Corporate Bulk File Upload – Receivables Payables Management
User Manual
Oracle Banking Digital Experience
Release 22.2.4.0.0

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ORACLE

Corporate Bulk File Upload – Receivables Payables Management

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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 22.2.4.0.0, refer to the following documents:

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

2. 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 structure creation, Virtual Account closure and remitter list creation, at a single instance.

The File Upload functionality enables users to process the following with respect to Supply Chain Finance and Cash Management:

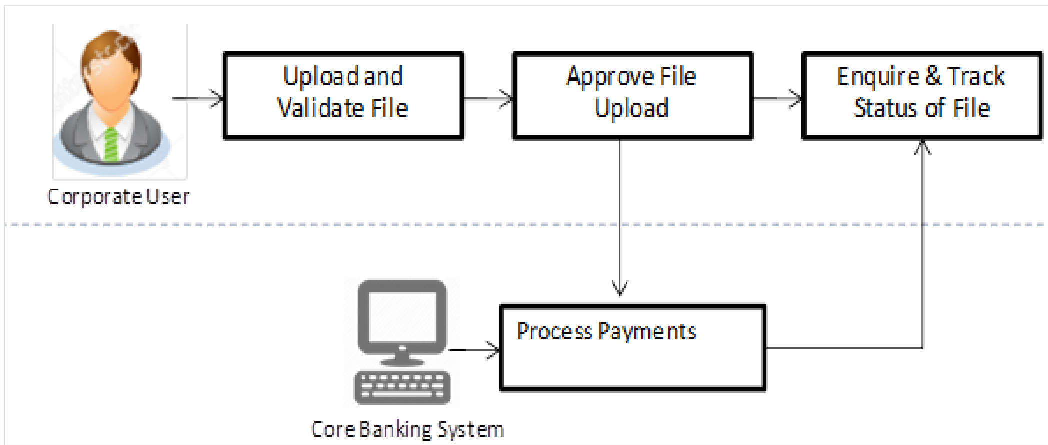
- Invoices
  - Invoices with Linked Purchase Orders
  - Purchase Orders
  - Credit Notes
  - Debit Notes
  - Payments
  - Cash Flow Transaction records

Oracle Banking Digital Experience File Upload module enables banks to upload files according to the agreed operational and business rules. It also allows the users view the status of the files and records uploaded using OBDX Platform. Further, users can view and download error and response files.

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 the file (Record level approval).

Features Supported in the Application

- Upload a File
- Approve a File (File Authorization)
- View Uploaded Files and status of file and its records (Uploaded Files 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.

2.1 Upload a File

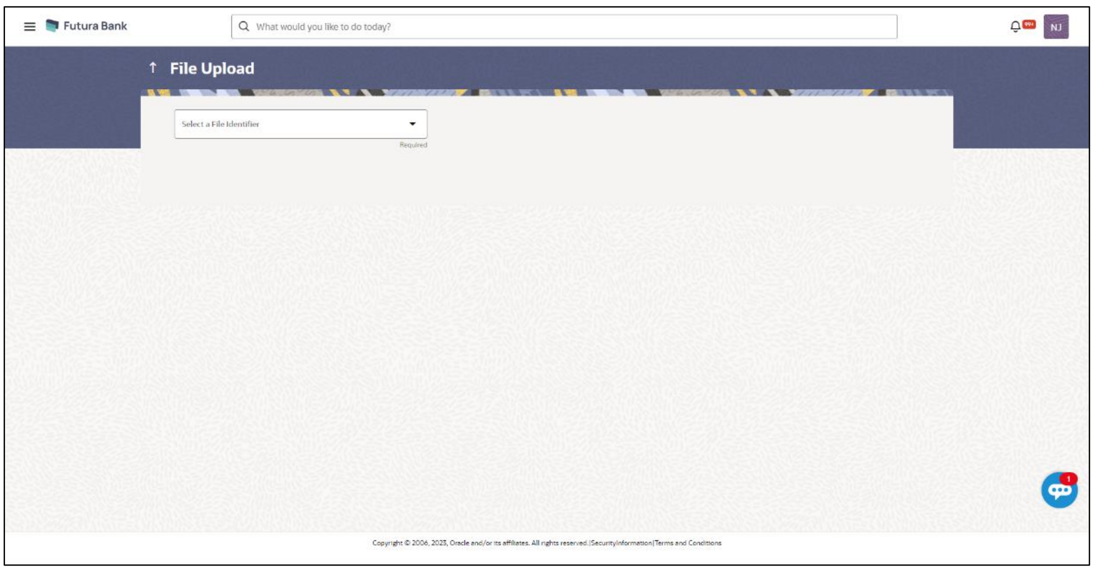
The ‘File Upload’ feature provides an option to the corporate user to upload files containing multiple records of supply chain and cash management instruments such as, invoices, or purchase orders, or debit/credit notes, or cash-flow transactions, or payments.

While files are managed entirely within the OBDX File Uploads module, the supply chain specific instruments/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



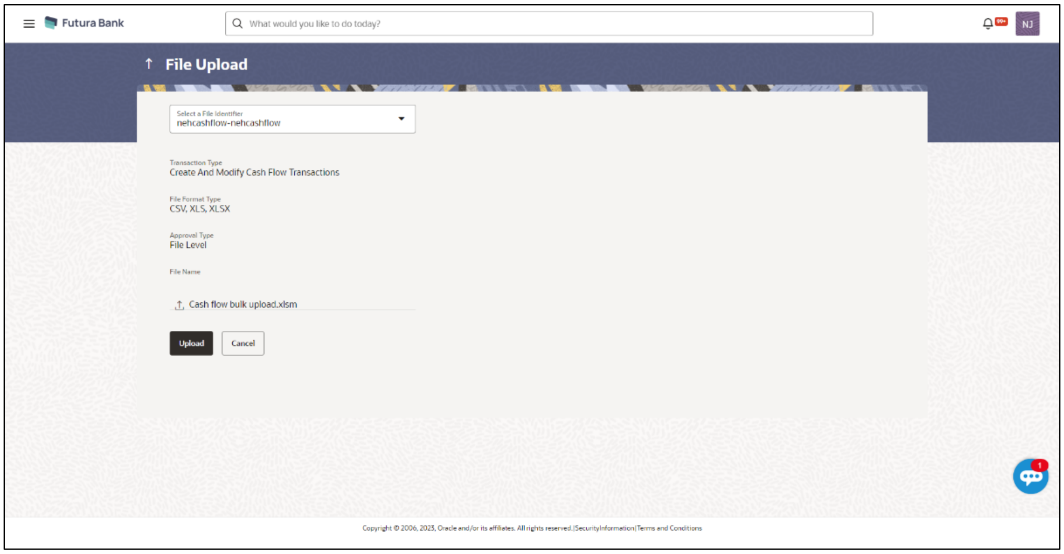
Field Description

Field Name	Description
File Identifier	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.
2. In the **File Name** field, select the file to be uploaded.

File Upload



Field Description

Field Name	Description
File Identifier	Select the File identifier created earlier and mapped to the user in order to identify the file.
Transaction Type	Displays the transaction type of the file upload. The transaction type could be: • Create Invoices • Create Invoices with Linked Purchase Orders • Create Purchase Orders • Create Debit Notes • Create Credit Notes • Create and Modify Cash Flow Transactions • Create Payments A number of other transaction types are also present. The above types are specific to supply chain finance and cash management. The information displayed is based on the parameters defined for the file identifier selected by the user.

