User Guide

Oracle Banking Electronic Data Exchange for Corporates

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User Guide

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1. Preface

1.1 Introduction

This manual provided detailed information about the various functions of Oracle Banking Electronic Data Exchange for Corporates along with the instructions.

It also gives an overview of the various stages of file processing and the associated maintenances.

1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back Office Clerk	Input functions & Maintenance except Authorization
Back Office Managers/Officers	Authorization functions and maintenance of static data specific to the Bulk Data Processing
Product Managers	Product definition and authorization. PM Query functions

1.3 Document 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.

1.4 List of Chapters

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	About this Manual gives information on the intended audience. It also Lists the various chapters covered in this User Manual.
Chapter 2	Transaction Integration Host Matrix highlights the systems which are integrated with Oracle Banking Electronic Data Exchange for Corporates to process Financial & Non-Financial transactions
Chapter 3	Oracle Banking Electronic Data Exchange for Corporates Overview– This chapter provides a brief introduction of the product,
Chapter 4	Configuration and Data setup for the system.
Chapter 5	Corporate Preference

Chapter 6	Dedupe Rule Maintenance
Chapter 7	Correlation Rule Maintenance
Chapter 8	File upload
Chapter 9	Multi-Level ACK / NACK
Chapter 10	File Inquiry
Chapter 11	Reference and Feedback

1.5 Glossary of Icons

Below table lists icons that are used across the Oracle Banking Electronic Data Exchange for Corporates application.

Icon	Function
	Edit Record
	Close
	Collapse
	Expand
	Options
	Refresh
	Search
	Delete a row or Record
	Bar View
	Donut View
	Pie View

	Graph View
	Table View
	List View
	Grid View
	Authorize
	Unlock
	View

1.6 Acronyms

Abbreviation	Detailed Description
OBEDX	Oracle Banking Electronic Data Exchange
OBVAM	Oracle Banking Virtual Account Management
OBPM	Oracle Banking Payments
OBVAM – IC	Oracle Banking Virtual Account Management – Interest & Charges
ACK	Acknowledgment
NACK	Negative Acknowledgment

2. Transaction Host Integration Matrix

Sr No	File Uploads	Canonical Format	Integration Pattern	Product Processor Integration
1	Payments	PAIN001V6	File Based	Oracle Banking Payments (OBPM) 14.7.1.0.0
2	Virtual Account Open	CSV	API Based	Oracle Banking Virtual Account Management (OBVAM) 14.7.1.0.0
3	Virtual Account Close	CSV	API Based	Oracle Banking Virtual Account Management (OBVAM) 14.7.1.0.0
4	Add Special Rates	CSV	API Based	Oracle Banking Virtual Account Management Interest & Charges (OBVAM-IC) 14.7.1.0.0

3. Oracle Banking Electronic Data Exchange for Corporates - Overview

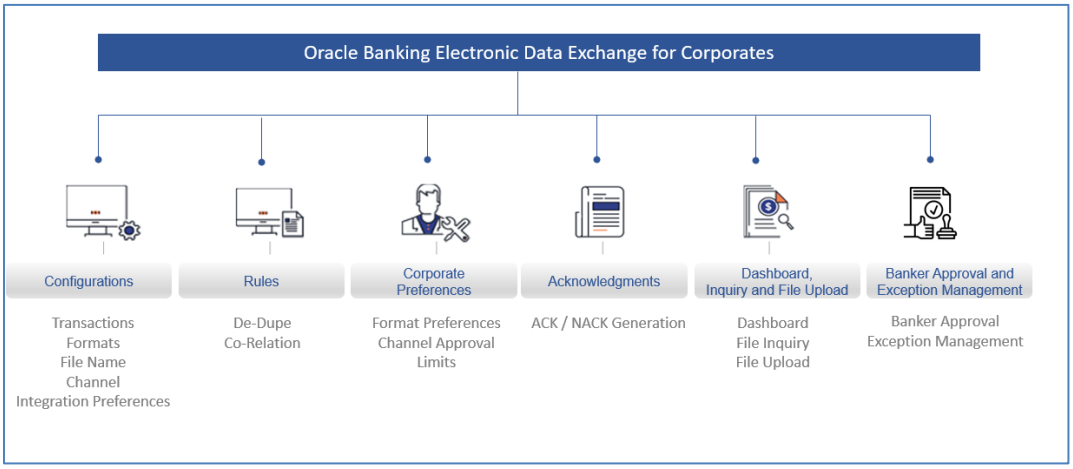
3.1 Introduction

'Oracle Banking Electronic Data Exchange for Corporates' is a comprehensive solution for orchestrating high volume transaction files across bank's portal and product processors, once received by the financial institutions from their corporate clients.

Oracle Banking Electronic Data Exchange for Corporates not only provides data orchestration capabilities, it also provides the mechanism to send acknowledgments and responses to the corporates at various stages of the file processing. The detailed file enquiry feature of the product provides the file/record status, error encountered and the pending statuses of the file to the bank user.

Electronic Data Exchange comes pre-integrated with Oracle Digital Banking Experience (internet/channel banking product) and facilitates the approval of files on channel banking, if the corporate wishes to.

Oracle Banking Electronic Data Exchange for corporates is introduced to meet various challenges faced by financial institutions in the Corporate Banking segment in processing bulk data. The below diagram provides a synopsis of functionalities present in the system:



Let us understand the Oracle Banking Electronic Data Exchange for Corporates and its features which are divided in following sections:

- Dashboard
- Configuration
  - Transaction Maintenance
  - Format Maintenance
  - File Name Template Maintenance
  - Channel Maintenance
  - Corporate Preference
  - Integration Preferences

  - De-Dupe Rule Maintenance
  - Co-Relation Rule Maintenance
- File Upload
- Multi-Level ACK/NACK
- File Inquiry
- Banker Approval
- Exception Management

3.2 Dashboard

Dashboard widgets provides the summary of key information about files processed by the Application. The graphical representation will help the bank user analyze the data to decide future course of action.

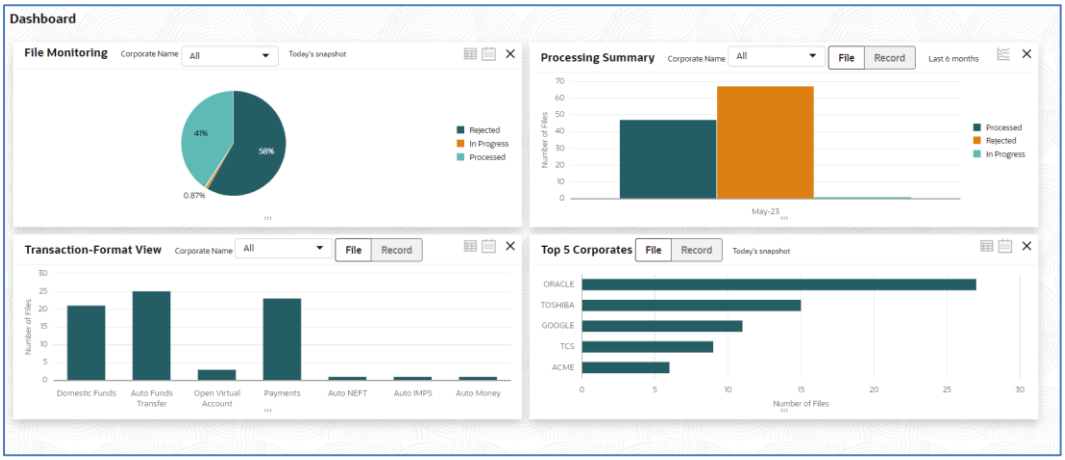
The dashboard is organized in the form of widgets. Role based access can be granted to the users of the system by a bank. Bank user can drag, resize, and auto adjust the size, and expand / collapse the widget.

Bank user can perform following actions on the dashboard:

- To add a widget, click the (+) icon located at the top-right corner.
- To remove a widget, click the (x) icon located at the top-right corner.
- To flip the widget view, click the Flip Forward (<) or Flip Back (>) icon.
- To change the widget's position, click and hold the "Drag to reorder" (…..) icon at the widget's bottom – centre and then move widget to the desired position.
- To apply filter on the widget's data, click the Filter ( ) icon to view the pop-up select filter values.

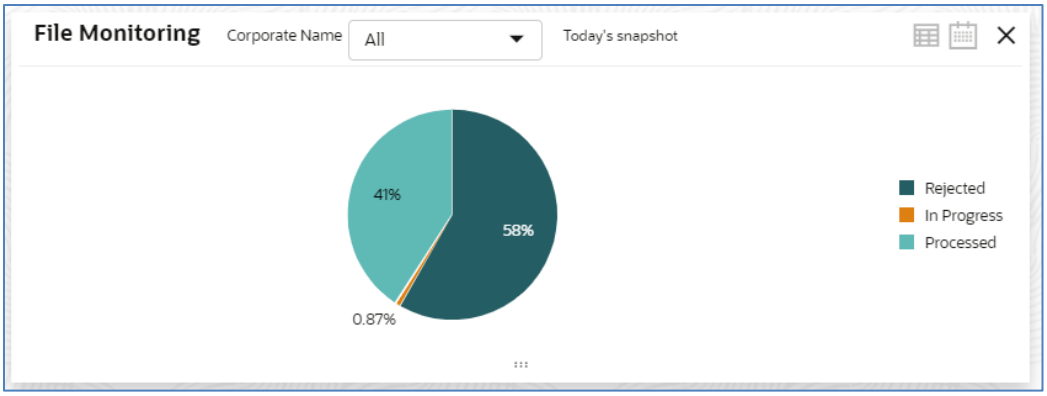
Post login, following widgets are available on the dashboard:

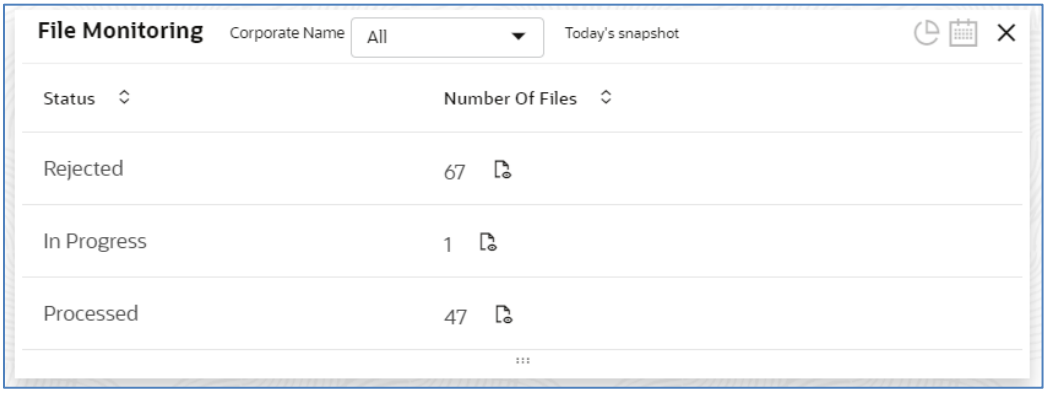
1. File Monitoring
2. Transaction – Format View
3. Processing Summary
4. Top 5 Corporates



3.2.1 File Monitoring

This widget displays the processing status wise break up, in the form of a pie chart or a table, for the files received during the day. A sample snapshot of a day:

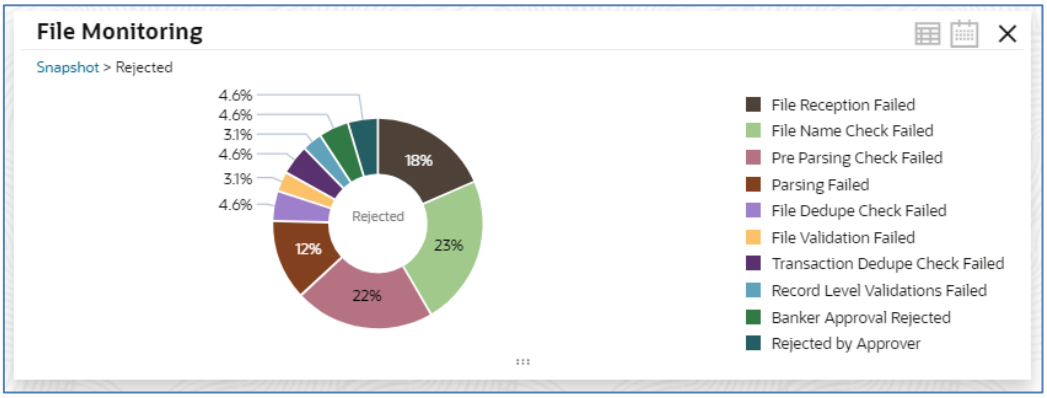


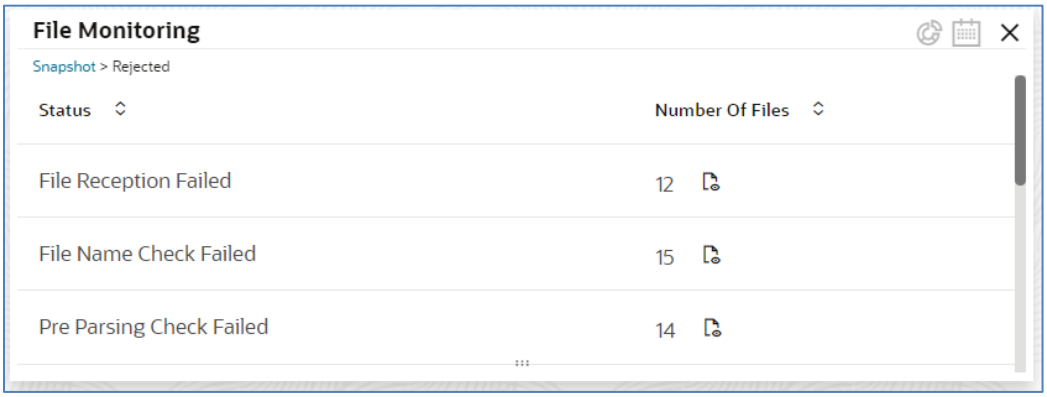


The following details are displayed in the widget:

- Hover the pie chart slice to view the file count
- Percentage of status in each pie
- Status legends
- Filter the files based on Corporate
- Filter the data based on the date range
- Click on Table view icon, to view the total number of the files received across status
- Click on the File eye view to view the Inquiry details of the files for the respective status

Each status can be further drilled down to know the actual status of the file.





