

Virtual Account Management Corporate File Upload User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.4.0.0

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ORACLE®

Virtual Account Management Corporate File Upload User Manual

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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 22.2.3.0.0, refer to the following documents:

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

2. Transaction Host Integration Matrix

Legends

NH	No Host Interface Required.
✓	Pre integrated Host interface available.
×	Pre integrated Host interface not available.

S No.	Transaction Name / Function Name	Oracle Banking Virtual Account Management 14.7.3.0.0
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	✓
	Uploaded Files Inquiry	×
	File Approval by the approver	NH

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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:

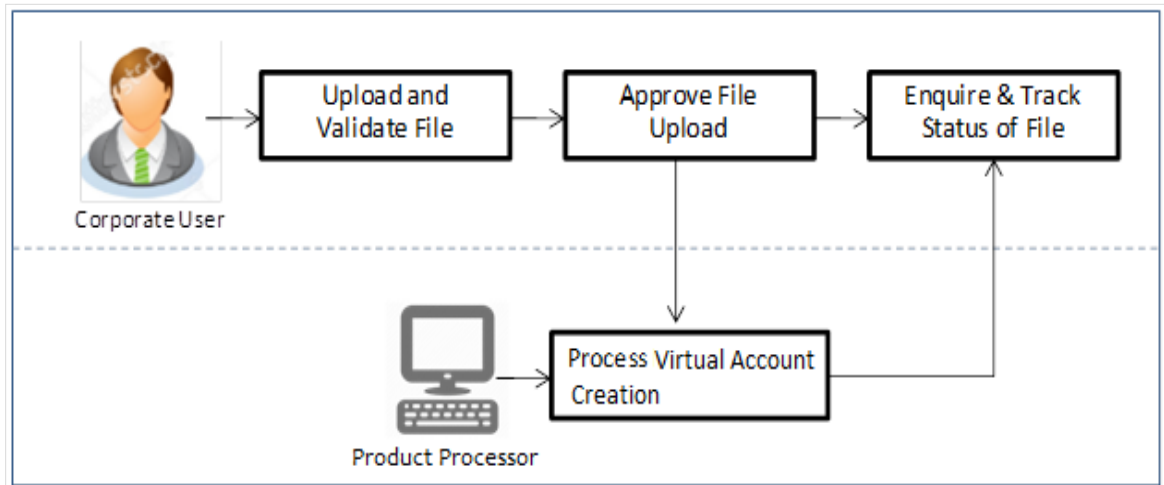
Sr No	Functionality Name	File Level Approval	Record Level Approval
1	Virtual Account Creation (With and without Real Accounts Linkage)	Y	Y
2	Virtual Account Modification	Y	Y
3	Virtual Account Closure	Y	Y
4	Virtual Accounts Structure Creation	Y	N
5	Virtual Accounts Structure Modification	Y	N
6	Virtual 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