Field Name	Description
File Format Type	Displays the format in which the file can be uploaded. The file formats could be: • CSV • XLS • XLSX • Fixed Length Information is displayed based on the parameters defined at the file identifier selected by the user.
Approval Type	Displays approval level of the file. The approval could be: • Record Level: In record type approval, the approver can approve some records (in a file), and reject others. Only approved records are processed. • File Level: In a file type approval, the approver accepts or rejects the entire file, and all records are either processed or rejected. Information is displayed based on the parameters defined at the file identifier selected by the user.
Accounting Type	Displays accounting type of the file. This field is displayed for the files that are financial in nature.
File Name	Choose the file from the local machine for upload. Post choosing the file, displays the file name.

3. Click **Upload**.
   OR
   Click **Cancel** to abort the file uploading process.
4. 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 Files Inquiry screen appears.

FAQ

1. What are the different file formats that can be uploaded?

The file upload formats supported are:

Delimited (CSV, XLS, XLSX) / Fixed Length

Note: VAM supports only CSV file format for upload.

2. 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.

Home

2.2 Uploaded Files Inquiry

Through this option the user can view the files uploaded by the corporate user using OBDX 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 in case of an error in the file, the user can download the error file to arrive at the exact reason for error.
- For files in the 'Processed' status, the user can download the Response file, to vet status of processing (in the host) for each record, of the file.
- The user can track file history and also check Individual record details.

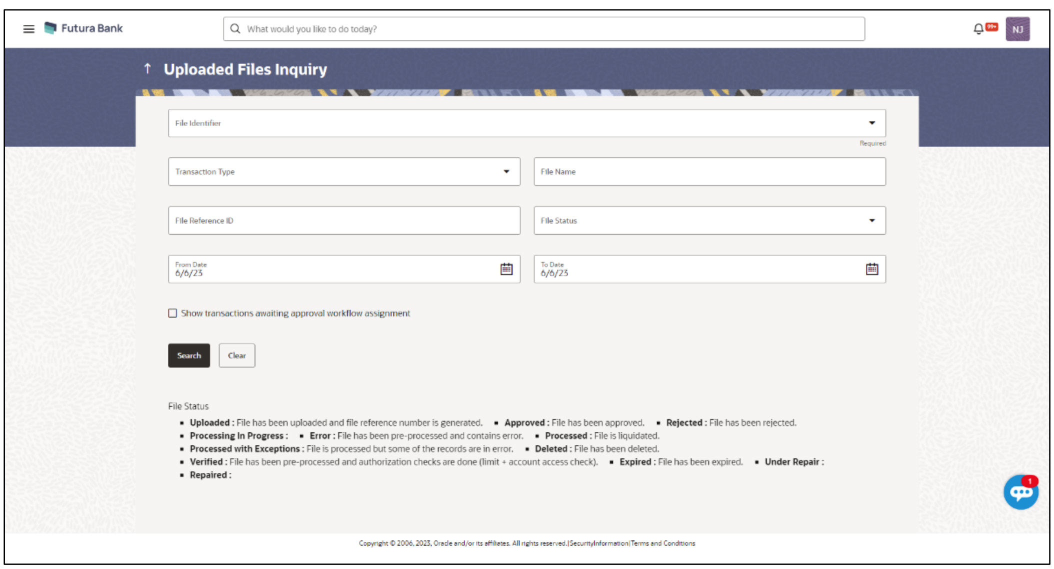
How to reach here:

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

2.2.1 Uploaded Files Inquiry

The corporate user can search and view files that are uploaded under a party with the file identifier, date range, file name, file reference ID, transaction type, file status, and view the record details.

Users can provide at least two search parameters to get better search results.



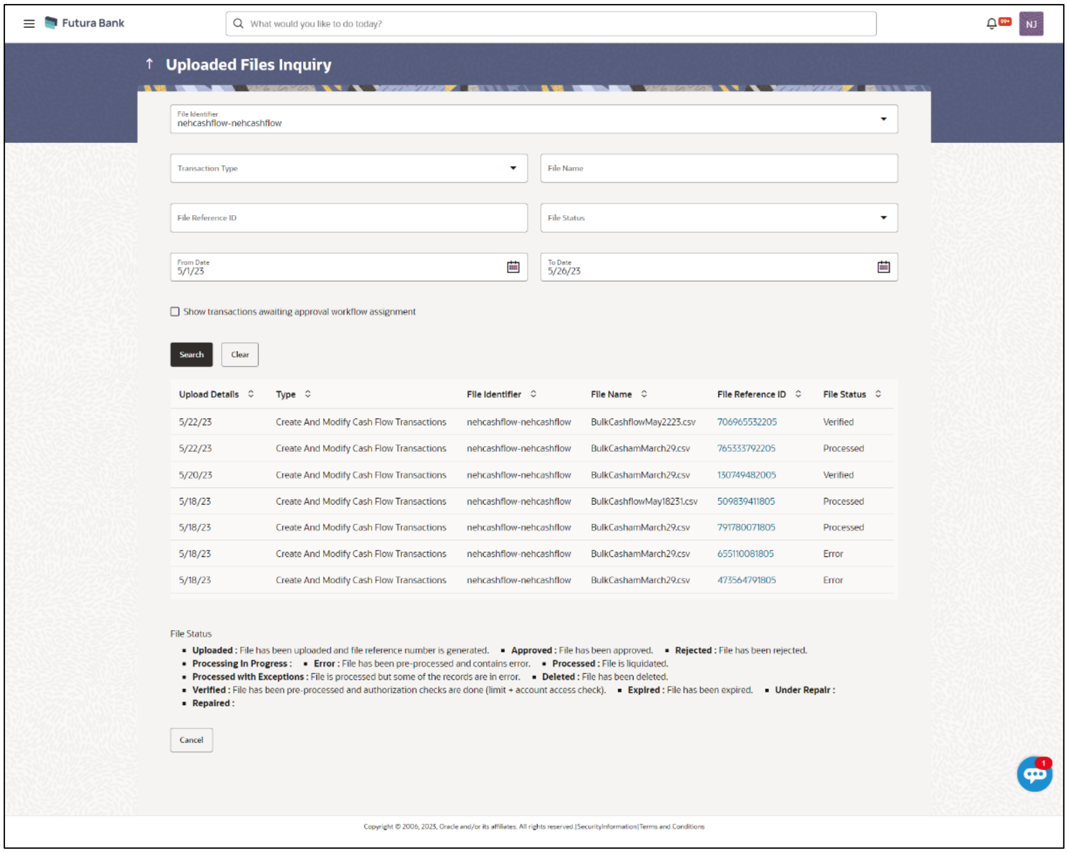
Field Description

Field Name	Description
Uploaded Files Inquiry	
File Identifier	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
Transaction Type	Search with the transaction type associated with the file.
File Name	Search with the file name of the uploaded file.
File Reference ID	Search with the file reference number that has been generated when uploading the file.
File Status	Search with the status of the file uploads. • Uploaded • Approved • Rejected • Processing In Progress • Error • Processed • Processed with Exceptions • Deleted • Verified • Expired
From Date	From Date, to search for an uploaded file, in the specified date range.
To Date	To Date, to search for an uploaded file, in the specified date range.