The following details are displayed in the widget:

- Hover the pie chart slice to view the file count
- Percentage of status in each pie
- Status legends
- Filter the data based on the date range
- Click on Table view icon, to view the total number of the files received across status
- Click on the File eye view to view the Inquiry details of the files

The bank user can perform following actions on Today's snapshot widget:

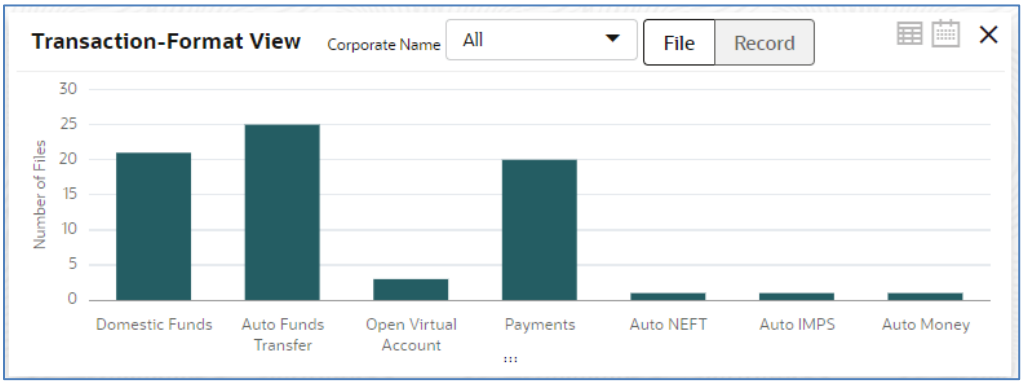
- Based on the transaction category selected from the drop-down, the pie chart will display the status wise break-up in percentage terms.
- When "All" is selected in the drop-down menu, data corresponding to All corporates will be displayed
- To view the file count instead of percentage break-up, click on flip button at the top-right

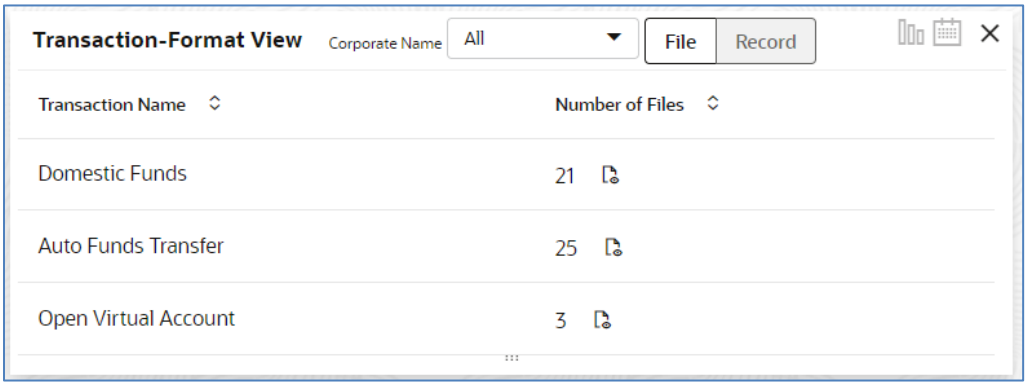
The columns in the widget are as below:

Column	Description
Status	Displays the logical statuses traversed by a file
Number of Files	Displays the count of files available under logical status and the file eye view to redirect to the File Inquiry screen

3.2.2 Transaction Format View

This widget displays the transaction wise break up, in the form of a bar chart or a table, for the files received during the day. A sample snapshot of a day:





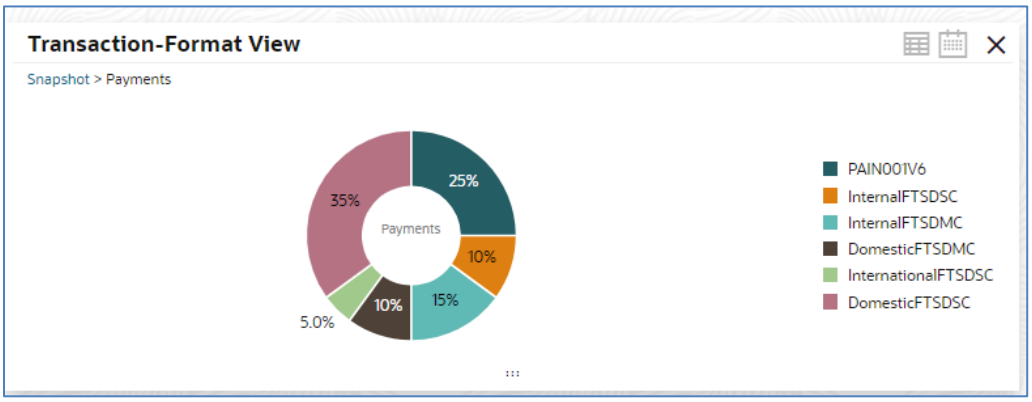
The following details are displayed in the widget:

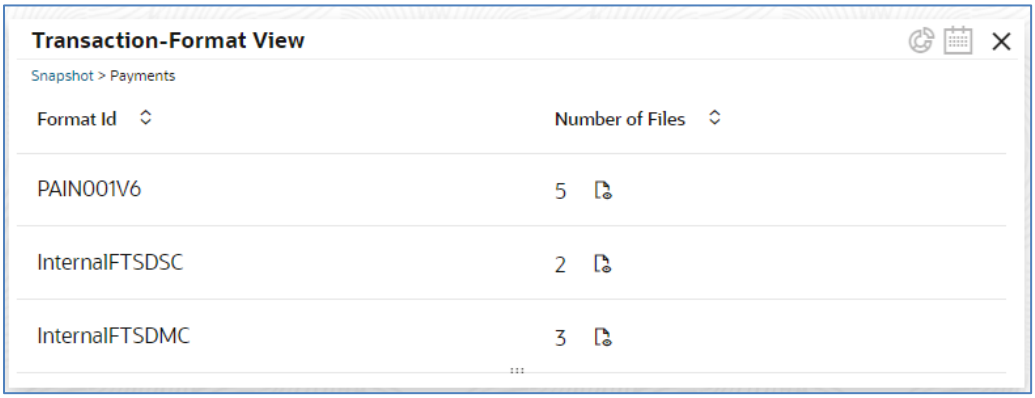
- Hover the bar to view the file count
- Click on the bar to drilldown to view the format view
- Filter the files based on Corporate
- Filter the data either for File or for Record
- Click on Table view icon, to view the total number of the files received for each transaction

- Click on the File eye view to view the Inquiry details of the files

Column	Description
Transaction Name	Displays the name of the transaction
Number of Files	Displays the count of files available under that transaction and the file eye view to redirect to the File Inquiry screen

Each status can be further drilled down to know the number of files received for each format. This is represented in the form of a pie chart.



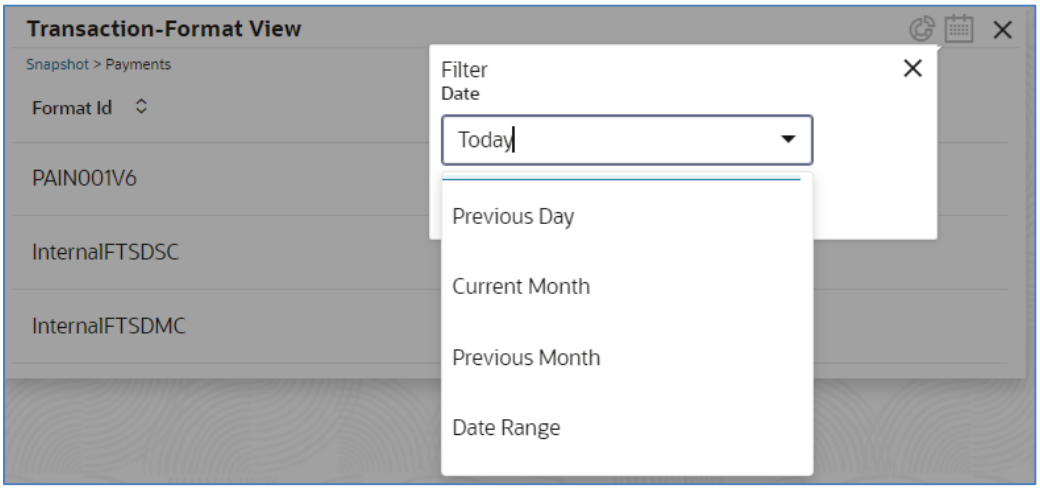


The following details are displayed in the widget:

- Hover the pie to view the file count
- Click on Table view icon, to view the total number of the files received for each format
- Click on the File eye view to view the Inquiry details of the files

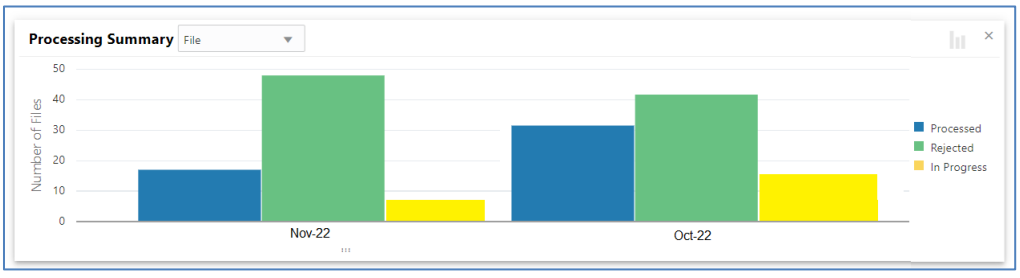
Column	Description
Format Id	Displays the format id
Number of Files	Displays the count of files available under that transaction and the file eye view to redirect to the File Inquiry screen

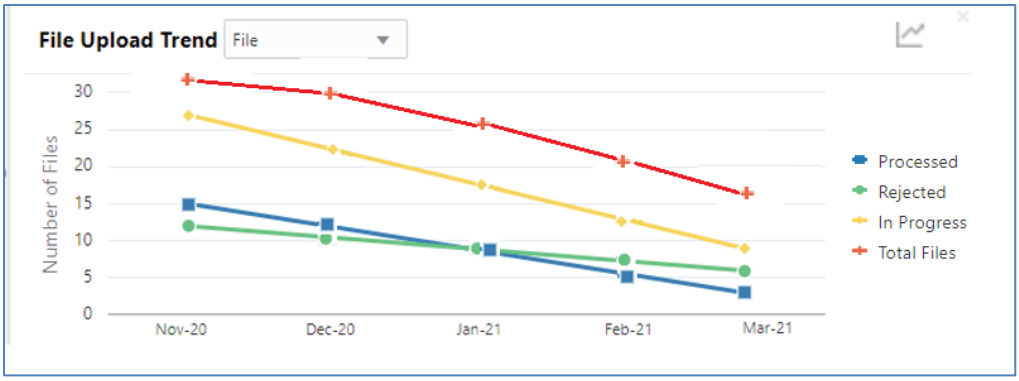
Date filter can be used to search the data based on the required date. Possible values include Today, Previous day, Current month, Previous month and manual date range.



3.2.3 Processing Summary

This widget displays the total files uploaded by the corporate user using Oracle Banking Electronic Data Exchange for Corporates platform in the past six months. The count of processed and rejected files for each month is displayed in a bar chart or line graph. A sample of the upload summary:





The following details are displayed in the widget:

- Bar chart representing the count of files uploaded by corporates
- Bar charts showing monthly count of Processed, Rejected, In Progress files in the past six months

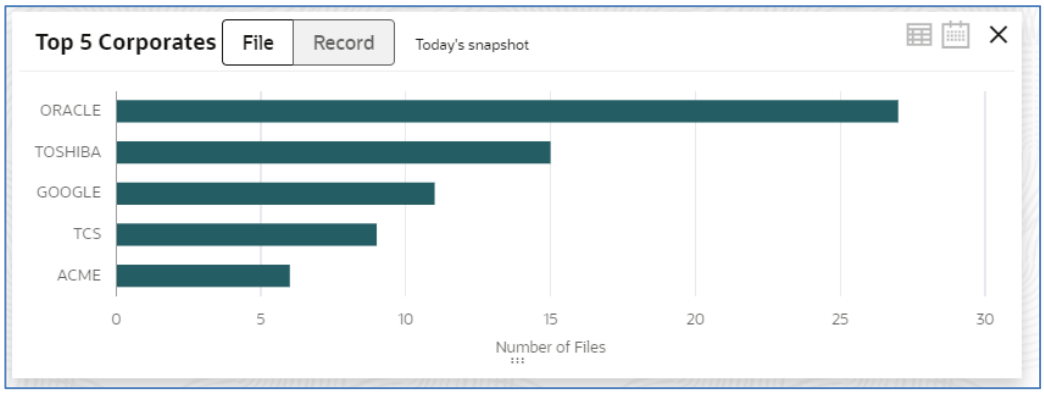
The Bank user can perform following actions on the Upload Summary widget:

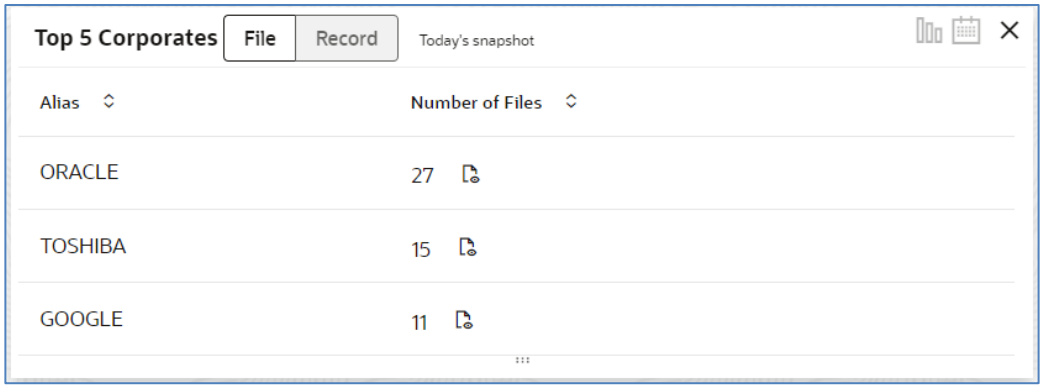
User can drill down his search to view the Total Record count that has been received by Oracle Banking Electronic Data Exchange for Corporates platform for processing within file, with status of either processed or rejected.

- On click of the graph button at the top-right views, File Upload trend with Line graph will be displayed, which represents the data as a line, as a series of data points, or as data points that are connected by a line. The Line graph indicates the total number of files count across Y-axis and last 6 months details at X-axis. The graph represents total number files that have been received with respect to processed and rejected status.

3.2.4 Top 5 Corporates

This widget displays the corporate traffic, in terms of the maximum files or records sent for processing. The metrics help provide quicker turnaround to the most active 5 corporates. Information is represented in the form of a horizontal bar graph or a tabular view. A sample of the upload summary:



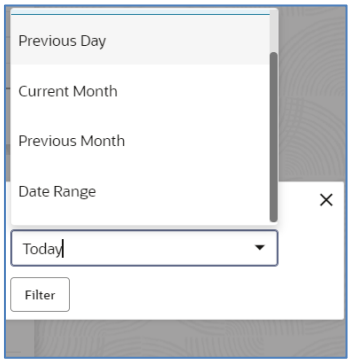


The following details are displayed in the widget:

- Vertical bar graph represents top corporates who sent maximum file for processing
- By default, today's data will be displayed for each corporate, however it can be filtered out based on the date filter.

The Bank user can perform following action on the Top 5 Corporates widget:

- User can drill down the search to view top five corporates details who have sent maximum number of records for processing on H2H connectivity.
- User can filter top five corporates' details to view data received for a particular duration. Possible values include Previous day, Current month, Previous month and manual date range.



- On click of flip button at the top-right views, summary of the total number of files for top corporates for last 3 days will be displayed.

The columns in the widget are as below:

Column	Description
Corporate Name	Displays the alias name of the corporate
Number of Files	Displays the count of files available under logical status and the file eye view to redirect to the File Inquiry screen

4. Configuration

4.1 Introduction

There are certain configurations, which are required by Bank user to setup Reference data as prerequisites and should be maintained for Oracle Banking Electronic Data Exchange for Corporates to start processing of files.

This section will cover below mentioned Reference Data Maintenances:

- Transaction Maintenance
- Format Maintenance
- File Name Maintenance
- Channel Maintenance
- Corporate Preference
- Integration Preferences
- De-Dupe Rule Maintenance
- Co-Relation Rule Maintenance

***Maintaining Core Reference Data**

Your bank needs to set up certain core reference data for the Oracle Banking Electronic Data Exchange for Corporates system to work such as list of country, currency, customer category, list of holidays, list of banks, branch, FX rates etc.