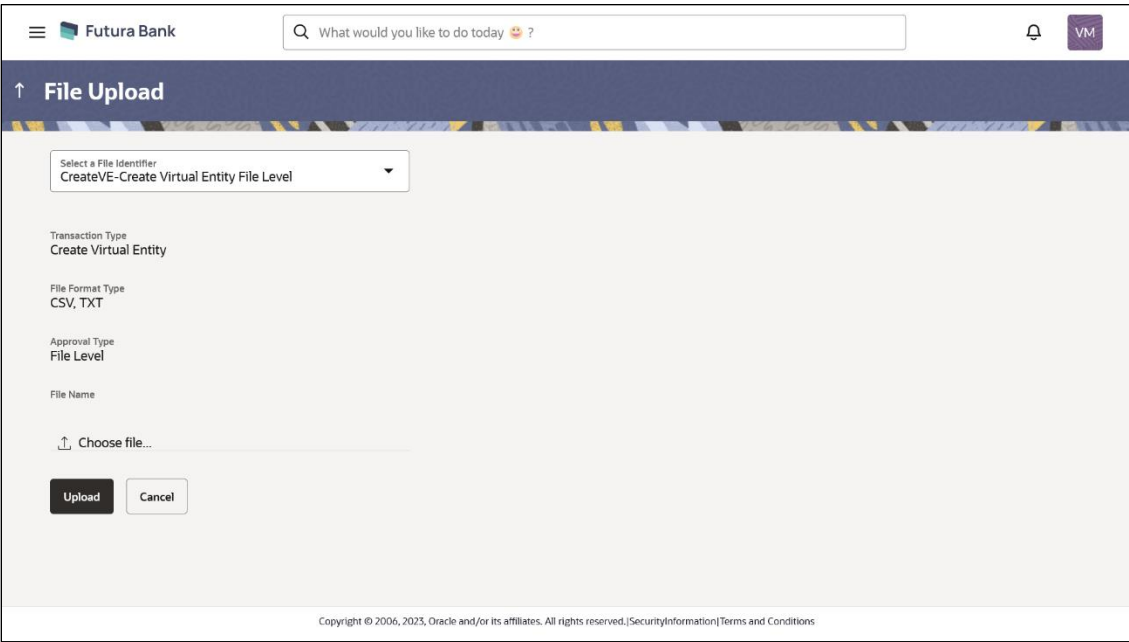
Field Description

Field Name	Description
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.

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	<p>Displays the transaction type of the file upload.</p> <p>The transaction type applicable for Virtual Account Management:</p> <p>File and Record Level:</p> <ul style="list-style-type: none"> • Create Virtual Account (with and without Real Account Linkage) • Modify Virtual Account • Close Virtual Account • Create Virtual Entity • Modify Virtual Entity • Close Virtual Entity <p>File Level:</p> <ul style="list-style-type: none"> • Create Virtual Accounts Structure • Modify Virtual Accounts Structure • Create Remittance ID • Add Special Rates

Field Name	Description
File Format Type	Displays the format in which the file can be uploaded. Virtual Account Management module supports only CSV and TXT file format.
Approval Type	Displays approval level of the file. The approval could be: <ul style="list-style-type: none"> 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.
File Name	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.

The screenshot displays the 'Uploaded Files Inquiry' search interface. At the top, there is a search bar with the placeholder text 'What would you like to do today?'. Below this, the page title is 'Uploaded Files Inquiry' with the user's name 'ABZ Solutions | ***462'. The search filters include:

- File Identifier**: A required text input field.
- Transaction Type**: A dropdown menu.
- File Name**: A text input field.
- File Reference ID**: A text input field.
- File Status**: A dropdown menu.
- From Date**: A date picker set to 5/10/23.
- To Date**: A date picker set to 5/11/23.

 There is a checkbox labeled 'Show transactions awaiting approval workflow assignment'. Below the filters are 'Search' and 'Clear' buttons. At the bottom, a 'File Status' legend provides definitions for various statuses:

- Uploaded**: File has been uploaded and file reference number is generated.
- Approved**: File has been approved.
- Rejected**: File has been rejected.
- Processing In Progress**: File is being processed.
- 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**: File is under repair.
- Repaired**: File has been repaired.

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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 shows the 'Uploaded Files Inquiry' interface. At the top, there's a search bar with the text 'What would you like to do today?'. Below it, the title 'Uploaded Files Inquiry' is displayed. The search filters section includes a dropdown for 'File Identifier' (set to 'ACREATEVIRTUALACR-Auto Create Virtual Account Record'), 'Transaction Type', 'File Name', 'File Reference ID', and 'File Status'. There are also 'From Date' (5/24/23) and 'To Date' (5/30/23) fields. A checkbox for 'Show transactions awaiting approval workflow assignment' is present. Below the filters are 'Search' and 'Clear' buttons. The results table has columns for 'Upload Details', 'Type', 'File Identifier', 'File Name', 'File Reference ID', and 'File Status'. The table contains four rows of data. Below the table is a 'File Status' legend with various status definitions. At the bottom, there is a 'Cancel' button and a copyright notice.

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** :

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Field Description

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

Field Name	Description
To Date	Select the To Date, to search for an uploaded file, in the specified date range.
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.
File Status	<p>Displays the status of the uploaded file.</p> <p>The file status could be:</p> <ul style="list-style-type: none"> • 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.