To search and view the uploaded files

1. Enter the required search criteria in the search section.
2. Click **Search**. The search results appear based on the search parameters.
   OR
   Click **Clear** to reset the search criteria.

Uploaded Files Inquiry – Search



Field Description

Field Name	Description
Search Results	
Upload Details	Displays the file upload date and time.
Type	Displays the transaction type of file uploaded
File Identifier	Displays the file identifier selected while uploading the file.
File Name	Displays the name of the uploaded file.
File Reference ID	Displays the file reference number generated after the file was uploaded.

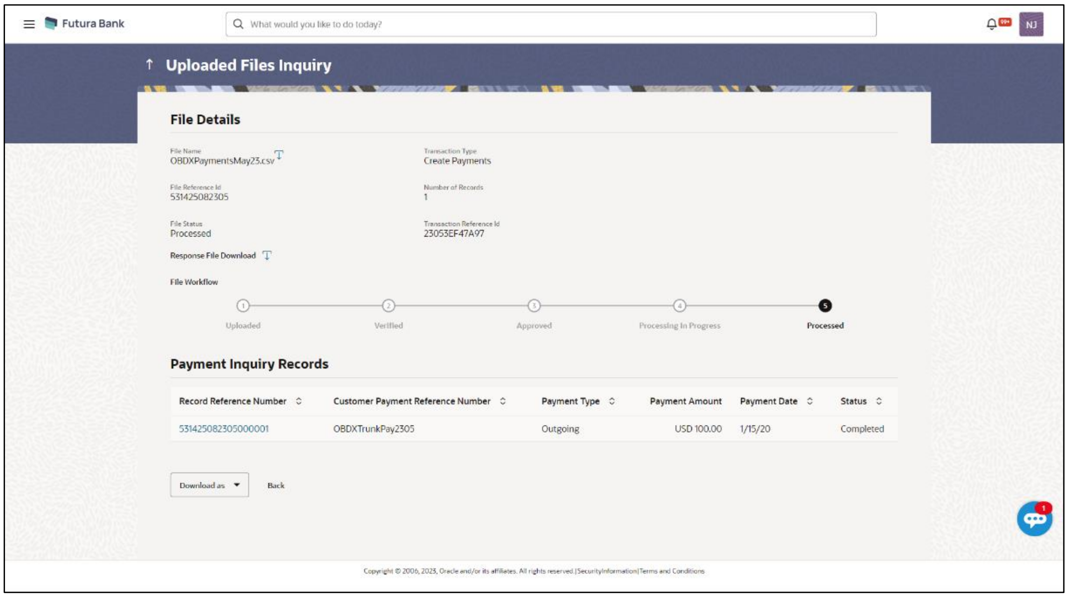
Field Name	Description
File Status	Displays the status of the uploaded file. The file status could be: • Uploaded: File Uploaded and file reference number is generated. • Verified: File has been pre-processed and authorization checks done (limit + account access check). File is now Pending Approval. • 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. • Processing in Progress: File is not yet liquidated. • Rejected: File has been rejected (File level). The end of the life cycle of the file. • Approved: File has been fully approved. • Processed: File is completely liquidated. The user can download a response file at this stage. • Processed with exception: File is partially liquidated – i.e. while some records are processed, others are not. • Expired: File has expired. • Deleted: File was deleted.
Action	The available action icon against the uploaded file. The action is to delete the uploaded file. Only those files with record type of approval, and which are uploaded with a future date can be deleted. Such files are in Processing in Progress status.

3. Click the **File Reference ID** link to view the details. The **Uploaded Files Inquiry - File Details** screen appears.
   OR
   Click **Cancel** to cancel the transaction.

2.2.2 Uploaded Files Inquiry - File Details - Payments File

Through this option, the user can view files that have been uploaded by the corporate user with respect to Payments.

File Details



Field Description

Field Name	Description
File Details	
File Name	Displays the name of the uploaded file. The  icon is also provided to download the file.
Transaction Type	Transaction type associated with the file.
File Reference ID	The file reference number, which was generated while uploading the file.
Number of Records	The total number of payment records in the file.
File Status	Status of the file uploads.
Error Report	Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
Transaction Reference ID	The transaction reference number, which was generated at the time of transaction execution.

Field Name	Description
Response File Download	Click the icon to download the response file.
File Workflow	Flow displaying various stages and status of file upload.

Payment Records

If the user is inquiring about ‘Payments’ type of transaction, then the following fields are displayed.

Field Name	Description
Record Reference Number	The reference ID for identification of each payment record. This is a hyperlink which when clicked displays the details of the payment record.
Customer Payment Reference Number	The reference number assigned to the payment by the customer, as fetched from the host system.
Payment Type	The type of payment, whether incoming or outgoing.
Payment Amount	The currency and amount of the payment.
Payment Date	The date when the payment was made.
Status	Status of the record in the uploaded file.

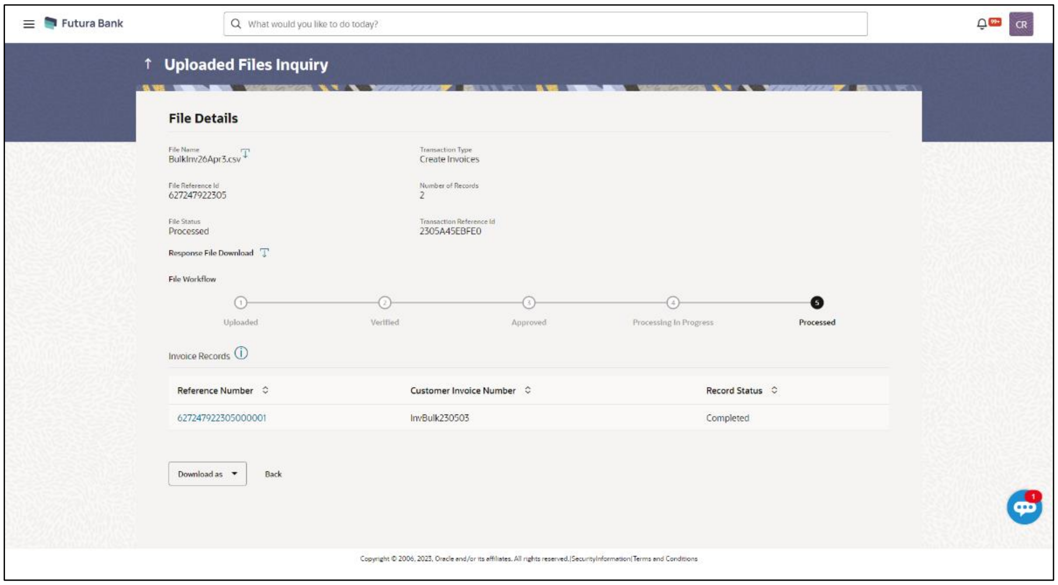
1. In the **Uploaded Files Inquiry – File Details** screen, you can do one of the following:
    - In the **File Name** field, click to download the originally uploaded file.
    - In the **Response File Download** field click to download the response file.
    - Click the link under the **Record Reference Number** column of a particular record, to view its details.
    - Click **Download as** to download the file in .pdf or .csv format.
    - 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.

