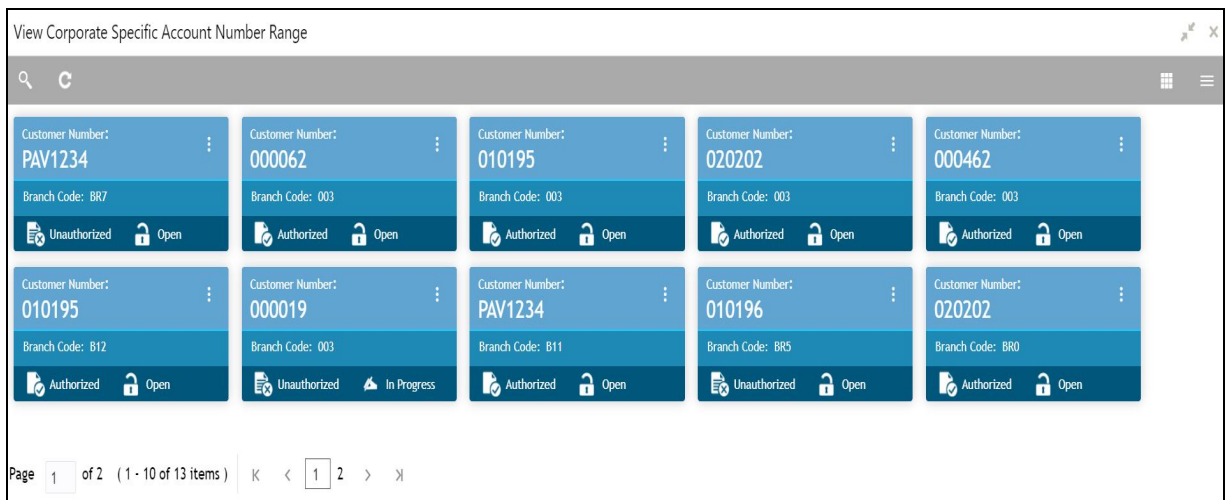
You can configure virtual account number range for a specific corporate and branch.

View Corporate Specific Account Number Range

The summary screen provides a defined corporate specific account number range or a list of defined corporate specific account number ranges. You can configure a corporate specific account number range using the [Create Corporate Specific Account Number Range](#).

How to reach here:

Virtual Account Management > Customer > Corporate Specific Account Number Range > View Corporate Specific Account Number Range



Field	Description
Real Customer Number	Displays the customer number.
Branch Code	Displays the branch code.
Status	Displays the status of the record.

Create Corporate Specific Account Number Range

The maintenance screen allows you to define the virtual account number range or ranges for a specific corporate and branch.

How to reach here:

Virtual Account Management > Customer > Corporate Specific Account Number Range > Create Corporate Specific Account Number Range

The screenshot shows a web application window titled "Create Corporate Specific Account Number Range". It contains three main sections:

- Real Customer Number:** A search field for "Real Customer Number" with a magnifying glass icon. To its right is a "Customer Name" field displaying "No Customer Selected".
- Branch Preferences:** A search field for "Branch Code" with a magnifying glass icon. To its right are "Branch Name" and "Account Mask" fields, both displaying "No Branch Selected".
- Account Range Preferences:** A table area with a green "+" button in the top right corner to add new rows.

At the bottom of the window, there are three buttons: "Audit" (green), "Save" (green), and "Cancel" (green).

How to configure Corporate Specific Account Number Range

1. In the **Create Corporate Specific Account Number Range** screen, provide the required details:
 - Real Customer Number: Click Search to view and select the required **Real Customer Number**.
 - Customer Name: Based on the real customer name selected, the information is auto-populated.
 - Branch Preferences
 - Branch Code: Click Search to view and select the required branch code.
 - Branch Name: Based on the Branch Code selected, the information is auto-populated.
 - Account Mask: Based on the Branch Code selected, the information is auto-populated.
 - Account Range Preferences: Click + to add a row and provide the required details:
 - Start Range Number: Enter the start number range. The range should be defined only for the "n" characters of the Account mask
 - End Range Number: Enter the end number range. The range should be defined only for the "n" characters of the Account mask.
2. Click **Save**. You can view the configured account number range in the **View Corporate Specific Account Number Range**.



Note

- For each corporate one or more account number ranges can be defined. However, for a specific branch, two corporates are not allowed to have an overlapping account number ranges.
- You can not modify account number range or ranges, once defined. However, a new account number range can be added for a corporate.

Virtual Entity

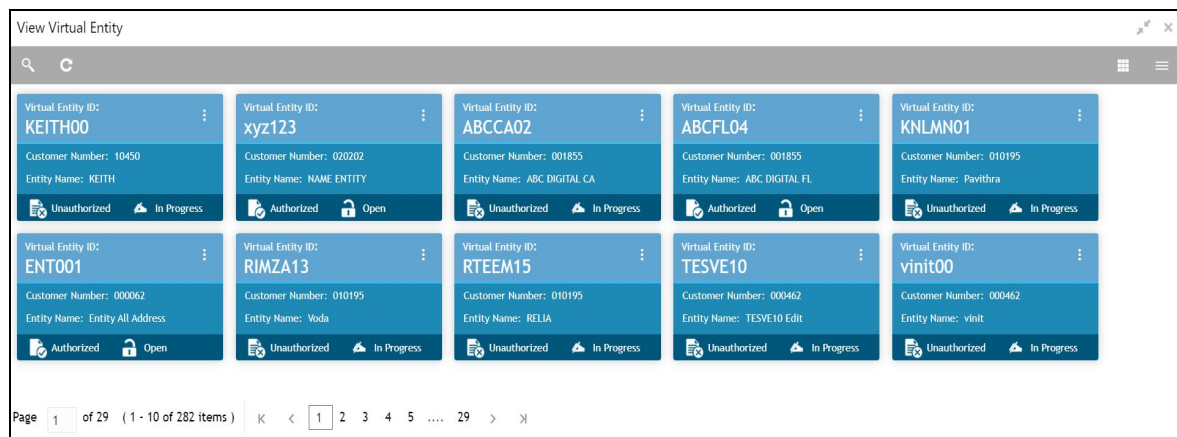
You can create a virtual entity and use it to map the details with a virtual account. You can create multiple virtual entities for a real customer.

View Virtual Entity

The summary screen provides a list of virtual entity configured for a customer. You can capture the virtual entity's details and its preferences using the [Create Virtual Entity](#).

How to reach here:

Virtual Account Management > Customer > Virtual Entity > View Virtual Entity



Field	Description
Virtual Entity ID	Displays the unique ID of the virtual entity.
Customer Number	Displays the customer number.
Entity Name	Displays the name of the entity.
Status	Displays the status of the record.

Create Virtual Entity

The maintenance screen allows you to configure virtual entity and its preferences.

How to reach here:

Virtual Account Management > Customer > Create Virtual Entity

How to add a virtual entity:

1. In the **Entity Information** screen, provide the required details:
 - Customer Number: Click **Search** to view and select the required customer number.
 - Customer Name: Based on the Customer Number selected, the information is auto-populated.
 - Virtual Entity ID: This field is disabled. After you save the record, an Entity ID Generation popup screen appears, where you can provide the information.
 - Entity Name: Enter a name for the entity.
 - Entity Type: Select one of the following:
 - Corporate: If selected, the record configured is for a corporate entity.
 - Individual: If selected, the record configured is for an individual entity.



Note

Depending on the Entity Type selected, the Entity Information appears with different fields.

Entity Information

If **Corporate** is selected as the Entity Type, provide the required information:

- Corporate Type: Select the corporate type from the drop-down list.

Available options are:

- Corporation
- Co-operative
- Partnership
- Sole Proprietorship



Note

The drop down values can be updated at bank level as a part of Day 0 setup.

- Country of Incorporation: Click **Search** to view and select the required country for which you want to incorporate the virtual entity.
- Date of Incorporation: Select a date of incorporation from the drop-down calendar.
- Unique ID: Enter an unique ID for the virtual entity.
- Email ID: Enter the customer's Email ID.
- Mobile: Enter the customer's contact number.
- Work Phone 1-2: Enter the customer's work contact number.
- Preferred Mode: Select one of the following:
 - Mobile: If selected, mobile is the preferred mode to contact the customer.
 - Email: If selected, Email is the preferred mode to contact the customer.
- BIC: Specify the business identifier code.

If **Individual** is selected as the Entity Type, provide the required information:

- First Name: Enter the first name of an individual.
- Middle Name: Enter the middle/maiden name of an individual.
- Last Name: Enter the last name/surname of an individual.
- Date of Birth: Select a DOB of the individual from the drop-down calendar.
- Gender: Select a gender from the drop-down list.
- Nationality: Click **Search** to view and select the required nationality.
- National ID: Enter a national ID.
- Home Phone: Enter the residential contact number of the individual.
- Work Phone: Enter the official contact number of the individual.
- Mobile: Enter contact number of the individual.
- Email ID: Enter Email ID of the individual.
- Preferred Mode: Select one of the following:
 - Mobile: If selected, mobile is the preferred mode to contact the customer.
 - Email: If selected, Email is the preferred mode to contact the customer.

Identification Details

- Identification Type: Select an identification type from the drop-down list.

Available options are:

- National ID
- Passport
- SSN



Note

The drop down values can be updated at bank level as a part of Day 0 setup.

- Identification Number: Enter an identification number.
- Tax Identification Number: Enter a tax identification number.

2. Click **Next**. The **Entity ID Generation** popup screen appears.



The Entity ID Generation popup screen displays a grid for defining the Entity ID format. The grid consists of two rows of four boxes each. The first row contains the characters 'n', 'n', 'n', and 'a'. The second row contains four empty boxes. Below the grid, there is a text field labeled 'Mask Characters Description:' containing the text 'n: Numeric a: Alphabets'. An 'OK' button is located at the bottom right of the popup.

3. Enter the required entity ID in the format displayed.

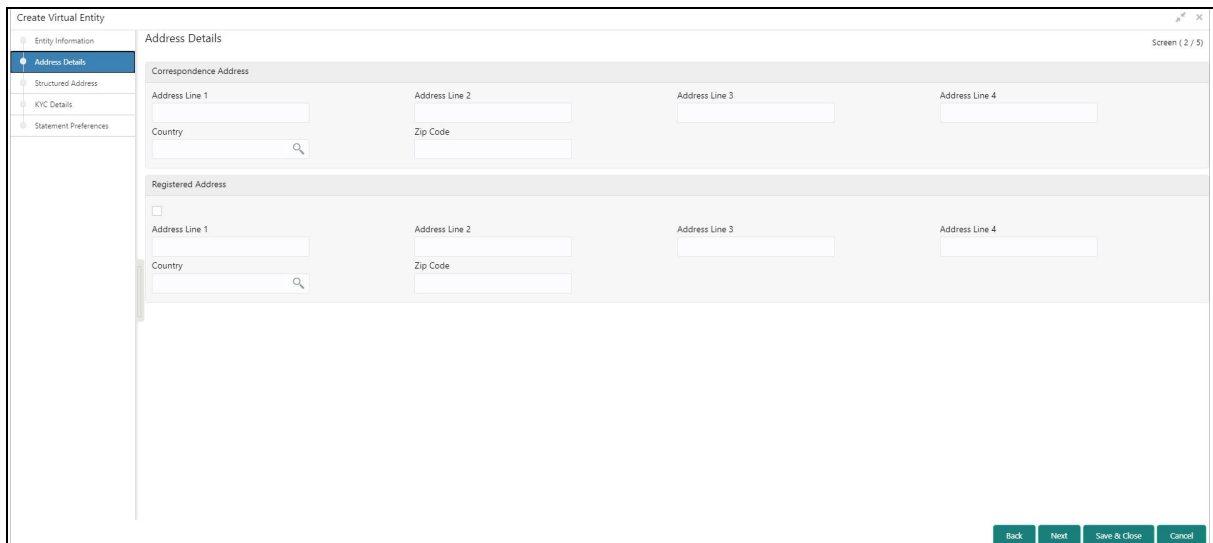
To create a new entity ID format, refer to [Entity Mask Configuration Maintenance](#) in the [Configuration User Guide](#).

4. Click **OK** to save the entity ID.

5. Click **Next**. The **Address Details** screen appears.

Address Details

The Address Details screen allows you to capture the address details for a customer.



The Address Details screen is part of the 'Create Virtual Entity' application. It features a sidebar on the left with navigation options: Entity Information, Address Details (selected), Structured Address, KYC Details, and Statement Preferences. The main content area is divided into two sections: 'Correspondence Address' and 'Registered Address'. Each section contains four address line input fields (Address Line 1 to Address Line 4), a Country input field with a search icon, and a Zip Code input field. At the bottom right, there are four buttons: Back, Next, Save & Close, and Cancel.

1. In the **Address Details** screen, provide the required details:

Correspondence Address

- Address Line 1: Enter the address line 1 address details. This field is mandatory if **Structured Address Applicable** is not selected.
- Address Line 2: Enter the address line 2 address details.
- Address Line 3: Enter the address line 3 address details.
- Address Line 4: Enter the address line 4 address details.
- Country: Click **Search** to view and select the require country. This field is mandatory if **Structured Address Applicable** is not selected.
- Zip Code: Enter the zip code details of the address.

Registered Address

- Copy from Correspondence Address: Select the checkbox to default the address from correspondence address.
- Address Line 1: Enter the address line 1 address details. This field is mandatory if **Structured Address Applicable** is not selected.
- Address Line 2: Enter the address line 2 address details.
- Address Line 3: Enter the address line 3 address details.
- Address Line 4: Enter the address line 4 address details.
- Country: Click **Search** to view and select the required country. This field is mandatory if Structured Address is not mentioned.
- Zip Code: Enter the zip code details of the address.

2. Click **Next**. The **Structured Address** screen appears.

Structured Address

If **Structured Address Applicable** is selected in Create Bank Parameters then **Structured Address** will be visible to provide the required information.

The Structured Address screen allows you to capture the address details of a customer in a structured format.

Department	Sub Department	Street Name	Building Number
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

1. In the **Structured Address** screen, provide the required details:

- Department: Enter the department.
- Sub Department: Enter the sub department.
- Street Name: Enter the street name.
- Building Number: Enter the building number.
- Building Name: Enter the building name.
- Floor: Enter the floor number.
- Post Box: Enter the post box details.
- Room: Enter the room number.
- Post Code: Enter the post code details. This field is mandatory.
- Town Name: Enter the town name. This field is mandatory.
- Town Location Name: Enter the location name of the town.
- District Name: Enter the district name.
- Country Sub Division: Enter the country sub division.

- Country: Click **Search** to view and select the required country. This field is mandatory.
2. Click **Next**. The **KYC Details** screen appears.

KYC Details

The **KYC Details** screen allows you to capture the address details for a customer.

1. In the **KYC Details** screen, provide the required details:
 - **KYC Status:** Select a KYC status from the drop-down list.
 - **KYC Reference:** Enter a KYC reference number.
 - **Last KYC Date:** Select the last KYC performed from the drop-down calendar.
2. Click **Next**. The **Statement Preferences** screen appears.

