

Virtual Account Management Corporate File Upload User Manual  
Oracle Banking Digital Experience  
Release 22.2.1.0.0

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**ORACLE®**

Virtual Account Management Corporate File Upload User Manual

May 2023

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax:+91 22 6718 3001

[www.oracle.com/financialservices/](http://www.oracle.com/financialservices/)

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# 1. Preface

## 1.1 Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2 Documentation Accessibility

For information about Oracle's commitment to accessibility, visit the Oracle Accessibility Program website at <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=docacc>.

## 1.3 Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit

<http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

## 1.4 Structure

This manual is organized into the following categories:

*Preface* gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction - The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

## 1.5 Related Information Sources

For more information on Oracle Banking Digital Experience Release 22.2.1.0.0, refer to the following documents:

- Oracle Banking Digital Experience Licensing Guide
- Oracle Banking Digital Experience Installation Manuals

## 2. Transaction Host Integration Matrix

### Legends

<b>NH</b>	No Host Interface Required.
✓	Pre integrated Host interface available.
✗	Pre integrated Host interface not available.

<b>S No.</b>	<b>Transaction Name / Function Name</b>	<b>Oracle Banking Virtual Account Management 14.7.1.0.0</b>
1	Virtual Account Creation	✓
2	Virtual Account Modification	✓
3	Virtual Account Closure	✓
4	Virtual Accounts Structure Creation	✓
5	Virtual Accounts Structure Modification	✓
6	Virtual Entity Creation	✓
7	Virtual Entity Modification	✓
8	Virtual Entity Closure	✓
9	Remittance ID Creation	✓
10	Add Special Rates	✓
	<b>Uploaded Files Inquiry</b>	✗
	<b>File Approval by the approver</b>	<b>NH</b>

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### 3. Virtual Account Management File Upload

Corporates often look forward for an option to make multiple transactions and multiple maintenances quickly and conveniently through a single file upload typically for processing the salary of the corporate staff, for making the vendor payments or even for managing their Virtual Accounts or creating invoices on buyers through uploading a file.

File Upload module of Oracle Banking Digital Experience provides with an ability to the corporate customers to manage file uploads. Various financial and non-financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

Salary payments, fund transfers, vendor payments are a few examples of financial transactions that can be supported through file upload. A non-financial file upload facilitates upload of multiple payee creation records, Virtual Account creation, Virtual Account modification, Virtual Account closure, Virtual Accounts Structure creation, Virtual Accounts Structure modification, Virtual Entity creation, Virtual Entity modification, Virtual Entity closure, Remittance ID creation and Special Rates addition at a single instance.

The File Upload functionality enables users to process:

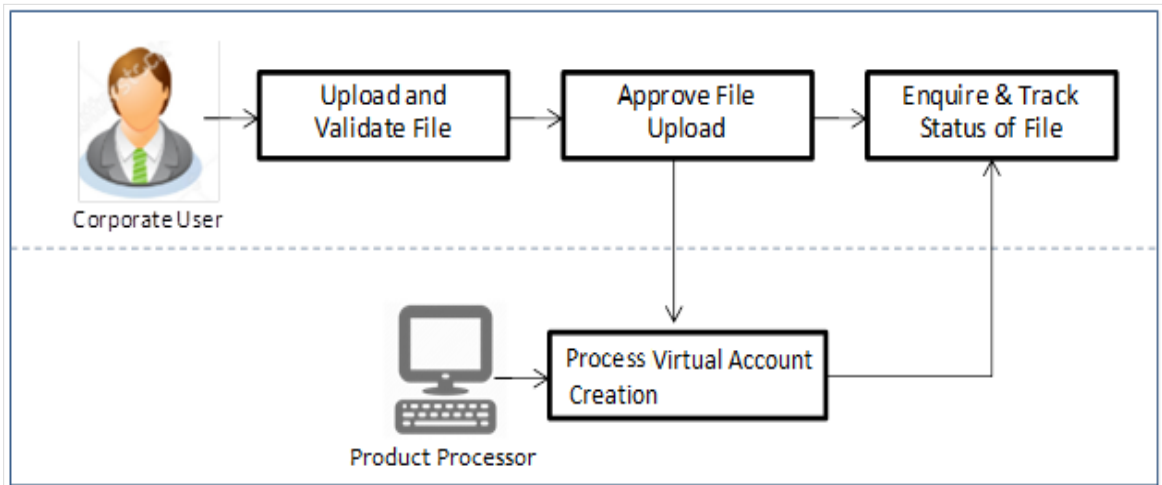
Sr No	Functionality Name	File Level Approval	Record Level Approval
1	Virtual Account Creation (With and without Real Accounts Linkage)	Y	Y
2	Virtual Account Modification	Y	Y
3	Virtual Account Closure	Y	Y
4	Virtual Accounts Structure Creation	Y	N
5	Virtual Accounts Structure Modification	Y	N
6	Virtual Entity Creation	Y	Y
7	Virtual Entity Modification	Y	Y
8	Virtual Entity Closure	Y	Y
9	Remittance ID Creation	Y	N
10	Special Rates Addition	Y	N

Oracle Banking Digital Experience File Upload module enables banks to upload files according to agreed operational and business rules. Also allows the users view the status of the files and records uploaded using Oracle Banking Digital Experience Platform. Further User can view and download the files which went to the error status and response file.

File Uploads facility is simple to use, has daily transaction limits and comes with the security of dual / multi signatory approvals with an option to approve the entire file (File Level approval) or each record uploaded as a part of file (Record level approval)

### Features Supported In Application

- Upload a File
- Approve a File (File Authorization)
- View Uploaded Files and status of file and its records (Uploaded File Inquiry)
- Access Error file (if any)
- Access Response File



### Prerequisites

- Party Preferences set for Corporate
- Corporate user is created
- Transaction and Party ID access is provided to corporate user.
- Approval rule set up for corporate user to perform the actions.
- Account and Transaction access has been provided to the user
- Access of the file identifiers are provided to the party and user to perform uploads and view other details.

## 3.1 Upload a File

Upload a file option provides an option to the corporate user to upload files containing multiple Virtual Account related transactions.

While files are managed entirely within the Oracle Banking Digital Experience File Uploads module, the Virtual Account management specific transactions are queued in the respective Core Banking system/Back office system, once submitted.