2.2.3 Uploaded Files Inquiry - File Details - Invoices File

Through this option, the user can view files that have been uploaded by the corporate user with respect to Invoices.

File Details



Field Description

Field Name	Description
File Details	
File Name	Displays the name of the uploaded file. The  icon is also provided to download the file.
Transaction Type	Transaction type associated with the file.
File Reference ID	The file reference number, which was generated while uploading the file.
Number of Records	The total number of invoice records in the file.
File Status	Status of the file uploads.
Error Report	Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
Transaction Reference ID	The transaction reference number, which was generated at the time of transaction execution.

Field Name	Description
Response File Download	Click the icon to download the response file.
File Workflow	Flow displaying various stages and status of file upload.

Invoice Records

If the user is inquiring about ‘Invoice’ type of transaction, then the following fields are displayed.

Reference Number	The reference ID for identification of each invoice record. This is a hyperlink which when clicked displays the details of the invoice record.
Customer Invoice Number	The reference number assigned to the invoice by the customer, as fetched from the host system.
Record Status	Status of the record in the uploaded file.

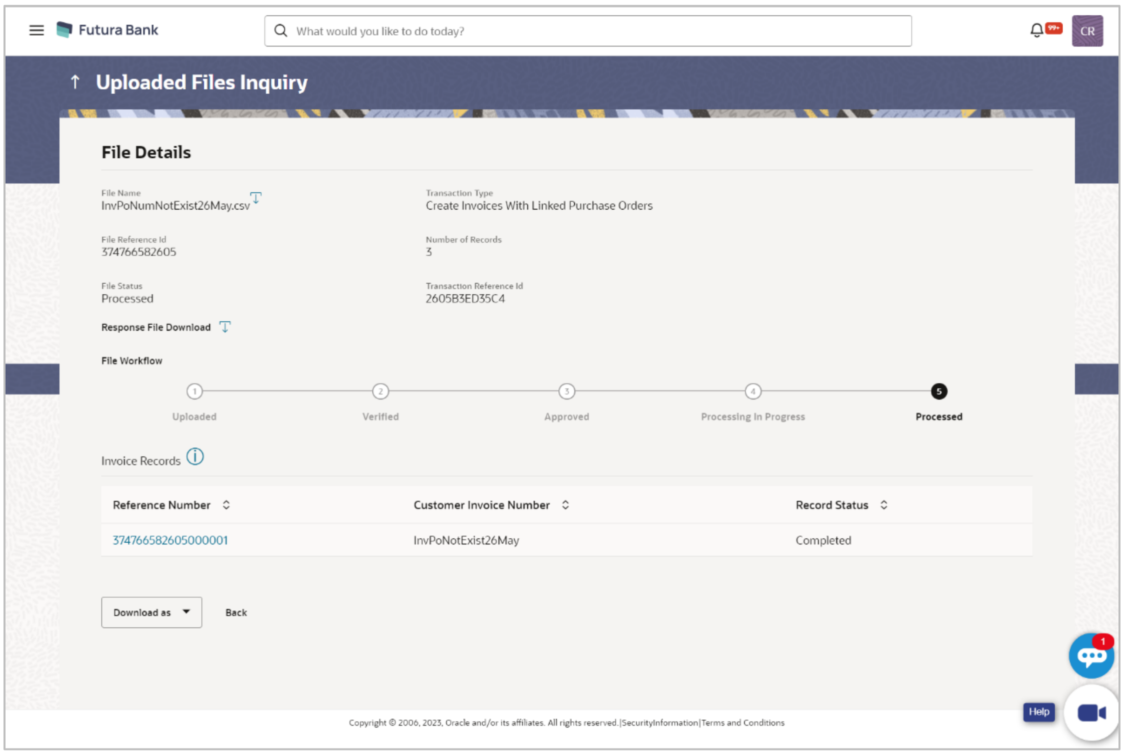
1. In the **Uploaded Files Inquiry – File Details** screen, you can do one of the following:
   - In the **File Name** field, click to download the originally uploaded file.
   - In the **Response File Download** field click to download the response file.
   - Click the link under the **Reference Number** column of a particular record, to view its details.
   - Click **Download as** to download the file in .pdf or .csv format.
   - 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.

2.2.4 Uploaded Files Inquiry - File Details – Invoices with Linked Purchase Orders File

Through this option, the user can view files that have been uploaded by the corporate user with respect to Invoices with Linked Purchase Orders.

File Details



Field Description

Field Name	Description
File Details	
File Name	Displays the name of the uploaded file. The  icon is also provided to download the file.
Transaction Type	Transaction type associated with the file.
File Reference ID	The file reference number, which was generated while uploading the file.
Number of Records	The total number of invoice records in the file.
File Status	Status of the file uploads.

Field Name	Description
Error Report	Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
Transaction Reference ID	The transaction reference number, which was generated at the time of transaction execution.
Response File Download	Click the icon to download the response file.
File Workflow	Flow displaying various stages and status of file upload.
Invoice Records	
If the user is inquiring about 'Invoice' type of transaction, then the following fields are displayed.	
Reference Number	The reference ID for identification of each invoice record. This is a hyperlink which when clicked displays the details of the invoice record.
Customer Invoice Number	The reference number assigned to the invoice by the customer, as fetched from the host system.
Record Status	Status of the record in the uploaded file.

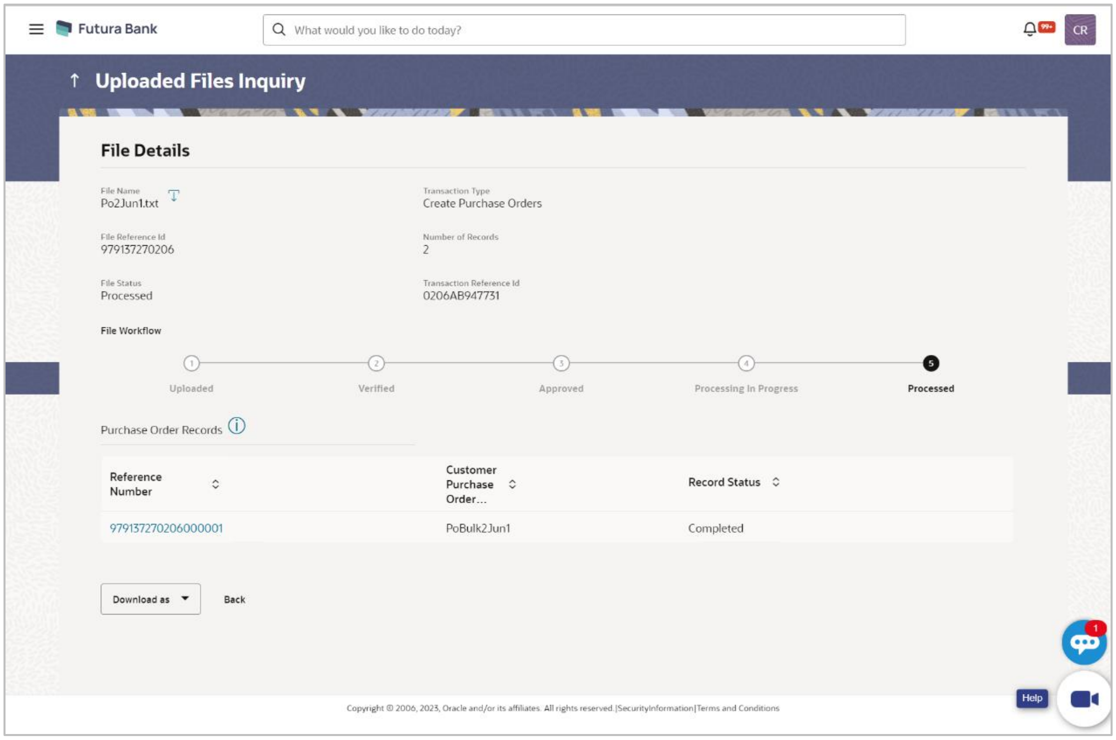
2. In the **Uploaded Files Inquiry – File Details** screen, you can do one of the following:
   - In the **File Name** field, click to download the originally uploaded file.
   - In the **Response File Download** field click to download the response file.
   - Click the link under the **Reference Number** column of a particular record, to view its details.
   - Click **Download as** to download the file in .pdf or .csv format.
   - 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.