- 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 with the text 'What would you like to do today?' and a user profile icon. Below this is a navigation bar with 'Uploaded Files Inquiry'. 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:** A link to download the response file.
- File Workflow:** A 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 showing account details.

Record Reference Number	Virtual Entity ID	Real Account Number	Virtual Account No. & Name	IBAN	Status
557259102505000001	SDCVE02	HEL0046200024	01180069 RECIBAN119	IN0BOFA00601180069	COMPLETED

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File Details – Virtual Account Modification

Futura Bank | Search: 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

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 | Search: 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

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
Error Report	Response File Download

File Workflow

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
Response File Download	

File Workflow

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 | What would you like to do today? | 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

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

Virtual Entity Record

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

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File Details – Remittance ID Creation

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

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

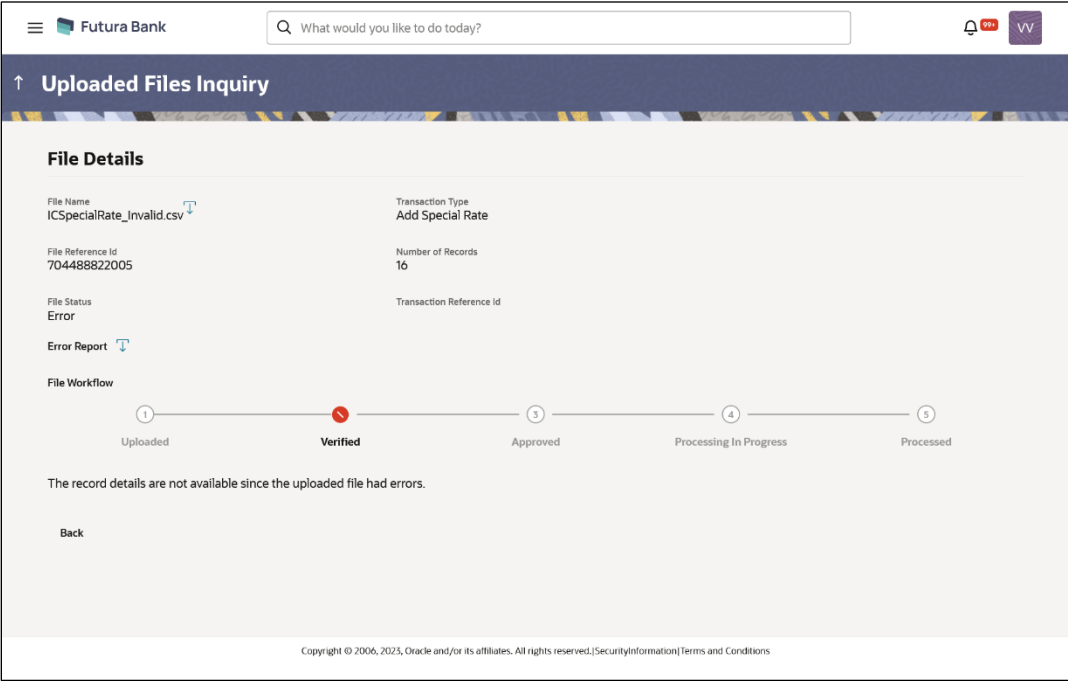
Virtual Remittance Record

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

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File Details – Add Special Rates



Field Description

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

Field Name	Description
<u>Record List – Virtual Account Creation</u>	
If the user is inquiring for 'Create Virtual Account' 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 under which Virtual Account is created.
Real Account Number	Displays the Real Account Number to which Virtual Account is linked. Note: This field remains blank if the Virtual Account is not linked to any Real Account Number.
Virtual Account No. & Name	Displays the Virtual Account Name and Number that has been created.
IBAN	Displays the IBAN number.
Status	Displays the status of the records for the uploaded file.
<u>Record List – Virtual Account Modification</u>	
If the user is inquiring for 'Edit Virtual Account' 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 under which Virtual Account is modified.
Real Account Number	Displays the Real Account Number to which Virtual Account is linked. Note: This field remains blank if the Virtual Account is not linked to any Real Account Number.
Virtual Account No. & Name	Displays the Virtual Account Name and Number that has been modified.
IBAN	Displays the IBAN number.
Status	Displays the status of the records for the uploaded file.