### How to reach here:

*Corporate Dashboard > Toggle Menu > File Upload > File Upload*

*OR*

*Corporate Dashboard > Quick Links > File Upload*

### File Upload

### Field Description

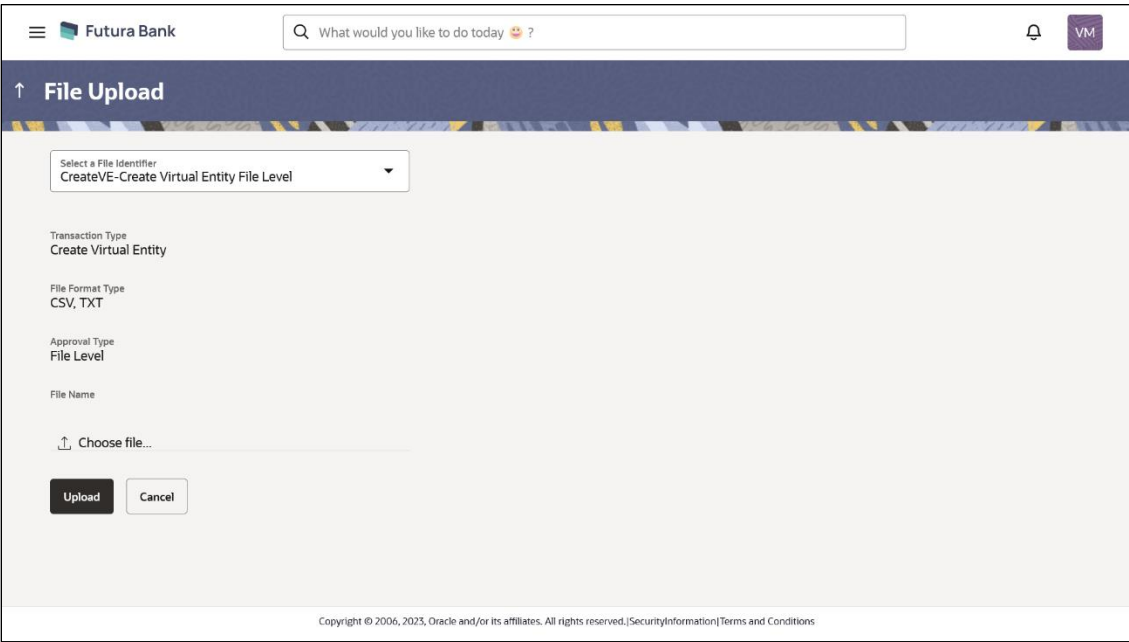
Field Name	Description
<b>File Identifier</b>	File identifier created earlier, in order to identify the file. This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads.

### To upload a file:

1. From the **File Identifier** list, select the file identifier.  
The File Identifier details appear.



### File Upload



### Field Description

Field Name	Description
<b>File Identifier</b>	Select the File identifier created earlier and mapped to the user in order to identify the file.
<b>Transaction Type</b>	<p>Displays the transaction type of the file upload.</p> <p>The transaction type applicable for Virtual Account Management:</p> <p><b>File and Record Level:</b></p> <ul style="list-style-type: none"> <li>• Create Virtual Account (with and without Real Account Linkage)</li> <li>• Modify Virtual Account</li> <li>• Close Virtual Account</li> <li>• Create Virtual Entity</li> <li>• Modify Virtual Entity</li> <li>• Close Virtual Entity</li> </ul> <p><b>File Level:</b></p> <ul style="list-style-type: none"> <li>• Create Virtual Accounts Structure</li> <li>• Modify Virtual Accounts Structure</li> <li>• Create Remittance ID</li> <li>• Add Special Rates</li> </ul>

Field Name	Description
<b>File Format Type</b>	Displays the format in which the file can be uploaded. Virtual Account Management module supports only CSV and TXT file format.
<b>Approval Type</b>	Displays approval level of the file. The approval could be: <ul style="list-style-type: none"> <li>Record Level: In record type approval, the approver can approve some records (in a file) and reject others. Only approved records are processed.</li> <li>File Level: In a file type approval, the approver accepts or rejects the entire file, and all records are either processed or rejected.</li> </ul> Information is displayed based on the parameters defined at the file identifier selected by the user.
<b>File Name</b>	Choose the file from the local machine for upload. Post choosing the file, displays the file name.

- Click **Upload**.  
OR  
Click **Cancel** to abort the file uploading process.
- The success message along with the file reference ID and status of the transaction appears.  
Click **OK** to complete the file upload.  
OR  
Click the **File Reference ID** to inquire about the uploaded file status.  
The Uploaded File Inquiry screen appears.

## **FAQ**

a) **What are the different file formats that can be uploaded?**

Virtual Account Management module supports only CSV and TXT file format for upload.

b) **Can a file upload fail, before generating a File Reference Number?**

Yes, system performs validations on the uploaded file before generating a file reference number. If one or more validations fail – the error message will be displayed on the screen and the file reference number will not be generated.

Validations include a check for maximum size, that the file is not malicious in nature; that the file is not a duplicate file, that it has the correct extension, that it is not empty etc.

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### 3.2 Uploaded Files Inquiry

Through this option the user can view the files uploaded by the corporate user using Oracle Banking Digital Experience platform (only those files that the user has access to) and their status.

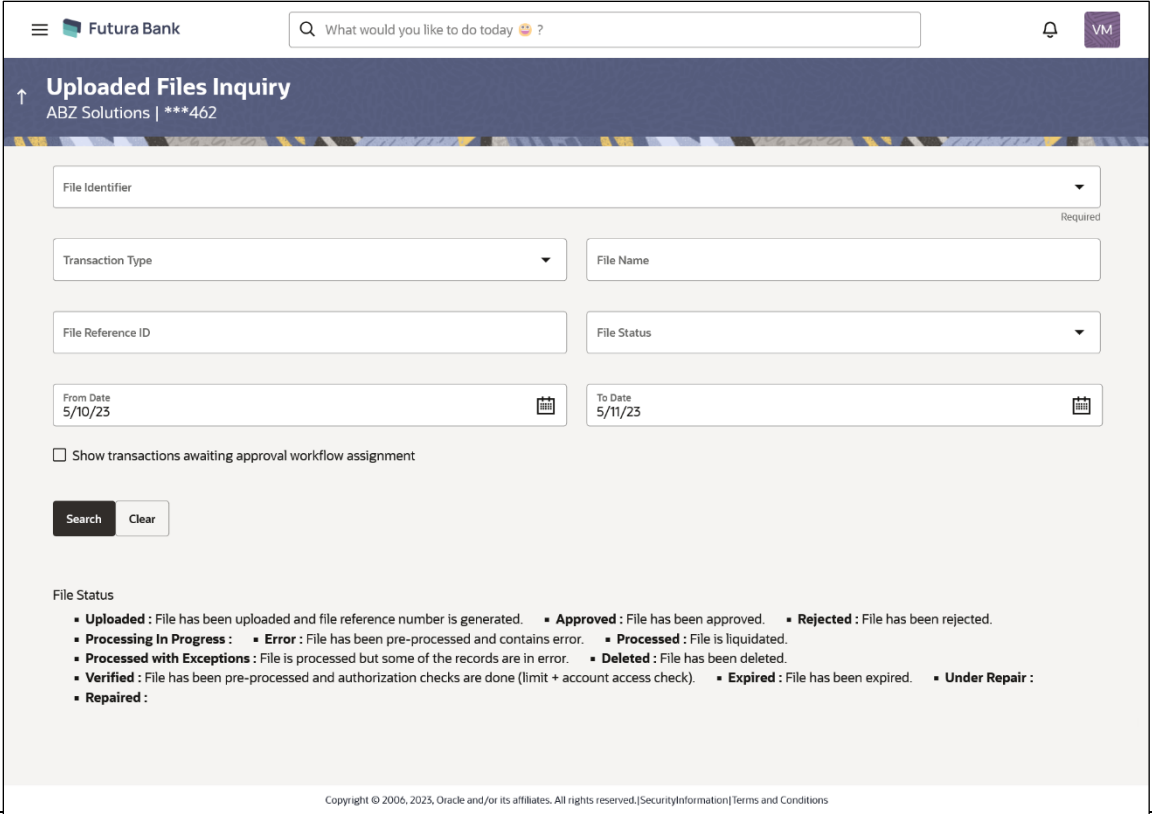
- The search can be filtered on various parameters like status and file reference ID.
- The user can track the status of the file and if there is an error in the file, he / she can download the error file to arrive at the exact reason for error.
- For files in the 'Processed' status, the user can download Response file, to vet status of processing (in the host) for each record, of the file.
- The user can track file history and check Individual record details.