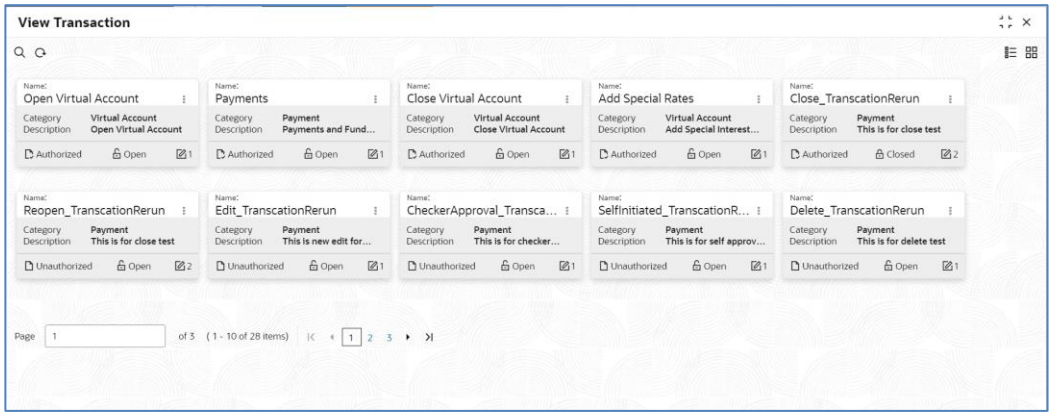
Refer to the ‘Oracle Banking Common Core User Guide’ for setting up core reference data.

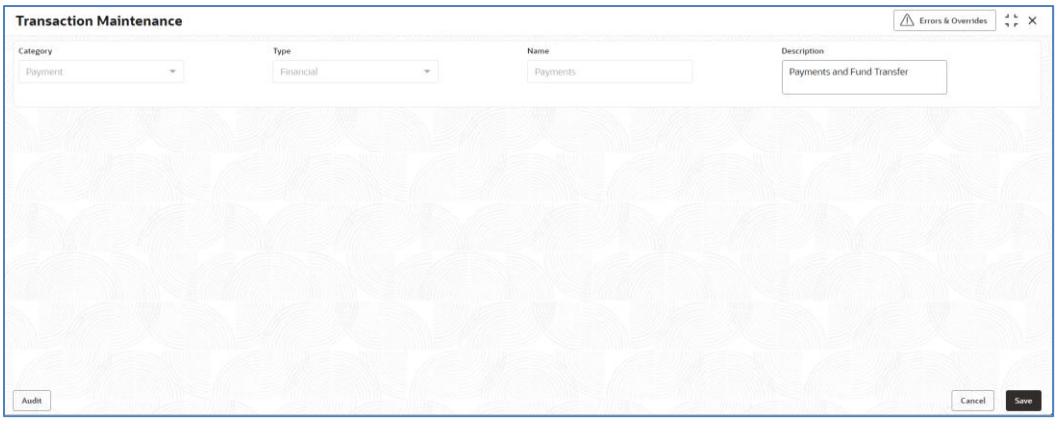
4.1.1 Transaction Maintenance

This screen allows the bank user to view the various transactions for which corporate can opt for sending data for processing. **View Transaction Maintenances:**

By using this screen, user can View and Unlock the Transaction Maintenance.

Navigation Path: Electronic Data Exchange > Maintenance > Transaction > View Transaction





1. Refer to the following table for specifying details in the above screen:

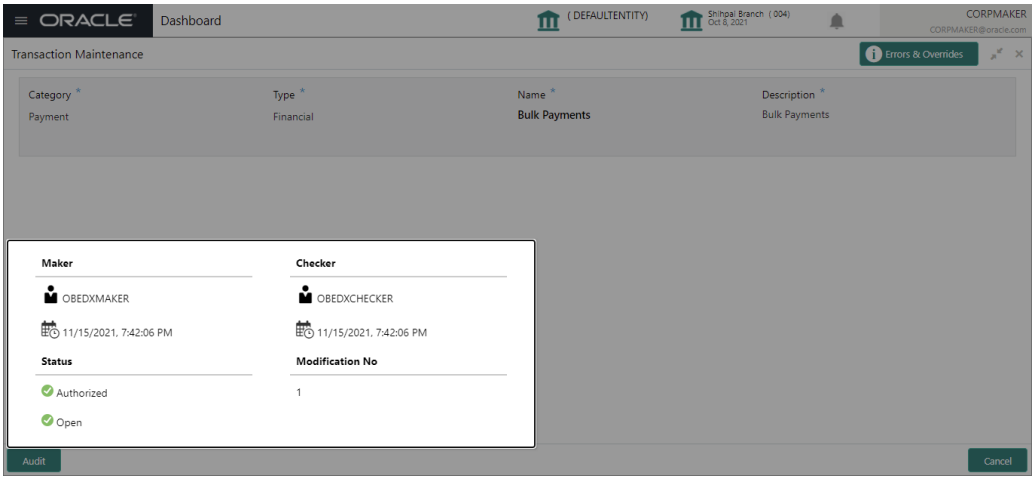
Note: Fields marked with '*' are mandatory.

Field Description:

Field Name	Description
Category *	Transaction Category for the transaction being setup
Type *	Transaction Type that specifies whether it is Financial or Non-Financial type

Name *	The unique name of the transaction.
Description *	Description for the transaction Name

Click on '**Audit'** to view the event of operation performed on maintenance.



Perform the following steps to take actions on the Transaction Details. Click the Options (⋮) icon and then click any of the below option:

1. **Authorize** To authorize the record. Authorizing requires necessary access rights.
   - Optional: Click **View** to view the record details.
   - Select the record to authorize and then click **Approve**.
2. **Delete** To delete the data permanently, which is not yet authorize.
3. **Unlock** To edit the transaction
   - Note: Only Description is allowed to be modified
4. **View** To view the **Transaction Maintenance** details.

4.1.2 Format Maintenance

Oracle Banking Electronic Data Exchange for Corporates provides master maintenance for all the formats supported for different transaction types at the Bank level.

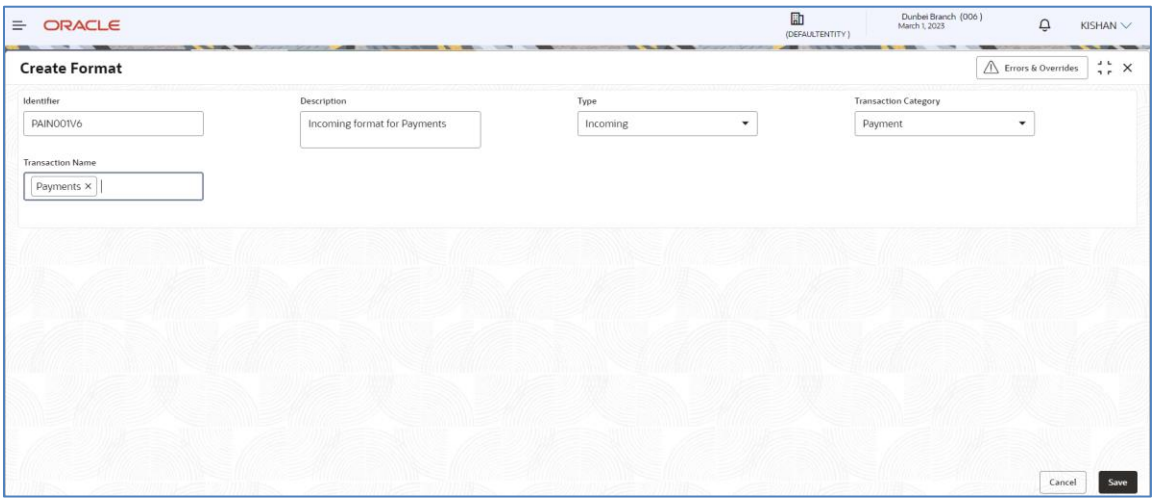
This maintenance will be used to create, view and edit the formats that needs to be supported under a specific Transaction Category and Response Type.

Note: It is not allowed to create multiple maintenance for a same identifier with same Type & Transaction Category, however multiple transactions can be added to that Identifier.

Create Format Maintenance:

This screen is used to create Format Maintenance.

Navigation Path: Electronic Data Exchange > Maintenance > Format > Create Format



1. Refer to the following table for specifying details in the above screen.

Note: Fields marked with '*' are mandatory.

Field Description:

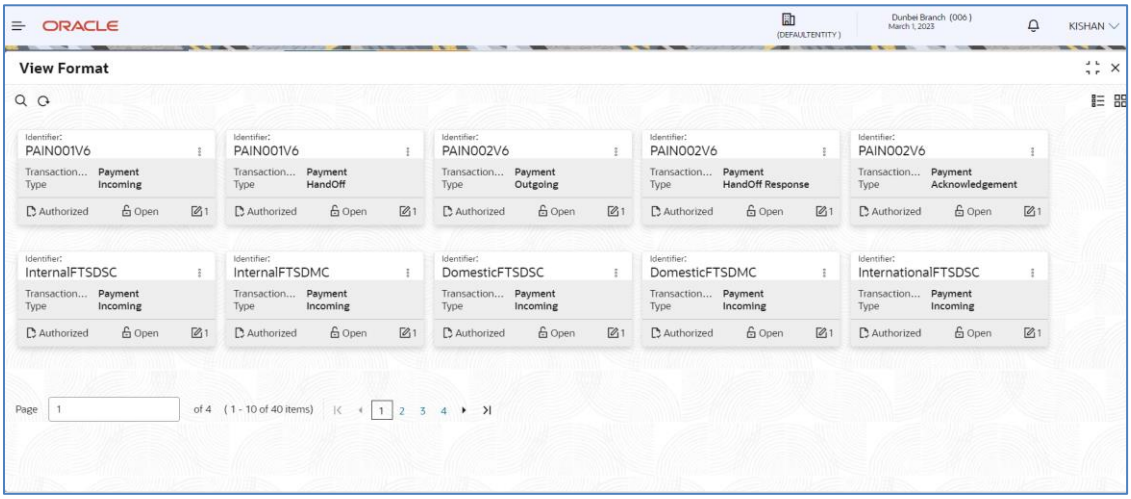
Field Name	Description
Identifier *	Enter the value for unique Format Identifier
Description *	Enter the Description for Format Identifier
Type *	Select the format type, from the list of all format type supported by Bank to create format maintenance

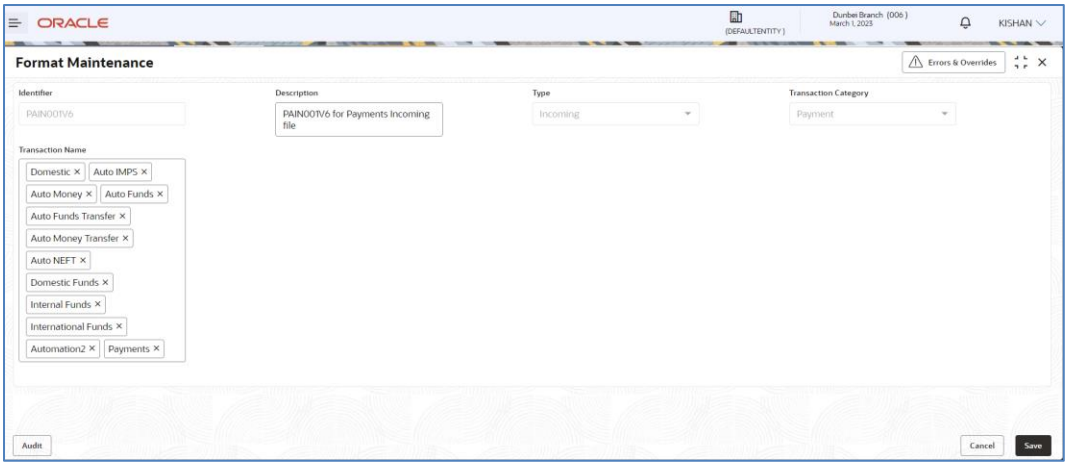
	• Incoming • Outgoing • Acknowledgement • Handoff • Handoff Response
Transaction Category *	Select the Transaction Category from available list for which format identifier in being created
Transaction Name *	Select the Transaction Name from available list for which format identifier in being created

View Format Maintenances:

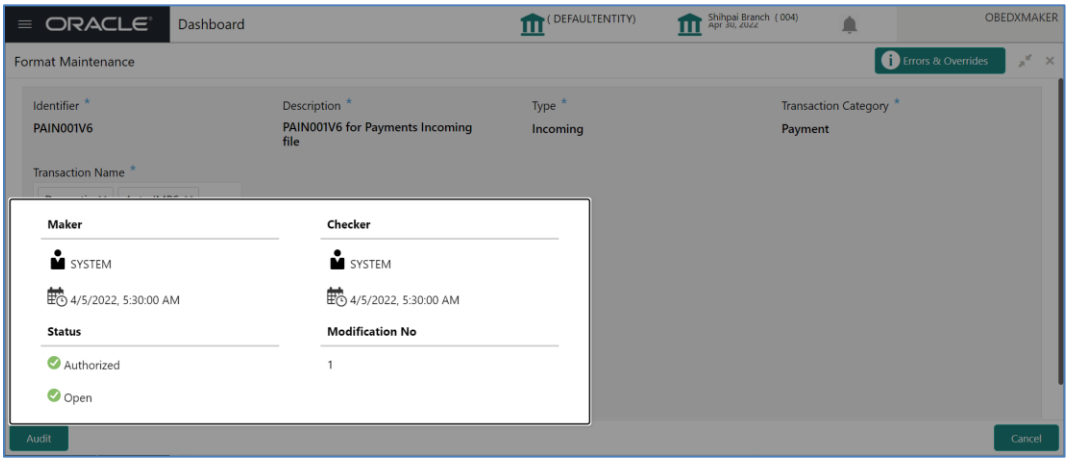
By using this screen, user can View, Modify, Delete or Authorize the Format Maintenance.

Navigation Path: Electronic Data Exchange > Maintenance > Format > View Format





Click on '**Audit'** to view the event of operation performed on maintenance.



Perform the following steps to take actions on the Format Details. Click the Options (⋮) icon and then click any of the below option:

1. **Unlock** To modify the record details. Refer to the **Create Format Maintenance** section for field level details.

2. **Authorize** To authorize the record. Authorizing requires necessary access rights.
   - Optional: Click **View** to view the record details.
   - Select the record to authorize and then click **Approve**.
   - Record can also be Rejected by clicking **Reject**.

3. **Delete** To delete the data permanently, which is not yet authorize.

4. **Close** To close record temporary
   - Optional: On the confirmation pop-up window, enter the remark for closing.
   - Click Confirm to close the record.

5. **Reopen** To reopen the maintenance record which is temporary Closed

6. **View** To view the **Format Maintenance** details.

4.1.3 File Name Template Maintenance

File name template is used to define a naming convention for various types of files – incoming, outgoing, ACK/NACK and handoff, handoff response messages.

File name template allows user to create the naming convention with the help of predefined attributes (like transaction name, format name, alias, date etc.). User can decide the order of these attributes as per naming convention and provide the length, padding characters along with the delimiter, if any. The naming convention aids the system in reading the Meta data from the file name and process the file accordingly.