Statement Preferences

The **Statement Preferences** screen allows you to configure the account statement preferences.

1. In the **Statement Preferences** screen, provide the required details:

- Virtual Entity ID: Displays the virtual entity ID.

PDF Statement Preferences

- Generate PDF: If selected, an account statement is generated in PDF format.
- Statement Type: Select one of the options:
 - Consolidated: If selected, a consolidated statement is generated.
 - Account Level: If selected, an account level statement is generated.
- Frequency: Select a frequency from the drop-down list.
- Due On: Enter a due date in number of days.



Note

PDF Account statements can be generated in customer's language. Based on the media and advice created, and report locale selected while creating the advice, report can be generated in that language. Language specific templates will need to be provided by the bank.

EOD Statement

- Generate [MT940](#): If selected, the statement is generated in MT940 format.
- Generate [MT950](#): If selected, the statement is generated in MT950 format.
- Generate [MT942](#): If selected, the intra-day account statement is generated in MT942 format.
- Display IBAN: If selected, generated statement is reported with IBAN Account Number instead of Virtual Account Number.



Note

System generates a statement automatically on the account closure day based on the statement preferences captured except the scheduled generation date.

MT942 Preferences

- Generate Message Only On Movement: By default, it is disabled. If enabled, system generates statement only if additional entries have been posted subsequent to the previous statement generation.
- Report Transactions Since: Select one of the required options from the drop-down list:
 - 940: If selected, the current statement will include all of the transactions posted and authorized since the previous MT940 generation.
 - 950: If selected, the current statement will include all of the transactions posted and authorized since the previous MT950 generation.
 - 942: If selected, the current statement will include all of the transactions posted and authorized since the previous MT942 generation.
- Generation Time (In Hours): Select a timing for MT942 generation from the multiselect drop-down list.



Note

System supports only hourly time intervals.

ISO Statement Preferences

- Generate [CAMT.052](#): If selected, the statement is generated in CAMT.053 format.
- Generate [CAMT.053](#): if selected, the intra day account statement is generated in CAMT.052 format.
- CAMT.052 Preferences
- Generate Message Only On Movement: By default, it is disabled. If enabled, system generates statement only if additional entries have been posted subsequent to the previous statement generation.
- Report Transactions Since: Select the one of the required options from the drop-down list:
 - 052: If selected, the current statement will include all the transactions posted and authorized since the previous CAMT.052 generation.
 - 053: If selected, the current statement will include all the transactions posted and authorized since the previous CAMT.053 generation.
- Generation Time (In Hours): Select a timing for CAMT.052 generation from the multi select drop-down list.



Note

System supports only hourly time intervals.

2. Click **Save and Close**. You can view the defined virtual entity in the [View Virtual Entity](#).

Customer Account Product

You can configure account product/s for a customer.

View Customer Account Product

The summary screen provides a list of configured customer account products. You can configure an account product using the [Create Customer Account Product](#).

How to reach here:

Virtual Account Management > Customer > Customer Account Product > View Customer Account Product

Account Code	Description	Customer No.	Status
xyz1	acc prod	020202	Authorized, Open
KAN5	test prod	08765	Unauthorized, In Progress
MIK3	prod	PAW4567	Authorized, Open
xyz1		010195	Unauthorized, In Progress
APPA	APPA	220022	Authorized, Open
RMD9	Product for Cust...	080808	Unauthorized, Open
AWS1	AWS1 test	mik103	Unauthorized, In Progress
LIQP	Liquidity Product	002437	Authorized, Open
PPD2		000019	Unauthorized, Open
PS01	account prod234	PAW2345	Authorized, Open

Field	Description
Account Code	Displays the code of the account.
Description	Displays any additional information of the account.
Customer Number	Displays the customer number that is associated with the account code.
Status	Displays the status of the record.

Create Customer Account Product

The maintenance screen allows you to configure account products for a customer.

How to reach here:

Virtual Account Management > Customer > Customer Account Product > Create Customer Account Product

Virtual Account Product

How to add a customer account product:

- In the **Create Customer Account Product** screen, provide the required details:
 - Customer Number: Click **Search** to view and select the required customer number.
 - Customer Name: Based on the Customer Number selected, the information is auto-populated.
 - Account Product: Enter a name for the account product.
 - Account Product Description: Enter additional information about the account product.

Account Preferences

- Interest Calculation:** By default, this is disabled. If enabled, indicates if interest calculation is required for the virtual accounts created under this product, and Interest Group Mapping screen is visible.
- Debit Transaction Allowed:** By default, this is disabled. If enabled, indicates if the debit transactions are allowed for the virtual accounts created under this product.
- Credit Transaction Allowed:** By default, this is disabled. If enabled, indicates if the credit transactions are allowed for the virtual accounts created under this product.
- Overdraft Facility Allowed:** By default, this is disabled. If enabled, indicates if the overdrafts are allowed for the virtual accounts created under this product.

- Inactive Days: Select the number of days to indicate after how many days of inactivity, the account must be marked inactive.

2. Click **Next, Restrictions** screen is displayed.

Restrictions

The **Restrictions** screen allows you to configure product restrictions.

3. In the **Restrictions** screen, provide the required details:

- **Customer Number:** Based on the customer number selected in the Virtual Account Product screen, the information is auto-populated.
- **Customer Name:** Based on the customer name selected in the Virtual Account Product screen, the information is auto-populated.
- **Account Product:** Based on the account product selected in the Virtual Account Product screen, the information is auto-populated.
- **Account Product Description:** Based on the account product description selected in the Virtual Account Product screen, the information is auto-populated.

Transaction Code Restrictions

- Select one of the options. This is used for allowing or not allowing transaction codes for virtual accounts opened under this product.

Transaction Code Details

4. Click + to add a row and provide the required details:

- **Transaction Code:** Click **Search** to view and select the required transaction code. To create a new transaction code, refer to **Transaction Code Maintenance** in the **Common Core User Guide**.
- **Description:** Based on the Transaction Code selected, the information is auto-populated.

Currency Restrictions

Select one of the options. This is used for allowing or not allowing currencies for which the virtual accounts can be opened under this product.

5. Click + to add a row and provide the required details:

Currency Details

- Currency: Click Search to view and select the required currency. To define a new currency, refer to the section **Currency Definition** in the **Common Core User Guide**.
- Currency Description: Based on the currency selected, the information is auto-populated.

6. If **Interest Calculation** is enabled, click **Next** and **Interest Group Mapping** screen appears.

Interest Group Mapping

The **Interest Group Mapping** screen allows you to map a Customer Virtual Account Product to an interest group.

7. In the **Interest Group Mapping** screen, provide the required details:

- Interest Group Template - Click **Search** to view and select the required interest group template. Displays the list of all the bank level Interest groups maintained in IC.
- Description - Based on the **Interest Group Template** selected, the information is auto-populated.
- Customer Specific Rate - By default, this is disabled. If enabled, indicates if a customer specific interest group needs to be maintained.

Interest Group

- Customer Interest Group - Displays the customer interest group.



Note

If Corporate Specific Rate is selected, a new Customer Interest group will be created and mapped to the Customer and Virtual Account product in IC else the Interest Group template selected will be mapped. The Interest products will be based on the Interest Group template selected.

Interest Products

Displays a list of interest product/s mapped to selected Interest Group Template.

- Product Code - Displays the Interest Product Code.
- Product Description - Displays the Interest Product Description.
- Currency Code - Displays the currency of Interest Product.

8. Click **Save and Close**. You can view the configured account product details in the [View Customer Account Product](#).

Account Closure

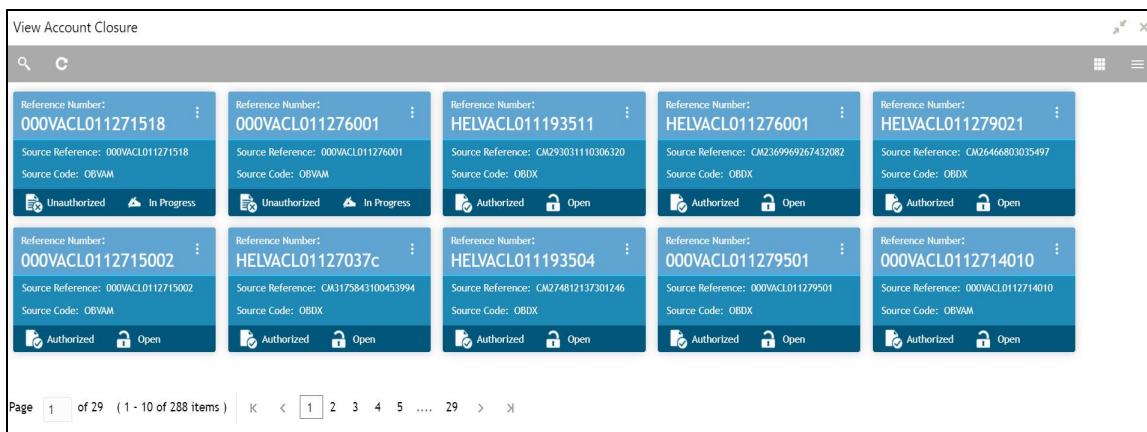
You can initiate account closure for one or more than one virtual accounts of a customer.

View Account Closure

The summary screen provides a list of closure requests initiated. You can initiate a closure request of one or more than one virtual accounts of a customer in a single operation using the [Create Account Closure](#).

How to reach here:

Virtual Account Management > Accounts > Account Closure > View Account Closure



Field	Description
Source Reference Number	Displays the source reference number of the closure request.
Source Code	Displays the source code.

Create Account Closure

The Create Account Closure screen allows you to initiate an account closure request. You can initiate the account closure of one or more virtual accounts of a customer.

Account Selection

How to reach here:

Virtual Account Management > Accounts > Account Closure > Create Account Closure > Account Selection

The screenshot displays the 'Create Account Closure' application window. The 'Account Selection' tab is active, showing a form with the following fields and controls:

- Source Reference Number:** An empty text input field.
- Reference Number:** An empty text input field.
- Source Code:** A text input field containing 'OBVAM' with a search icon to its right.
- Account Details:** A section header.
- Query:** A section header.
- Customer Number:** A text input field with a search icon.
- Virtual Entity:** A text input field with a search icon.
- Virtual Account Number:** A text input field with a search icon.
- Account Description:** A text input field.
- Branch Code:** A text input field with a search icon.
- Currency:** A text input field with a search icon.
- IBAN Account Number:** A text input field with a search icon.
- Query:** A green button to execute the search.
- Audit:** A green button located at the bottom left of the main form area.
- Navigation:** A row of buttons at the bottom right: 'Back', 'Next', 'Save & Close', and 'Cancel'.

How to initiate a closure request:

1. In the **Create Account Closure** screen, provide the required details:

Account Selection

- Source Reference Number: Enter the source reference number.
- Reference Number: System generates a unique reference number for each closure requests.
- Source Code: Click **Search** to view and select the source code.

In the **Create Account Closure** screen, query the list of the virtual accounts based on the below parameters:

- Customer Number: Click **Search** to view and select the customer number.
- Customer Name: Based on the customer number selected, the information is auto-populated.
- Virtual Entity: Click **Search** to view and select the virtual entity.
- Virtual Account Number: Click **Search** to view and select the virtual account number.
- Account Description: Enter the account description.
- Branch Code: Click **Search** to view and select the branch code.
- Currency: Click **Search** to view and select the currency.
- IBAN Account Number: Click **Search** to view and select the IBAN account number.

2. Click **Query** to list the virtual accounts. The following screen is displayed:

Virtual Account Number	Account Description	Current Balance	Mark for Closure
30030033	Closure 1	-£7,800.0	<input type="checkbox"/>
30030034	Closure 2	£7,800.0	<input type="checkbox"/>
30030035	Closure 3	£0.0	<input type="checkbox"/>

3. Click on the collapsible icon to view the details and mark the respective virtual account or accounts for closure.

- Virtual Account Number - Displays the virtual account number.
- Account Description - Displays the account description.
- Current Balance - Displays the current balance.
- Mark for Closure - Select to mark the virtual account or accounts for closure.
- Actions - Click **Actions** icon to view the virtual account details.

4. Click **Next**. The **Transfer Details** screen is displayed.

Virtual Account Number	Current Balance	Accrued Interest	Net Amount	Transfer Details
30030033	-£7,800.0	£0.0	-£7,800.0	<input type="text"/>
30030034	£7,800.0	£0.0	£7,800.0	<input type="text"/>
30030035	£0.0	£0.0	£0.0	Not Required

The **Transfer Details** screen provides a list of following parameters:

- Source Reference Number - Displays the source reference number.
- Reference Number - Displays the system generated reference number for the release request.
- Virtual Account Number - Displays the virtual account or virtual accounts selected in [Account Selection](#) for closure.
- Current Balance - Displays the current account balance.
- Accrued Interest - Displays the accrued interest.
- Net Amount - Displays the net amount. Net Amount = Current Balance + Accrued Interest.
- Transfer Details - Click **Search** and select the offset virtual account from the list for transferring To/ From the residual balance based on the Net Balance.

5. Click **Save and Close** to submit the account closure request. You can view the account closure request in [View Account Closure](#).

Account Closure Status

You can view the status of the closure request for a specific virtual account.

How to reach here:

Virtual Account Management > Queues > Account Closure Status

Virtual Account Number	Reference	Customer Number	Current Status	IBAN
1000025	000VACL011273501	010195	ABORTED	
30030041	000VACL011273508	010195	COMPLETED	
30030047	000VACL011273511	010195	COMPLETED	
30030062	000VACL011273515	010195	ABORTED	
1000047	000VACL011273519	020202	COMPLETED	
30030059	000VACL011273517	010195	ABORTED	
30030021	000VACL022721532	010195	ABORTED	
30030110	000VACL011276502	010195	FAILED	
0000010174	HELVACL011193007	000462	COMPLETED	000HELDEF10
0000010291	HELVACL011193511	000462	COMPLETED	GB0000HELOBPRO

In the **Account Closure Status** screen, click a tile to open a record. The **Account Closure Request Status** screen appears.

Customer Number	Customer Name	Virtual Account Number	Account Description
000462	ABZ Solutions	1000221	Corp AUTORA42EDIT
Branch Code	Currency	Current Status	Reference Number
HEL	GBP	FAILED	HELVACL181140086
IBAN Account Number	View Errors		

Process Status

Account and Balances (✓) | Open Contracts (!) | Open Contracts (!) | Open Contracts (!) | Open Contracts (!) | Interest Liquidation (6) | Balance Transfer (7) | Delink From Structure (8) | Account Closure (9)

[Abort](#) [Retry](#)

Account Closure Request Status

- Customer Number: Displays the customer number of the virtual account being closed.
- Customer Name: Displays the customer name.
- Virtual Account Number: Displays the account number being closed.
- Account Description: Displays the account description.
- Branch Code: Displays the branch code of the account.
- Currency: Displays the account currency.
- Current Status: Displays the current account closure status.
- Reference Number: Displays the reference number.
- IBAN Account Number: Displays the IBAN account number.
- View Errors: Click **View Errors** to view the details of the errors of an error marked stage.