2.2.5 Uploaded Files Inquiry - File Details – Purchase Orders File

Through this option, the user can view files that have been uploaded by the corporate user with respect to Purchase Orders.

File Details



Field Description

Field Name	Description
File Details	
File Name	Displays the name of the uploaded file. The icon is also provided to download the file.
Transaction Type	Transaction type associated with the file.
File Reference ID	The file reference number, which was generated while uploading the file.
Number of Records	The total number of purchase order records in the file.
File Status	Status of the file uploads.

Field Name	Description
Error Report	Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
Transaction Reference ID	The transaction reference number, which was generated at the time of transaction execution.
Response File Download	Click the icon to download the response file.
File Workflow	Flow displaying various stages and status of file upload.

Purchase Order Records

If the user is inquiring about 'Purchase Order' type of transaction, then the following fields are displayed.

Reference Number	The reference ID for identification of each purchase order record. This is a hyperlink which when clicked displays the details of the purchase order record.
Customer Purchase Order Number	The reference number assigned to the purchase order by the customer, as fetched from the host system.
Record Status	Status of the record in the uploaded file.

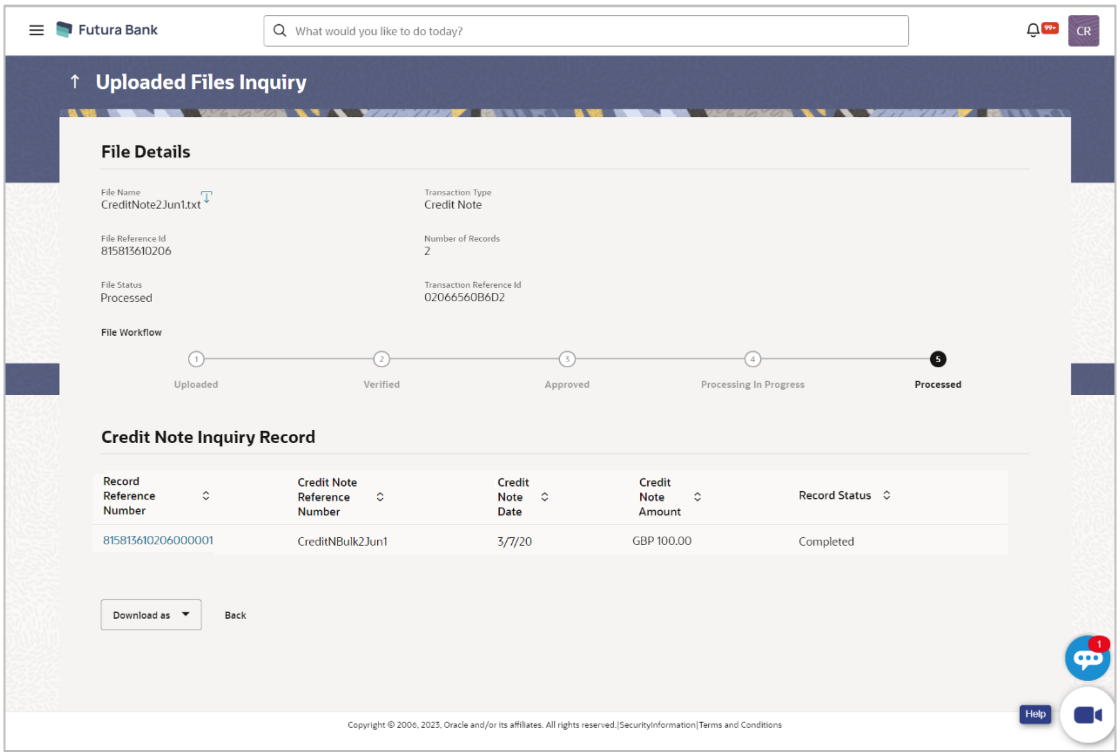
1. In the **Uploaded Files Inquiry – File Details** screen, you can do one of the following:
   - In the **File Name** field, click to download the originally uploaded file.
   - In the **Response File Download** field click to download the response file.
   - Click the link under the **Reference Number** column of a particular record, to view its details.
   - Click **Download as** to download the file in .pdf or .csv format.
   - 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.

2.2.7 Uploaded Files Inquiry - File Details – Credit Notes File

Through this option, the user can view files that have been uploaded by the corporate user with respect to Credit Notes.

File Details



Field Description

Field Name	Description
File Details	
File Name	Displays the name of the uploaded file. The  icon is also provided to download the file.
Transaction Type	Transaction type associated with the file.
File Reference ID	The file reference number, which was generated while uploading the file.
Number of Records	The total number of credit note records in the file.
File Status	Status of the file uploads.

Field Name	Description
Error Report	Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
Transaction Reference ID	The transaction reference number, which was generated at the time of transaction execution.
Response File Download	Click the icon to download the response file.
File Workflow	Flow displaying various stages and status of file upload.
Credit Note Records	
If the user is inquiring about 'Credit Note' type of transaction, then the following fields are displayed.	
Record Reference Number	The reference ID for identification of each credit note record. This is a hyperlink which when clicked displays the details of the credit note record.
Credit Note Reference Number	The reference number assigned to the credit note by the customer, as fetched from the host system.
Credit Note Date	The date of creation of the credit note.
Credit Note Amount	The currency and amount of the credit note.
Record Status	Status of the record in the uploaded file.