Note:

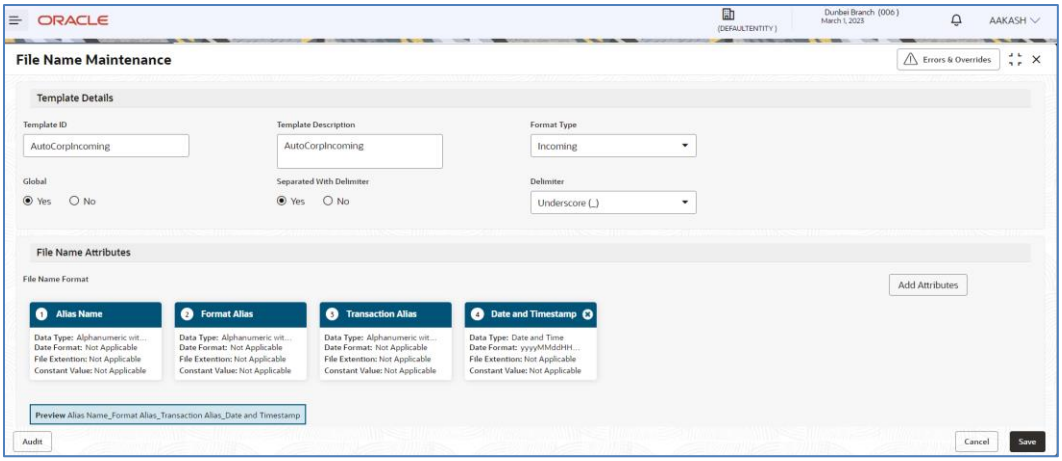
Handoff and Handoff Response File Name Templates are important to be configured as these will be required for processing with the Product Processor. These templates as pre-qualified with Oracle Banking Payments has been provided as a part of product. Any change in this template should be done only if there is any change in the requirement of Product Processor.

Format type – Handoff & Handoff Response is relevant only in case of File Based Integration with the product processor for example Payment. File Naming Template with these types are not required and will not be referred to if created in case of Virtual Account Management transaction or for any other transaction for which API integration is done with product processor.

Create File Name Template:

This screen is used to create File Name Template.

Navigation Path: Electronic Data Exchange > Maintenance > File Name > Create File Name Template



1. Refer to the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory.

Field Description:

Field Name	Description
Template Details	
Template ID *	Enter a unique Template ID, to create the file name template.
Template Description *	Enter the description for the File Name Template
Format Type *	Select the format type for the File name Template from either of available list • Incoming • Outgoing • Acknowledgement • Handoff • Handoff Response
Global *	Select if the Template is Global or Non-Global **Note**: Selection of this Flag will be not allowed when Format Type is selected as Handoff & Handoff Response, because format types are being used for internal bank communication
Separated with Delimiter *	Select if the File template is with or without Delimiter

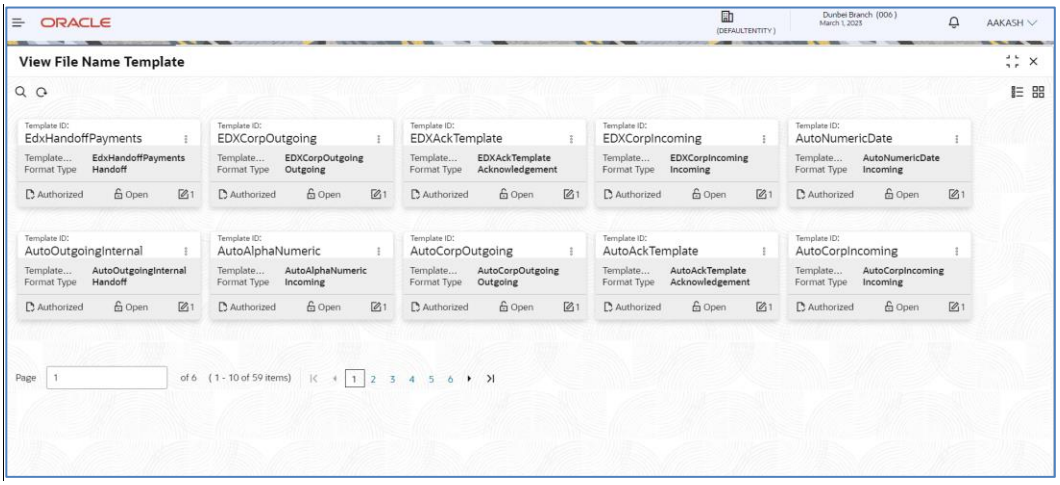
Field Name	Description
Delimiter *	Select the type of Delimiter that will be used to segregate the attribute in file name **Note**: Display If Separated with Delimiter is selected as “Yes”
File Name Attributes	
Add Attributes *	Click on this button to add List of attributes expected in File template from available list **Note**: If user selects “Separated with Delimiter “ as “Yes” then he will be allowed to add Attributes, but attributes maintenance (Length, Data Type, Padding details) will not be allowed
Attribute Name *	Name of the attributes for which data fields is being setup will be displayed here
Rename Fields *	Enter name of the attribute, which is expected in the file template and not available in the current attribute list. **Note**: > Only populate this field when the user selects Free Field as one of the expected attributes in the File Template. > User can update the name of this field with any value
Data Type *	Select the Data type for attribute, which is being added in file name template. **Note**: > In case of attribute is selected as “File Extension”, user will be allowed to enter only extension name and data type as Alphanumeric. > Attribute specific Rest of the fields will be non-Editable to user. > If user selects attribute as “Free Field “ as per the requirement ,then the new data type “Constant” will be available for user to select from data type dropdown. > With data type as “Constant “user is allowed to update only Field Name and Rest of the attribute specifics fields will be non-Editable to user.
Length *	Specify the length of each individual attribute **Note**:

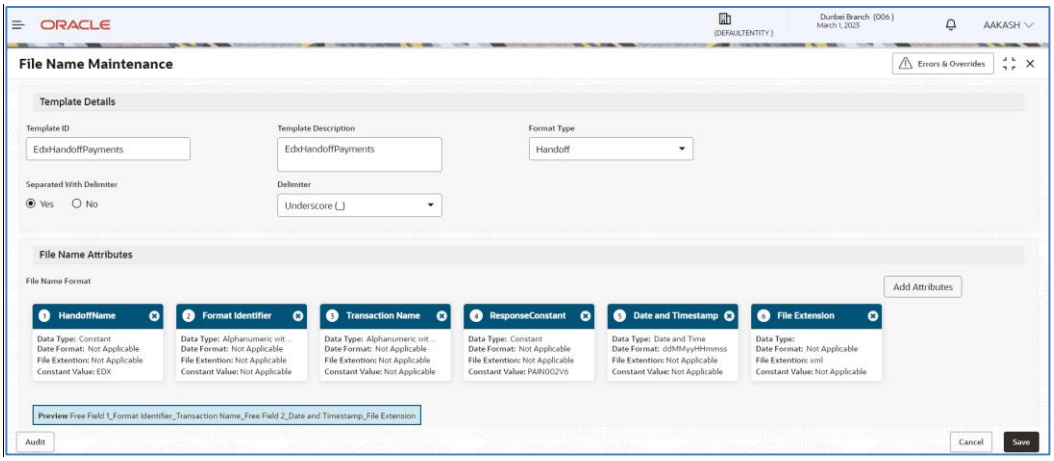
Field Name	Description
	• If the Data type is selected for any Renamed Free field attribute as “Constant “, then Length will be disabled for the user to edit or enter • Display only if Separated With Delimiter is selected as “No”
Padding Character *	Specify the padding character expected in corporate file **Note**: Display only if Separated With Delimiter is selected as “No”
Padding Position *	Select the position of pad character in corporate file **Note**: Display only if Separated With Delimiter is selected as “No”
Date and Time Format*	Select the date and time format expected in File Name **Note**: Populate this field when Date and Time Format is selected as one the file name attribute

View File Name Template:

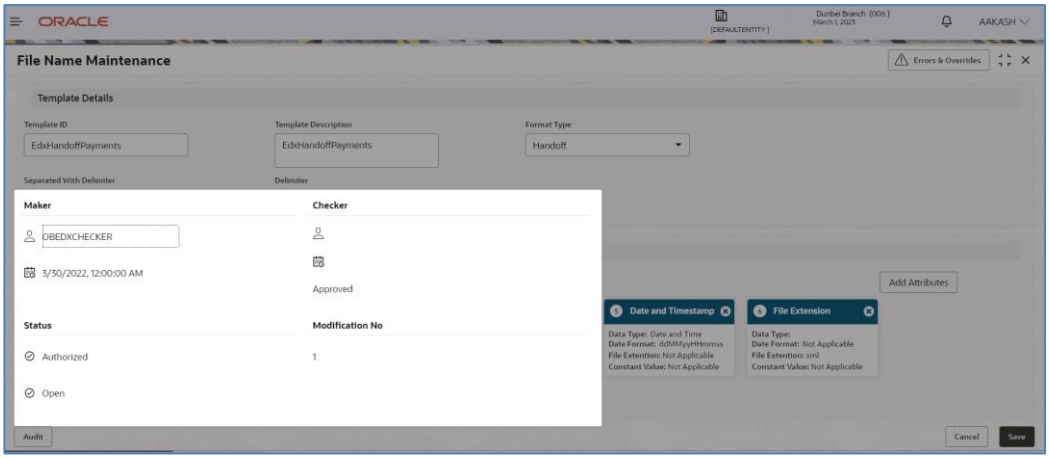
By using this screen, user can View, Modify, Delete or Authorize the File Name Template Maintenance.

Navigation Path: Electronic Data Exchange > Maintenance > File Name > View File Name Template





Click on '**Audit'** to view the event of operation performed on maintenance.



Perform the following steps to take actions on the File Name Template Details. Click the Options (⋮) icon and then click any of the below option:

1. **Unlock** — To modify the record details. Refer to the **Create File Name Template Maintenance section** for field level details.

2. **Authorize** — To authorize the record. Authorizing requires necessary access rights.
   - Optional: Click **View** to view the record details.
   - Select the record to authorize and then click **Approve**.
   - Record can also be Rejected by clicking **Reject**.

3. **Delete** — To delete the data permanently, which is not yet authorize.

4. **Close** To close record temporary
   - Optional: On the confirmation pop-up window, enter the remark for closing.
   - Click Confirm to close the record.

5. **Reopen** To reopen the maintenance record which is temporary Closed

6. **View** To view the **File Name Template Maintenance** details.

4.1.4 Channel Maintenance

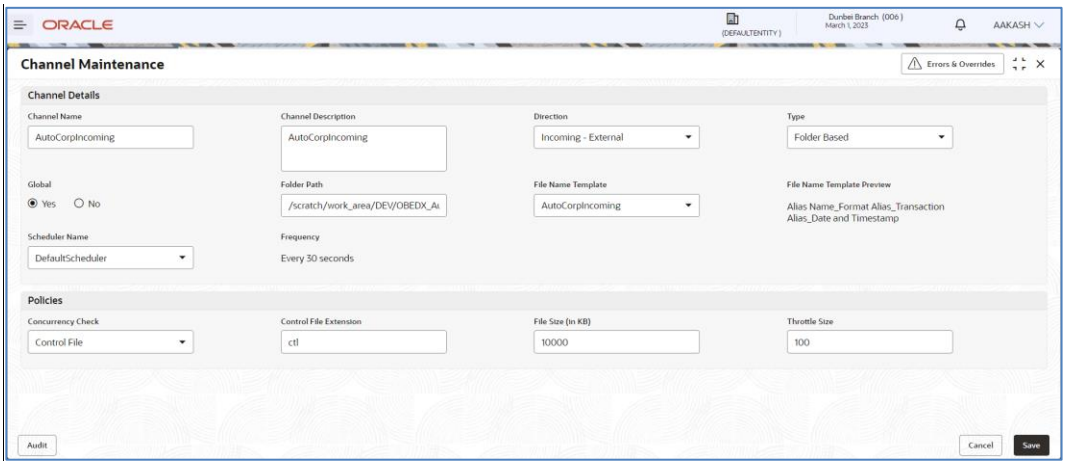
Channel maintenance allows the bank user to define the incoming channel/medium for file exchange into Electronic Data Exchange system. Channels can be 'Global' or 'Non-Global'. Global channels can be used by any corporate, whereas Non-Global channels are defined for a specific corporate.

Note: In case of API Based Integration with the host, channels for direction Incoming – Internal & Outgoing – Internal are not required to be configured. Handoffs and responses will be sent and received through API respectively.

Create Channel Maintenance:

This screen is used to create Channels.

Navigation Path: Electronic Data Exchange > Maintenance > Channel > Create Channel



1. Refer to the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory.

Field Description:

Field Name	Description
Channel Details	
Channel Name *	Enter Channel Name to Create new channel
Channel Description *	Enter the description for the Channel

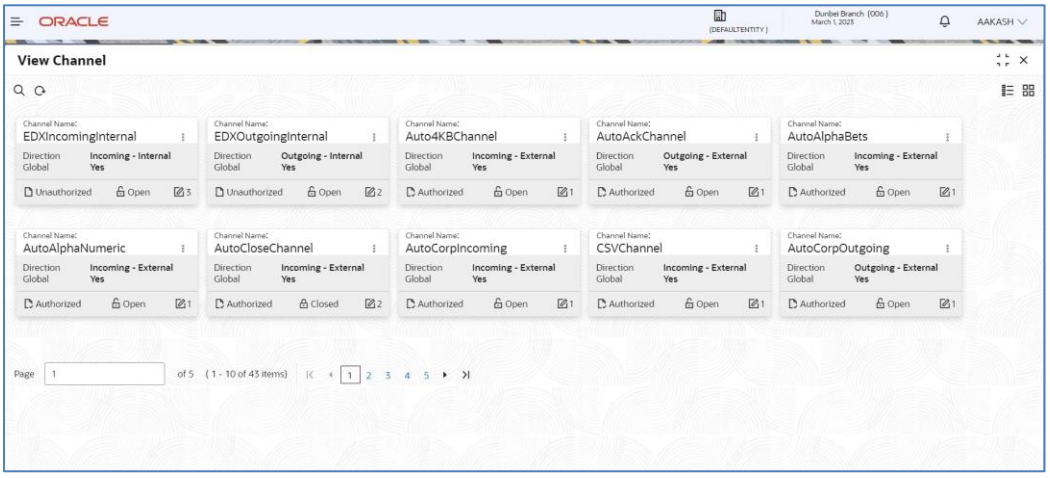
Field Name	Description
Direction *	Specify the direction of the channel maintenance, which is being setup. **Note**: Bank user can select any of the following a. Incoming – External (Corporate → Bank) b. Outgoing – External (Bank → Corporate) c. Incoming – Internal (Bank's Product Processor → Oracle Banking Electronic Data Exchange for Corporate d. Outgoing – Internal (Bank → Bank's Sub System)
Type *	Specify the channel type – Folder based **Note**: This field will be displayed only when Direction is selected as Incoming – External or Incoming – Internal
Folder Path *	Enter the folder path, from where file can be retrieved over channel **Note**: Folder Path mentioned in the maintenance should exist in the server to accept the files.
Global *	Select if the Channel Maintenance is being setup for Global (Bank level) or Non -Global (Corporate specific channel)
File Name Template *	Select the file name template from backend system to create channel maintenance **Note**: > If the channel maintenance is being setup for Global Channel, then, this field will list down Global File Name templates > If it is for Non-Global Channel then Non-Global File Name templates will be listed here
File Name Template preview	This field will display File Name Template preview **Note:** This field will populate File name template orientation, depending on the file name template selected in previous step.
Scheduler Name *	Select the scheduler name from available list to map with channel maintenance **Note**: This field will be displayed only when Direction is selected as Incoming – External or Incoming – Internal

Field Name	Description
Frequency	This field will display frequency of the Scheduler selected in previous step **Note**: This field will be displayed only when Direction is selected as Incoming – External or Incoming – Internal
Policies (Setup for Direction Incoming – External or Incoming – Internal)	
Concurrency Check *	Select the Concurrency Check Method for channel maintenance
Control File Extension*	Specify the file extension for Control file Concurrency Check **Note**: This field will be displayed only if the user selects the control file in Concurrency Check field
Allowed File Size (in KB) *	Specify maximum allowed size for Channel Maintenance in KB **Note**: This field will have an impact on the file upload, if file size is greater than the Allowed File Size, file upload will fail.
Throttle Size *	Enter the Throttle Size of scheduler

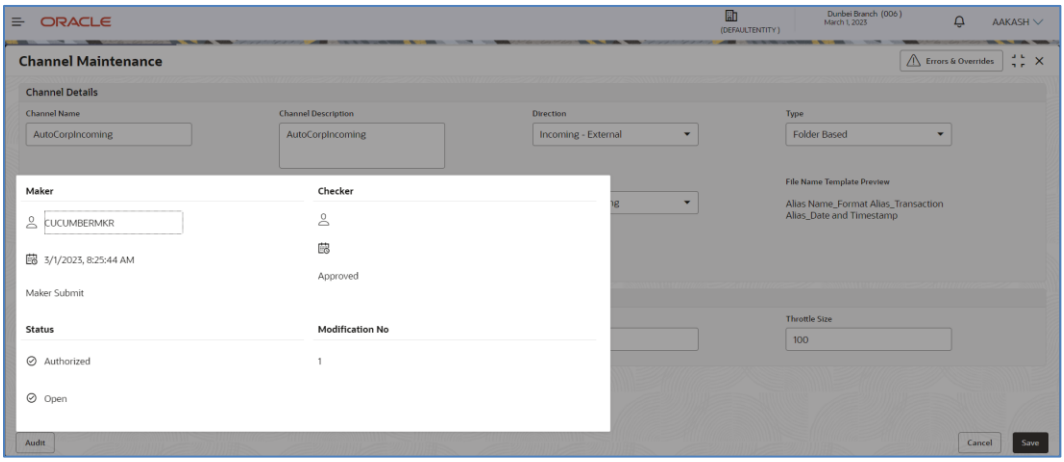
View Channel Maintenances:

By using this screen, user can View, Modify, Delete or Authorize the **Channel** Maintenance.