Account Closure Status

- In-Progress: The status of the closure request is marked as “In-Progress” until all the closure stages are successfully completed.
- Completed: On successful closure of the Virtual Account, the status of the closure request is marked as “Completed”.
- Aborted: The status of the closure request is marked as “Aborted”, whenever a user aborts a closure request before the account is closed. Click **Abort** to abort a closure request.
- Failed: The status of the closure request is marked as "Failed", if any of the closure stages fail. Click **Retry** to retry the closure request. The Retry process will start from the first closure stage (i.e. Account and Balances) irrespective of which stage the error has occurred.

Account Closure Stages

- Account and Balances: These are internal validations performed by the system.
- Open Contracts: These are external validations performed to validate if any active Standing Orders, Future Value Dated Payments and Pending Payments are set on a virtual account in Oracle Banking Payments, and also if the virtual account is an active liquidity account in Oracle Banking Liquidity Management.
- Interest Liquidation: Interest liquidation of the accrued Interest till date.
- Balance Transfer: Transfer of residual balance to a designated virtual account specified during account closure initiation.



Note

Transactions posting on virtual account, after balance transfer stage for which closure request is in progress will either be allowed or disallowed based on a parameter. For more details on the parameter, refer to **Oracle Banking Virtual Account Management Installation Guide**.

- Delink From Structure: Delinking of virtual accounts that are a part of structure and do not have any child accounts.
- Account Closure: Successful closure of virtual account.

Account Input

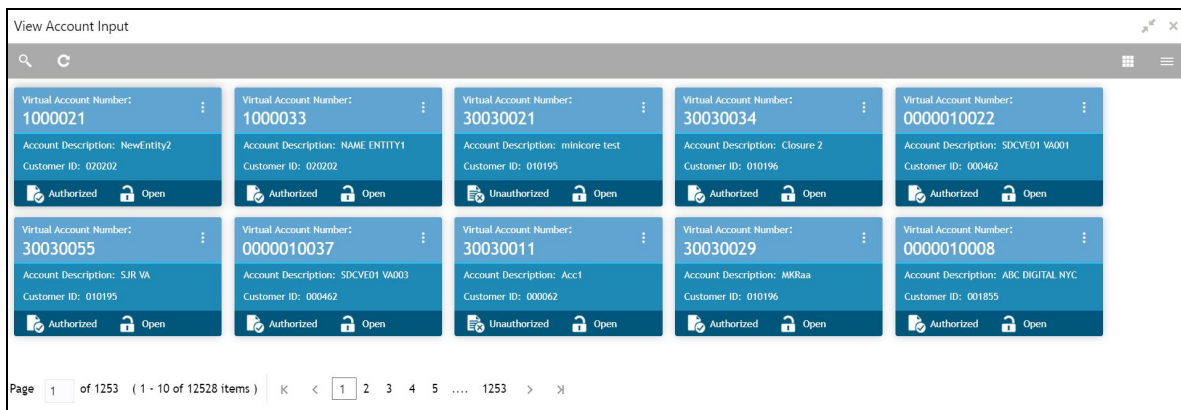
You can create a virtual account for a customer.

View Account Input

The summary screen provides a list of configured virtual account. You can configure a virtual account using the [Create Account Input](#).

How to reach here:

Virtual Account Management > Accounts > Account Input > View Account Input



Field	Description
Virtual Account Number	Displays the number of the virtual account.
Account Description	Displays additional details of the virtual account.
Customer ID	Displays the customer ID.
Status	Displays the status of the record.

Create Account Input

The maintenance screen allows you to configure virtual account details.

How to reach here:

Virtual Account Management > Accounts > Account Input > Create Account Input

How to add an account input:

1. In the **Create Account Input** screen, provide the required details:

- Customer Number: Click **Search** to view and select the required customer number.
- Customer Name: Based on the Customer Number selected, the information is auto-populated.
- Virtual Entity ID: Click **Search** to view and select the required virtual entity ID.
- Virtual Entity Name: Based on the Virtual Entity ID selected, the information is auto-populated.
- Account Product: Click **Search** to view and select the required account product.
- Account Currency: Click **Search** to view and select the required account currency. Displays the list of currencies based on the currency restrictions configured in Customer Account Product.
- Branch Code: Click **Search** to view and select the required branch code. Displays the list of branches based on the Branch Restrictions configured in [Create Account Facility](#) for the customer.
- IBAN Required: By default, this is disabled. If enabled, indicates that an IBAN must be generated.
- Virtual Account Number: System generates the virtual account number based on account numbering mask and corporate specific range, if defined.



Note

If the External Account Number is selected in Branch Parameters configuration, system will suppress internal account number generation logic and will accept externally generated account number for the specific branch.



Note

If **Corporate Specific Range Required** is opted and the auto-generation of account number is also enabled, then system automatically allocates the virtual account numbers from the corporate specified range defined. In this case, the next incremental virtual account number from the corporate specified range will be allocated. In case a corporate has been allocated with multiple ranges, then the new virtual account number is allocated from lowest number in the defined range or ranges.

However, if all of the ranges are utilized for a corporate, user needs to define a new corporate specific range for a given corporate. Until then, user is not allowed to create a new virtual account for a given corporate.

If **Manual Account Number Generation** is opted, user has to manually provide account number from the corporate specific range defined.

- IBAN Account Number: System generates the IBAN based on IBAN numbering mask.



Note

If the External IBAN is selected in Branch Parameters configuration, system will suppress internal IBAN generation logic and will accept externally generated IBAN for the specific branch.

Correspondence Address

- Copy Address from Entity: Select the checkbox to copy the correspondence address captured at virtual entity level. However, you can also modify the address at the virtual account level.
- Address Line 1: Enter the address line 1 address details. This field is mandatory if **Structured Address Applicable** is not selected.
- Address Line 2: Enter the address line 2 address details.
- Address Line 3: Enter the address line 3 address details.
- Address Line 4: Enter the address line 4 address details.
- Country: Click **Search** to view and select the required country. This field is mandatory if **Structured Address Applicable** is not selected.
- Zip Code: Enter the zip code details of the address.

Structured Address

If **Structured Address Applicable** is selected in Create Bank Parameters then **Structured Address** will be displayed to provide the required information:

- Copy Address from Entity: Select the checkbox to copy the structured address captured at virtual entity level. However, you can also modify the address at the virtual account level.
- Department: Enter the department.
- Sub Department: Enter the sub department.
- Street Name: Enter the street name.
- Building Number: Enter the building number.
- Building Name: Enter the building name.
- Floor: Enter the floor number.
- Post Box: Enter the post box details.
- Room: Enter the room number.
- Post Code: Enter the post code details. This field is mandatory.
- Town Name: Enter the town name. This field is mandatory.
- Town Location Name: Enter the location name of the town.

- District Name: Enter the district name.
- Country Sub Division: Enter the country sub division.
- Country: Click **Search** to view and select the required country. This field is mandatory.

Account Information

- Account Description: This is auto-populated as virtual entity name. You can modify the auto-populated details.
- Account Purpose: Enter the purpose of the virtual account.
- Balance Availability: Select one of the following options:
 - Own Balance: This is the available balance of the virtual account including child contributions and internal limits if available.
 - Pool Balance: The entire pool balance is available for this accounts irrespective of its own balance.
 - Own Balance and Fixed Amount from Pool: Sum of own balance as mentioned above and a fixed amount from the pool balance. If Own Balance and Fixed Amount from Pool is selected, the Fixed Amount in Pool Currency field is available to provide the fixed amount.
- Fixed Amount in Pool Currency: Enter the fixed amount in the pool currency.
- Balance Check for Debits: This is defaulted from the account product used. The default value can be modified.
- Debit Transaction Allowed: This is defaulted from the account product used. You can disable this option, but you cannot enable it.
- Credit Transaction Allowed: This is defaulted from the account product used. You can disable this option, but you cannot enable it.
- Account Frozen: By default, this is disabled. If selected, indicates if the account is frozen.
- Overdraft Required: This is defaulted from the account product used. You can disable this option, but you cannot enable it.
- Overdraft Amount: Enter the fixed amount that can be overdrawn by the account. This is applicable if overdraft is allowed.
- Interest Calculation: This is defaulted from the account product used. You can disable this option, but you cannot enable it.
- Sanction Check Status: System displays the sanction check status for the virtual account.

Available options are:

- Success
- Failed
- Pending
- Not Required



Note

During the virtual account creation or modification, by default, the **Sanction Check Status** will be marked as Pending, if the Sanction Check Required is selected while configuring the bank parameters. If the customer is exempted from the sanction check, the **Sanction Check Status** will be marked as “Not Required”. However, the user can update the sanction check status from [Update Sanction Status](#).

Account Linkage

- Real Account Linkage: Select one of the options:
 - Structure Level: If selected, indicates that the real account for this virtual account is linked at the structure level.
 - Account Level: If selected, indicates that the real account for this virtual account is linked at the account level.
- Structure Code: Enter the structure code to link the virtual account to an existing structure of the customer. This field is displayed if **Real Account Linkage** is selected as **Structure Level**.
- Structure Description: Based on the **Structure Code** selected, the information is auto-populated. This field is displayed if **Real Account Linkage** is selected as **Structure Level**.
- Parent Account Linkage: Select the required parent virtual account number from the drop-down list for linking the virtual account. The list of parent virtual accounts will be based on the structure code selected. This field is displayed if **Real Account Linkage** is selected as **Structure Level**.
- Real Account Number: Click **Search** to view and select the required real account number, if real account linkage is at the account level. This field is displayed if **Real Account Linkage** is selected as **Account Level**.
- Real Account Branch: Based on the Real Account Number selected, the information is auto-populated. This field is displayed if **Real Account Linkage** is selected as **Account Level**.
- Real Account Currency: Based on the Real Account Number selected, the information is auto-populated. This field is displayed if **Real Account Linkage** is selected as **Account Level**.

Other Details

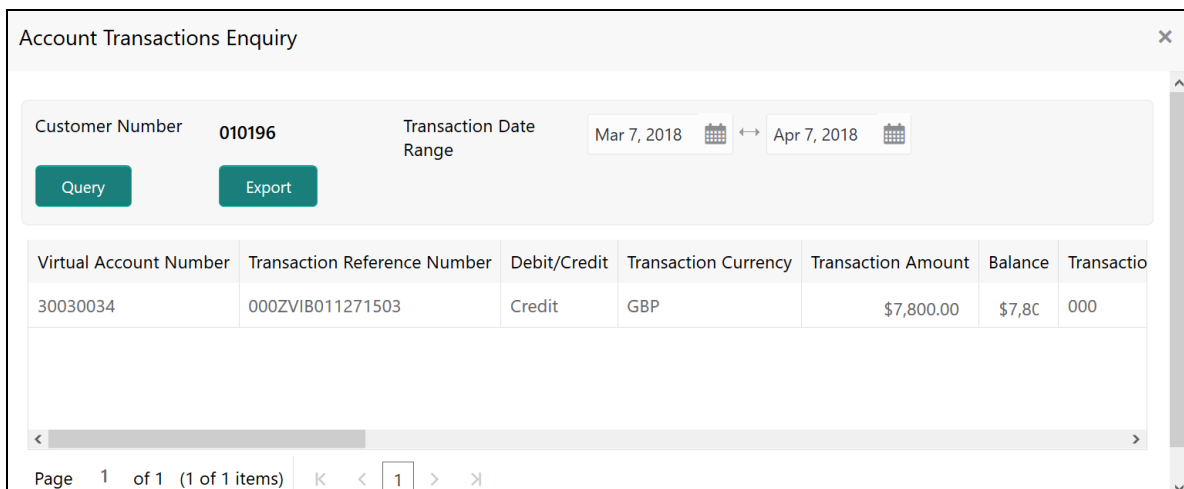
- Account Opening Date: Displays the account opening date for the virtual account.
- Account Closure Date: Displays the account opening date for the virtual account.
- Last Activity Date: Displays the last date on which a transaction was performed for the virtual account.
- Account Status: Displays the current account status for the virtual account.

2. Click **Save**. You can view the configured account details in the [View Account Input](#).

Viewing Account Transactions

Navigate to **View Account Input** screen to view the virtual account transactions.

1. In the selected screen, select an account for which you want to view the account transactions. The respective screen opens with the account details.
2. Click **View Transactions**. The **Account Transactions** pop-up screen appears.



Virtual Account Number	Transaction Reference Number	Debit/Credit	Transaction Currency	Transaction Amount	Balance	Transaction
30030034	000ZVIB011271503	Credit	GBP	\$7,800.00	\$7,800.00	000

**Note**

By Default, the last one month transactions is auto-populated.

3. Select the **Transaction Date Range** and click **Query** to view the list of transactions.

For more information on fields, refer to the following table.

Field	Description
Virtual Account Number	Displays the virtual account number
Transaction Reference Number	Displays the transaction reference number
Debit/Credit	Indicates whether it is debit/credit transaction
Transaction Currency	Displays the transaction currency
Transaction Amount	Displays the transaction amount
Balance	Displays the account balance
Transaction Code	Displays the transaction code
Transaction Date	Displays the transaction date
Value Date	Displays the value date
Additional Information	Displays the additional information about the transaction
Reconciliation Reference Number	Displays the reconciliation reference number
Exchange Rate	Displays the exchange rate
Real Account	Displays the real account number
Real Account CCY	Displays the real account currency
Real Account Branch	Displays the branch of the real account number
Real Transaction Exchange Rate	Displays the transaction exchange rate
Real Transaction Amount	Displays the transaction amount in real account currency
Source Code	Displays the source of transaction
Transaction Type	Displays the transaction type

4. Click **Export** to export the transaction details in csv format.

Viewing Account Balance

After saving a record, you can navigate to **View Account Input** screen and **View Account Structure** screen to view the account balance details.

1. In the selected screen, select an account for which you want to view the account balance details. The respective screen opens with the configured details.
2. Click **View Balance**/select a node, the **Account Balance & Transactions** pop-up screen appears.

Account Balance & Transactions	
Account Number	
Account Description	
Account Currency	
Current Balance	£0.00
Available Balance	£0.00
▲ Available Balance Breakdown	
Add Overdraft Amount	£0.00
Add Deferred Amount	£0.00
Less Blocked Amount	£0.00
Less Unauthorized Debit	£0.00
Less Uncollected Amount	£0.00
Add Child Contributions	£0.00
Less Blocked Child Contributions	£0.00
Benefit from Pool ?	£0.00
Available Line Amount ?	£0.00
Effective Available Balance	£0.00
Unauthorized Credit	£0.00
▲ Currency Wise Position ?	£0.00

For more information on fields, refer to the following table.

Field	Description
Account Number	Displays the account number.
Account Description	Displays the account description.
Account Currency	Displays the account currency.
Current Balance	Displays the current balance.
Available Balance	Displays the available balance.
Available Balance Breakdown	
Overdraft Amount	Displays the overdraft amount.
Deferred Amount	Displays the deferred amount. These are amount pertaining to tanked transactions while the branch End Of Day is in-progress.
Blocked Amount	Displays the blocked amount.