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

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

Futura Bank

↑

Virtual Account

ABZ Solutions | ***462

Virtual Account Name

RECIBAN119

Account Details

<p style="margin: 0; font-size: 0.7em;">Party Name</p> <p style="margin: 0;">ABZ Solutions</p> <p style="margin: 0; font-size: 0.7em;">Virtual Account Name</p> <p style="margin: 0;">RECIBAN119</p> <p style="margin: 0; font-size: 0.7em;">Branch Name</p> <p style="margin: 0;">HEL</p> <p style="margin: 0; font-size: 0.7em;">Purpose</p> <p style="margin: 0;">Advanced Warfare</p> <p style="margin: 0; font-size: 0.7em;">Linkage</p> <p style="margin: 0;">Real Account</p> <p style="margin: 0; font-size: 0.7em;">Interest Calculation Required</p> <p style="margin: 0;">No</p>	<p style="margin: 0; font-size: 0.7em;">Virtual Entity ID & Name</p> <p style="margin: 0;">SDCVE02</p> <p style="margin: 0; font-size: 0.7em;">Product</p> <p style="margin: 0;">LM01 - LM01 Account Product</p> <p style="margin: 0; font-size: 0.7em;">Currency</p> <p style="margin: 0;">GBP</p> <p style="margin: 0; font-size: 0.7em;">Real Account Number</p> <p style="margin: 0;">HEL0046200024</p>
---	---

Correspondence Address

<p style="margin: 0; font-size: 0.7em;">Address Line 1</p> <p style="margin: 0;">Meneze78Mansion</p> <p style="margin: 0; font-size: 0.7em;">Address Line 3</p> <p style="margin: 0;">Desolate District</p> <p style="margin: 0; font-size: 0.7em;">Country</p>	<p style="margin: 0; font-size: 0.7em;">Address Line 2</p> <p style="margin: 0;">Lonesome Lane</p> <p style="margin: 0; font-size: 0.7em;">Address Line 4</p> <p style="margin: 0;">Secluded Suburb</p> <p style="margin: 0; font-size: 0.7em;">Post Code</p> <p style="margin: 0;">770077</p>
---	--

Structured Address

<p style="margin: 0; font-size: 0.7em;">Department</p> <p style="margin: 0;">Department of Defence</p> <p style="margin: 0; font-size: 0.7em;">Street Name</p> <p style="margin: 0;">Sentry Street</p> <p style="margin: 0; font-size: 0.7em;">Building Name</p> <p style="margin: 0;">Menezes Mansion</p> <p style="margin: 0; font-size: 0.7em;">Post Box</p> <p style="margin: 0;">770077</p> <p style="margin: 0; font-size: 0.7em;">Postal Code</p> <p style="margin: 0;">770077</p> <p style="margin: 0; font-size: 0.7em;">Town Location Name</p> <p style="margin: 0;">Funky Town Locale</p> <p style="margin: 0; font-size: 0.7em;">Country Subdivision</p> <p style="margin: 0;">Secluded Suburb</p>	<p style="margin: 0; font-size: 0.7em;">Sub Department</p> <p style="margin: 0;">Submarine Unit</p> <p style="margin: 0; font-size: 0.7em;">Building Number</p> <p style="margin: 0;">88</p> <p style="margin: 0; font-size: 0.7em;">Floor</p> <p style="margin: 0;">8</p> <p style="margin: 0; font-size: 0.7em;">Room</p> <p style="margin: 0;">8</p> <p style="margin: 0; font-size: 0.7em;">Town Name</p> <p style="margin: 0;">Funky Town</p> <p style="margin: 0; font-size: 0.7em;">District Name</p> <p style="margin: 0;">Desolate District</p> <p style="margin: 0; font-size: 0.7em;">Country</p> <p style="margin: 0;">GREAT BRITAIN</p>
--	--