**How to reach here:**

Corporate Dashboard > Toggle Menu > File Upload > Uploaded File Inquiry  
 OR  
 Corporate Dashboard > Quick Links > Uploaded File Inquiry

#### 3.2.1 Uploaded File Inquiry – Default View

On accessing 'Uploaded File Inquiry' option from the menu, by default screen displays the search screen of the files uploaded.



### 3.2.2 Uploaded File Inquiry – Search Filters

On this screen, corporate users can search and view the files that are uploaded under a party with the file identifier, date range, transaction type, transaction reference ID and view the record details under the same.

User is expected to provide atleast two search parameters to get the better result.

#### To search and view the uploaded files

- a) On **Upload File Inquiry** screen, select any two search criteria in the search section.
  - b) Click **Search**. The search results appear on the **Uploaded File Inquiry – Search Result** screen based on the search parameters.
- OR
- Click **Clear** to reset the search criteria.
- OR
- Click **Cancel** to close the search panel.

#### Uploaded File Inquiry – Search Result

The screenshot displays the 'Uploaded Files Inquiry' search results interface. At the top, there is a search bar with the placeholder text 'What would you like to do today?'. Below the search bar, the title 'Uploaded Files Inquiry' is shown. The search filters section includes a dropdown for 'File Identifier' (set to 'ACREATEVIRTUALACR-Auto Create Virtual Account Record'), a dropdown for 'Transaction Type', a text input for 'File Name', a text input for 'File Reference ID', a dropdown for 'File Status', and date pickers for 'From Date' (5/24/23) and 'To Date' (5/30/23). There is a checkbox for 'Show transactions awaiting approval workflow assignment' and buttons for 'Search' and 'Clear'. The results table has columns for 'Upload Details', 'Type', 'File Identifier', 'File Name', 'File Reference ID', and 'File Status'. Below the table is a 'File Status' legend and a 'Cancel' button.

Upload Details	Type	File Identifier	File Name	File Reference ID	File Status
5/25/23	Create Virtual Account	ACREATEVIRTUALACR-Auto Create Virtual Account Record	virtualaccount_create_P.csv	298952962505	Error
5/25/23	Create Virtual Account	ACREATEVIRTUALACR-Auto Create Virtual Account Record	virtualaccount_create_A.csv	557259102505	Processed
5/25/23	Create Virtual Account	ACREATEVIRTUALACR-Auto Create Virtual Account Record	virtualaccount_create_S.csv	993935942505	Verified
5/24/23	Create Virtual Account	ACREATEVIRTUALACR-Auto Create Virtual Account Record	vaCreate_invalid_A.csv	728921342405	Error

**File Status**

- **Uploaded** : File has been uploaded and file reference number is generated.
- **Approved** : File has been approved.
- **Rejected** : File has been rejected.
- **Processing In Progress** :
  - **Error** : File has been pre-processed and contains error.
  - **Processed** : File is liquidated.
- **Processed with Exceptions** : File is processed but some of the records are in error.
- **Deleted** : File has been deleted.
- **Verified** : File has been pre-processed and authorization checks are done (limit + account access check).
- **Expired** : File has been expired.
- **Under Repair** :
- **Repaired** :

**Field Description**

<b>Field Name</b>	<b>Description</b>
<b>File Identifier</b>	<p>File identifier created earlier in order to identify the file.</p> <p>This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads</p>
<b>Transaction Type</b>	<p>Select the transaction type associated with the file.</p> <p>Available options are:</p> <p><b>File and Record Level:</b></p> <ul style="list-style-type: none"> <li>• Create Virtual Account (with and without Real Account Linkage)</li> <li>• Modify Virtual Account</li> <li>• Close Virtual Account</li> <li>• Create Virtual Entity</li> <li>• Modify Virtual Entity</li> <li>• Close Virtual Entity</li> </ul> <p><b>File Level:</b></p> <ul style="list-style-type: none"> <li>• Create Virtual Accounts Structure</li> <li>• Modify Virtual Accounts Structure</li> <li>• Create Remittance ID</li> <li>• Add Special Rates</li> </ul>
<b>File Name</b>	Select the file name of the uploaded file.
<b>File Reference ID</b>	Select the file reference number which was generated while uploading the file.
<b>File Status</b>	<p>Select the status of the file uploads. Available options are:</p> <ul style="list-style-type: none"> <li>• Uploaded</li> <li>• Approved</li> <li>• Rejected</li> <li>• Processing In Progress</li> <li>• Error</li> <li>• Processed</li> <li>• Processed with Exceptions</li> <li>• Deleted</li> <li>• Verified</li> <li>• Expired</li> </ul>
<b>From Date</b>	Select the From Date, to search for an uploaded file, in the specified date range.

Field Name	Description
<b>To Date</b>	Select the To Date, to search for an uploaded file, in the specified date range.
<b>Search Results</b>	
<b>Upload Details</b>	Displays the file upload date and time.
<b>Type</b>	Displays the transaction type of file uploaded
<b>File Identifier</b>	Displays the file identifier selected while uploading the file.
<b>File Name</b>	Displays the name of the uploaded file.
<b>File Reference ID</b>	Displays the file reference number generated after the file was uploaded.
<b>File Status</b>	<p>Displays the status of the uploaded file.</p> <p>The file status could be:</p> <ul style="list-style-type: none"> <li>• Uploaded: File Uploaded and file reference number is generated.</li> <li>• Verified: File has been pre-processed and authorization checks done (limit + account access check). File is now Pending Approval.</li> <li>• Error: File has been pre-processed and contains error. The end of the life cycle of the file (File Level). The user can download the error file at this stage.</li> <li>• Processing in Progress: File is not yet liquidated.</li> <li>• Rejected: File has been rejected (File level). The end of the life cycle of the file.</li> <li>• Approved: File has been fully approved.</li> <li>• Processed: File is completely liquidated. The user can download a response file at this stage.</li> <li>• Processed with exception: File is partially liquidated – i.e. while some records are processed, others are not.</li> <li>• Expired: File has expired.</li> <li>• Deleted: File was deleted.</li> </ul>

- c) Click the **File Reference ID** link to view the details. The **Uploaded File Inquiry - File Details** screen appears.  
OR  
Click **Cancel** to discard and navigate back to the previous screen.