Field	Description
Unauthorized Debit	Displays the unauthorized debit.
Uncollected Amount	Displays the uncollected amount yet to be released.
Child Contributions	Displays the child account contribution.
Blocked Child Contributions	Displays the blocked child account contribution.
Benefit from Pool	Displays the benefit from the pool.
Available Line Amount	Displays the Available line amount.
Effective Available Balance	Displays the effective available balance.
Unauthorized Credit	Displays the unauthorized credit.
Currency Wise Position	Displays the currency wise position.

3. Click **Current Balance**. The following pop-up appears with the last one month's transactions listed..

Account Balance & Transactions			
← Transactions			
▶ Date:	Dr/Cr:	Amount:	
2018-04-01	Debit	455	
▶ Date:	Dr/Cr:	Amount: 1	
2018-04-07	Credit		
▶ Date:	Dr/Cr:	Amount:	
2018-04-07	Credit	-1	

Account Balance & Transactions

- Date - Displays the transaction date.
- Dr/Cr - Displays the transaction type whether the transaction is Credit or Debit.
- Amount - Displays the transaction amount.

4. Click **Child Contributions**. The following pop-up appears with currency wise consolidated child contributions along with the applied exchange rate used for conversion for accounts part of a structure.

Account Balance Details				
← Child Contributions				
Child CCY	Contribution	Exchange Rate	Account CCY	Amount in Account CCY
EUR	€780.00	2.8	GBP	£278.57
GBP	£500.00	1	GBP	£500.00
			GBP	£778.57

Child Contributions

- Child CCY - Displays the child contribution currency.
 - Contribution - Displays the child contribution amount for a specific currency.
 - Exchange Rate - Displays the exchange rate applied to derive the equivalent amount in parent account currency.
 - Account CCY - Displays the parent account currency.
 - Amount in Account CCY - Displays the child contribution equivalent amount in parent account currency.
5. Click **Blocked Contributions**. A pop-up screen appears with currency wise consolidated child blocked contributions along with the applied exchanged rate used for conversion for accounts part of a structure.

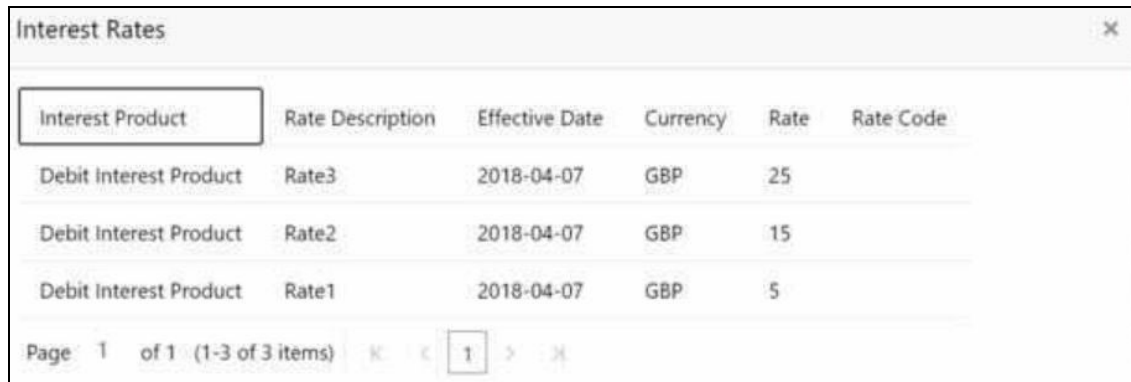
Blocked Contributions

- Child CCY - Displays the blocked child contribution currency.
 - Contribution - Displays the blocked child contribution amount for a specific currency.
 - Exchange Rate - Displays the exchange rate applied to derive the equivalent amount in parent account currency.
 - Account CCY - Displays the parent account currency.
 - Amount in Account CCY - Displays the blocked child contribution equivalent amount in parent account currency.
6. Click **Close** to navigate back to the selected screen.

Viewing Interest Rates

You can view the interest rates of virtual account. **View Interest Rates** is enabled if **Interest Calculations** is selected during virtual account opening.

1. Click **View Interest Rates**, the **Interest Rates** pop-up screen appears.



Interest Product	Rate Description	Effective Date	Currency	Rate	Rate Code
Debit Interest Product	Rate3	2018-04-07	GBP	25	
Debit Interest Product	Rate2	2018-04-07	GBP	15	
Debit Interest Product	Rate1	2018-04-07	GBP	5	

Page 1 of 1 (1-3 of 3 items) [Navigation buttons]

For more information on fields, refer to the following table.

Field	Description
Interest Product	Displays the interest product.
Rate Description	Displays the interest rate description.
Effective Date	Displays the effective date.
Currency	Displays the currency of the interest product.
Rate	Displays the interest rate.
Rate Code	Displays the rate code.

2. Click **Close** to navigate back to the selected screen.

Account Structure

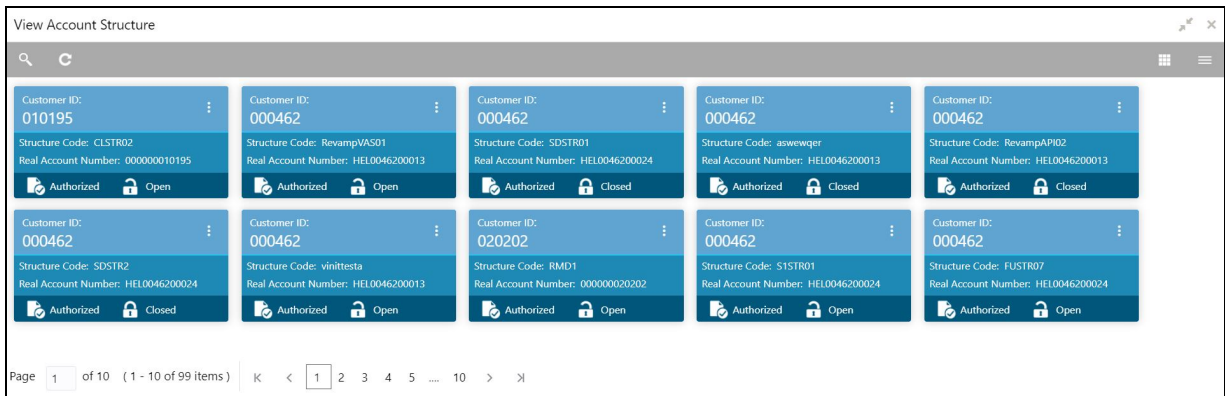
You can configure an account structure for a real account that belongs to any customer.

View Account Structure

The summary screen provides a list of configured account structures. You can configure an account structure using the [Create Account Structure](#).

How to reach here:

Virtual Account Management > Accounts > Account Structure > View Account Structure



Field	Description
Customer ID	Displays the customer ID details.
Structure Code	Displays the structure code associated with the account structure.
Real Account Number	Displays the account number that is mapped to the structure.
Status	Displays the status of the record.

Create Account Structure

The maintenance screen allows you to configure an account structure for a customer. The user can create or modify the account structure. The user can also configure charge funding account for structure level charges.

How to reach here:

Virtual Account Management > Accounts > Account Structure > Create Account Structure

Create Account Structure

Customer Number * Real Customer Name *No Customer Selected* Structure Code * Structure Description *

Header Account Number * Interest Calculation Required

Account Linkage

Account Linkage Real Account Number Real Account Branch *No Real Account Selected* Virtual Multi-Currency Account

Charge Account

Real Account Number Real Account Name *No Real Account Selected* Real Account Branch *No Real Account Selected* Real Account Currency *No Real Account Selected*

How to create an account structure:

1. In the **Create Account Structure** screen, provide the required details:
 - Customer Number: Click **Search** to view and select the required customer number.
 - Real Customer Name: Based on the Customer Number selected, the information is auto-populated.
 - Structure Code: Enter a code for the structure. You can enter a maximum length of eight alphanumeric characters.
 - Structure Description: Enter additional information for the structure.
 - Header Account Number: Click **Search** to view and select the required header account number. This will be the root node for the structure and is always a virtual account.
 - Interest Calculation Required: If enabled, indicates the interest calculation required at the account structure level.

Account Linkage

- Account Linkage: Select one of the options:
 - Real Account: If selected, you can configure an account structure for a real account. The Real Account Number field and the Real Account Branch field and enabled to select the account.
 - Virtual MCA: If selected, you can configure an account structure for a virtual multi-currency account. The Virtual Multi-Currency Account field is enabled to select the account.
- Real Account Number: Click **Search** to view and select the required real account number.
- Real Account Branch: Based on the Real Account Number selected, the information is auto-populated.
- Virtual Multi-Currency Account: Click **Search** to view and select the required virtual multi-currency account.

Charge Account

- Real Account Number: Click **Search** to view and select the required real account number to collect the charges.
- Real Account Name: Based on the Real Account Number selected, the information is auto-populated.
- Real Account Branch: Based on the Real Account Number selected, the information is auto-populated.
- Real Account Currency: Based on the Real Account Number selected, the information is auto-populated.



Note

In case charge funding account is not configured for structure level charges, the charges will be collected from the charge account defined at account facility level.

Build Structure

2. Click **Build Structure** to define the account structure using [Diagram View](#) or [Detail View](#). The selected **Header Account Number** will be displayed as the first node.

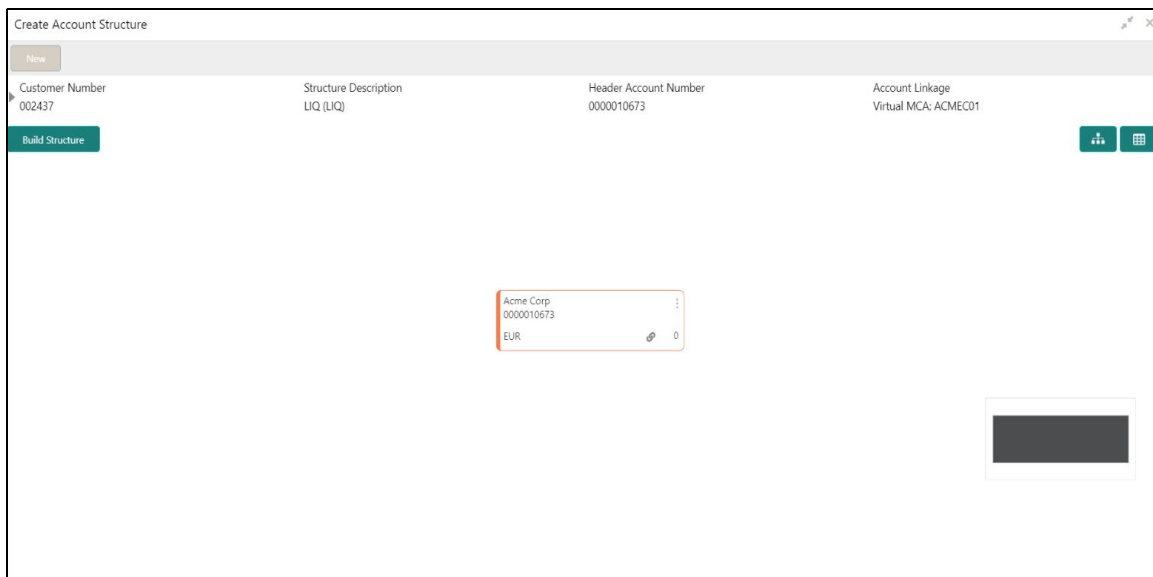
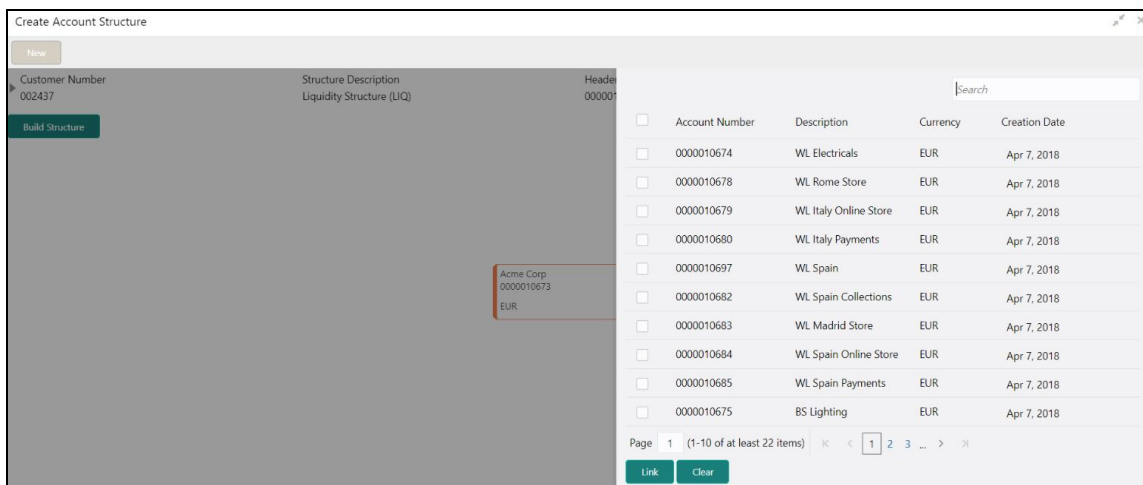
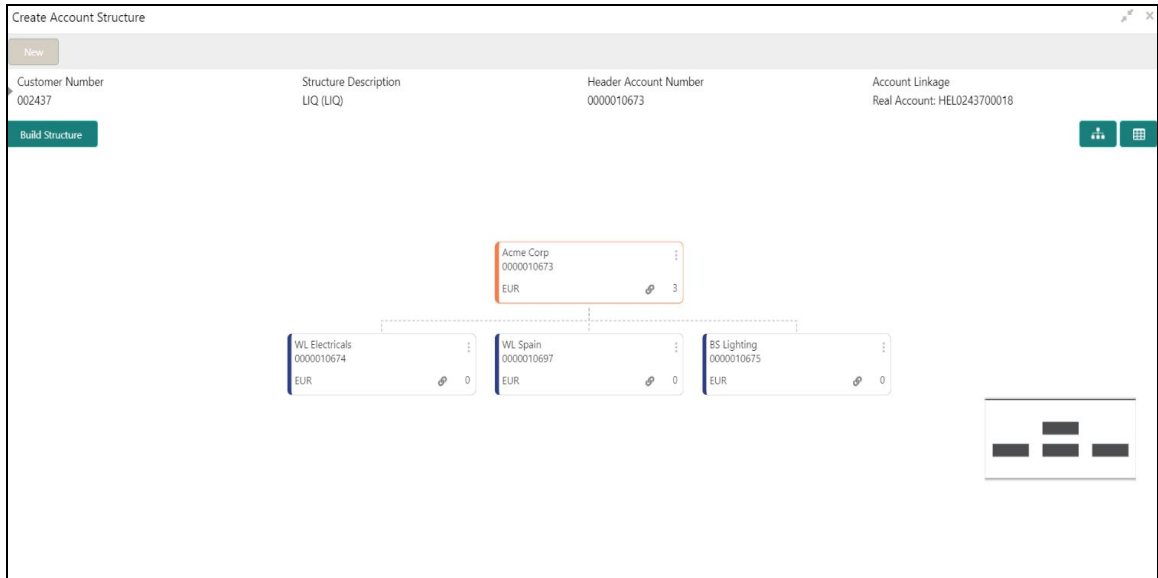


Diagram View

1. Click on the Link icon to link the virtual accounts to the structure. Select virtual account number from the list which needs to be linked, and click **Link**.





