

Virtual Account Management Corporate File Upload User Manual
Oracle Banking Digital Experience
Patchset Release 22.2.5.0.0

Part No. F72987-01

October 2024

Virtual Account Management Corporate File Upload User Manual

October 2024

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1. Preface

1.1 Purpose

Welcome to the User Guide for Oracle Banking Digital Experience. This guide explains the operations that the user will follow while using the application.

1.2 Audience

This manual is intended for Customers and Partners who setup and use Oracle Banking Digital Experience.

1.3 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>.

Access to Oracle Support

Oracle customers that have purchased support 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 Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

1.5 Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

1.6 Conventions

The following text conventions are used in this document:

Convention	Meaning
------------	---------

boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>Italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

1.7 Screenshot Disclaimer

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.

1.8 Acronyms and Abbreviations

The list of the acronyms and abbreviations that you are likely to find in the manual are as follows:

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

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

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:

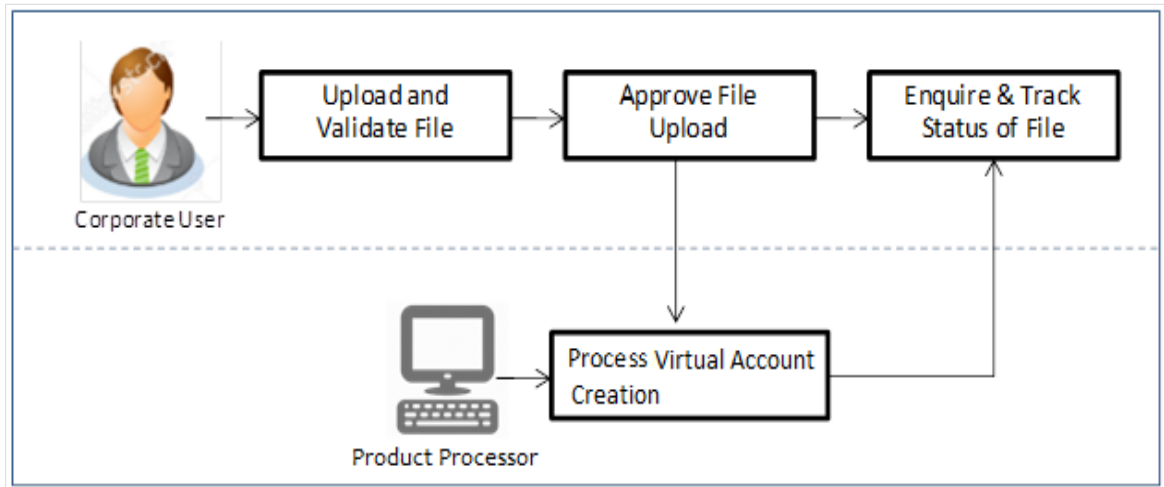
Sr No	Functionality Name	File Level Approval	Record Level Approval
1	Virtual Account Creation (With and without Real Accounts Linkage)	Y	Y
2	Virtual Account Modification	Y	Y
3	Virtual Account Closure	Y	Y
4	Virtual Accounts Structure Creation	Y	N
5	Virtual Accounts Structure Modification	Y	N
6	Virtual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

Futura Bank

Q What would you like to do today 😊 ?

VM

↑ File Upload

Select a File Identifier
CreateVE-Create Virtual Entity File Level

Transaction Type
Create Virtual Entity

File Format Type
CSV, TXT

Approval Type
File Level

File Name

📁 Choose file...

Upload

Cancel

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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.

2. Click **Upload**.
OR
Click **Cancel** to abort the file uploading process.
3. 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.

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 shows the 'Uploaded Files Inquiry' interface. At the top, there's a header with the Futura Bank logo, a search bar with the placeholder 'What would you like to do today?', and a user profile icon labeled 'VM'. Below the header, the page title 'Uploaded Files Inquiry' is displayed, followed by 'ABZ Solutions | ***462'. The main search area contains several input fields: 'File Identifier' (with a 'Required' label), 'Transaction Type' (a dropdown), 'File Name', 'File Reference ID', and 'File Status' (a dropdown). There are also date pickers for 'From Date' (set to 5/10/23) and 'To Date' (set to 5/11/23). A checkbox labeled 'Show transactions awaiting approval workflow assignment' is present. Below the search fields are 'Search' and 'Clear' buttons. At the bottom, a 'File Status' section lists various statuses with their descriptions: Uploaded, Approved, Rejected, Processing In Progress, Error, Processed, Processed with Exceptions, Deleted, Verified, Expired, Under Repair, and Repaired. The footer contains a copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved.[SecurityInformation]Terms and Conditions'.

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

- On **Upload File Inquiry** screen, select any two search criteria in the search section.
- 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

Uploaded Files Inquiry

File Identifier: ACREATEVIRTUALACR-Auto Create Virtual Account Record

Transaction Type: [Dropdown]

File Name: [Text Box]

File Reference ID: [Text Box]

File Status: [Dropdown]

From Date: 5/24/23 [Calendar Icon]

To Date: 5/30/23 [Calendar Icon]

☐ Show transactions awaiting approval workflow assignment

Search **Clear**

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** :

Cancel

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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

Futura Bank

What would you like to do today?

99%

VV

↑ Uploaded Files Inquiry

File Details

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

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
557259102505000001	SDCVE02	HEL0046200024	01180069 RECIBAN119	IN0BOFA00601180069	COMPLETED

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File Details – Virtual Account Modification

↑
 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

↑
 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

What would you like to do today?

↑ 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

1

Uploaded

2

Verified

3

Approved

4

Processing In Progress

5

Processed

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

What would you like to do today?

↑ 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

1

Uploaded

2

Verified

3

Approved

4

Processing In Progress

5

Processed

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

What would you like to do today?