Navigation Path: Electronic Data Exchange > Maintenance > Channel > View Channel



Click on '**Audit'** to view the event of operation performed on maintenance.



Perform the following steps to take actions on the Channel Details. Click the Options (⋮) icon and then click any of the below option:

1. **Unlock** — To modify the record details. Refer to the **Create Channel Maintenance** section for field level details.

2. **Authorize** — To authorize the record. Authorizing requires necessary access rights.
   - Optional: Click **View** to view the record details.
   - Select the record to authorize and then click **Approve**.
   - Record can also be Rejected by clicking **Reject**.

3. **Delete** — To delete the data permanently, which is not yet authorize.

4. **Close** — To close record temporary
   - Optional: On the confirmation pop-up window, enter the remark for closing.
   - Click Confirm to close the record.

5. **Reopen** — To reopen the maintenance record which is temporary Closed

6. **View** — To view the **Channel Maintenance** details.

5. Corporate Preference

5.1 Transaction and Format Preferences

Corporate Preference are required to be set up for any corporate who wants to send data for processing on Electronic Data Exchange system. In Corporate Preferences, bank user can configure transaction types that corporate can send files for processing. Corporate can also enable the ACK/NACK and the preferred format for receiving them. Admin can specify the transaction preferences for multiple transactions across Financial and Non-Financial Transaction categories in one go.

The channel approval rule can also be configured from this screen to route files to channel for approval before processing. The two conditions to trigger the routing – file threshold and number of records – can be setup by the bank user. The files satisfying the approval condition will be sent to the Oracle Banking Digital Experience/internet banking portal for further approval by corporate user, before processing.

The same maintenance also allows bank user to maintain the Limit validation conditions for particular corporate before processing the files in application.

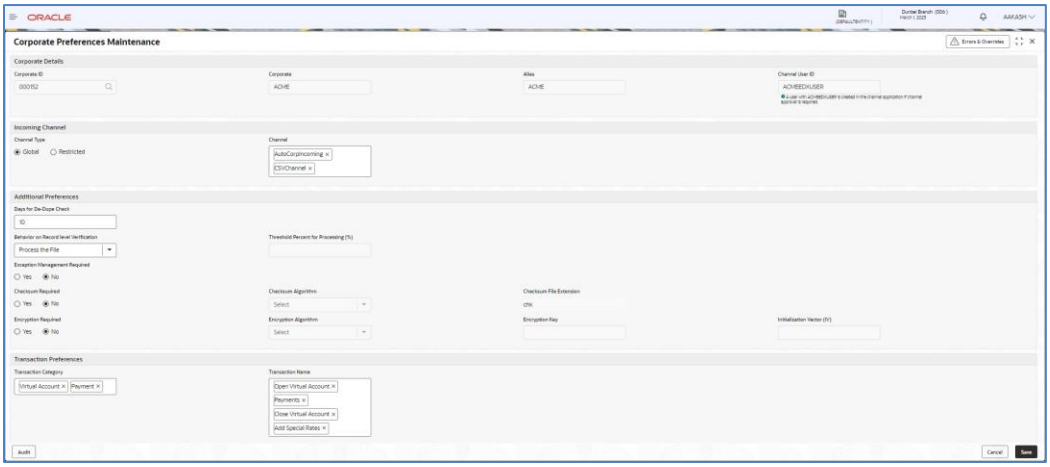
The bank user can enable or disable the limit validation check for various dynamic conditions across Financial or Non -financial transactions for the corporate while setting up the corporate preferences.

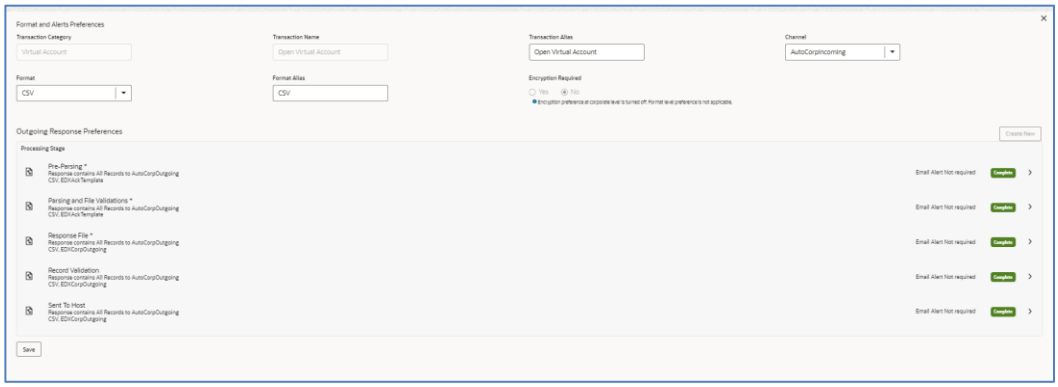
Depending upon the Limit Validation conditions maintain for the corporate, the file will be processed. If any of the predefined limit condition is failed, then the application will stop file processing and will display the error reason for actual failure.

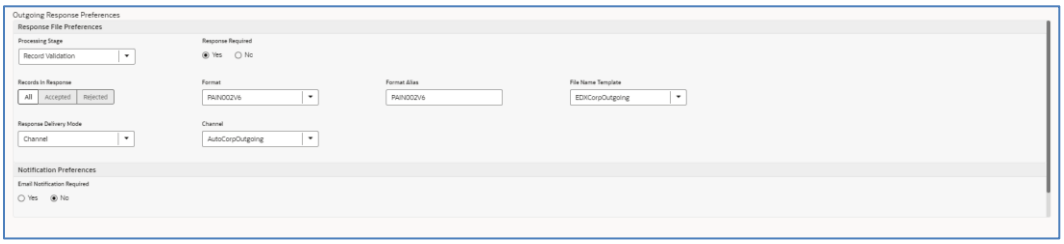
Create Corporate Preferences:

This screen is used to create Corporate Preferences.

Navigation Path: Electronic Data Exchange > Maintenance > Corporate Preferences > Create Corporate Preferences





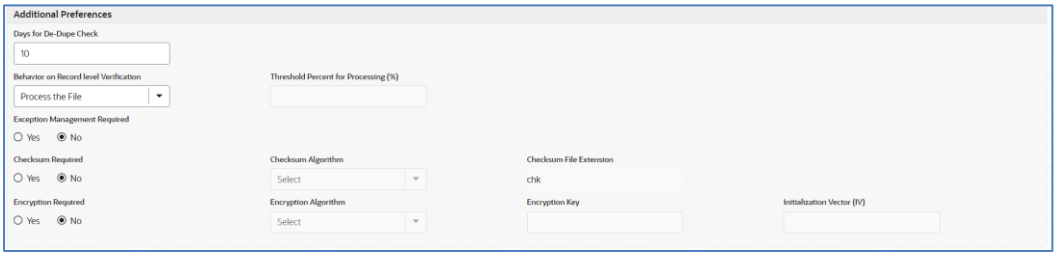


5.2 Additional Preferences

The user can do some additional preferences like Days for Dedupe Check, Behavior on Record Level Validation, Exception Management configuration, Checksum and Encryption settings.

Based on the configuration in above fields file will be processed, in case of any error file will be rejected and respective error code will be displayed in the File Inquiry screen.

Exception management is used to reprocess the file in case any error is found and the user can go the exception management screen and reprocess the file.



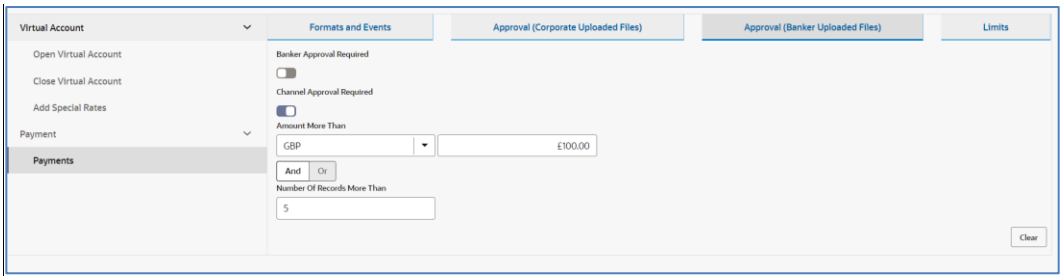
5.3 Banker & Channel Approval Rule

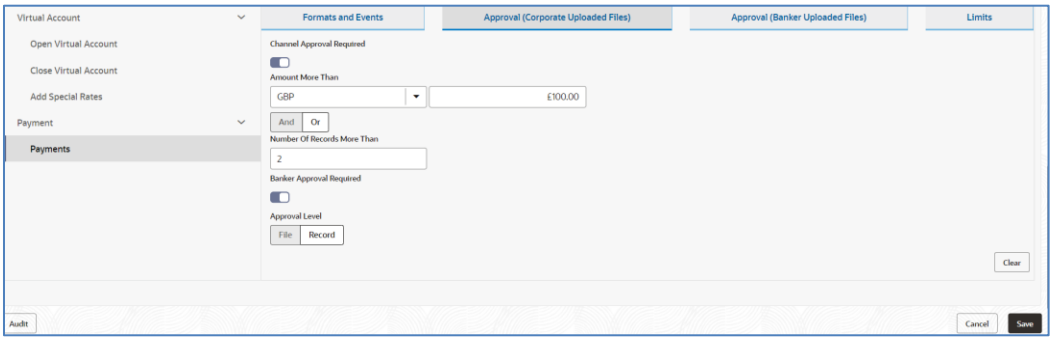
The channel approval rules are setup to specify the conditions whether the file should be sent to channel for approval before processing, based on File Threshold Level Limit and number of records.

The user can configure the Channel Approval Rule for Financial & non-financial transactions in the Corporate Preferences setup. User can define number of records and minimum Amount limit condition with different currencies for financial transactions and number of records condition for non-financial transactions.

The files, those are satisfying the approval rule condition will be sent to the Oracle Banking Digital Experience channel for further Approval before processing. Oracle Banking Digital Experience, based on maintenance of FI Template, Approval Rules and Limit Packages will allow the approver to take further action on the file waiting for approval.

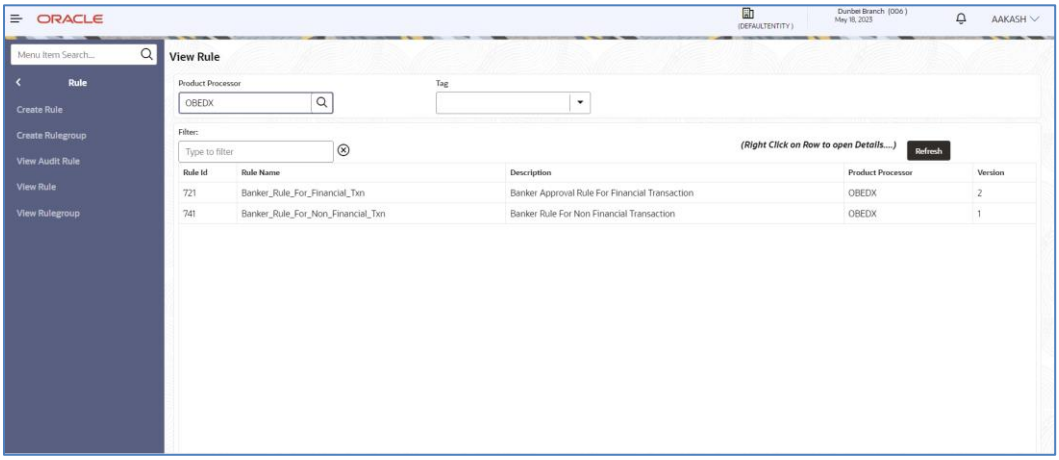
Oracle Banking Digital Experience will generate a Handoff response with individual Record status post-approval or rejection and the same will sent back to Oracle Banking Electronic Data Exchange for Corporates to update the status of the file.

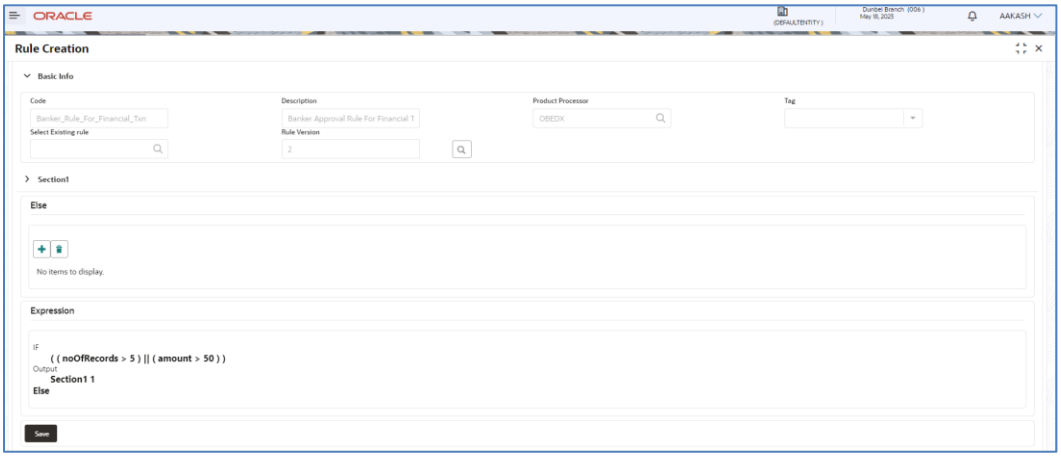




Similarly, user can setup whether Banker Approval is required or not for the uploaded files at File level or Record level.