- You can select a node, click on three dots symbol, and then click on Account Details to view more details of the account.
- You can select a node, click on three dots symbol, and then click on Undo Link to remove the newly added linkage before submitting the request.

Detail View

1. Click Detail View to change the view and provide the details in a tabular format.

The screenshot shows the 'Create Account Structure' window in detail view. The header fields are: Customer Number (002437), Structure Description (LIQ (LIQ)), Header Account Number (0000010673), and Account Linkage (Virtual MCA: ACMEC01). Below the header is a 'Build Structure' button. The main area displays a table with the following data:

Virtual Account Name	Virtual Account Number	Balance	Accounts Linked	Actions
Acme Corp	0000010673	EUR	0	⌵



- Click on the Link icon to link the virtual accounts to the structure. Select virtual account number from the list which needs to be linked, and click **Link**.

Create Account Structure



New

Customer Number: 002437 Structure Description: Liquidity Structure (LIQ) Header Account Number: 000001

Build Structure

Virtual Account Name	Virtual Account Number	Balance	Accounts Linked	Actions
Acme Corp	0000010673	EUR	3	 

Account Number	Description	Currency	Creation Date	
<input type="checkbox"/>	0000010674	WL Electricals	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010678	WL Rome Store	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010679	WL Italy Online Store	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010680	WL Italy Payments	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010697	WL Spain	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010682	WL Spain Collections	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010683	WL Madrid Store	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010684	WL Spain Online Store	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010685	WL Spain Payments	EUR	Apr 7, 2018
<input type="checkbox"/>	0000010675	BS Lighting	EUR	Apr 7, 2018









Page 1 (1-10 of at least 22 items)  

Create Account Structure

New

Customer Number: 002437 Structure Description: LIQ (LIQ) Header Account Number: 0000010673 Account Linkage: Virtual MCA: ACMEC01

Build Structure

Virtual Account Name	Virtual Account Number	Balance	Accounts Linked	Actions
Acme Corp	0000010673	EUR	3	 
WL Electricals	0000010674	EUR	0	 
WL Spain	0000010697	EUR	0	 
BS Lighting	0000010675	EUR	0	 

- You can select a record, click on three dots symbol, and then click on Account Details to view more details of the account.
- You can select a record, click on three dots symbol, and then click on Undo Link to remove the newly added linkage before submitting the request.

Structure Actions

- Export: Click to download the account structure in a .csv format.



Note

The Account Structure appears in the Diagram View when all the available rows of the Detail View has relevant data.

- Click **Save**. You can view the configured account structure details in the [View Account Structure](#).

Adhoc Interest Liquidation

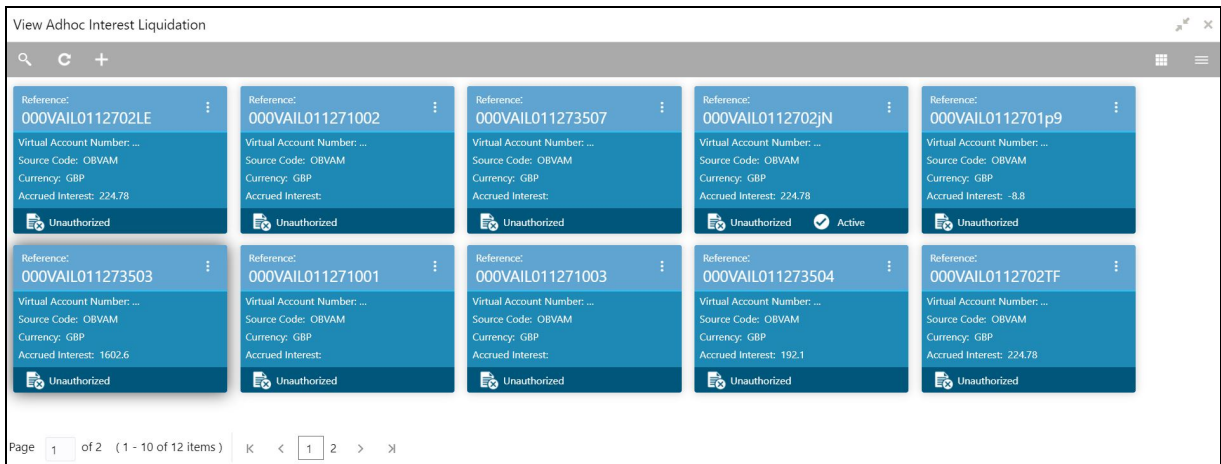
You can initiate the adhoc interest liquidation for a virtual account. Interest accrued till date will be liquidated.

View Adhoc Interest Liquidation

The summary screen allows you to view the adhoc interest liquidation.

How to reach here:

Virtual Account Management > Accounts > Adhoc Interest Liquidation > View Adhoc Interest Liquidation

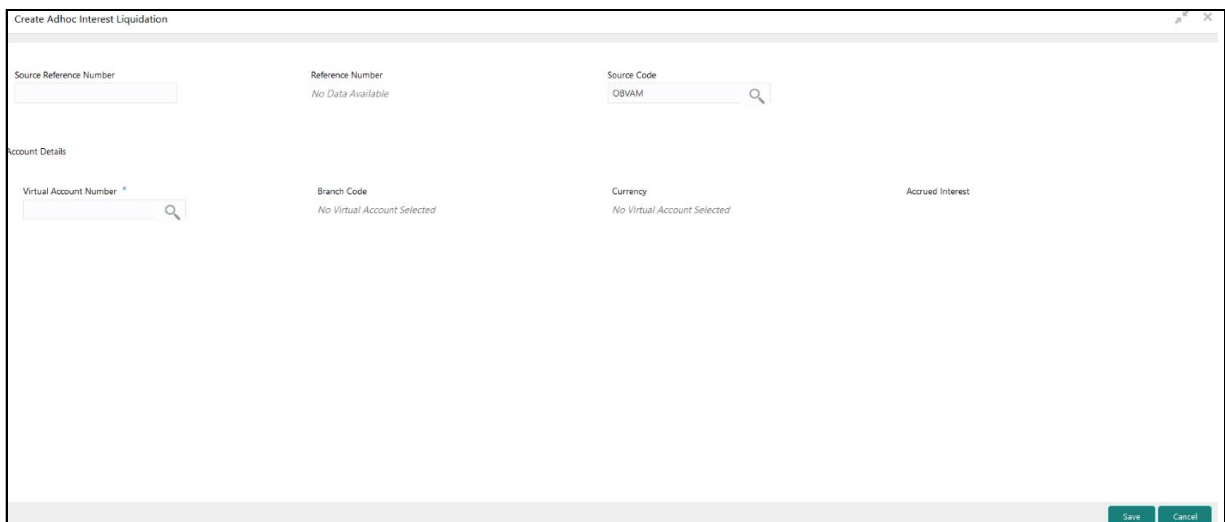


Create Adhoc Interest Liquidation

The screen allows you to initiate the adhoc interest liquidation request for a virtual account.

How to reach here:

Virtual Account Management > Accounts > Adhoc Interest Liquidation > Create Adhoc Interest Liquidation



How to configure adhoc interest liquidation:

- In the **Create Adhoc Interest Liquidation** screen, provide the required details:
 - Source Reference Number: Enter the required source reference number.
 - Reference Number: System generates the reference number for the transaction.
 - Source Code: Click **Search** to view and select the required source code.
 - Virtual Account Number: Click **Search** to view and select the virtual account number.
 - Branch Code: Displays the branch code.
 - Currency: Displays the currency.
 - Accured Interest: Displays the accured interest till date.
- Click **Save**. You can view the adhoc liquidation details in the [View Adhoc Interest Liquidation](#).

Virtual Multi-Currency Account

You can create a group of multiple accounts with different currencies for a customer. You can manage account transactions with more than one currency for a customer.

View Virtual Multi-Currency Account

The summary screen provides a list of configured virtual multi-currency account. You can configure a virtual multi-currency account using the [Create Virtual Multi-Currency Account](#).

How to reach here:

Virtual Account Management > Customer > Virtual Multi-Currency Account > View Virtual Multi-Currency Account

The screenshot shows a web application window titled 'View Virtual Multi-Currency Account'. It displays a grid of 10 account cards arranged in two rows of five. Each card contains the following information: Virtual MCA Number, Customer Number, and a status icon with a label (Unauthorized, Authorized, Open, or Closed). The cards are as follows:

Virtual MCA Number	Customer Number	Status
120000	020202	Unauthorized, Open
dsfcfd	000462	Authorized, Open
253669	010195	Unauthorized, Open
729015	020202	Authorized, Open
Test456	000462	Authorized, Closed
ACMEMC01	002418	Authorized, Open
ACMEMC01	002437	Authorized, Open
661122	10450	Authorized, Open
May1	000462	Authorized, Open
377657	020202	Authorized, Open

At the bottom of the screen, there is a pagination control showing 'Page 1 of 12 (1 - 10 of 115 items)' and navigation buttons for 'K', '<', '1', '2', '3', '4', '5', '...', '12', '>', and 'X'.

Field	Description
Virtual MCA Number	Displays the virtual multi-currency account number.
Maker	Displays the name of the user who has configured the virtual multi-currency account details.
Once Authorized	Indicates if the record is authorized once or not.
Real Customer Number	Displays the real customer number.
Account Description	Displays the description of the virtual multi-currency account.
Status	Displays the status of the record.

Create Virtual Multi-Currency Account

The maintenance screen allows you to configure a virtual multi-currency account.

How to reach here:

Virtual Account Management > Customer > Virtual Multi-Currency Account > Create Virtual Multi-Currency Account

The screenshot shows the 'Create Virtual Multi-Currency Account' interface. It includes a 'New' button, a form for entering account details, a 'View Accounts' button, a 'Real Account List' section with a search bar and a table of real accounts, and 'Save' and 'Cancel' buttons at the bottom.

How to configure a virtual multi-currency account:

1. In the **Create Virtual Multi-Currency Account** screen, provide the required details:
 - Real Customer Number: Click **Search** to view and select the required real customer number.
 - Real Customer Name: Based on the Real Customer Number selected, the information is auto-populated.
 - Virtual Multi-Currency Account Number: Enter a virtual multi-currency account number.
 - Account Description: Enter additional information of the account.
2. Click **View Account** to view the list all real account that are associated with the real customer number.

Real Account List

3. Click + to add a row and provide the required details:
 - Real Account Number: Click **Search** to view and select the required action name.
 - Currency: Based on the Real Account Number selected, the information is auto-populated.
 - Branch: Based on the Real Account Number selected, the information is auto-populated.
 - Default: If selected, indicates that the selected account's currency is the default currency, if the transaction currency is not configured for a customer.
For example: If the virtual multi-currency account consists of USD, EURO, and Peso, the default account currency is configured as USD. Any transactions performed in INR on the virtual multi-currency account is performed in the USD (default) account.
4. Click **Save**. You can view the configured virtual multi-currency account in the [View Virtual Multi-Currency Account](#).

Internal Credit Line

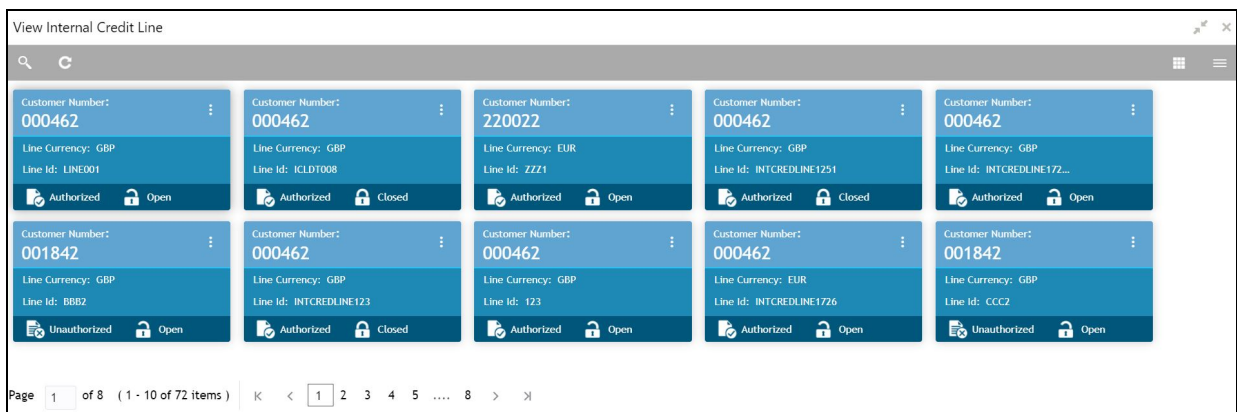
You can configure internal credit line for a customer. The customer can offer the facility to its subsidiaries and the subsidiaries can use the credit line.

View Internal Credit Line

The summary screen provides a list of configured internal credit line. You can configure an internal credit line using the [Create Internal Credit Line](#).

How to reach here:

Virtual Account Management > Accounts > Internal Credit Line > View Internal Credit Line



Field	Description
Real Customer Number	Displays the customer number details.
Line Currency	Displays the line currency details.
Line ID	Displays the line ID.
Status	Displays the status of the record.

Create Internal Credit Line

The maintenance screen allows you to configure internal credit line.

How to reach here:

Virtual Account Management > Accounts > Internal Credit Line > Create Internal Credit Line

Internal Credit Line

Real Customer Number * Customer Name Line ID * Description

Line Currency *

Amount and Availability

Line Amount * Line Start Date * Line End Date Available

Utilization

Utilization Status	Utilized Amount	Amount Utilized Today	Utilization Details
No data to display	Available Amount	Date of First Utilization	
	Maximum Available Amount	Date of Last Utilization	

Save Cancel

How to add an internal credit line:

1. In the **Create Internal Credit Line** screen, provide the required details:

- Real Customer Number: Click **Search** to view and select the required customer number.
- Customer Name: Based on the Real Customer Number selected, the information is auto-populated.
- Line ID: Enter a line ID.
- Description: Enter additional information about the internal credit line.
- Line Currency: Click **Search** to view and select the required line currency.

Amount and Availability

- Line Amount: Enter the internal credit line amount.
- Line Start Date: Enter a start date for the line amount from the drop-down calendar.
- Line End Date: Enter an end date for the line amount from the drop-down calendar.
- Available: By default, this option is selected. If selected, indicates that the line amount is valid for the selected period.

Utilization

- Utilization Status: Displays a pie chart of the amount that is utilized.
- Utilized Amount: Displays the amount that is utilized.
- Amount Utilized Today: Displays the amount that is utilized today.
- Available Amount: Displays the amount that is available.
- Date of First Utilization: Displays the date from when the amount is utilized.
- Maximum Available Amount: Displays the maximum amount that is available.
- Date of Last Utilization: Displays the date until when the amount is utilized.