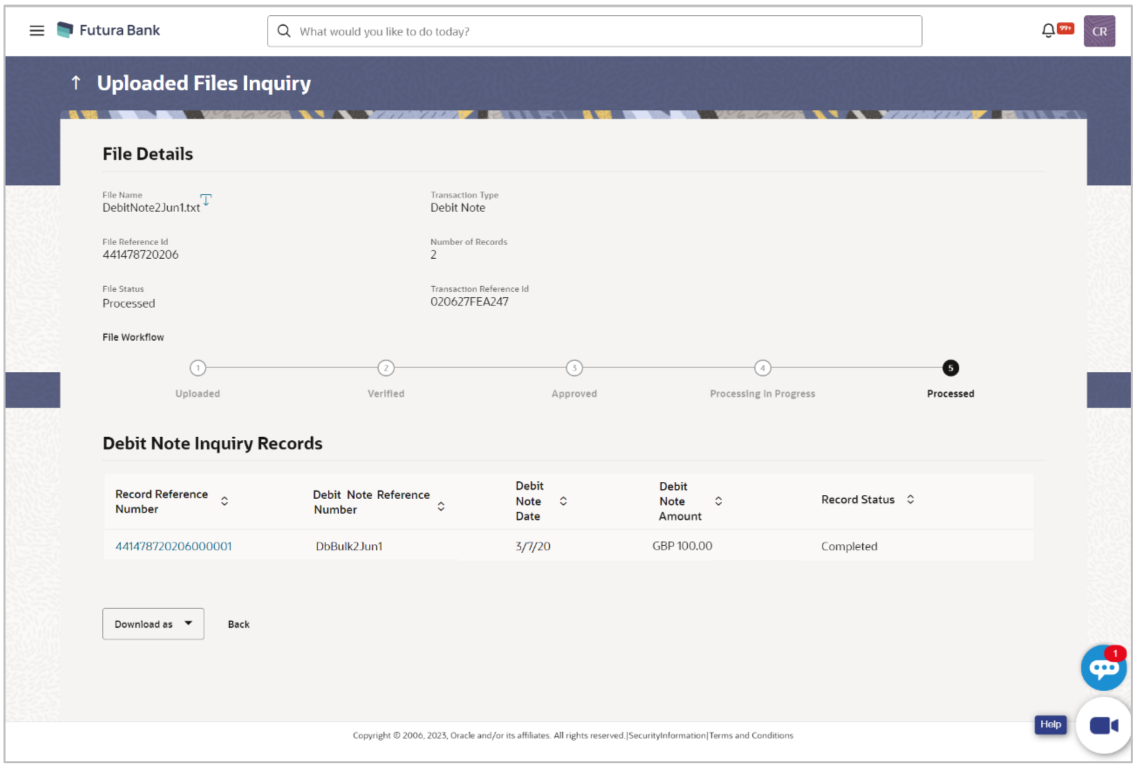
1. In In the **Uploaded Files Inquiry – File Details** screen, you can do one of the following:
   - In the **File Name** field, click to download the originally uploaded file.
   - In the **Response File Download** field click to download the response file.
   - Click the link under the **Record Reference Number** column of a particular record, to view its details.
   - Click **Download as** to download the file in .pdf or .csv format.
   - 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.

2.2.8 Uploaded Files Inquiry - File Details – Debit Notes File

Through this option, the user can view files that have been uploaded by the corporate user with respect to Debit Notes.

File Details



Field Description

Field Name	Description
File Details	
File Name	Displays the name of the uploaded file. The  icon is also provided to download the file.
Transaction Type	Transaction type associated with the file.
File Reference ID	The file reference number, which was generated while uploading the file.
Number of Records	The total number of debit note records in the file.
File Status	Status of the file uploads.

Field Name	Description
Error Report	Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.
Transaction Reference ID	The transaction reference number, which was generated at the time of transaction execution.
Response File Download	Click the icon to download the response file.
File Workflow	Flow displaying various stages and status of file upload.
Debit Note Records	
If the user is inquiring about 'Debit Note' type of transaction, then the following fields are displayed.	
Record Reference Number	The reference ID for identification of each debit note record. This is a hyperlink which when clicked displays the details of the debit note record.
Debit Note Reference Number	The reference number assigned to the debit note by the customer, as fetched from the host system.
Debit Note Date	The date of creation of the debit note.
Debit Note Amount	The currency and amount of the debit note.
Record Status	Status of the record in the uploaded file.

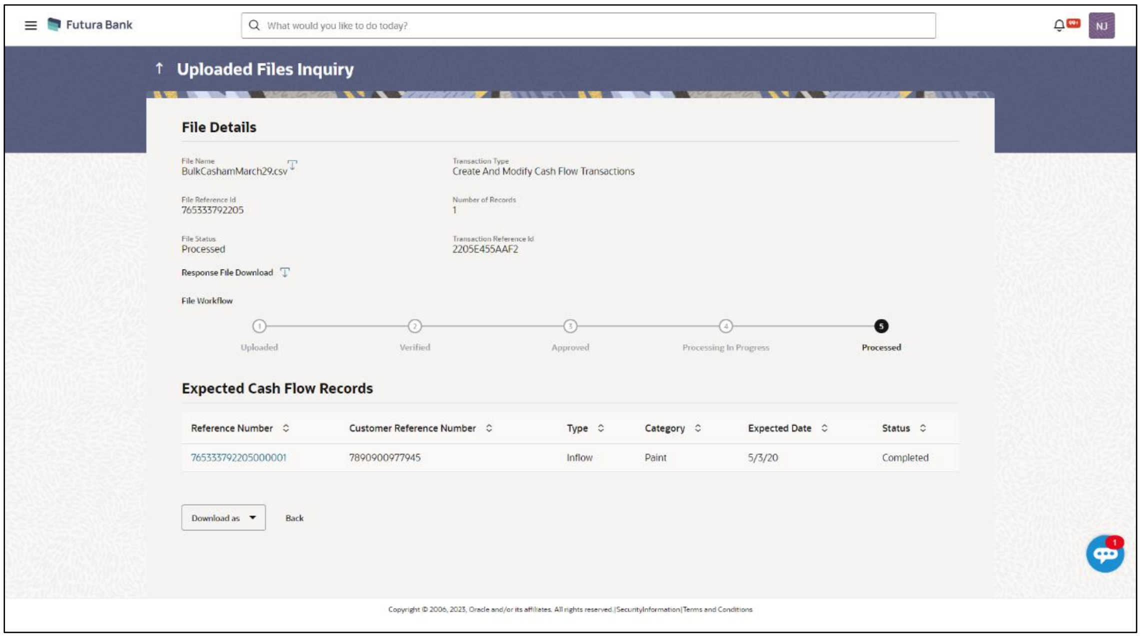
1. In the **Uploaded Files Inquiry – File Details** screen, you can do one of the following:
   - In the **File Name** field, click to download the originally uploaded file.
   - In the **Response File Download** field click to download the response file.
   - Click the link under the **Record Reference Number** column of a particular record, to view its details.
   - Click **Download as** to download the file in .pdf or .csv format.
   - 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.

2.2.9 Uploaded Files Inquiry - File Details – Cash Flow Transactions File

Through this option, the user can view files that have been uploaded by the corporate user with respect to Cash Flow Transactions.

File Details



Field Description

Field Name	Description
File Details	
File Name	Displays the name of the uploaded file. The icon is also provided to download the file.
Transaction Type	Transaction type associated with the file.
File Reference ID	The file reference number, which was generated while uploading the file.
Number of Records	The total number of cash flow transaction records in the file.
File Status	Status of the file uploads.
Error Report	Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute.

Field Name	Description
Transaction Reference ID	The transaction reference number, which was generated at the time of transaction execution.
Response File Download	Click the icon to download the response file.
File Workflow	Flow displaying various stages and status of file upload.

Cash Flow Transaction Records

If the user is inquiring about ‘Cash Flow Transaction’ type of transaction, then the following fields are displayed.

Reference Number	The reference ID for identification of each cash flow transaction record. This is a hyperlink which when clicked displays the details of the cash flow transaction.
Customer Reference Number	The reference number assigned to the cash flow transaction by the customer, as fetched from the host system.
Type	The type of cash flow transaction, whether Inflow or Outflow.
Category	The category of the cash flow transaction.
Expected Date	The date when the cash flow transaction was/will be made.
Status	Status of the record in the uploaded file.