Banker approval rules are setup to specify the conditions whether the file should be sent to banker for approval before processing, based on File Threshold Level Limit and number of records. These rules are predefined in the Plato Rules as shown below. The user can only modify the values in the Banker Approval Rule for Financial & non-financial transactions on Plato Rules screen based on the requirement. User can modify Number of Records and Minimum Amount limit condition for financial transactions and Number of records condition for non-financial transactions.





5.4 Limits Validation

The Limit validation on Corporate Preference allows bank user to maintain the Limit validation conditions for particular corporate before processing the files in application.

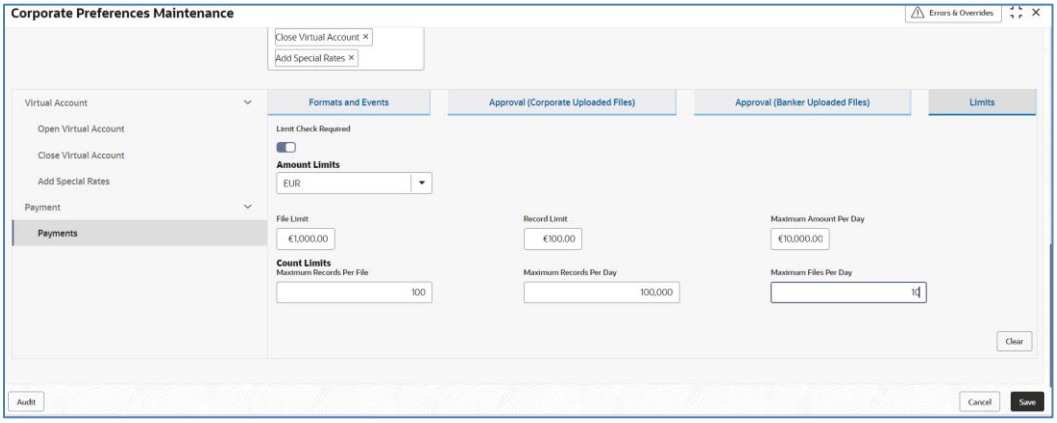
The bank user can enable or disable the limit validation check by selecting the check box at Limits step while setting up the corporate preference. This Limit Validations are defined for various dynamic conditions across Financial or Non -financial transactions for the corporate.

User can define the preferred limit currency while setting up the limit check precondition, so that system will convert and execute limit validation as per preferred currency specified.

Amount limit validations can be defined based on Limit test to see that the value does not exceed a predetermined limit. The check includes Maximum File Limit, Record Limit & Maximum Amount per day. This check is applicable only for Financial Transaction.

Application allows user to define Count Limit's condition that performs Record Test. Count limits can be defined for both financial and non-Financial transactions. The check includes Maximum Records per File, Maximum Records per Day & Maximum Files per Day

Depending upon the Limit Validation conditions maintain for the corporate, the file will be processed. If any of the predefined limit condition is failed, then the application will stop file processing and will display the error reason for actual failure.



1. Refer to the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory.

Field Description:

Field Name	Description
Corporate Details	
Corporate ID *	Search Corporate ID, for whom corporate preference needs to be created.
Corporate*	Displays Corporate Name, for whom corporate preference is, needs to be created.
Alias*	Enter Alias name of the Corporate. It should be unique

Channel User ID *	This is the corporate user id for Channel Approval for internet banking (Oracle Banking Digital Experience – corporate user ID). **Note**: • It is a system generated user ID for Oracle Banking Digital Experience maker user for approval of file • It is a created in the system only when the channel approval is required • It is available only in view mode and cannot be entered or modified by the user.
Incoming Channel Details	
Channel Type *	Select if the Channel is Global or Non-Global. Global channels can be mapped to multiple corporates and non-Global channels are specific to a Corporate
Channel *	Select Channel Name to associate channels. Multiple channels can be associated to a corporate **Note**: > In the case of a Non Global channel, if it is once mapped to a Corporate then it should not be available for mapping with another corporate > If the channel type is selected as Global, then application will list down only global channels in this list and vice versa.
Additional Preferences	
Days for De-Dupe Check *	Set up the number of days within which the system should perform the duplicate check with the previously received files. For e.g., if 180 days are maintained in this field then system will run the de-dupe rules with the files received in last 180 days.
Behavior on Record Level Verification	Select the behaviour of the file when there is any record in the file that is rejected. Process the File – It will process the file for the success records.

	Reject the File – It will reject the whole file when there is any one record rejected in the file. Custom – Based on the Threshold percent given in the next field, file will be processed.
Threshold Percent for Processing (%)	Enabled when Custom is selected in the above field. Setup the threshold percent based on which file will be processed. Enter number between 1 to 99
Exception Management Required	Select whether Exception management is required for the error files.
Checksum Required	Select if checksum validation is required for the file.
Checksum Algorithm	Provide the checksum algo based on which checksum will be derived and verified with the value given in the checksum file.
Checksum File Extension	Static field displaying the extension of the checksum file.
Encryption Required	Select if encryption is required for the file.
Encryption Algorithm	Select the encryption algorithm based on which encryption will be done. Allowed Values – AES 126 AES 256
Encryption Key	Provide the encryption key based on which encryption will be done.
Initialization Key (IV)	Provide the IV key based on which encryption will be done.
Transaction Preferences	

Transaction Category*	Select Transaction Category(s) for which the corporate wishes to send files.
Transaction Name *	Select Transaction name (s) from available List. **Note**: The transaction name list will populate depending on the Transaction Category selected in the previous selection. Multiple Transactions Names will be segregated and arranged with respect to Transaction Category
Add New*	Setup the format for each transaction type in which the corporate will send the file. Click on this button to add new Incoming Format for Transaction Name selected from the available list at the Left side
Transaction Category*	Displays Transaction category for whom Format preference is being done
Transaction Name *	Display Transaction Name for whom Format preference is being done
Transaction Alias*	User can provide the transaction alias which will come in the incoming file name and through which Transaction Name will be identified
Channel *	Select the channel name for outgoing response file.
Format *	Select Format to Map with Customer Response File
Format Alias*	User can provide the format alias which will come in the incoming file name and through which Format will be identified
Encryption Required	Select if Encryption is required for the format. If selected as No encryption will not be applicable for this format. Note: In case Encryption preference at corporate level is turned off, then Format level preference is not applicable.
Copy Format Preferences	Select the Existing Format ID to copy for the current maintenance

Outgoing Response Preferences

Note1: Mandatory Processing Stages will be listed first and those cannot be deleted by the user. User can add new processing stages and can modify all the processing stages.

Note2: Outgoing Response Preferences is not supported for Virtual Account Open transactions so should not be defined. It should be selected as No in Response Required field for all Processing stages.	
Processing Stage*	Select the processing stage from the list for which response preferences are required to be configured. Pre-Parsing Parsing & File Validation Host Response Record Validation Sent to host
Response Required*	Select whether acknowledgement/response is required or not for the selected processing stage
Records In Response	Select what type of records are required in the response file. Accepted – only accepted records will be sent in the response file Rejected – only rejected records will be sent in the response file All – All types of records will be sent in the response file
Format *	Select the Format in which Customer Response File will be generated
Format Alias *	Provide the format Alias which will be mapped to the Response File name
File Name Template *	Select outgoing file name template to map with Customer Response File
Response Delivery Mode *	Select the response mode where the Response File will be generated from the available list – Channel Email Both
Channel*	Required if Channel/Both is selected in the Response mode. Provide the channel where the response file will be generated.

Email Address*	Required if Email/Both is selected in the Response mode. User can provide multiple email addresses separated by comma, where the response file will be sent.
Email Notification Required*	Select Yes/No as per the requirement Yes – If Email notification required No – If Email notification is not required
Email on Event*	Select the event when the notification will be triggered Rejected – Notification will be triggered whenever the file/transactions are rejected Always – Notification will be triggered in both the case of accept or reject
Email Address*	User can provide multiple email addresses separated by comma, where the notification will be sent.
Copy	Select and copy the transaction preference done in earlier step to map with new Transaction which is being setup
Approval (Corporate Uploaded File) & Approval (Banker Uploaded File) - Specify the conditions to send file for channel or banker approval before processing.	
Channel Approval Required	Toggle if channel approval is required
Select Currency	Select the Currency to define amount level, Channel approval criteria
Amount More Than	Enter the Threshold Amount for the Corporate to check before applying approval rule. If the File amount is greater than the defined amount here, it will be sent for approval
AND OR	Select either AND or OR If AND is selected, then it will be sent for approval only if both conditions are met. If OR is selected, then it will be sent for approval if either of the condition is met.

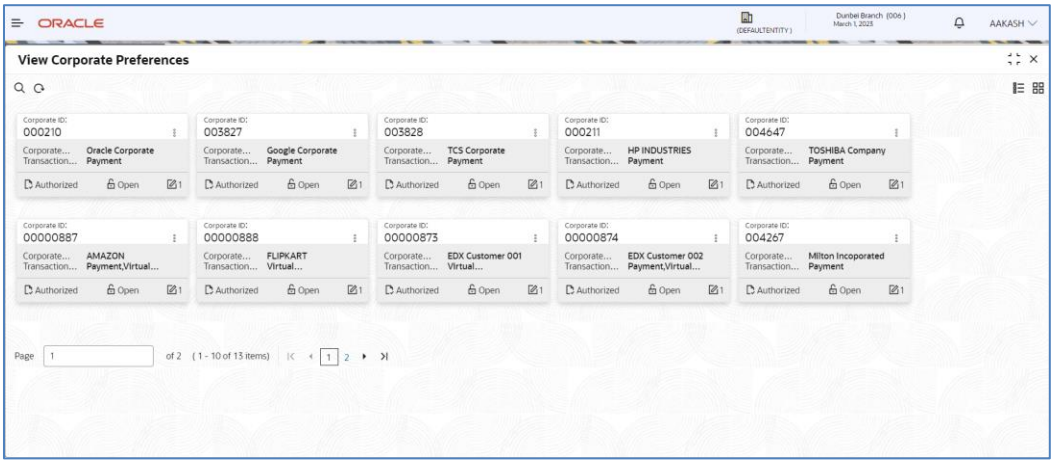
Number Of Records More Than	Enter the number of records, above which the file needs to be sent for approval **Note**: If both file amount and records criteria is maintained system will look for both conditions to be met before sending a file for approval.
Banker Approval Required	Toggle if Banker approval is required
Approval Level	Select the approval level – File or Record
Note – Banker Approval Required and Channel Approval Required sequence will change based on the tab selection. If Approval (Corporate Uploaded Files) is selected, Channel Approval Required will be first and Banker Approval Required will be second. If Approval (Banker Uploaded Files) is selected, Banker Approval Required will be first and Channel Approval Required will be second.	
Limits –	Specify the Limit conditions check to performed on File, before processing further in application
Limit Check Required	Select the Check box if Limit check is required for Corporate
Select Currency*	Select preferred currency from dropdown to convert and execute limit validation as per selected currency in this dropdown
Amount Limit	
File Limit	Define maximum File limit allowed for corporate in case of financial transactions to validate the File limits before processing the file
Record Limit	Define record level limits, for financial transactions, with the Maximum amount, so that system can validate the Record limits before processing the records in the file

Maximum Amount Per Day	Define the maximum amount of transaction allowed per day for an individual corporate; hence, the system will restrict the file crossing the predefined maximum amount range.
Count limits	
Maximum Records Per File	Define the maximum number of records allowed in an individual file for the corporate, including Financial and Non-Financial Transactions
Maximum Records Per Day	Define the maximum number of records allowed in a single day for the corporate for Financial and Non-Financial Transactions
Maximum Files Per Day	Define a maximum number of files that can be processed for the individual corporate in a single day with Financial and Non-Financial Transactions.

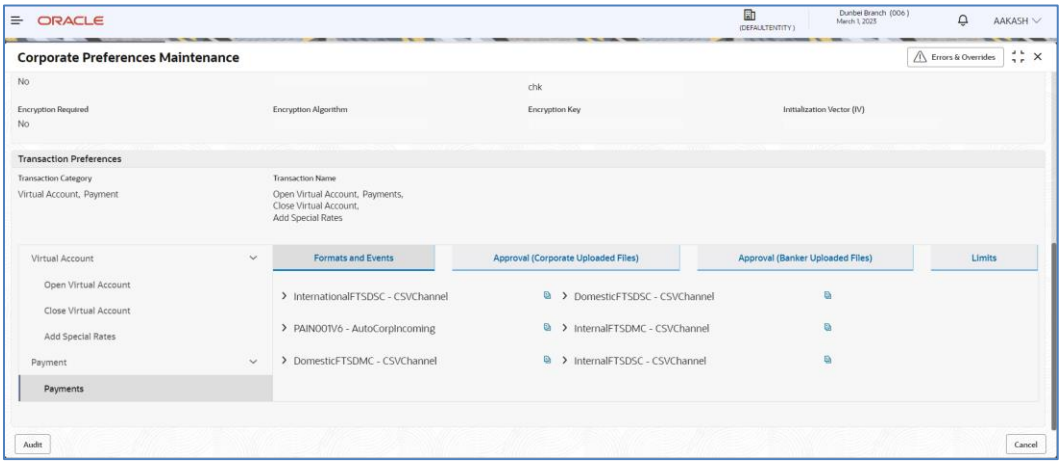
View Corporate Preferences:

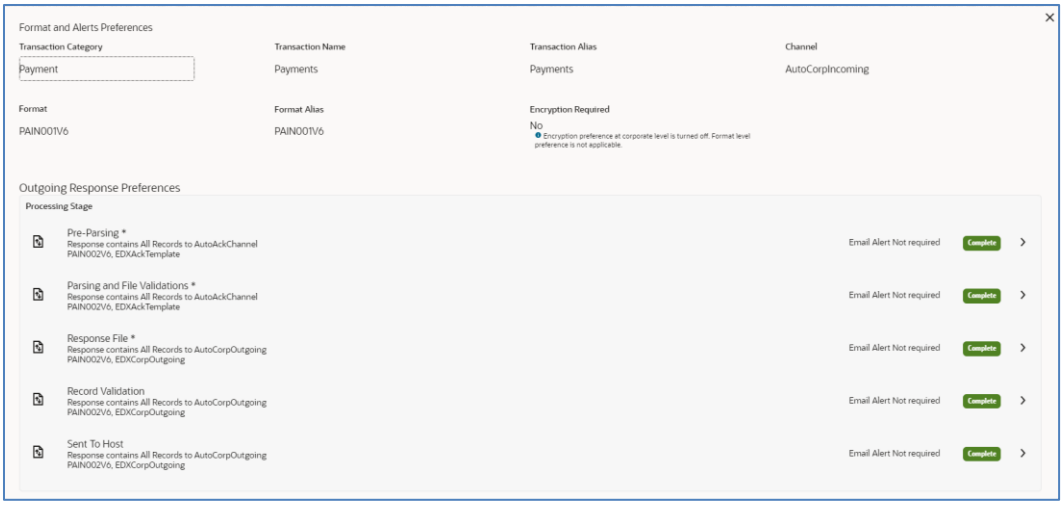
By using this screen, user can View, Modify, Delete or Authorize the **Corporate Preferences** Maintenance.