2. Click **Utilization Details** to view all the utilization details of the internal credit line.

3. Click **Save**. You can view the configured internal credit line in the [View Internal Credit Line](#).

Line Account Linkage

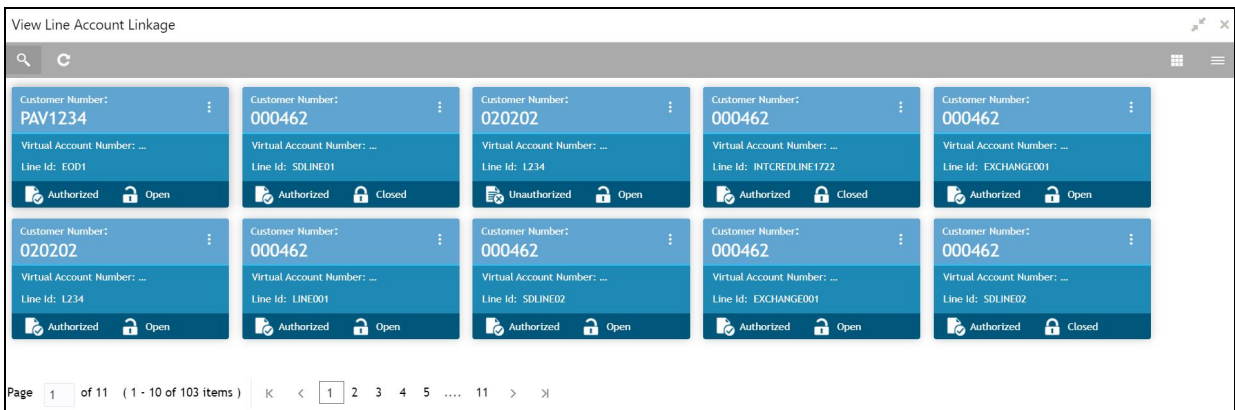
You can configure the credit line of a customer to a virtual account for that customer. The virtual account that is linked must be either individual accounts or header accounts from account structure.

View Line Account Linkage

The summary screen provides a list of configured line account linkage. You can configure the line account linkage using the [Create Line Account Linkage](#).

How to reach here:

Virtual Account Management > Accounts > Line Account Linkage > View Line Account Linkage



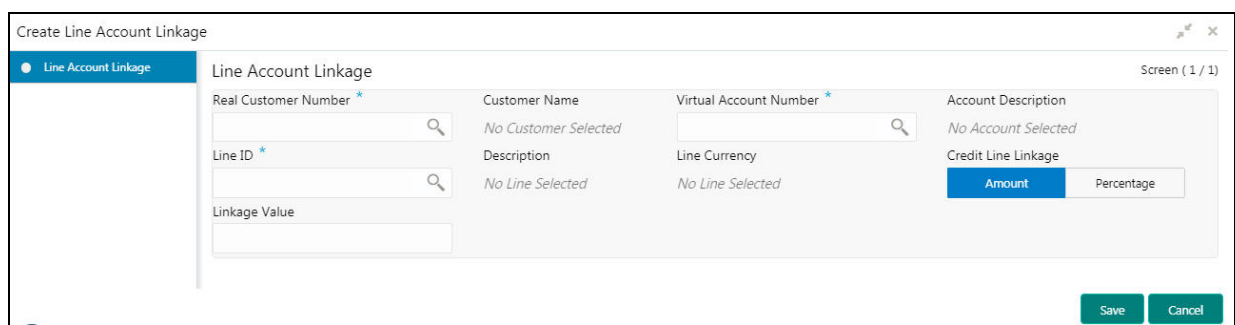
Field	Description
Real Customer Number	Displays the real customer number details.
Virtual Account Number	Displays the virtual account number details.
Line ID	Displays the line ID details.
Status	Displays the status of the record.

Create Line Account Linkage

The maintenance screen allows you to configure line account linkage.

How to reach here:

Virtual Account Management > Accounts > Line Account Linkage > Create Line Account Linkage



How to add a line account linkage:

- In the **Create Line Account Linkage** screen, provide the required details:
 - Real Customer Number: Click **Search** to view and select the required customer number.
 - Customer Name: Based on the Real Customer Number selected, the information is auto-populated.
 - Virtual Account Number: Click **Search** to view and select the required virtual account number.
 - Account Description: Enter additional information about the line account linkage.
 - Line ID: Enter a line ID.
 - Description: Enter additional information about the line ID.
 - Line Currency: Click **Search** to view and select the required line currency.
 - Credit Line Linkage: Select one of the following:
 - Amount: If selected, displays the credit line in amounts.
 - Percentage: If selected, displays the credit line in percentage.
 - Linkage Value: Enter a linkage value.
- Click **Save**. You can view the configured line account linkage in the [View Line Account Linkage](#).

Sanction Status

You can update and view the sanction status of the virtual accounts.

View Sanction Status

The summary screen provides a list of virtual accounts with sanction status. You can update the sanction status using [Update Sanction Status](#).

How to reach here:

Virtual Account Management > Accounts > View Sanction Status

The screenshot shows a web application window titled 'View Sanction Status'. It displays a grid of 10 virtual account records. Each record is represented by a blue card with the following fields: Customer ID, Virtual Account Number, and Reference. The status of each record is indicated by a lock icon and the text 'Unauthorized' or 'Authorized'. The records are arranged in two rows of five. The first row contains records with Customer IDs 020202 and 000462. The second row contains records with Customer IDs 000462. At the bottom of the window, there is a pagination control showing 'Page 1 of 15 (1 - 10 of 143 items)' and navigation buttons.

Customer ID	Virtual Account Number	Reference	Status
020202	...	000VASC011270254	Unauthorized
020202	...	000VASC011220516	Authorized
000462	...	HELVASC011270501	Authorized
020202	...	000VASC011220530	Authorized
020202	...	000VASC011220541	Authorized
000462	...	HELVASC011271502	Authorized
000462	...	HELVASC011271006	Authorized
000462	...	HELVASC011271509	Authorized
000462	...	000VASC011274501	Authorized
000462	...	HELVASC011271510	Authorized

Field	Description
Customer ID	Displays the real customer ID details.
Virtual Account Number	Displays the virtual account number details.
Reference Number	Displays the reference number.
Status	Displays the status of the record as authorized or unauthorized.

In the **View Sanction Status** screen, click a tile to open a record. The **Sanction Check Status** screen appears.

Field	Description
New	Click New to update the sanction check status.
Print	Click Print to print the selected records.
Account Number	Displays the virtual account number details.
Account Description	Displays the virtual account description details.
Current Sanction Status	Displays the current sanction status.
Customer ID	Displays the customer ID.
Reference Number	Displays the reference number.
Source Reference Number	Displays the source reference number.

Update Sanction Status

The screen allows you to update the sanction status for a virtual account.

How to reach here:

Virtual Account Management > Accounts > Update Sanction Status

How to update the sanction status:

1. In the **Update Sanction Status** screen, provide the required details:
 - Account Number: Click **Search** to view and select the required account number.
 - Account Description: Displays additional information about the account.
 - Current Sanction Status: Displays the current sanction status.
 - New Sanction Status: Select the new sanction status from the drop-down list. Available options are as following:
 - Success
 - Failed
 - Pending
 - Not Required
 - Customer ID: Displays the customer ID.
 - Reference Number: Displays the reference number.
 - Source reference Number: Enter the source reference number.
2. Click **Save**. You can view the sanction status in the [View Sanction Status](#).

Error Codes and Messages

This section contains the error codes and messages.

Screen Name	Error Code	Message
All Screens	GC-CLS-02	Record Successfully Closed
All Screens	GC-REOP-03	Successfully Reopened
All Screens	GCS-AUTH-01	Record Successfully Authorized
All Screens	GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
All Screens	GCS-AUTH-03	Maker cannot authorize
All Screens	GCS-AUTH-04	No Valid unauthorized modifications found for approval.
All Screens	GCS-CLOS-002	Record Successfully Closed
All Screens	GCS-CLOS-01	Record Already Closed
All Screens	GCS-CLOS-02	Record Successfully Closed
All Screens	GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
All Screens	GCS-COM-001	Record does not exist
All Screens	GCS-COM-002	Invalid version sent, operation can be performed only on latest version
All Screens	GCS-COM-003	Please Send Proper ModNo
All Screens	GCS-COM-004	Please send makerId in the request
All Screens	GCS-COM-005	Request is Null. Please Resend with Proper Values
All Screens	GCS-COM-006	Unable to parse JSON
All Screens	GCS-COM-007	Request Successfully Processed
All Screens	GCS-COM-008	Modifications should be consecutive.
All Screens	GCS-COM-009	Resource ID cannot be blank or "null".
All Screens	GCS-COM-010	Successfully cancelled \$1.
All Screens	GCS-COM-011	\$1 failed to update.
All Screens	GCS-DEL-001	Record deleted successfully
All Screens	GCS-DEL-002	Record(s) deleted successfully
All Screens	GCS-DEL-003	Modifications didn't match valid unauthorized modifications that can be deleted for this record
All Screens	GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.

Screen Name	Error Code	Message
All Screens	GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
All Screens	GCS-DEL-006	No valid unauthorized modifications found for deleting
All Screens	GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
All Screens	GCS-MOD-001	Closed Record cannot be modified
All Screens	GCS-MOD-002	Record Successfully Modified
All Screens	GCS-MOD-003	Record marked for close, cannot modify.
All Screens	GCS-MOD-004	Only maker of the record can modify before once auth
All Screens	GCS-MOD-005	Not amendable field, cannot modify
All Screens	GCS-MOD-006	Natural Key cannot be modified
All Screens	GCS-MOD-007	Only the maker can modify the pending records.
All Screens	GCS-REOP-003	Successfully Reopened
All Screens	GCS-REOP-01	Unauthorized Record cannot be Reopened
All Screens	GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
All Screens	GCS-REOP-03	Successfully Reopened
All Screens	GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
All Screens	GCS-SAV-001	Record already exists
All Screens	GCS-SAV-002	Record Saved Successfully.
All Screens	GCS-SAV-003	The record is saved and validated successfully.
All Screens	GCS-VAL-001	The record is successfully validated.
Account Facility	VAC-FCLT-001	Cannot remove the Association as Mapping exists for the \$1 Real Account No
Account Facility	VAC-FCLT-002	Cannot Close the Facility as Virtual Account Mapping exists for the Real Account No
Account Facility	VAC-FCLT-003	Cannot Map \$1 Account Number more than once
Account Facility	VAC-FCLT-004	At least One Real Account No must be Mapped to the Customer
Account Facility	VAC-FCLT-005	Cannot Close the Maintenance as Virtual Customer exists
Account Facility	VAC-FCLT-006	Cannot Close the Maintenance as Virtual Account Code exists

Screen Name	Error Code	Message
Account Facility	VAC-FCLT-007	Cannot Reopen the Facility as the Customer is Closed
Account Facility	VAC-FCLT-008	Cannot Reopen the Facility as the one of the Accounts is Closed
Account Facility	VAC-FCLT-009	Cannot Reopen the Facility as the one of the Branches is Closed
Account Facility	VAC-FCLT-010	Real Customer Number in Master and Detail cannot be different
Account Facility	VAC-FCLT-011	Cannot remove the association as Real Account is Mapped with Virtual Account
Account Facility	VAC-FCLT-012	Cannot Close the Customer as Active Mapping exists in Identifier Service
Account Facility	VAC-FCLT-013	Default Virtual Entity is Invalid
Account Facility	VAC-FCLT-014	Cannot remove the association as Real Account is Mapped in Idmap Service
Account Facility	VAC-FCLT-015	Cannot close the Facility as Real Account is used in IDMAP
Account Facility	VAC-FCLT-016	\$1 is an invalid Real Account Number
Account Facility	VAC-FCLT-017	\$1 is an invalid Customer Number
Account Facility	VAC-FCLT-018	Cannot Close the facility as existing identifier rule is active
Account Facility	VAC-FCLT-019	Cannot Close the facility as existing remittance Id is active
Account Facility	VAC-FCLT-020	Cannot Close the facility as existing virtual entity is active
Account Facility	VAC-FCLT-021	Currency is not valid for the given real account - \$1
Account Facility	VAC-FCLT-022	Currency is not applicable for multi-currency account \$1
Account Facility	VAC-FCLT-023	Active account group with the real account number that is being removed exists. Modification not allowed.
Account Facility	VAC-FCLT-024	Active account group for this customer exists. Close not allowed.
Account Facility	VAC-FCLT-027	Source System \$1 should be maintained in External DDA Service.
Account Facility	VAC-FCLT-030	Please enter mandatory entity details needed for the Default Virtual Entity
Account Facility	VAC-FCLT-031	Virtual entity id should be same for facility and entity
Account Facility	VAC-FCLT-032	Default Virtual Entity cannot be removed

Screen Name	Error Code	Message
Account Facility	VAC-FCLT-033	Default Virtual Entity can be created only at the time of facility creation
Account Facility	VAC-FCLT-034	Default Virtual Entity cannot be changed once facility created
Account Facility	VAC-FCLT-035	Entity cannot be modified from facility side after once auth
Account Facility	VAC-FCLT-040	Account class can not be null
Account Facility	VAC-FCLT-041	Account class \$1 is not valid for Real account \$2 and Branch \$3
Account Facility	VAC-FCLT-042	Sanction check Exempted flag can not be ON when sanction check required flag in bank parameter is OFF
Account Facility	VAC-FCLT-043	Account Product \$1 can not be mapped to Customer number Twice.
Virtual Multi-Currency Account	VAC-GRP-001	Cannot close the Group as Active Group exist in Identifier Mapping
Virtual Multi-Currency Account	VAC-GRP-002	Cannot close the Group as Active Group exist in Virtual Account Structure
Virtual Multi-Currency Account	VAC-GRP-003	Cannot reopen Real Customer number is Invalid
Virtual Multi-Currency Account	VAC-GRP-004	Cannot reopen Real Customer number is Invalid in Core
Virtual Multi-Currency Account	VAC-GRP-005	Cannot reopen as Ccy \$1 is invalid
Virtual Multi-Currency Account	VAC-GRP-006	Real Customer No in all the detail blocks must be same as the Master block
Virtual Multi-Currency Account	VAC-GRP-007	Modify failed as currency present in Account Group is mapped in Account Structure
Virtual Multi-Currency Account	VAC-GRP-025	Cannot map two accounts with the same currency
Virtual Multi-Currency Account	VAC-GRP-026	More than one Account cannot selected as Default
Virtual Multi-Currency Account	VAC-GRP-027	Account Group Id in all the detail blocks must be same as the Master block
Virtual Multi-Currency Account	VAC-GRP-028	Real Account \$1, branch \$2 and currency \$3 Mapping is Invalid for customer \$4
Virtual Multi-Currency Account	VAC-GRP-029	Account \$1 is Invalid in Core
Virtual Multi-Currency Account	VAC-GRP-030	Ccy \$1 is invalid