### 3.2.3 Uploaded File Inquiry - File Details

Through this option, the user can view the files uploaded by the corporate user for Virtual Account Creation, Virtual Account Modification, Virtual Account Closure, Virtual Accounts Structure Creation, Virtual Accounts Structure Modification, Virtual Entity Creation, Virtual Entity Modification, Virtual Entity Closure, Remittance ID Creation, and Add Special Rates with their status.

#### File Details – Virtual Account Creation

The screenshot displays the 'File Details' page for 'Virtual Account Creation' in the Futura Bank system. At the top, there is a search bar and navigation icons. The main content area is divided into several sections:

- File Details:** A summary of the file upload, including:
  - File Name: virtualaccount\_create\_A.csv
  - Transaction Type: Create Virtual Account
  - File Reference Id: 557259102505
  - Number of Records: 1
  - File Status: Processed
  - Transaction Reference Id: (empty)
  - Response File Download: (link)
- File Workflow:** A horizontal progress bar with five steps: 1. Uploaded, 2. Verified, 3. Approved, 4. Processing In Progress, and 5. Processed. Step 5 is currently active.
- Virtual Account Record:** A table with one record containing the following data:

Record Reference Number	Virtual Entity ID	Real Account Number	Virtual Account No. & Name	IBAN	Status
557259102505000001	SDCVE02	HEL0046200024	01180069 RECIBAN119	IN0BOFA00601180069	COMPLETED
- Actions:** A 'Download as' button and a 'Back' link.

At the bottom of the page, there is a copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.



### File Details – Virtual Account Modification

**Futura Bank** | What would you like to do today? |

**↑ Uploaded Files Inquiry**

**File Details**

File Name: VA\_modify\_file.csv | Transaction Type: Modify Virtual Account  
 File Reference Id: 699654112405 | Number of Records: 1  
 File Status: Processed | Transaction Reference Id: 2405913A84B1

Response File Download

File Workflow

1 Uploaded → 2 Verified → 3 Approved → 4 Processing In Progress → 5 **Processed**

**Virtual Account Record**

Record Reference Number	Virtual Entity ID	Real Account Number	Virtual Account No. & Name	IBAN	Status
699654112405000001	SDCVE02	HEL0046200024	1000124 VAModify12	IN0BOFA0061000124	COMPLETED

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### File Details – Virtual Account Closure

**Futura Bank** | What would you like to do today? |

**↑ Uploaded Files Inquiry**

**File Details**

File Name: virtualaccount\_close.csv | Transaction Type: Close Virtual Account  
 File Reference Id: 252956402405 | Number of Records: 1  
 File Status: Processed | Transaction Reference Id: 2405CB272519

Response File Download

File Workflow

1 Uploaded → 2 Verified → 3 Approved → 4 Processing In Progress → 5 **Processed**



**Virtual Account Record**

Record Reference Number	Virtual Account Number	Transfer In Virtual Account Number	Transfer Out Virtual Account Number	Status
252956402405000001	01180008	1000063	1000063	COMPLETED

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### File Details – Virtual Accounts Structure Creation

Futura Bank   

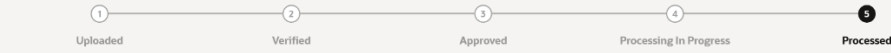
**↑ Uploaded Files Inquiry**

**File Details**

File Name vastructure_create_A.csv	Transaction Type Create Virtual Accounts Structure
File Reference Id 222684502505	Number of Records 1
File Status Processed	Transaction Reference Id 2505F8199E4A

[Response File Download](#)

**File Workflow**





**Virtual Account Structure Record**

Record Reference Number	Structure Code	Structure Name	Real/Virtual Multi-Currency Account Number	Status
222684502505000001	REALACC152	REALAC157 LINKAGE	HEL0046200024	COMPLETED

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### File Details – Virtual Accounts Structure Modification

Futura Bank   


**↑ Uploaded Files Inquiry**

**File Details**

File Name ModifyStructure_VMCA2.csv	Transaction Type Modify Virtual Account Structure
File Reference Id 896815772405	Number of Records 1
File Status Processed	Transaction Reference Id 24056809990D

[Response File Download](#)

**File Workflow**



**Virtual Account Structure Record**

Record Reference Number	Structure Code	Structure Name	Real/Virtual Multi-Currency Account Number	Status
896815772405000001	VMCstruct1MAINC15	Tree Struct MAINC15	VMCT75	COMPLETED

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### File Details – Virtual Entity Creation

Futura Bank  VB

**↑ Uploaded Files Inquiry**

#### File Details

File Name CreateEntity_786.csv	Transaction Type Create Virtual Entity
File Reference Id 134235953005	Number of Records 1
File Status Error	Transaction Reference Id 3005B9E860ED
<a href="#">Error Report</a>	<a href="#">Response File Download</a>

File Workflow

1 Uploaded → 2 Verified → 3 Approved → 4 Processing In Progress → 5 **Processed**

#### Virtual Entity Record

Record Reference Number	Virtual Entity ID	Virtual Entity Name	Entity Type	Status
134235953005000001	AUIFD18	Ind Bulk Upload05	Individual	ERROR

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### File Details – Virtual Entity Modification

Futura Bank  VB

**↑ Uploaded Files Inquiry**

#### File Details

File Name ModifyEntity.csv	Transaction Type Modify Virtual Entity
File Reference Id 579295190106	Number of Records 2
File Status Processed with Exceptions	Transaction Reference Id 01065E844490
<a href="#">Response File Download</a>	

File Workflow

1 Uploaded → 2 Verified → 3 Approved → 4 Processing In Progress → 5 **Processed**

#### Virtual Entity Record

Record Reference Number	Virtual Entity ID	Virtual Entity Name	Entity Type	Status
579295190106000001	BULKC14	CorpEntity118	Corporate	ERROR
579295190106000002	AUIF114	IndEntity118	Individual	COMPLETED

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### File Details – Virtual Entity Closure

Futura Bank  VB

↑ **Uploaded Files Inquiry**

#### File Details

File Name closeentity.csv	Transaction Type Close Virtual Entity
File Reference Id 946253230106	Number of Records 7
File Status Error	Transaction Reference Id 0106BFS4FA76
Error Report	Response File Download

File Workflow

**Virtual Entity Record**

Record Reference Number	Virtual Entity ID	Status
946253230106000001	AAAAA05	ERROR
946253230106000002	AAAAA29	ERROR
946253230106000003	AUTOD29	ERROR

Download as

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### File Details – Remittance ID Creation

Futura Bank  VB

↑ **Uploaded Files Inquiry**

#### File Details

File Name remittanceDetails_create.csv	Transaction Type Virtual Remittance
File Reference Id 756009432405	Number of Records 1
File Status Processed	Transaction Reference Id 24050D1A953C
Response File Download	

File Workflow

**Virtual Remittance Record**

Record Reference Number	Virtual Identifier	Remittance ID	IBAN	Status
756009432405000001	002	aaa7aaa667		COMPLETED

Download as

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## File Details – Add Special Rates

The screenshot shows the 'Uploaded Files Inquiry' page for Futura Bank. The file details are as follows:

Field Name	Value
File Name	ICSpecialRate_Invalid.csv
Transaction Type	Add Special Rate
File Reference Id	704488822005
Number of Records	16
File Status	Error
Transaction Reference Id	

The File Workflow diagram shows the following stages: 1. Uploaded, 2. Verified (with a red error icon), 3. Approved, 4. Processing In Progress, and 5. Processed.