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

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

What would you like to do today?

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

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	AUIFI14	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	AAAAA03	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?

VV

↑ 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

The screenshot shows the 'Uploaded Files Inquiry' page in the Futura Bank interface. The page displays details for a file named 'ICSpecialRate_Invalid.csv'. The transaction type is 'Add Special Rate'. The file reference ID is '704488822005'. The number of records is '16'. The file status is 'Error'. There is a download icon for the 'Error Report'. The file workflow is shown as a sequence of five steps: 1. Uploaded, 2. Verified (marked with a red 'X'), 3. Approved, 4. Processing In Progress, and 5. Processed. A message states: 'The record details are not available since the uploaded file had errors.' There is a 'Back' button at the bottom left. The footer contains copyright information: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

File Details

File Name: ICSpecialRate_Invalid.csv
Transaction Type: Add Special Rate
File Reference Id: 704488822005
Number of Records: 16
File Status: Error
Transaction Reference Id
Error Report
File Workflow

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

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

Back

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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
------------	-------------

Record List – Virtual Account Closure

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.

Record List – Virtual Accounts Structure Creation

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.

Record List – Virtual Accounts Structure Modification

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.

Record List – Remittance ID Creation

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.

Record List – Add Special Rates

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

What would you like to do today?

99%

VB

↑

Virtual Account
ABZ Solutions | ***462

Virtual Account Name
RECIBAN119

Account Details

Party Name
ABZ Solutions

Virtual Account Name
RECIBAN119

Branch Name
HEL

Purpose
Advanced Warfare

Linkage
Real Account

Interest Calculation Required
No

Virtual Entity ID & Name
SDCVE02

Product
LM01 - LM01 Account Product

Currency
GBP

Real Account Number
HEL0046200024

Correspondence Address

Address Line 1
Meneze78Mansion

Address Line 2
Lonesome Lane

Address Line 3
Desolate District

Address Line 4
Secluded Suburb

Country

Post Code
770077

Structured Address

Department
Department of Defence

Street Name
Sentry Street

Building Name
Menezes Mansion

Post Box
770077

Postal Code
770077

Town Location Name
Funky Town Locale

Country Subdivision
Secluded Suburb

Sub Department
Submarine Unit

Building Number
88

Floor
8

Room
8

Town Name
Funky Town

District Name
Desolate District

Country
GREAT BRITAIN

Preferences

IBAN Required
Yes

Balance Availability Option
Fixed Amount from Pool Balance

Debit Transaction Allowed
Yes

Overdraft Allowed
Yes

Available in Liquidity Management
Yes

Balance Check For Debits
Yes

Fixed Amount from Pool
GBP 2,000.23

Credit Transaction Allowed
Yes

Overdraft Amount
GBP 20,000.00

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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

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Virtual Entity
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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

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	
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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.

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:

- 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.
- List of available transactions are:
 - Create Virtual Account (With and without Real Account Linkage)
 - Modify Virtual Account
 - Close Virtual Account
 - Create Virtual Accounts Structure
 - Modify Virtual Accounts Structure
 - Create Virtual Entity
 - Modify Virtual Entity
 - Close Virtual Entity
 - Create Remittance ID
 - Add Special Rates
- 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

↑ Pending For Approval

Non Financial - Bulk File (1)

Reference Number

Enter exact reference number

Approve Reject Lock

<input type="checkbox"/>	Date	File Identifier	Transaction Type	File Name	Reference Number
<input checked="" type="checkbox"/>	5/20/23, 11:51 PM	ACREATEREMITID-Auto Create Virtual Remittance ID	Virtual Remittance File	TestRemittID_InitAuth.csv	2005CC3235EC

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- 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

Approval Comment

Summary of Selected Transactions (1)

Date	File Identifier	Transaction Type	File Name
5/25/23, 12:37 PM	ACREATEVIRTUALACR-Auto Create Virtual Account Record	Create Virtual Account Record	virtualaccount_create

Remarks (Optional)

Approve Cancel

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

Futura Bank

What would you like to do today?

↑ Pending For Approval

Non Financial - Bulk Record (2)

Reference Number

Enter exact reference number

Approve Reject Lock

<input type="checkbox"/>	Date	File Identifier	Transaction Type	File Name
<input checked="" type="checkbox"/>	5/25/23, 6:07 PM	ACREATEVIRTUALACR-Auto Create Virtual Account Record	Create Virtual Account Record	virtualaccount_create_S.csv
<input checked="" type="checkbox"/>	5/21/23, 12:01 AM	ACREATEVIRTUALACR-Auto Create Virtual Account Record	Create Virtual Account Record	virtualaccount_create_S.csv

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- 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 'Bulk Record Approval – File Details' screen in the Futura Bank system. At the top, there's a navigation bar with the Futura Bank logo, a search bar, and user information. Below this is a header for 'Uploaded Files Inquiry'. The main content area has three buttons: 'Approve', 'Reject', and 'Lock'. The 'File Details' section shows metadata for a file named 'TestRemittID_InitAuth.csv', including its reference ID (505768972005), status (Verified), transaction type (Virtual Remittance), number of records (1), and transaction reference ID (2005CC3235EC). A 'File Workflow' progress bar shows five steps: 1. Uploaded, 2. Verified (current), 3. Approved, 4. Processing In Progress, and 5. Processed. Below this is a 'Virtual Remittance Record' table with one row containing record reference number, virtual identifier, remittance ID, IBAN, and status (VERIFIED). The 'Transaction Journey' section shows a timeline with three stages: Initiation (Successful, with a green checkmark and timestamp 5/20/23, 6:21 PM), Approval (with a question mark icon), and Completion (with a question mark icon). A 'Back' link is at the bottom left, and a copyright notice is at the bottom.

- 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.

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

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.