Screen Name	Error Code	Message
Virtual Multi-Currency Account	VAC-GRP-031	Please Map at least one Account-currency pair
Virtual Multi-Currency Account	VAC-GRP-032	Rolled Back Due to Exception
Virtual Multi-Currency Account Account Input Account Structure	VAC-GRP-033	Virtual Multi-ccy Account not found for the Customer
Virtual Entity	VAE-CIF-01	Entity cannot be created, as customer is closed
Virtual Entity	VAE-CIF-02	Size of Virtual Customer No and virtual customer mask maintained at virtual bank parameters do not match
Virtual Entity	VAE-CIF-03	Inputted Virtual Entity is not matched with Mask
Virtual Entity	VAE-CIF-04	Virtual Entity Id is not the same for Individual type customer
Virtual Entity	VAE-CIF-05	Virtual Entity Id is not the same for Corporate type customer
Virtual Entity	VAE-CIF-06	Virtual Entity Bank Parameters is not maintained
Virtual Entity	VAE-CIF-07	Provide Individual details
Virtual Entity	VAE-CIF-08	can not close the record as active virtual account found
Virtual Entity	VAE-CIF-09	\$1 is invalid
Virtual Entity	VAE-CIF-10	Entity cannot be created, as facility is closed
Virtual Entity	VAE-CIF-11	Entity cannot be modified, as customer is closed
Virtual Entity	VAE-CIF-12	Entity cannot be modified, as Facility is closed
Virtual Entity	VAE-CIF-13	Entity cannot be reopened, as customer is closed
Virtual Entity	VAE-CIF-14	Entity cannot be reopened, as facility is closed
Virtual Entity	VAE-CIF-15	\$1 Cannot be modified
Virtual Entity	VAE-CIF-16	Mobile No. and Mobile No. ISD Should be Entered, as Preferred Mode is Mobile
Virtual Entity	VAE-CIF-17	Email Id Should be Entered, as Preferred Mode is Email
Virtual Entity	VAE-CIF-18	Provide Corporate Details
Virtual Entity	VAE-CIF-19	Preferred Mode should be either E or M
Virtual Entity	VAE-CIF-20	Default virtual entity record can be modified only after its corresponding account facility record is authorized
Virtual Entity	VAE-CIF-21	The default virtual entity can be authorized only using the Account Facility screen

Screen Name	Error Code	Message
Virtual Entity	VAE-CIF-22	Cannot delete the default virtual entity record as it is linked to an account facility
Virtual Entity	VAE-CIF-23	Record doesn't exist
Virtual Entity	VAE-CIF-24	\$1 Length cannot be more than 35
Virtual Entity	VAE-CIF-26	Length of BIC should be between 8 and 11 characters
Virtual Entity Forget Entity	VAE-CLS-001	Cannot close entity which has accounts in open state
Virtual Entity	VAE-COM-001	txnControllerRefNo should not be null or empty
Virtual Entity	VAE-ENT- FOR01	Cannot reopen forgotten entity
Virtual Entity	VAE-ENT-PII01	User doesn't have access to PII data, cannot perform create or modify operations
Forget Entity	VAE-FOR-001	Request is null, not valid.
Forget Entity	VAE-FOR-002	Forget entities request created successfully.
Forget Entity	VAE-FOR-003	Failed to create forget entities request.
Forget Entity	VAE-FOR-004	Invalid id sent, cannot delete.
Forget Entity	VAE-FOR-005	Record is already authorized
Forget Entity	VAE-FOR-006	Authorized successfully
Forget Entity	VAE-FOR-007	Record not found, invalid id.
Forget Entity	VAE-FOR-008	Cannot delete authorized record
Forget Entity	VAE-FOR-009	Record successfully deleted
Forget Entity	VAE-FOR-010	Invalid Entity \$1 added, Entity should be valid and in closed and authorized state and without pending maintenance
Forget Entity	VAE-FOR-011	Invalid request. Duplicate requests for entity number \$1
Virtual Entity	VAE-STR-032	mandatory fields are missing for structured address. Town Name, Post Code and Country are mandatory to proceed.
Virtual Entity	VAE-STR-033	Structured address is disabled at bank level...
Virtual Entity	VAE-STR-034	mandatory fields are missing in Address. Please enter Registered address1, Country and correspondence Address1.
Virtual Entity	VAE-STR-035	structured address is missing
Account Structure	VAM-ACC-101	\$1 account is already linked to another structure

Screen Name	Error Code	Message
Account Structure	VAM-ACC-102	\$1 child has been mapped to multiple parents
Account Structure	VAM-ACC-103	\$1 doesn't have a parent
Account Structure	VAM-ACC-104	\$1 has been mapped to itself
Account Structure	VAM-ACC-105	\$1 account is not mapped to the structure properly
Account Structure	VAM-ACC-106	Virtual Main Account should not have a parent
Account Structure	VAM-ACC-107	\$1 Account has a parent account which has balance check not required checked
Account Structure	VAM-ACC-108	Duplicate Rows are not allowed in multigrid
Account Structure	VAM-ACC-109	\$1 account has non zero balance hence mapping cannot be closed
Account Structure	VAM-ACC-110	\$1 account has non zero balance hence cant be removed from the mapping
Account Structure	VAM-ACC-120	Account \$1 is closed. Reopen not allowed.
Account Structure	VAM-ACC-121	Virtual parent and child account cannot be null in detail block
Account Input Account Structure	VAM-ACC-122	Virtual account number \$1 is not allowed as no Real account number of currency \$2 is found in Account group
Account Structure	VAM-ACC-123	Failed in updating the Parent Account in Account Balance Table.
Account Structure	VAM-ACC-125	Account linkage for \$1 is not S, this account cannot be part of a structure.
Account Input Account Structure	VAM-ACC-126	Value for Real Account Linkage cannot be modified because the current account is part of an active structure.
Account Structure	VAM-ACC-127	Virtual Account \$1 with balance check not required cannot be parent account to virtual account \$2 with Balance check required.
Account Input Account Structure	VAM-ACC-128	IBAN Account no already generated, modify not allowed
Account Input	VAM-ACC-129	Overdraft fixed amount cannot be less than utilized amount \$1
Account Input Account Structure	VAM-ACC-130	Virtual Account doesn't exist
Account Structure	VAM-ACC-131	At least one Virtual parent - Virtual Child account mapping is mandatory
Account Input Account Structure	VAM-ACC-132	Balance Fetch Failed for Virtual Account \$1 and Real Customer \$2

Screen Name	Error Code	Message
Account Input	VAM-ACC-133	OD Start Date cannot be lesser than application Date
Account Input	VAM-ACC-134	Error while parsing OD Start Date
Account Input	VAM-ACC-135	OD End Date cannot be lesser than OD start Date
Account Input	VAM-ACC-136	Error while parsing OD End Date
Account Input	VAM-ACC-137	Don't Pass OD Start and End Dates when Overdraft allowed flag is N
Account Input	VAM-ACC-138	Corporate Range has not been defined in Branch for respective customer.
Account Input	VAM-ACC-139	Account number cannot be generated as all the range/s exhausted and No Active Range/s available.
Account Input	VAM-ACC-140	Given Account number is out of defined range/s for Customer/Corporate in respective Branch.
Account Input	VAM-ACC-141	Account number cannot be generated as no Active Range/s available in Branch for respective customer.
Account Input Account Structure	VAM-ACC-142	Virtual Account \$1 not allowed as closure request is initiated for the same
Account Input	VAM-ACC-143	The length of Zip code must not exceed 15 characters
Account Input	VAM-ACC-144	Cannot modify BalanceCheck for debits flag to Y as the Parent Account flag is N
Account Input	VAM-ACC-145	Cannot modify BalanceCheck for debits flag to N as the child Account flag is Y
Account Input	VAM-ACC-AUTH01	Event request logged for handing off account details to \$ system
Account Input	VAM-ACC-FOR01	Cannot reopen forgotten virtual account
Account Input	VAM-ACCK-001	\$1 account is in unauthorized state
Account Input	VAM-ACCK-002	\$1 account is not in open status
Account Input	VAM-ACCK-003	\$1 account is frozen
Account Input Account Structure	VAM-ACCK-011	Invalid Virtual Account \$1
Account Input	VAM-ACCK-012	KYC Status is \$1 for Virtual Entity \$2
Account Input	VAM-ACN-002	Length of Branch Code is greater than Branch Code of Account Mask
Account Input	VAM-ACN-003	Length of Currency is greater than Currency of Account Mask
Account Input	VAM-ACN-004	Real Account currency and default account currency are not same.

Screen Name	Error Code	Message
Account Input	VAM-ACN-008	Check digit generation failed for \$1
Account Input	VAM-ACN-015	Account cannot be closed: Either current balance/ Unauthorized debit/credit amount is not 0 or some amount is blocked.
Account Input	VAM-ACN-016	Account cannot be closed: Account is currently mapped to another account.
Account Input	VAM-ACN-018	Virtual Account Number Generation Failed : Account \$1 Already Exists
Account Input	VAM-ACN-020	Virtual customer no is closed. Virtual Account cannot be reopened.
Account Input	VAM-ACN-021	Branch code is closed. Virtual Account cannot be reopened.
Account Input	VAM-ACN-022	Currency is closed. Virtual Account cannot be reopened.
Account Input	VAM-ACN-023	Branch \$1 is not allowed for Customer \$2, Virtual Account cannot be reopened
Account Input	VAM-ACN-026	\$1 flag should be enabled first at Account Product Level
Account Input	VAM-ACN-027	Fixed Amount is Mandatory when Overdraft Allowed is Y
Account Input	VAM-ACN-028	Fixed amount from pool is Mandatory when Balance Availability Options is selected as Own Bal + Fixed Amt from Pool(B)
Account Input	VAM-ACN-029	Real Account Number and Real Account Branch is mandatory when Real Account Linkage is Account Level
Account Input	VAM-ACN-030	When balAvailabilityOptions is not B then fixed amount from pool should not be given
Account Input	VAM-ACN-031	Currency is not applicable for multi-currency real account \$1
Account Input	VAM-ACN-032	Account cannot be closed: Either Unauthorized debit/ credit amount is not 0 or some amount is blocked
Account Input	VAM-ACN-033	Structure Code and Virtual Parent Acc are applicable for linkage at Structure level.
Account Input	VAM-ACN-034	Structure Code or Virtual Parent Account is missing
Account Input	VAM-ACN-035	Structure Linkage cannot be done for different Real Account Nos
Account Input	VAM-ACN-120	The manually input Virtual Account number is not as per the mask

Screen Name	Error Code	Message
Account Input	VAM-ACN-121	Real Account Number/Branch/Currency is not required when Real Account Linkage is Structure level
Account Input	VAM-ACN-122	Virtual Account Number is mandatory when autogen flag is N
Account Input	VAM-ACN-125	Default Virtual Entity is not available
Account Input	VAM-ACN-201	Account number cannot be generated as the limit exhausted.
Account Input	VAM-ACN-301	PII access not enabled for user, cannot perform create
Account Input	VAM-ACN-302	PII access not enabled for user, cannot perform modify
Account Input Account Structure	VAM-BAL-001	Failed to save Account Balance
Account Input Account Structure	VAM-BAL-002	Successfully validated and updated balance
Account Input Account Structure	VAM-BAL-003	Insufficient funds for \$1 account
Account Input Account Structure	VAM-BAL-004	Insufficient funds for \$1
Account Input Account Structure	VAM-BAL-005	Sufficient funds available for \$1
Account Input Account Structure	VAM-BAL-006	Successfully inserted data into Value Dated table for \$1
Account Input Account Structure	VAM-BAL-007	Successfully updated data into Value Dated table for \$1
Account Input Account Structure	VAM-BAL-008	Successfully inserted data into Account Transaction table for \$1
Account Input Account Structure	VAM-BAL-009	Failed to build URL to call Turn over balance
Account Input Account Structure	VAM-BAL-010	No records sent to post turn over balance
Account Input Account Structure	VAM-BAL-011	No response has come after call to turn over balance
Account Input Account Structure	VAM-BAL-012	Successfully updated turn over balance

Screen Name	Error Code	Message
Account Input Account Structure	VAM-BAL-013	Failed to insert turn over balance for virtual account \$1
Account Input Account Structure	VAM-BAL-014	Successfully retrieved
Account Input Account Structure	VAM-BAL-015	Failed while fetching the records for the given combination, please check the logs for further details
Account Input Account Structure	VAM-BAL-016	It is mandatory to pass either the virtual account number or the value date to fetch records
Account Input Account Structure	VAM-BAL-017	Virtual Account number, from date and to date, all three are mandatory fields
Account Input Account Structure	VAM-BAL-018	From date cannot be greater than to date
Account Input Account Structure	VAM-BAL-020	Failed to acquire balances of participating account(s)
Account Input Account Structure	VAM-BAL-021	Virtual Account \$1 and currency \$2 combination is Invalid
Account Input Account Structure	VAM-BAL-022	Failed to acquire account details of participating account(s)
Account Input Account Structure	VAM-BAL-023	Failed to merge Account Balance details for Tanked Batch
Account Input Account Structure	VAM-BAL-024	Successfully merged account details for Untanking batch
Account Input Account Structure	VAM-BAL-025	Failed to retrieve current balance
Account Closure	VAM-CLS-001	Inserted entry into Virtual Account Closure Request Status Successfully
Account Closure	VAM-CLS-002	Updated Virtual Account Closure Request Status Successfully
Account Closure	VAM-CLS-003	Virtual account closure request initiated successfully
Account Closure	VAM-CLS-004	Failed when pushing into Virtual Account Closure Request Status queue
Account Closure	VAM-CLS-005	Retry request for Virtual Account Closure submitted successfully
Account Closure	VAM-CLS-006	Virtual account closure aborted successfully

Screen Name	Error Code	Message
Account Closure	VAM-CLS-007	Cannot abort virtual account closure as it is already aborted
Account Closure	VAM-CLS-008	Cannot retry virtual account closure that is already aborted
Account Closure	VAM-CLS-009	Virtual account closure request already exists for the given source system and source reference number
Account Closure	VAM-CLS-010	At least one virtual account closure request is mandatory
Account Closure	VAM-CLS-011	Transfer out virtual account is mandatory when outstanding balance is greater than zero
Account Closure	VAM-CLS-012	Transfer in virtual account is mandatory when outstanding balance is less than zero
Account Closure	VAM-CLS-013	Virtual account and transfer in/out virtual account must be in same currency
Account Closure	VAM-CLS-014	Virtual account and transfer in virtual account must be in same currency
Account Closure	VAM-CLS-015	Virtual account and transfer in/out virtual account should belong to same Real account
Account Closure	VAM-CLS-016	Transfer out virtual account \$1 is not valid as account closure request is initiated for the same
Account Closure	VAM-CLS-017	Closure request already initiated for virtual account \$1
Account Closure	VAM-CLS-018	Transfer in virtual account \$1 is not valid as account closure request is initiated for the same
Account Closure	VAM-CLS-019	Multiple account closure requests found for virtual account \$1
Account Closure	VAM-CLS-020	Virtual account \$1 for which closure is requested cannot be given as Transfer In Account
Account Closure	VAM-CLS-021	Virtual account \$1 for which closure is requested cannot be given as Transfer Out Account
Account Closure	VAM-CLS-022	Closure request for virtual account \$1 is not allowed as it has non zero outstanding balance
Account Closure	VAM-CLS-023	Transfer virtual account \$1 is not linked to any real account
Account Closure	VAM-CLS-025	Closure request for virtual account \$1 not allowed as it is maintained as transfer account in another account closure request
Account Closure	VAM-CLS-026	Virtual account closure request authorization failed
Account Closure	VAM-CLS-027	Virtual account closure request authorized successfully
Account Closure	VAM-CLS-028	Virtual account closure request deleted successfully