The record details are not available since the uploaded file had errors.

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## Field Description

Field Name	Description
<b>File Name</b>	Displays the file name of the uploaded file.
<b>Transaction Type</b>	Displays the transaction type associated with the file.
<b>File Reference ID</b>	Displays the file reference number, which was generated while uploading the file.
<b>Number of Records</b>	Displays the total number of records in the file.
<b>File Status</b>	Displays the status of the file uploads.
<b>Error Report</b>	Displays an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
<b>Transaction Reference ID</b>	Displays the transaction reference number, which was generated at the time of transaction execution.
<b>Response File Download</b>	Displays an icon to download the response file with their status in CSV format.
<b>File Workflow</b>	Displays the workflow with the various stages and status of file upload.

Field Name	Description
<b><u>Record List – Virtual Account Creation</u></b>	
If the user is inquiring for 'Create Virtual Account' type of transaction, the following fields are displayed.	
<b>Record Reference Number</b>	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
<b>Virtual Entity ID</b>	Displays the Virtual Entity ID under which Virtual Account is created.
<b>Real Account Number</b>	Displays the Real Account Number to which Virtual Account is linked. <b>Note:</b> This field remains blank if the Virtual Account is not linked to any Real Account Number.
<b>Virtual Account No. &amp; Name</b>	Displays the Virtual Account Name and Number that has been created.
<b>IBAN</b>	Displays the IBAN number.
<b>Status</b>	Displays the status of the records for the uploaded file.
<b><u>Record List – Virtual Account Modification</u></b>	
If the user is inquiring for 'Edit Virtual Account' type of transaction, the following fields are displayed.	
<b>Record Reference Number</b>	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
<b>Virtual Entity ID</b>	Displays the Virtual Entity ID under which Virtual Account is modified.
<b>Real Account Number</b>	Displays the Real Account Number to which Virtual Account is linked. <b>Note:</b> This field remains blank if the Virtual Account is not linked to any Real Account Number.
<b>Virtual Account No. &amp; Name</b>	Displays the Virtual Account Name and Number that has been modified.
<b>IBAN</b>	Displays the IBAN number.
<b>Status</b>	Displays the status of the records for the uploaded file.

Field Name	Description
<b><u>Record List – Virtual Account Closure</u></b>	
If the user is inquiring for 'Close Virtual Account' type of transaction, the following fields are displayed.	
<b>Record Reference Number</b>	Displays the reference ID for identification of the records.
<b>Virtual Account Number</b>	Displays the Virtual Account Number that has been closed.
<b>Transfer In Virtual Account Number</b>	Displays the Transfer In Virtual Account Number.
<b>Transfer Out Virtual Account Number</b>	Displays the Transfer Out Virtual Account Number.
<b>Status</b>	Displays the status of the records for the uploaded file.
<b><u>Record List – Virtual Accounts Structure Creation</u></b>	
If the user is inquiring for 'Create Virtual Accounts Structure' type of transaction, the following fields are displayed.	
<b>Record Reference Number</b>	Displays the reference ID for identification of the records.
<b>Structure Code</b>	Displays the structure code of the Virtual Accounts structure.
<b>Structure Name</b>	Displays the structure name corresponding to the structure code.
<b>Real/Virtual Multi-Currency Account Number</b>	Displays the Real/Virtual Multi-Currency Account number linked to the structure.
<b>Status</b>	Displays the status of the records for the uploaded file.
<b><u>Record List – Virtual Accounts Structure Modification</u></b>	
If the user is inquiring for 'Edit Virtual Accounts Structure' type of transaction, the following fields are displayed.	
<b>Record Reference Number</b>	Displays the reference ID for identification of the records.
<b>Structure Code</b>	Displays the structure code of the Virtual Accounts structure.
<b>Structure Name</b>	Displays the structure name corresponding to the structure code.

Field Name	Description
<b>Real/Virtual Multi-Currency Account Number</b>	Displays the Real/Virtual Multi-Currency Account number linked to the structure.

**Status** Displays the status of the records for the uploaded file.

#### **Record List – Virtual Entity Creation**

If the user is inquiring for 'Create Virtual Entity' type of transaction, the following fields are displayed.

**Record Reference Number** Displays the reference ID for identification of the records.  
Also, click on the reference ID to view the uploaded values.

**Virtual Entity ID** Displays the Virtual Entity ID that has been created.

**Virtual Entity Name** Displays the Virtual Entity Name that has been created.

**Entity Type** Displays the type of entity.

**Status** Displays the status of the records for the uploaded file.

#### **Record List – Virtual Entity Modification**

If the user is inquiring for 'Edit Virtual Entity' type of transaction, the following fields are displayed.

**Record Reference Number** Displays the reference ID for identification of the records.  
Also, click on the reference ID to view the uploaded values.

**Virtual Entity ID** Displays the Virtual Entity ID that has been modified.

**Virtual Entity Name** Displays the Virtual Entity Name that has been modified.

**Entity Type** Displays the type of entity.

**Status** Displays the status of the records for the uploaded file.

#### **Record List – Virtual Entity Closure**


If the user is inquiring for 'Close Virtual Entity' type of transaction, the following fields are displayed.


**Record Reference Number** Displays the reference ID for identification of the records.

**Virtual Entity ID** Displays the Virtual Entity ID that has been closed.



Field Name	Description
<b>Status</b>	Displays the status of the records for the uploaded file.
<b><u>Record List – Remittance ID Creation</u></b>	
If the user is inquiring for 'Create Remittance ID' type of transaction, the following fields are displayed.	
<b>Record Reference Number</b>	Displays the reference ID for identification of the records.
<b>Virtual Identifier</b>	Displays the Virtual Identifier.
<b>Remittance ID</b>	Displays the Remittance ID.
<b>IBAN</b>	Displays the IBAN Number.
<b>Status</b>	Displays the status of the records for the uploaded file.
<b><u>Record List – Add Special Rates</u></b>	
If the user is inquiring for 'Add Special Rates' type of transaction, the following fields are displayed.	
<b>Record Reference Number</b>	Displays the reference ID for identification of the records.
<b>Virtual Account Number</b>	Displays the Virtual Account Number.
<b>Effective Date</b>	Displays the date from which interest rate will be effective.
<b>Interest Product</b>	Displays the name of interest product.
<b>Status</b>	Displays the status of the records for the uploaded file.

a) In the **File Name** field, click  to download the originally uploaded file.

In the **Response File Download** field click  to download the response file.

b) In the **File Details – Virtual Account Creation / Modification** screen, click on the **Record Reference Number** hyperlink to view the virtual account details.