1. In the **Uploaded Files Inquiry – File Details** screen, you can do one of the following:
   - In the **File Name** field, click to download the originally uploaded file.
   - In the **Response File Download** field click to download the response file.
   - Click the link under the **Reference Number** column of a particular record, to view its details.
   - Click **Download as** to download the file in .pdf or .csv format.
   - 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

1. 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 OBDX and subsequently by the Host, before file is liquidated.

Sr No	Events	Applicable to	Checks
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 per template 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 Debit account should belong to each other
8	At Pre-Processing	All Files	User should have access to Debit Account
9	At Pre-Processing	All Files	Debit account should not be in closed status
10	At Pre-Processing	All Files	Transaction Limits are not violated at user level
11	At Pre-Processing	All Files	Payment date should not be in the past
12	At Pre-Processing	All Files	Payment date should not be a holiday as per the host calendar maintenance
13	At Pre-Processing	All Files	Debit account should be a CASA account, not loan or TD

Sr No	Events	Applicable to	Checks
14	At Pre-Processing	All Files	Debit currency in the file, should match the currency of the CASA account
15	At Pre-Processing	Internal Files	Transaction currency should match either the debit or credit CASA
16	At Pre-Processing	Internal Files	The Credit Account should be a CASA account, not loan or TD
17	At Pre-Processing	All SDSC and SDMC files	A file with multiple records, should have the same debit account
18	At Pre-Processing	Internal Ad hoc	The Purpose of remittance should be valid
19	At Pre-Processing	Domestic Files	The NEFT / RTGS code should be valid
20	At Approval	All Files	Cumulative limits should not be violated either for the Approver and the Party
21	Validations in Core	All Files	The Debit account should have sufficient balance
22	Validations in Core	All Files	Debit account should not be in dormant status
23	Validations in Core	All Files	Debit account should not be in debit block status
24	Validations in Core	Internal Files	The Credit CASA account should not be closed
25	Validations in Core	Internal Files	There should not be a Credit Block on the CASA account
26	Validations in Core	International Files	The BIC / SWIFT code should be valid, as per the BIC / Clearing directory as maintained in the host system

2. 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

3. **If a payment file is in the approved status, does it mean that all the records are successfully liquidated?**

   No, the file still has to successfully pass validations in the host system, before records are processed.

4. **Can a user delete the entire file or deletion of only individual records within a file is allowed?**

   Whether only records can be deleted, or the entire file will be deleted depends on the accounting type of the file, and the approval type (Record Level or File level)

The table below throws light on the combinations allowed

Sr No	Accounting Type	Authorization Type	File / Record Deletion allowed?
1	SDMC	File Level	The entire file, as well as individual records can be deleted.
2	SDSC	File Level	The entire file, as well as individual records can be deleted.
3	SDSC	Record Level	Only records can be deleted, and not the entire file
4	MDMC	Record Level	Only records can be deleted, and not the entire file

5. **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.

6. **What is the impact of limits on processing of File Upload transactions?**

   File uploads transaction will utilize limits depending on if the transfer is an internal, domestic, or international funds transfer.
   Further, for domestic funds transfer – limits are defined for each network – NEFT, RTGS and IMPS. Limits will be checked at the pre-processing's stage for file uploads.

7. **Does this functionality solely cater to bulk payment transactions?**

   No, File uploads is used for bulk payment transactions and to add multiple payees. Internal, domestic or international payees can be added through the file upload functionality.

8. **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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3. 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, respectively. 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

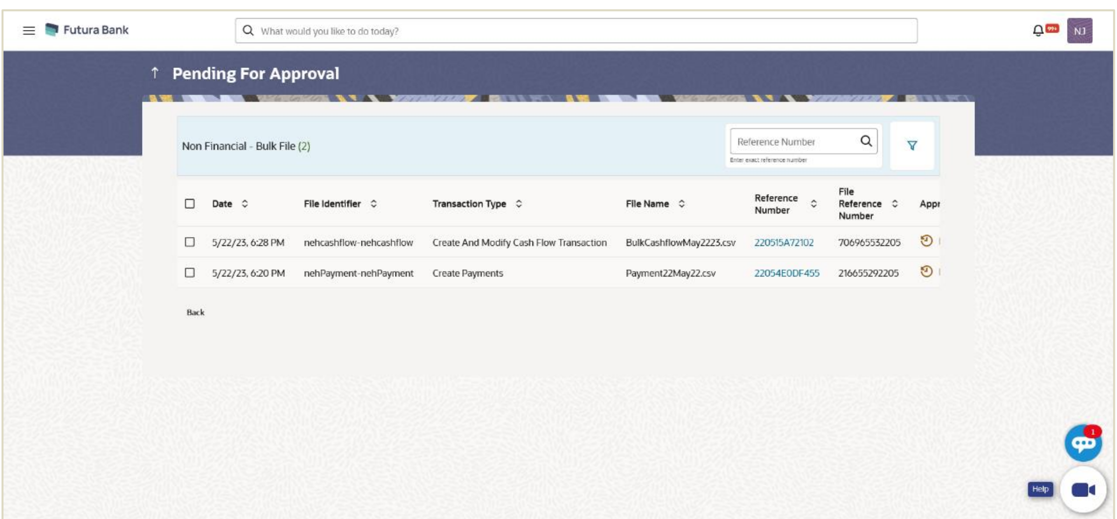
3.1 File Approval

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:

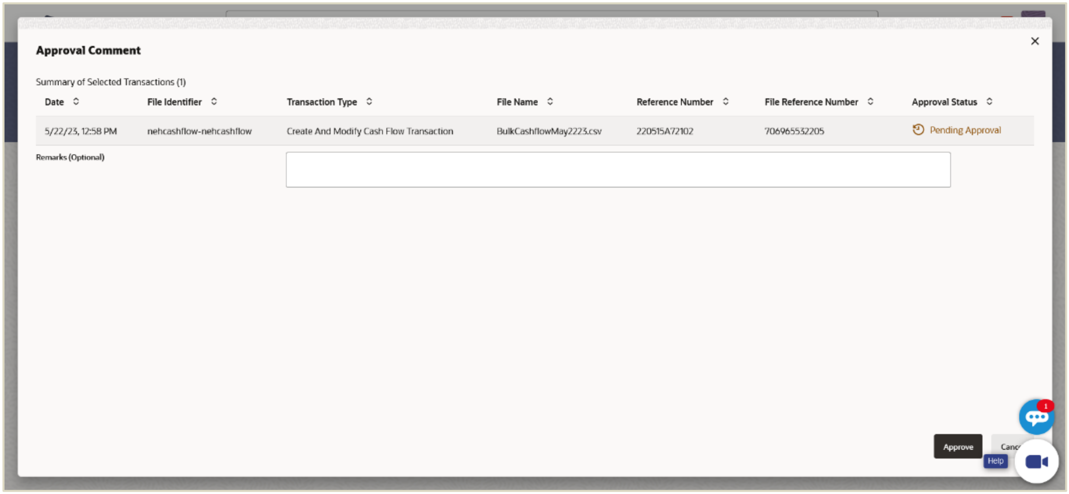
1. In the **Pending for Approval** section, click the **Bulk File** tab. All the uploaded files that require approval appears.
2. Select the multiple files and click **Approve** to approve the transactions.
   OR
   Click the link under the **Reference No** column. The **File Details** screen appears.