Preferences

<p style="margin: 0; font-size: 0.7em;">IBAN Required</p> <p style="margin: 0;">Yes</p> <p style="margin: 0; font-size: 0.7em;">Balance Availability Option</p> <p style="margin: 0;">Fixed Amount from Pool Balance</p> <p style="margin: 0; font-size: 0.7em;">Debit Transaction Allowed</p> <p style="margin: 0;">Yes</p> <p style="margin: 0; font-size: 0.7em;">Overdraft Allowed</p> <p style="margin: 0;">Yes</p> <p style="margin: 0; font-size: 0.7em;">Available in Liquidity Management</p> <p style="margin: 0;">Yes</p>	<p style="margin: 0; font-size: 0.7em;">Balance Check For Debits</p> <p style="margin: 0;">Yes</p> <p style="margin: 0; font-size: 0.7em;">Fixed Amount from Pool</p> <p style="margin: 0;">GBP 2,000.23</p> <p style="margin: 0; font-size: 0.7em;">Credit Transaction Allowed</p> <p style="margin: 0;">Yes</p> <p style="margin: 0; font-size: 0.7em;">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's a search bar and navigation icons. The main content area is divided into several sections:

- Virtual Entity Summary:**
 - Virtual Entity Name: Ind Bulk Upload05
 - Virtual Entity ID: AUIFD18
 - Virtual Entity Type: 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:** (Empty list)
- 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

Identification Details	
Identification Type SSN	Identification Number xxx1122
Tax Identification Number 123456	
PDF Statement Preferences	
Generate PDF Yes	Statement Type Account Level
Frequency Monthly	Due On 1
SWIFT Statement Preferences	
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	
ISO Statement Preferences	
Generate CAMT.053 Yes	Generate CAMT.052 Yes
Generate Message Only on Movement No	Report Transactions Since 052
Generation Time 01:00	
Back	
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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.

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 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

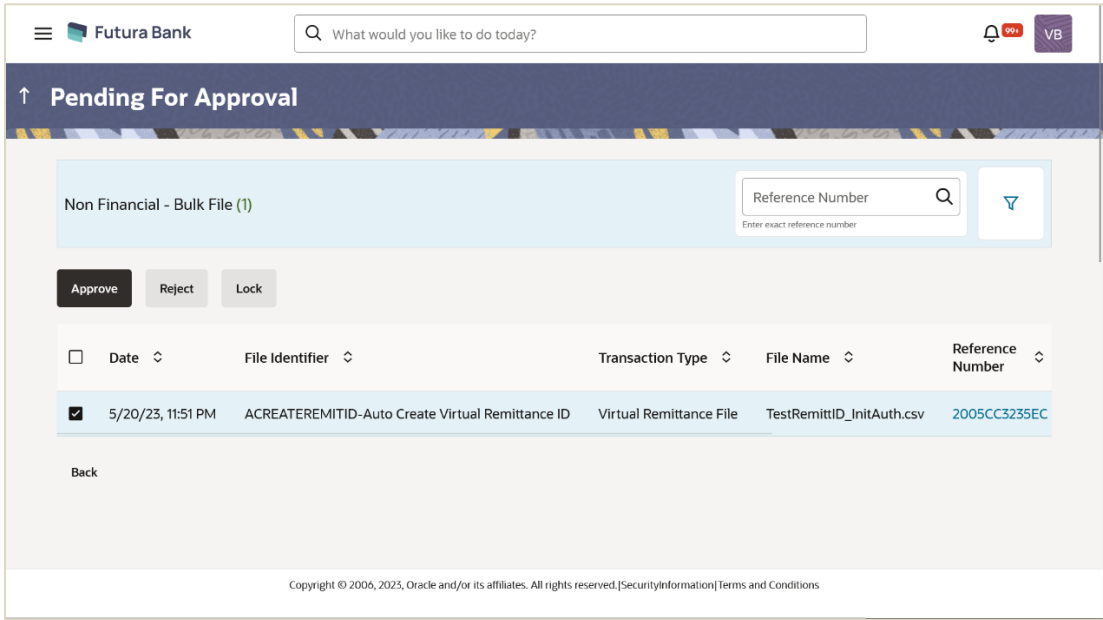
4.1 File Approval

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:

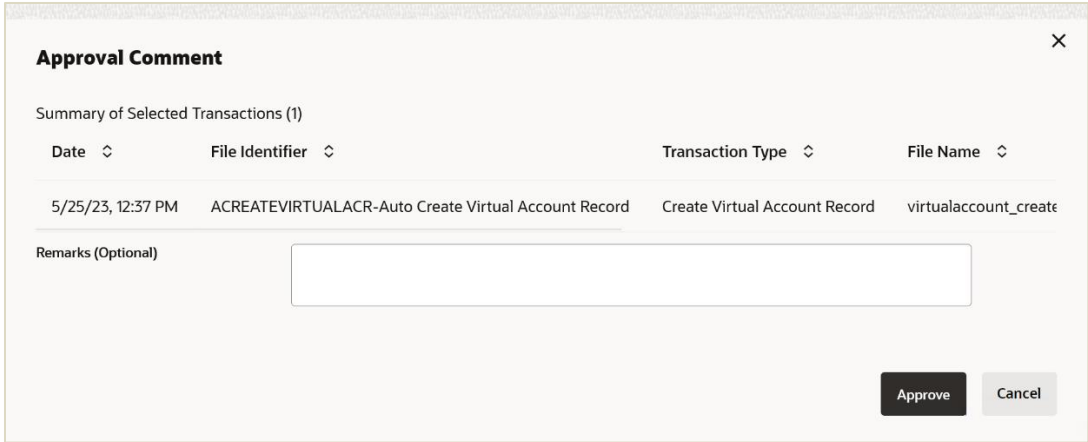
- a) In the **Pending for Approval** section, select **Non Financial** in dropdown list, click the **Bulk File** tab. All the uploaded files that require approval appears.
- b) List of available transactions are:
 - a. Create Virtual Account (With and without Real Account Linkage)
 - b. Modify Virtual 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 text 'What would you like to do today?'. Below this, the 'Pending For Approval' header is visible. A dropdown menu is set to 'Non Financial - Bulk Record (2)'. To the right of the dropdown is a search box for 'Reference Number' with a placeholder 'Enter exact reference number'. Below the dropdown 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. Two rows of data are shown, both with checkboxes in the left margin selected. The first row has 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 has a date of 5/21/23, 12:01 AM, the same file identifier and transaction type, and the same file name. Below the table is a 'Back' button. At the bottom of the page, there is a 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 are navigation icons, a search bar with the placeholder 'What would you like to do today?', and a notification bell icon. Below the header, there are three buttons: 'Approve', 'Reject', and 'Lock'. The main content area is titled 'File Details' and contains the following information:

- File Name:** TestRemittID_InitAuth.csv
- Transaction Type:** Virtual Remittance
- File Reference Id:** 505768972005
- Number of Records:** 1
- File Status:** Verified
- Transaction Reference Id:** 2005CC3235EC

A 'File Workflow' diagram shows five steps: 1. Uploaded, 2. Verified (current step), 3. Approved, 4. Processing In Progress, and 5. Processed.

The 'Virtual Remittance Record' section contains a table with the following data:

Record Reference Number	Virtual Identifier	Remittance ID	IBAN	Status
505768972005000001	002	ddd1abc524		VERIFIED

The 'Transaction Journey' section shows a flow from 'Initiation Successful' (with a green checkmark) to 'Approval' (with a question mark icon) to 'Completion' (with a question mark icon). Below this, it shows 'VAMMAK BU4' and the timestamp '5/20/23, 6:21 PM'. A 'Back' button is located at the bottom left of the journey section.

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- 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
Approver Screens	<ul style="list-style-type: none">• Create Virtual Account• Modify Virtual Account• Virtual Account Closure• Create Virtual Entity• Modify Virtual Entity• Close Virtual Entity• Create Virtual Account Structure• Modify Virtual Account Structure

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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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