The **View Virtual Account** screen displays.

### View Virtual Account

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## Virtual Account

ABZ Solutions | \*\*\*462

Virtual Account Name

RECIBAN119

### Account Details

<p style="font-size: 8px; margin: 0;">Party Name</p> <p style="margin: 0;">ABZ Solutions</p> <p style="font-size: 8px; margin: 0;">Virtual Account Name</p> <p style="margin: 0;">RECIBAN119</p> <p style="font-size: 8px; margin: 0;">Branch Name</p> <p style="margin: 0;">HEL</p> <p style="font-size: 8px; margin: 0;">Purpose</p> <p style="margin: 0;">Advanced Warfare</p> <p style="font-size: 8px; margin: 0;">Linkage</p> <p style="margin: 0;">Real Account</p> <p style="font-size: 8px; margin: 0;">Interest Calculation Required</p> <p style="margin: 0;">No</p>	<p style="font-size: 8px; margin: 0;">Virtual Entity ID &amp; Name</p> <p style="margin: 0;">SDCVE02</p> <p style="font-size: 8px; margin: 0;">Product</p> <p style="margin: 0;">LM01 - LM01 Account Product</p> <p style="font-size: 8px; margin: 0;">Currency</p> <p style="margin: 0;">GBP</p> <p style="font-size: 8px; margin: 0;">Real Account Number</p> <p style="margin: 0;">HEL0046200024</p>
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### Correspondence Address

<p style="font-size: 8px; margin: 0;">Address Line 1</p> <p style="margin: 0;">Meneze78Mansion</p> <p style="font-size: 8px; margin: 0;">Address Line 3</p> <p style="margin: 0;">Desolate District</p> <p style="font-size: 8px; margin: 0;">Country</p>	<p style="font-size: 8px; margin: 0;">Address Line 2</p> <p style="margin: 0;">Lonesome Lane</p> <p style="font-size: 8px; margin: 0;">Address Line 4</p> <p style="margin: 0;">Secluded Suburb</p> <p style="font-size: 8px; margin: 0;">Post Code</p> <p style="margin: 0;">770077</p>
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### Structured Address

<p style="font-size: 8px; margin: 0;">Department</p> <p style="margin: 0;">Department of Defence</p> <p style="font-size: 8px; margin: 0;">Street Name</p> <p style="margin: 0;">Sentry Street</p> <p style="font-size: 8px; margin: 0;">Building Name</p> <p style="margin: 0;">Menezes Mansion</p> <p style="font-size: 8px; margin: 0;">Post Box</p> <p style="margin: 0;">770077</p> <p style="font-size: 8px; margin: 0;">Postal Code</p> <p style="margin: 0;">770077</p> <p style="font-size: 8px; margin: 0;">Town Location Name</p> <p style="margin: 0;">Funky Town Locale</p> <p style="font-size: 8px; margin: 0;">Country Subdivision</p> <p style="margin: 0;">Secluded Suburb</p>	<p style="font-size: 8px; margin: 0;">Sub Department</p> <p style="margin: 0;">Submarine Unit</p> <p style="font-size: 8px; margin: 0;">Building Number</p> <p style="margin: 0;">88</p> <p style="font-size: 8px; margin: 0;">Floor</p> <p style="margin: 0;">8</p> <p style="font-size: 8px; margin: 0;">Room</p> <p style="margin: 0;">8</p> <p style="font-size: 8px; margin: 0;">Town Name</p> <p style="margin: 0;">Funky Town</p> <p style="font-size: 8px; margin: 0;">District Name</p> <p style="margin: 0;">Desolate District</p> <p style="font-size: 8px; margin: 0;">Country</p> <p style="margin: 0;">GREAT BRITAIN</p>
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### Preferences

<p style="font-size: 8px; margin: 0;">IBAN Required</p> <p style="margin: 0;">Yes</p> <p style="font-size: 8px; margin: 0;">Balance Availability Option</p> <p style="margin: 0;">Fixed Amount from Pool Balance</p> <p style="font-size: 8px; margin: 0;">Debit Transaction Allowed</p> <p style="margin: 0;">Yes</p> <p style="font-size: 8px; margin: 0;">Overdraft Allowed</p> <p style="margin: 0;">Yes</p> <p style="font-size: 8px; margin: 0;">Available in Liquidity Management</p> <p style="margin: 0;">Yes</p>	<p style="font-size: 8px; margin: 0;">Balance Check For Debits</p> <p style="margin: 0;">Yes</p> <p style="font-size: 8px; margin: 0;">Fixed Amount from Pool</p> <p style="margin: 0;">GBP 2,000.23</p> <p style="font-size: 8px; margin: 0;">Credit Transaction Allowed</p> <p style="margin: 0;">Yes</p> <p style="font-size: 8px; margin: 0;">Overdraft Amount</p> <p style="margin: 0;">GBP 20,000.00</p>
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Back

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c) In the **File Details – Virtual Entity Creation / Modification** screen, click on the **Record Reference Number** hyperlink to view the virtual entity details.

The **View Virtual Entity** screen displays.

**View Virtual Entity**

The screenshot shows the 'View Virtual Entity' interface. At the top, there is a search bar and a notification icon. The main header displays 'Virtual Entity' and 'ABZ Solutions | \*\*\*462'. Below this, a summary table lists the Virtual Entity Name, ID, and Type. The 'Virtual Entity Details' section provides personal information such as name, date of birth, gender, and contact details. The 'Registered Address' section shows the physical address in India. The 'Structured Address' section provides a detailed breakdown of the address components.

Virtual Entity Name	Virtual Entity ID	Virtual Entity Type
Ind Bulk Upload05	AUIFD18	Individual

Party Name  
ABZ Solutions

**Virtual Entity Details**

Virtual Entity Name Ind Bulk Upload05	First Name Thomas
Last Name krish	Date of Birth 5/1/72
Gender Female	Nationality INDIA
National ID xIN11	Work Phone +91 2267183001
Email ID testmailCorp@oracle.com	Preferred Mode Email

Mapped Virtual Accounts

**Registered Address**

Address Line 1 West Wood	Address Line 2 Hub Mall
Address Line 3 LA	Address Line 4 Florida
Country INDIA	Post Code 478565

**Structured Address**

Department Block number 1	Sub Department DDept 1
Street Name Brandon Street	Building Number Building 1
Building Name Reinstate	Floor First Floor
Post Box 88129812	Room Room 1
Postal Code 35434	Town Name Yellowstone
Town Location Name Sydney	District Name Sydney
Country Subdivision div 001	Country YEMEN

<b>Identification Details</b>	
Identification Type SSN	Identification Number xxx1122
Tax Identification Number 123456	
<b>PDF Statement Preferences</b>	
Generate PDF Yes	Statement Type Account Level
Frequency Monthly	Due On 1
<b>SWIFT Statement Preferences</b>	
Generate MT940 No	Generate MT950 Yes
Generate MT942 Yes	Generate Message Only on Movement Yes
Report Transactions Since 950	Generation Time 01:00
Display IBAN No	
<b>ISO Statement Preferences</b>	
Generate CAMT.053 Yes	Generate CAMT.052 Yes
Generate Message Only on Movement No	Report Transactions Since 052
Generation Time 01:00	
<a href="#">Back</a>	
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- d) Click **Download as** to download the file in .pdf or .csv format.  
OR  
Click **Back** to navigate to the previous screen.