Navigation Path: Electronic Data Exchange > Maintenance > Corporate Preferences > View Corporate Preferences

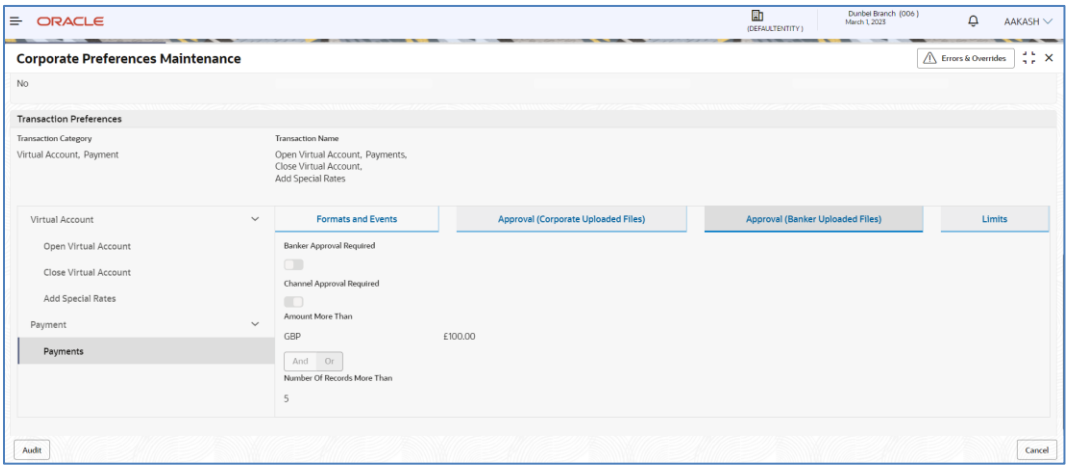


Format Maintenance

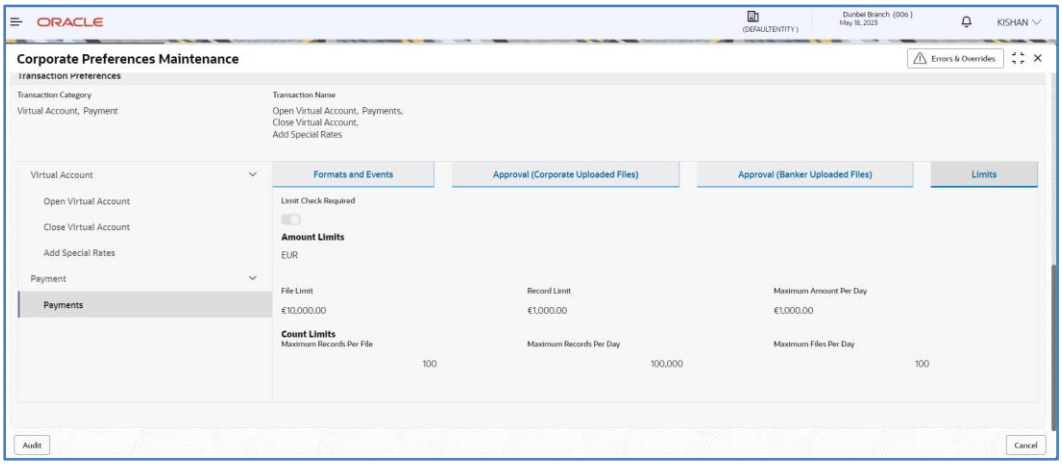




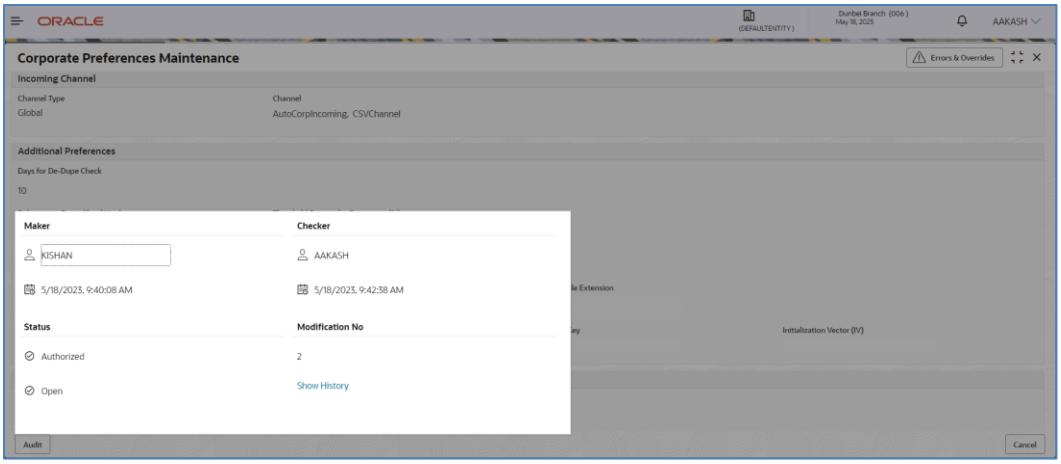
Channel Approval Criteria



Limits



Click on '**Audit'** to view the event of operation performed on maintenance.



Perform the following steps to take actions on the Corporate Preferences Details. Click the Options (⋮) icon and then click any of the below option:

1. **Unlock** — To modify the record details. Refer to the **Create Corporate Preferences** section for field level details.

2. **Authorize** — To authorize the record. Authorizing requires necessary access rights.
   - Optional: Click **View** to view the record details.
   - Select the record to authorize and then click **Approve**.
   - Record can also be Rejected by clicking **Reject**.

3. **Delete** — To delete the data permanently, which is not yet authorize.

4. **Close** — To close record temporary
   - Optional: On the confirmation pop-up window, enter the remark for closing.
   - Click Confirm to close the record.

5. **Reopen** — To reopen the maintenance record which is temporary Closed

6. **View** — To view the **Corporate Preferences** details.

6. Integration Preferences

6.1 Integration Preferences Maintenance

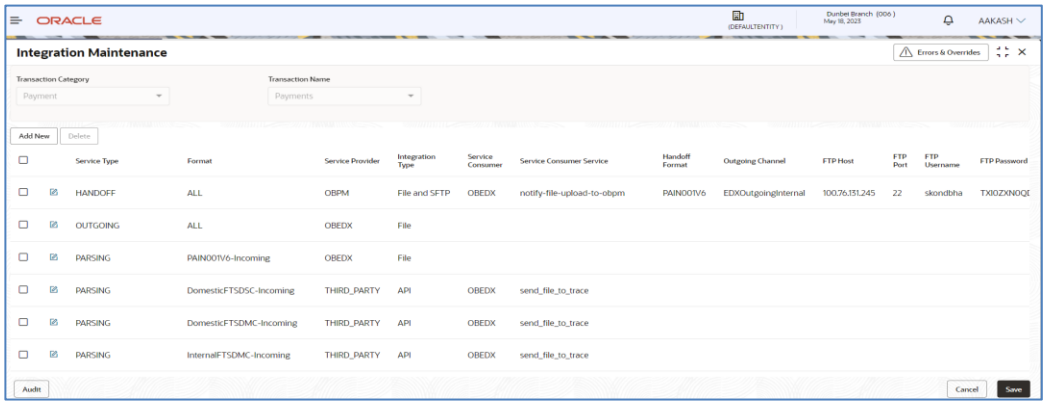
Integration Preferences are configured to identify the system who will perform the parsing, outgoing file generation and handoff processing. User can define the integration preference settings for each underlying processing system for these functions for each transaction.

User can define the preferences based on each incoming format or can select a generic configuration for 'All' formats of the selected transaction.

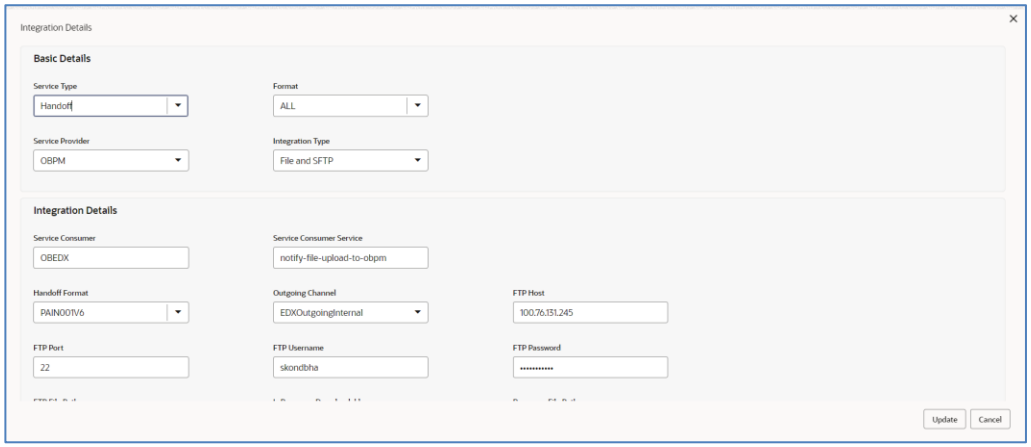
Create Integration Preferences:

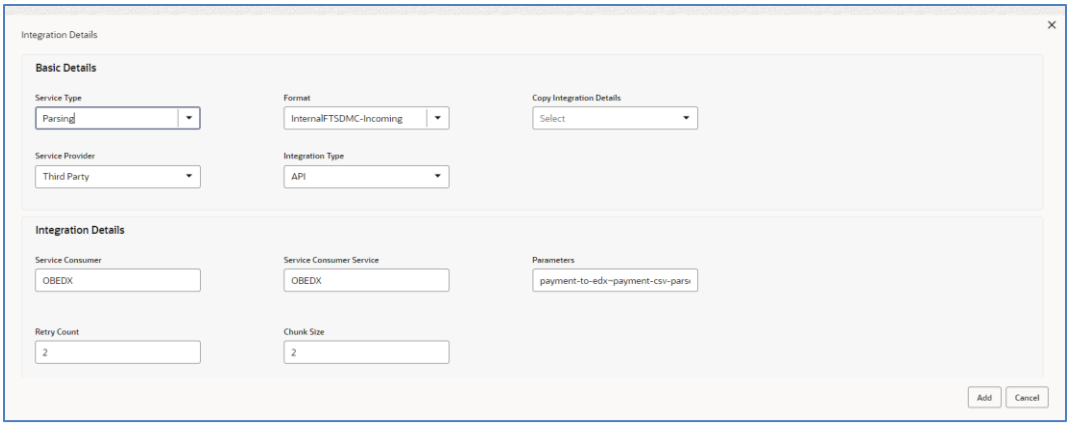
This screen is used to create Integration Preferences.

Navigation Path: Electronic Data Exchange > Maintenance > Integration Preferences > Create Integration Preferences



Add/Edit Screen





1. Refer to the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory.

Field Description:

Field Name	Description
Transaction Category *	Select Transaction Category, for selecting a transaction under that category
Transaction Name *	Select Transaction name from the available List. **Note**: The transaction name list will populate depending on the Transaction Category selected in the previous selection.
Add Screen	
Service Type	Select the service type: Parsing / Handoff / Outgoing for which preferences are to be setup.
Format	Select Incoming/Outgoing Format for which preferences to be maintained. When Service Type = Parsing/Handoff, Incoming Formats will be displayed in the dropdown. When Service Type = Outgoing, Outgoing & Acknowledgement type formats will be displayed in the dropdown.
Copy Integration Preference	It is displayed based on the Service Type selected. When Service Type = Parsing, all formats configured for Parsing is displayed.

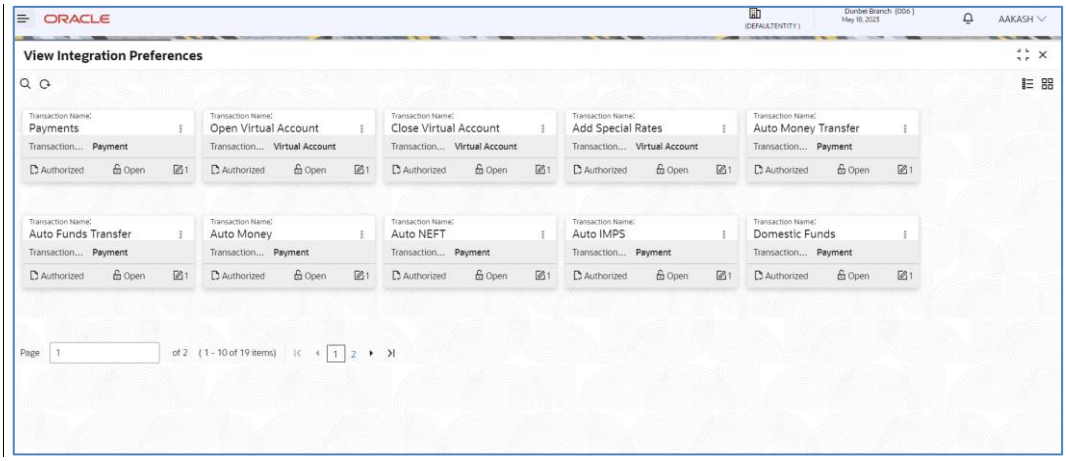
Field Name	Description
	When Service Type = Handoff, all formats configured for Handoff is displayed. When Service Type = Outgoing, all formats configured for Outgoing is displayed. Field will be displayed only if there is an existing record in the maintenance table.
Service Provider	Select the system who will process the service selected. **Note:** Possible Values: OBEDX / Third Party / OBVAM / OBPM If OBEDX, then it's internal parser.
Integration Type	Select the type of integration type whether it is File Based, File & SFTP Based or API based integration.
Service Consumer	Provide OBRH Service Consumer Name. Note: Displayed when Integration Type selected is either API or File and SFTP
Service Consumer Service	Provide OBRH Service Consumer Service. Note: Displayed when Integration Type selected is either API or File and SFTP
Parameters	Enable when Service Provider is Third Party and Integration type is API. Used for giving parameters which can be helpful for integration
Handoff Format	Display the Handoff format in case of File or File & SFTP based integration.
Outgoing Channel	Display the outgoing channel in case of File or File & SFTP based integration.
FTP Host	Provide the FTP Host in case of SFTP based integration.
FTP Port	Provide the FTP Port in case of SFTP based integration.
FTP User Name	Provide the FTP Username in case of SFTP based integration.
FTP Password	Provide the FTP password in case of SFTP based integration.

Field Name	Description
FTP File Path	Provide the FTP File Path in case of SFTP based integration.
Is Response Downloadable	Select whether response is downloadable or not.
Response File Path	Provide the response file path where the response files will be placed on the server.
Download Channel Name	Select the channel name from which file will be downloaded.
Dedupe Check Days	Provide the number for days which dedupe to be checked on the response file.
File Filter	Provide the file filter based on which file will be checked.
Retry Count	Number of times retry will be done in case of API based integration.
Chunk Size	Chunks to be created during API based integration.

View Integration Preferences:

By using this screen, user can View, Modify, Delete or Authorize the Integration Preferences Maintenance.

Navigation Path: Electronic Data Exchange > Maintenance > Integration Preferences > View Integration Preferences



Click on '**Audit'** to view the event of operation performed on maintenance.

Perform the following steps to take actions on the Integration Preferences. Click the Options ( ) icon and then click any of the below option:

1. **Unlock** To modify the record details. Refer to the **Create Integration Preferences** section for field level details.

2. **Authorize** To authorize the record. Authorizing requires necessary access rights.
   - Optional: Click **View** to view the record details.
   - Select the record to authorize and then click **Approve**.
   - Record can also be Rejected by clicking **Reject**.

3. **Delete** To delete the data permanently, which is not yet authorize.

4. **Close** To close record temporary
   - Optional: On the confirmation pop-up window, enter the remark for closing.
   - Click Confirm to close the record.

5. **Reopen** To reopen the maintenance record which is temporary Closed

6. **View** To view the **Integration Preferences** details.

7. Dedupe Rule Maintenance

7.1 Dedupe Rule Maintenance

De-duplication rules are configured to identify duplicate files or records in the files received for processing. Data de-duplication is a process that eliminates excessive copies of data. Post syntactical validation, file transformation and record extraction in Electronic Data Exchange, de-dupe rule is run to eliminate duplicates.