Bulk File Approve / Reject



3. If you click **Approve**, the **Approval Comment** screen appears.

Bulk File Approve / Reject – Remarks



   a. Enter the remarks for approval. Click **Approve**.
      Transaction successfully approved message appears.
      OR

4. If you click **Reject**. The **Approval Comment** screen appears.

   a. Enter the remarks for rejection. Click Reject.
      Transaction rejected message appears.

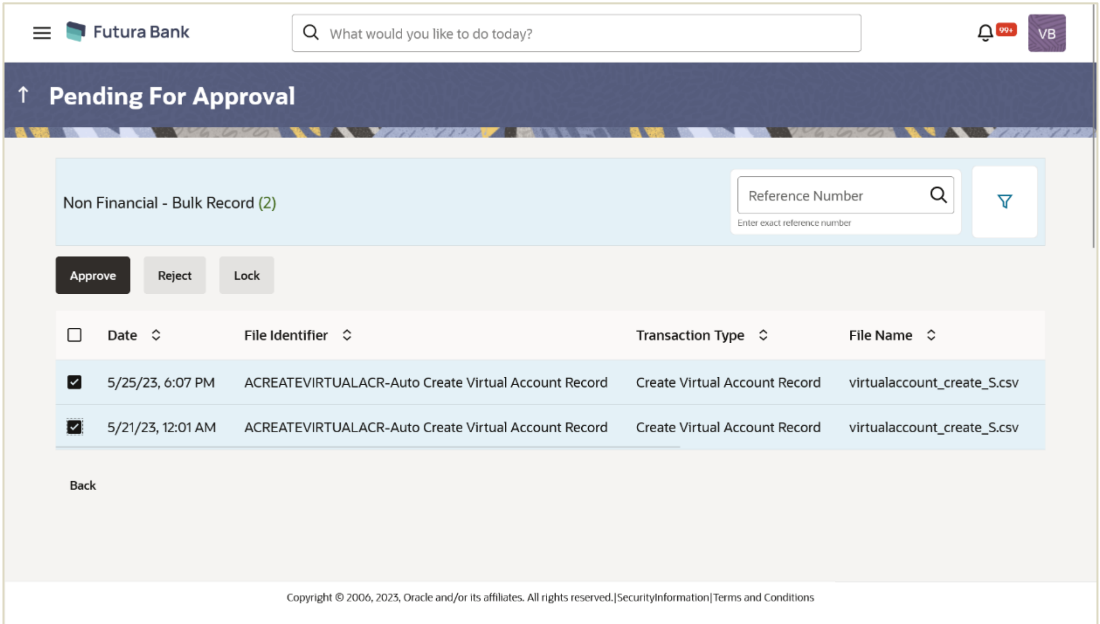
3.2 Record Level Approval

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

To approve / reject a record in file:

1. In the **Pending for Approval** section, click the **Bulk Record** tab. All the uploaded files that require approval appears.
2. 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

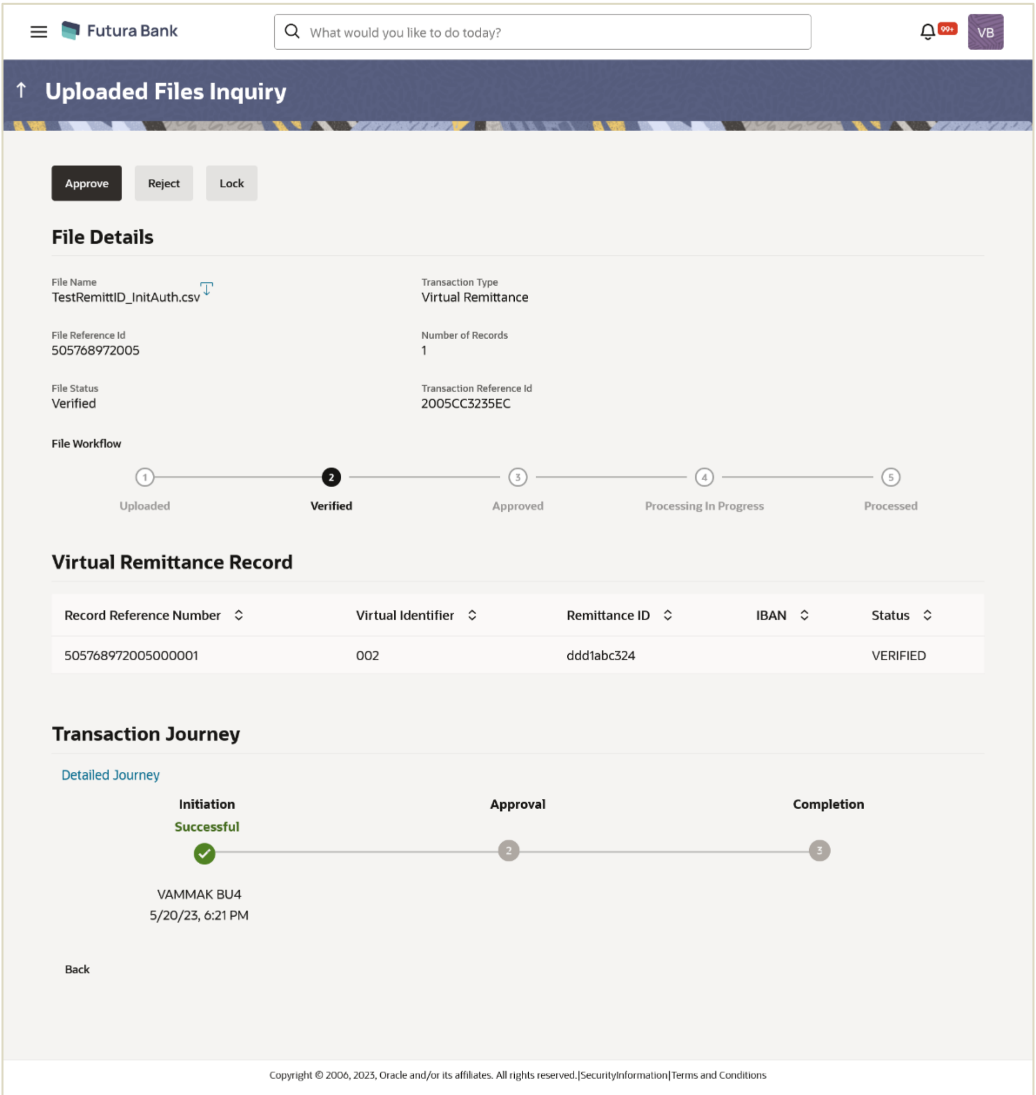


3. Click **Approve to approve the transaction.**
   The **Approval Comment** screen appears.
   a. Enter the remarks for approval. Click **Approve**.
      Transaction successfully approved message appears.
      OR
4. Click **Reject to reject the transaction.**
   The **Approval Comment** screen appears.
   a. Enter the remarks for rejection. Click **Reject**.
      Transaction rejected message appears.

Note: To approve / reject bulk records, select multiple check boxes, and then click approve / reject.

Record Approval - File Details

1. 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.



   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 **Approval Comment** screen appears.

      i. Enter the remarks for rejection. Click **Reject**.
         Transaction rejected message appears.

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