**Note:** If there is an error during file verification (i.e. the file is in error status), an option will be available to download the generated error file.

## **FAQ**

- a) **What are some of the validations that a file goes through at various stages, in its life cycle?**

The following are the validations performed on an uploaded file by Oracle Banking Digital Experience and subsequently by the Host, before file is liquidated.

<b>Sr No</b>	<b>Events</b>	<b>Applicable to</b>	<b>Checks</b>
1	On File Upload	All Files	File contents should not match an already uploaded file
2	On File Upload	All Files	File should not exceed the Maximum Size limit
3	On File Upload	All Files	The File Extension type should be the ones permitted
4	On File Upload	All Files	The file should not be Malicious
5	At Pre-Processing	All Files	The format for all fields, should be as templated viz., Date, Currency in accordance with ISO standards, CIF- numeric, account number-alphanumeric etc.
6	At Pre-Processing	All Files	The CIF should be valid, should exist
7	File At Pre-Processing	All Files	CIF and Real/Virtual account should belong to each other
8	At Pre-Processing	All Files	User should have access to Real/Virtual Account

**b) If some records in a file are liquidated, others are deleted, what will the status of the file be?**

The following table shows the file status which is followed to depict various status of the file upload. So if all the records of file are liquidated then the file status is processed, and if any of the records in the file is liquidated while all the other are rejected the file status will be processed, and if any of the records is liquidated and rest all have an error the file status will be processed with exception.

Verified	Approved	Processing in Progress	Liquidated	Rejected	Deleted	Error	File Status
All							Verified
	All						Approved
		All					Processing in Progress
			All				Processed
				All			Rejected
					All		Deleted
						All	Error
			1	1			Processed
			1		1		Processed
			1			1	Processed with exception
			1	1	1		Processed
			1	1	1	1	Processed with exception
				1	1		Deleted
				1		1	Processed with exception
					1	1	Processed with exception

c) **If a working window is set for the File Upload transaction – how will processing be impacted outside of the working window?**

Outside of the transaction working window set for file uploads, processing will depend on whether the file has a Record Level approval or a File Type approval.

Files with a File Type approval – will be rejected, outside of the transaction working window  
Files with Record Type approval – if some records are processed within the working window, will be completed – if processing of some records, falls outside of the working window – these will be rejected.

d) **After a file is successfully uploaded, is the user provided notifications on its status?**

Yes, Users mapped to the FI – initiators and approvers of the file, are provided with alerts / notification, as file progresses from the Uploaded stage to Approved to Processing in Progress to the Processed stage. Alternately, users can log in to view the status of the file.

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## 4. File Approval

This option allows the approver to approve / reject the uploaded file. File approval could be either

- File Type
- Record Type

In a File type Approval, the approver accepts or rejects the entire file, and all records are either processed or rejected. While in a Record type approval, the approver could approve some records, and reject others. Only the approved records are processed further.

### How to reach here:

*Approver Dashboard > Pending for Approvals*

### 4.1 File Approval

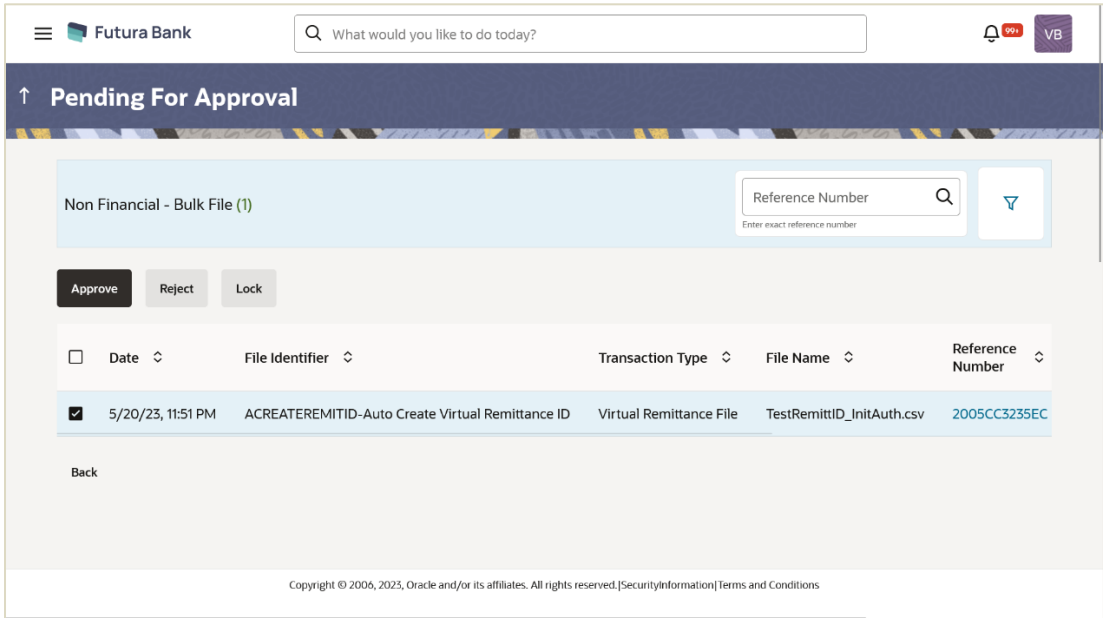
Once a file is uploaded and pre-processing checks are successfully completed, the file is pending approval, and is in the respective Approver's queue.

#### To approve / reject a file:

- a) In the **Pending for Approval** section, select **Non Financial** in dropdown list, click the **Bulk File** tab. All the uploaded files that require approval appears.
- b) List of available transactions are:
  - a. Create Virtual Account (With and without Real Account Linkage)
  - b. Modify Virtual Account
  - c. Close Virtual Account
  - d. Create Virtual Accounts Structure
  - e. Modify Virtual Accounts Structure
  - f. Create Virtual Entity
  - g. Modify Virtual Entity
  - h. Close Virtual Entity
  - i. Create Remittance ID
  - j. Add Special Rates
- c) Select the multiple files and click **Approve** to approve the transactions.  
OR  
Click the link under the **Reference No** column. The **File Details** screen appears.