Screen Name	Error Code	Message
Account Closure	VAM-CLS-029	Deletion of virtual account closure request failed
Account Closure	VAM-CLS-030	Maker and Checker cannot be same
Account Closure	VAM-CLS-031	Virtual account closure request saved successfully
Account Closure	VAM-CLS-032	Only Maker can delete the record
Account Closure	VAM-CLS-033	Authorized record cannot be deleted
Account Closure	VAM-CLS-034	Virtual account closure request is already authorized
Account Closure	VAM-CLS-037	Failed to abort conductor workflow
Account Closure	VAM-CLS-038	Failed to start conductor workflow
Account Closure	VAM-CLS-039	Cannot retry virtual account closure request that is in progress
Account Closure	VAM-CLS-040	Cannot retry Account closure in Pending state
Account Closure	VAM-CLS-042	Virtual Account Closure saved and authorized successfully
Account Closure	VAM-CLS-043	Closure Request already exists for the Virtual Account \$1
Account Closure	VAM-CLS-044	Failed while generating Request Ref No
Account Closure	VAM-CLS-045	Virtual Account Closure Request Failed
Account Closure	VAM-CLS-046	No Closure request found to Delete
Account Closure	VAM-CLS-047	No Closure request found to Authorize
Account Closure	VAM-CLS-048	Virtual Account No \$1 is part of an Unauthorized Account Structure
Account Input	VAM-EXT-001	External system could not generated the Virtual Account Number.
Account Input	VAM-EXT-002	External system could not generated the IBAN Number.
Account Input	VAM-EXT-003	Externally Generation Virtual Account Number validation Failed : Account \$1 Already Exists
Account Input	VAM-EXT-004	Externally Generation IBAN number validation Failed : IBAN number \$1 Already Exists
Account Input	VAM-EXT-005	Externally generated VA number length can not exceed 35 characters
Account Input	VAM-EXT-006	Externally generated IBAN length can not exceed 35 characters
Account Input	VAM-IBAN-006	IBAN Account already exists for this account
Account Input	VAM-IBAN-007	IBAN Generation Failed -Virtual account number is not available

Screen Name	Error Code	Message
Account Input	VAM-IBAN-008	IBAN Generation Failed -IBAN format validation failed.
Account Input	VAM-IBAN-016	IBAN Generation Failed -Value for Bank Code does not match corresponding Mask
Account Input	VAM-IBAN-018	IBAN Generation failed -BBAN Mask Value could not be fetched
Account Input	VAM-IBAN-019	IBAN Generation Failed -Value for Branch Code does not match corresponding Mask
Account Input	VAM-IBAN-020	IBAN Generation Failed -Value for Branch Code could not be fetched
Account Input	VAM-IBAN-021	IBAN Generation Failed -Value for Account Number could not be fetched
Account Input	VAM-IBAN-023	IBAN Generation Failed -Virtual Account Number does not match corresponding Mask
Account Input	VAM-IBAN-025	IBAN Generation Failed -Virtual Customer Type does not match corresponding Mask
Account Input	VAM-IBAN-026	IBAN Generation Failed -Value for Customer Type could not be fetched
Account Input	VAM-IBAN-029	IBAN Generation Failed
Account Input	VAM-IBAN-030	Mismatch in the length of bban data type and bban format mask
Account Input Account Structure	VAM-MAND-001	Please input all mandatory values
Account Structure	VAM-MAP-01	Real account number is mandatory when Account linkage is A
Account Structure	VAM-MAP-02	Account group id is not required when Account linkage is A
Account Structure	VAM-MAP-03	Real account number is not required when Account linkage is G
Account Structure	VAM-MAP-033	Account Structure not found for given header account
Account Structure	VAM-MAP-035	Download Account Structure is not applicable on Closed Structures
Account Structure	VAM-MAP-04	Account group id is mandatory when Account linkage is G
Account Structure	VAM-MAP-05	Linking and De-Linking of the same Virtual Account cannot be in the same request
Account Structure	VAM-MAP-06	Virtual Account Number \$1 can not be de-linked, as it is not a part of given structure.
Account Structure	VAM-MAP-07	Virtual Account Number \$1 is not the leaf account, as there are account/s connected to this as a child.

Screen Name	Error Code	Message
Account Input Account Structure	VAM-MOD-001	\$1 cannot be modified
Account Input Account Structure	VAM-MOD-INV	\$1 is invalid
Sanction Status	VAM-SANC-001	Can not update sanction status, account is closed
Sanction Status	VAM-SANC-002	Can not update sanction status, no account with given virtual account number exists
Sanction Status	VAM-SANC-003	Record Successfully Saved
Sanction Status	VAM-SANC-004	Maker and checker can not be same
Sanction Status	VAM-SANC-005	No Entry for this virtual account, can not authorize
Sanction Status	VAM-SANC-006	Record Successfully authorized
Sanction Status	VAM-SANC-007	Authorized record can not be deleted
Sanction Status	VAM-SANC-008	Record Successfully Deleted
Sanction Status	VAM-SANC-009	Transaction not allowed for virtual account/s with posting restrictions for specific status
Account Input	VAM-STR-032	mandatory fields are missing for structured address. Town Name, Post Code and Country are mandatory to proceed.
Account Input	VAM-STR-033	Structured address is disabled at bank level...
Account Input	VAM-STR-035	structured address is missing
Account Structure	VAM-STR-AUTH01	Event request logged for handing off account map details to \$ system
Account Structure	VAM-STR-AUTH02	Failed to process handing off account map details to \$ system
Account Structure	VAM-STR-AUTH03	Failed to process authorization of account map
Corporate Specific Account Number Range	VAM-RNG-000	Account Range provided has already been defined for another Real Customer in the same Branch
Corporate Specific Account Number Range	VAM-RNG-001	Record cannot be closed as there are active Accounts for the Real Customer and Branch combination
Corporate Specific Account Number Range	VAM-RNG-002	At least one Account Number Range must be maintained
Corporate Specific Account Number Range	VAM-RNG-003	Account Range provided doesn't lie within the Account Number Range provided at Branch level
Corporate Specific Account Number Range	VAM-RNG-004	Account Range cannot be modified

Screen Name	Error Code	Message
Corporate Specific Account Number Range	VAM-RNG-005	Account Range cannot be deleted
Corporate Specific Account Number Range	VAM-RNG-006	Duplicate entry of \$1 Account Range exists in the record
Adhoc Interest Liquidation	EIE-INT-001	Interest is not enabled for this Virtual Account
Adhoc Interest Liquidation	EIE-INT-002	Interest retrieved successfully
Adhoc Interest Liquidation	EIE-INT-003	Unable to fetch accrued interest
Adhoc Interest Liquidation	EIE-INT-004	Unable to fetch Virtual Account details
Adhoc Interest Liquidation	EIE-LIQ-002	Virtual account Interest Liquidation request initiated successfully.
Adhoc Interest Liquidation	EIE-LIQ-003	Maker and Checker cannot be same.
Adhoc Interest Liquidation	EIE-LIQ-004	Record already authorized.
Adhoc Interest Liquidation	EIE-LIQ-005	Virtual account interest Liquidation request authorized successfully.
Adhoc Interest Liquidation	EIE-LIQ-006	Authorization of Interest Liquidation Failed
Adhoc Interest Liquidation	EIE-LIQ-007	Failed while liquidating interest in IC
Adhoc Interest Liquidation	EIE-LIQ-008	Interest Liquidation Record Deleted successfully
Adhoc Interest Liquidation	EIE-LIQ-009	Failed when liquidating the interest.
Adhoc Interest Liquidation	EIE-LIQ-010	Interest Liquidation not allowed for this Virtual account.
Adhoc Interest Liquidation	EIE-LIQ-011	Virtual account is not Valid.
Adhoc Interest Liquidation	EIE-LIQ-012	Virtual account Interest Liquidated successfully.
Line Account Linkage	VAM-LAL-001	Successfully created entry in account line utilization
Line Account Linkage	VAM-LAL-002	Line id -customer configuration does not exists
Line Account Linkage	VAM-LAL-003	Virtual Account-Real customer combination does not exists
Line Account Linkage	VAM-LAL-004	An Account can be linked to only one Line

Screen Name	Error Code	Message
Line Account Linkage	VAM-LAL-006	The virtual account selected for line linkage should be either a header account of a Structure or directly linked to Real Account
Line Account Linkage	VAM-LAL-009	For linkage as Percent, the linkage value should be within 1 to 100
Line Account Linkage	VAM-LAL-012	Balance Availability of virtual account is not Own Balance and hence cannot be linked to a Line
Line Account Linkage	VAM-LAL-014	Credit Line Account Linkage cannot be closed: utilization is greater than zero
Line Account Linkage	VAM-LAL-020	Linkage entry doesn't exist
Internal Credit Line	VAM-LINE-04	Successfully utilized Line
Internal Credit Line	VAM-LINE-06	Internal credit is linked to a VA. Cannot Close the Record
Internal Credit Line	VAM-LINE-07	Real Customer No is Invalid
Internal Credit Line	VAM-LINE-08	Currency is Invalid

Functional Activity Codes

This section contains the functional activity codes.

Screen Name	Functional Activity Code
Create Account Facility	VAC_FA_VIRTUAL_ACCOUNT_FACILITY_CREATE
View Account Facility	VAC_FA_VIRTUAL_ACCOUNT_FACILITY_VIEW
Create Corporate Specific Account Number Range	VAM_FA_CORP_ACC_RANGE_NEW
View Corporate Specific Account Number Range	VAM_FA_CORP_ACC_RANGE_VIEW
Create Customer Account Product	VAM_FA_VIRTUAL_ACCOUNT_PRODUCT_CREATE
View Customer Account Product	VAM_FA_VIRTUAL_ACCOUNT_PRODUCT_VIEW
Create Virtual Entity	VAE_FA_ENTITY_CREATE
View Virtual Entity	VAE_FA_ENTITY_VIEW
Create Virtual Multi-Currency Account	VAC_FA_MCCY_ACCOUNT_GROUP_NEW
View Virtual Multi-Currency Account	VAC_FA_MCCY_ACCOUNT_GROUP_VIEWALL
Create Account Closure	VAM_FA_SAVE_VA_CLOSURE
View Account Closure	VAM_FA_GET_VA_CLOSURE
Create Account Input	VAM_FA_VIRTUAL_ACCOUNT_CREATE
View Account Input	VAM_FA_VIRTUAL_ACCOUNT_VIEW
Create Account Structure	VAM_FA_VIRTUAL_ACCOUNT_MAP_CREATE
View Account Structure	VAM_FA_VIRTUAL_ACCOUNT_MAP_VIEW
Create Adhoc Interest Liquidation	EIE_FA_SAVE_INR_LIQ
View Adhoc Interest Liquidation	EIE_FA_GETALL_INR_LIQ
Create Internal Credit Line	VAM_FA_CREATE_CR_LIMIT
View Internal Credit Line	VAM_FA_GETALL_CR_LIMIT
Create Line Account Linkage	VAM_FA_CREATE_CR_ACC_LINKAGE
View Line Account Linkage	VAM_FA_GETALL_CR_ACC_LINKAGE
Update Sanction Status	VAM_FA_VA_SANCTION_CHECK_SAVE
View Sanction Status	VAM_FA_VA_SANCTION_CHECK_SAVE

Annexure - Events

This section contains the events and its description.

Events	Purpose
vac.accountfacilitynotification	Event is generated when a Virtual Account Facility is Created/ Modified/Closed
vae.virtualentitynotification	Event is generated when a Virtual Entity is Created/ Modified/Closed/Re-Opened
vam.virtualaccountnotification	Event is generated when a Virtual Account is Created/ Modified/Closed/Re-Opened
vam.accountstructurenotification	Event is generated when a Virtual Account Structure is Created/ Modified/Closed/Re-Opened
vam.sanctioncheckupdatenotification	Event is generated when an Account Sanction Status is updated
vam.accountbalancenotification	Event is generated to provide the Account balance notification to reporting service.
vas.genericdashboardeventrequest	Event is generated for unauthorised transaction count.
vam.sanctioncheckupdatenotification	Event is generated when an Account Sanction Status is updated.
vamlm.branchchargeeventrequest	Event raised to push branch level currency conversion configuration for Charges.
vamlm.structurechargesnotification	Event raised to push Charge Preferences at Structure level.
vamlm.chargebasisnotification	Event raised to update the action and count related to a) account Creation/Closure/Reopen b) Transaction create/reverse c) sweep transaction in Oracle Banking Liquidity Management
vac.ccyaccgroupnotification	Event populates data in projection service for Virtual Multi-Currency Account Group
vamlm.pricingmapnotification	Event raised to push Charge Preferences at Customer level
vae.statementpreferencenotification	Event is generated whenever the statement generation preference changes.

Glossary

This section provides a glossary of all terms and abbreviations used in the user manual.

Accounts

Continuing financial relationship between a bank and a customer, in which deposits and debts are held and processed within a framework of established rules and procedures.

CAMT.052

The CAMT.052 message type is used to transmit the detailed information about the entries booked to the account since the last statement or the last interim transaction report.

CAMT.053

The CAMT.053 message type is sent by an account servicing institution to an account owner. It is used to transmit detailed information about all the entries booked to the account for the previous business day

MCA

Multiple Currency Account

MT940

The MT940 message type is sent by an account servicing institution to a financial institution that is authorized by the account owner to receive it. It is used to transmit detailed information about all entries booked to the account. A daily transaction journal for posts to be made from a checking account is sent as an MT940 statement.

MT950

The MT950 message type is sent by an account servicing institution to an account owner. Those are used to transmit detailed information about all posted entries, whether or not caused by a SWIFT message, booked to the account. A daily activity statement on a checking account is sent as an MT950 statement.

MT942

The MT942 is used to transmit the detailed information about the entries booked to the account since the last statement or the last interim transaction report.

Virtual Account

Virtual accounts are provided to a corporate by its banking partner. Each account is a subsidiary or sub-account of the client's own physical account with the bank; they cannot exist outside of the immediate relationship, hence they are virtual.

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References

For more information on any related features, you can refer to the following documents:

- Oracle Banking Security Management System User Guide
- Oracle Banking Common Core User Guide
- Oracle Banking Getting Started User Guide
- Overview User Guide
- Charges User Guide
- Configuration User Guide
- Identifier User Guide
- Transactions User Guide
- Oracle Banking Virtual Account Management Installation Guides

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