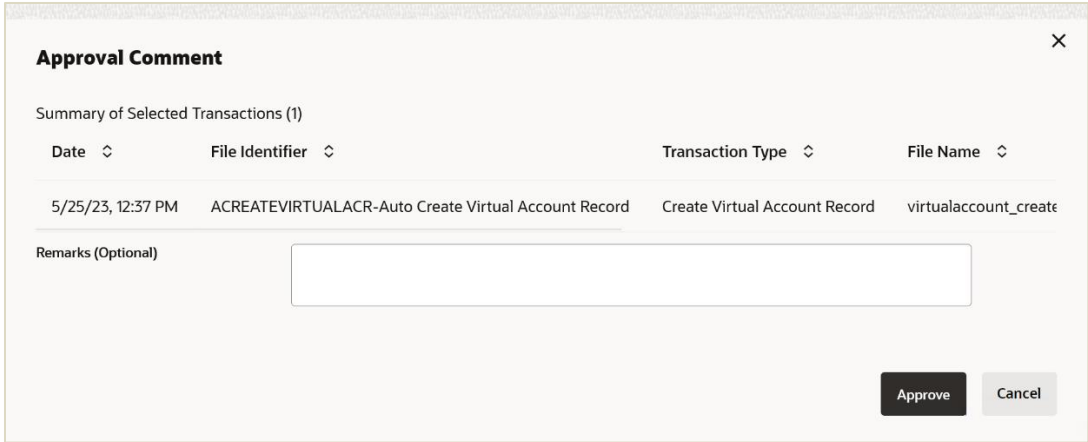


### Bulk File Approve / Reject



- d) If you click **Approve**, the **Approval Comment** screen appears.
  - a. Enter the remarks for approval. Click **Approve**.  
Transaction successfully approved message appears.  
OR
- e) If you click **Reject**. The **Approval Comment** screen appears.
  - a. Enter the remarks for rejection. Click **Reject**.  
Transaction rejected message appears.
- f) If you click **Lock**. The **Lock Comment** screen appears.
  - a. Enter the remarks for lock. Click **Lock**.  
Transaction locked message appears.

### Bulk File Approve / Reject / Lock – Remarks



## 4.2 Record Level Approval

In record level approval, approver can approve individual records/ transactions within the uploaded file.

**To approve / reject a record in file:**

- g) In the **Pending for Approval** section, select **Non Financial** in dropdown list, click the **Bulk Record** tab. All the uploaded files that require approval appears.
- h) List of available transactions are:
  - a. Create Virtual Account (With & without Real Account Linkage)
  - b. Modify Virtual Account
  - c. Close Virtual Account
  - d. Create Virtual Entity
  - e. Modify Virtual Entity
  - f. Close Virtual Entity
- i) Select a file that is to be approved.  
The **Record Approval** screen appears.  
OR  
Click the link under the **Reference No** column. The **File Details** screen appears.

### Bulk Record Approve / Reject

The screenshot displays the 'Pending For Approval' section of the Futura Bank interface. At the top, there is a search bar with the placeholder text 'What would you like to do today?'. Below the search bar, the page title is 'Pending For Approval'. Underneath, there is a dropdown menu showing 'Non Financial - Bulk Record (2)'. To the right of this dropdown is a search box for 'Reference Number' with a search icon and a dropdown arrow. Below the search box are three buttons: 'Approve', 'Reject', and 'Lock'. The main content is a table with the following columns: 'Date', 'File Identifier', 'Transaction Type', and 'File Name'. There are two rows of data, each with a checked checkbox in the first column. The first row shows a date of '5/25/23, 6:07 PM', a file identifier 'ACREATEVIRTUALACR-Auto Create Virtual Account Record', a transaction type 'Create Virtual Account Record', and a file name 'virtualaccount\_create\_S.csv'. The second row shows a date of '5/21/23, 12:01 AM', the same file identifier and transaction type, and the same file name. At the bottom left of the table area is a 'Back' link. At the very bottom of the page, there is a small copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

- j) Click **Approve** to approve the transaction.  
The **Approval Comment** screen appears.
  - a. Enter the remarks for approval. Click **Approve**.  
Transaction successfully approved message appears.  
OR

- k) Click **Reject** to reject the transaction.  
The **Rejection Comment** screen appears.
  - a. Enter the remarks for rejection. Click **Reject**.  
Transaction rejected message appears.
- l) Click **Lock** to reject the transaction.  
The **Lock Comment** screen appears.
  - a. Enter the remarks for lock. Click **Lock**.  
Transaction locked message appears.

**Note:** To approve / reject / lock multiple bulk records, select multiple check boxes, and then click **Approve / Reject / Lock**.

**Record Approval - File Details**

- a) In the **Pending for Approval** section, click the **Reference Id** link of the file that is to be approved.  
The **Bulk Record Approval – File Details** screen appears.

The screenshot displays the 'Uploaded Files Inquiry' interface for Futura Bank. At the top, there is a search bar with the placeholder text 'What would you like to do today?' and a notification bell icon. Below the search bar, the page title 'Uploaded Files Inquiry' is shown. There are three buttons: 'Approve' (highlighted), 'Reject', and 'Lock'. The 'File Details' section includes: File Name 'TestRemittID\_InitAuth.csv', Transaction Type 'Virtual Remittance', File Reference Id '505768972005', Number of Records '1', File Status 'Verified', and Transaction Reference Id '2005CC3235EC'. The 'File Workflow' section shows a five-step process: 1. Uploaded, 2. Verified (current step), 3. Approved, 4. Processing In Progress, and 5. Processed. The 'Virtual Remittance Record' table has one row with columns: Record Reference Number (505768972005000001), Virtual Identifier (002), Remittance ID (ddd1abc524), IBAN, and Status (VERIFIED). The 'Transaction Journey' section shows a timeline with three stages: 'Initiation Successful' (with a green checkmark and timestamp 'VAMMAK BU4 5/20/23, 6:21 PM'), 'Approval' (with a question mark icon), and 'Completion' (with a question mark icon). A 'Back' button is located at the bottom left of the journey section. The footer contains the copyright notice: 'Copyright © 2006, 2025, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

- a. Click **Approve** to approve the transaction.  
The **Approval Comment** screen appears.
  - i. Enter the remarks for approval. Click **Approve**.  
Transaction successfully approved message appears.  
OR
- b. Click **Reject** to reject the transaction.  
The **Rejection Comment** screen appears.
  - i. Enter the remarks for rejection. Click **Reject**.  
Transaction rejected message appears.  
OR
- c. Click **Lock** to lock the transaction.  
The **Lock Comment** screen appears.
  - i. Enter the remarks for lock. Click **Lock**.  
Transaction locked message appears.

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## 5. Mobile Touch Point

This functionality allows a corporate user to perform and view Oracle Banking Digital Experience – Corporate File Upload Virtual Account Management transactions on the mobile screen.

The below list of transactions are enabled on mobile application:

Screen Name	Transaction Type
<b>Approver Screens</b>	<ul style="list-style-type: none"><li>• Create Virtual Account</li><li>• Modify Virtual Account</li><li>• Virtual Account Closure</li><li>• Create Virtual Entity</li><li>• Modify Virtual Entity</li><li>• Close Virtual Entity</li><li>• Create Virtual Account Structure</li><li>• Modify Virtual Account Structure</li></ul>

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## 6. Bulk Upload File Structure

This section displays the Bulk File Upload functionality related field level description as well as other details such as allowable data type and length that are required to perform Virtual Account Bulk File transactions.

Refer to [OBDX VAM File Upload Details.xlsx](#) file in PDF attachment for more details.

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