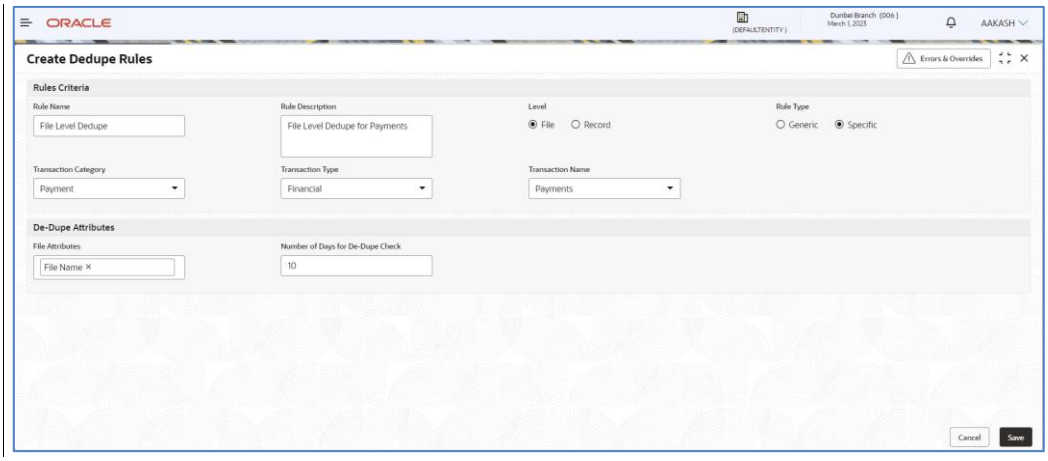
Bank user can configure de-dupe rules for a file as well as for record level.

If a duplicate file is identified, the file is rejected. If a duplicate record is identified, only that record gets rejected and rest of the records are pushed for further processing.

Create Dedupe Rules:

This screen is used to create Dedupe Rules.

Navigation Path: Electronic Data Exchange > Maintenance > Dedupe Rules > Create Dedupe Rule



2. Refer to the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory.

Field Description:

Field Name	Description
Rules Criteria	
Rule Name *	Enter Rule name
Rule Description *	Enter Rule description

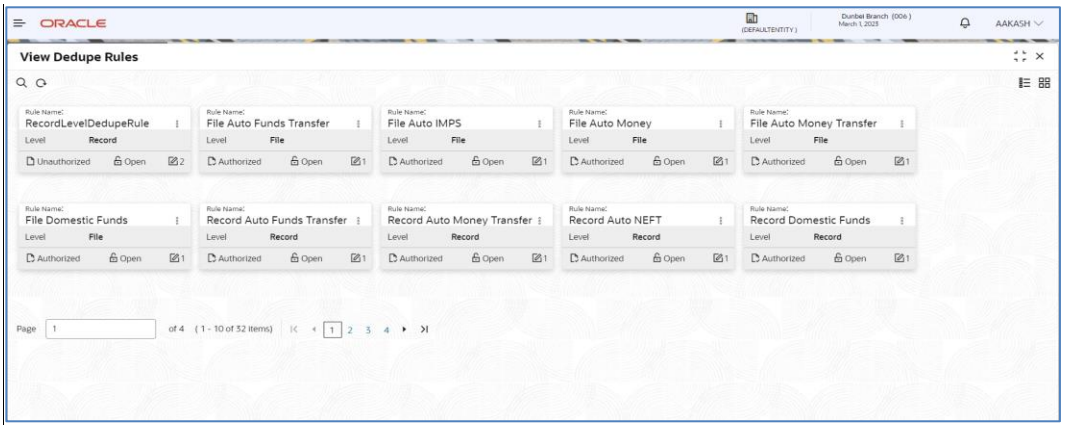
Field Name	Description
Rule Level *	Select if de-dupe rule is being setup at Record or File level
Rule Type *	Select if the rule should be generic or specific to transaction. **Note** : > Rule type is applicable only for File Level Rules. > If user selects Generic Rule Type, then the rule that has been created with generic rule condition is applicable for all transaction under the Transaction Category selected. > Application will execute Generic De-dupe rule only when there is no specific Transaction rule is defined.
Transaction Category*	Select Transaction Category, for selecting a transaction under that category
Transaction Type *	Select Financial or Non- Financial for filtering the transactions basis on that
Transaction Name *	Select Transaction name from the available List. **Note**: The transaction name list will populate depending on the Transaction Category selected in the previous selection. Multiple Transactions Names will be segregated and arranged with respect to Transaction Category
Dedupe Attributes	
File Attributes *	Select File Level data duplication attributes like File Message ID , File Name etc. so that the system can run de- dupe rules on those conditions
Record Attributes *	Select Record Level data duplication attributes so that the system can run de- dupe rules on those conditions within file. The attributes in the dropdown are populated as applicable for each transaction. In case of Payments below fields are displayed, File Reference Id, Payment Method, Instruction Priority, Value Date Debtor Account No, instructionID, Transaction Reference Number, Amount, Currency, Currency Of Transfer, Beneficiary Name, Beneficiary BIC, Beneficiary Account, Iban, Transaction Date In case of Virtual Account Management transaction, Record Identifier is displayed.

Field Name	Description
	These attributes are configurable and bank user can maintain the attributes as agreed upon.
Number of Days for De-Dupe Check *	Set up the number of days within which the system should perform the duplicate check with previously received files This would be overridden by the duration maintained at corporate preference (if maintained)

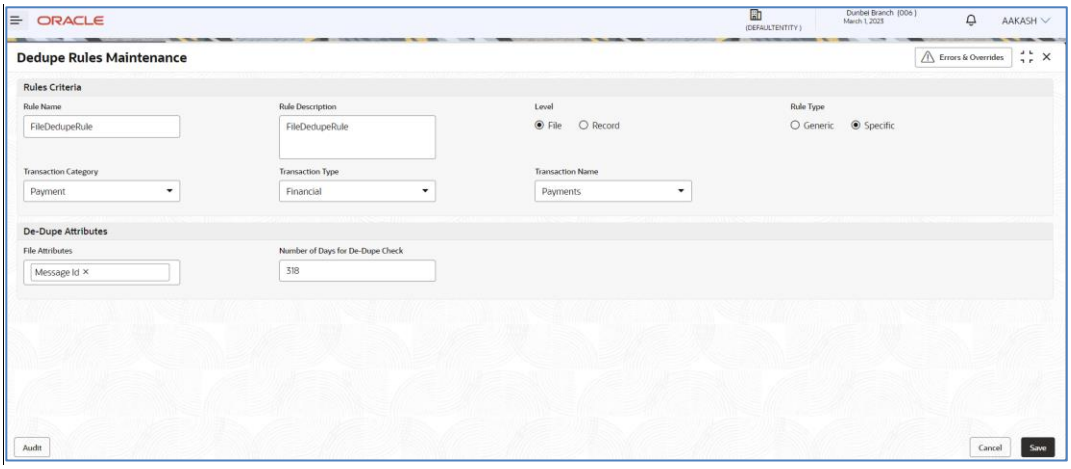
View Dedupe Rules:

By using this screen, user can View, Modify, Delete or Authorize the Dedupe Rules Maintenance.

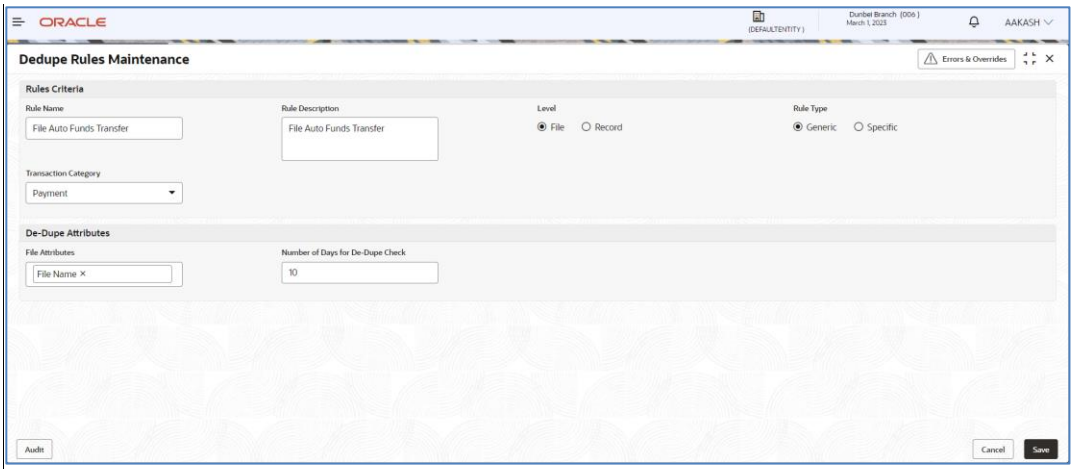
Navigation Path: Electronic Data Exchange > Maintenance > Dedupe Rules > View Dedupe Rules



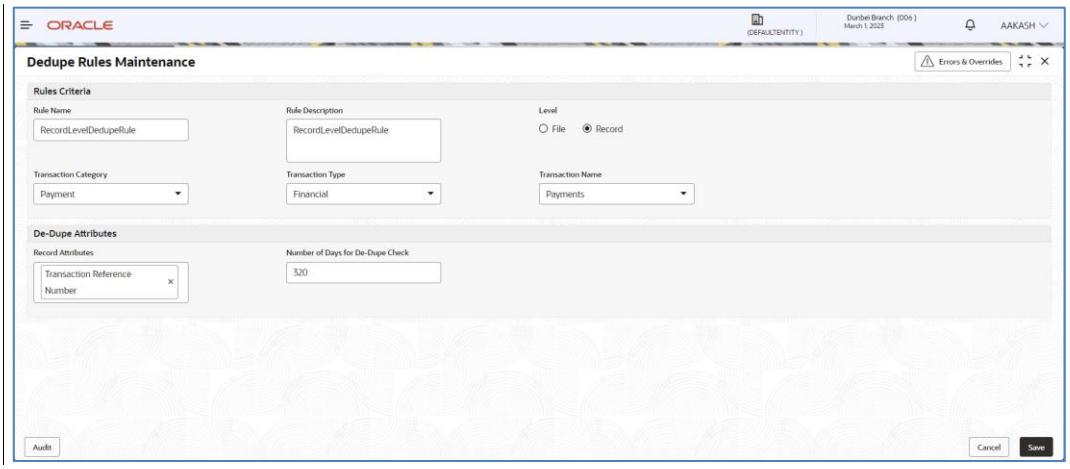
File Level – Specific



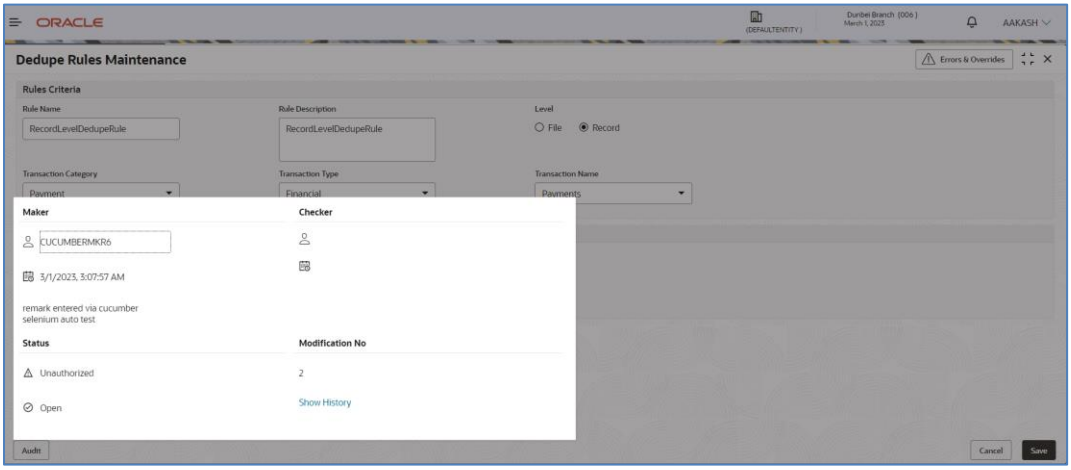
File Level – Generic



Record Level



Click on '**Audit'** to view the event of operation performed on maintenance.



Perform the following steps to take actions on the Dedupe rules Details. Click the Options ( ) icon and then click any of the below option:

2. **Unlock** To modify the record details. Refer to the **Create De-dupe Rules** section for field level details.

3. **Authorize** To authorize the record. Authorizing requires necessary access rights.
   - Optional: Click **View** to view the record details.
   - Select the record to authorize and then click **Approve**.
   - Record can also be Rejected by clicking **Reject**.

4. **Delete** To delete the data permanently, which is not yet authorize.

5. **Close** To close record temporary
   - Optional: On the confirmation pop-up window, enter the remark for closing.
   - Click Confirm to close the record.

6. **Reopen** To reopen the maintenance record which is temporary Closed

7. **View** To view the **De-dupe Rules** details.

8. Correlation Rule Maintenance

8.1 Correlation Rule Maintenance

After performing the various checks and validations, system generates a handoff file and send the same to the respective Product Processor. Once the records are processed, a handoff response file is received from the product processor.

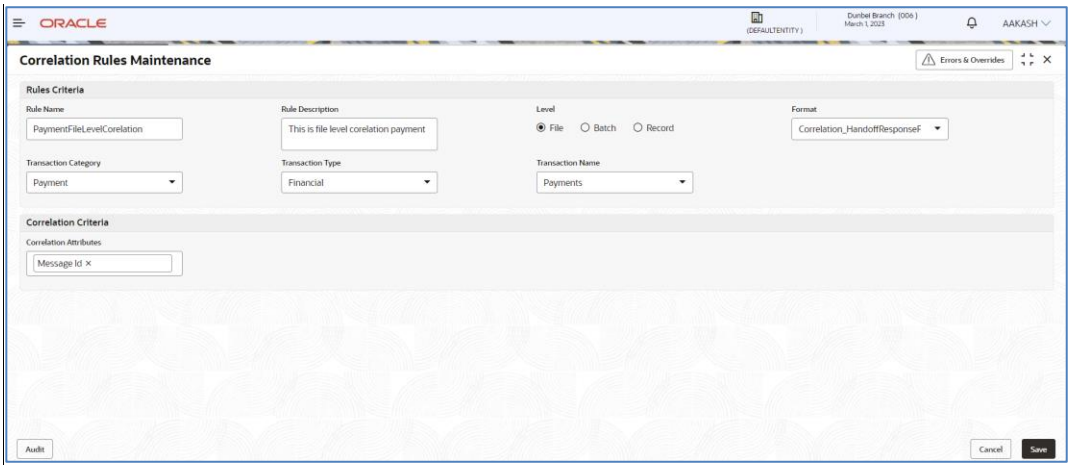
Using this maintenance, bank user can setup co-relation rules that help to reconcile the record status received from the product processor for the hand-off sent, to generate the response file.

Note:
1) Co-relation rules are not required to be configured for API Based Integration with the host system. Hence, it is not required to be configured for Virtual Accounts.
2) As a part of Day0, Correlation rule at File Level, Batch Level & Record Level has been provided for Payments file uploaded as qualified with oracle Banking Payments. It is advisable to not to change this, as it will have an impact on the response file processing.

Create Correlation Rules:

This screen is used to create Correlation Rules.

Navigation Path: Electronic Data Exchange > Maintenance > Correlation Rules > Create Correlation Rules



1. Refer to the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory.

Field Description:

Field Name	Description
Rules Criteria	

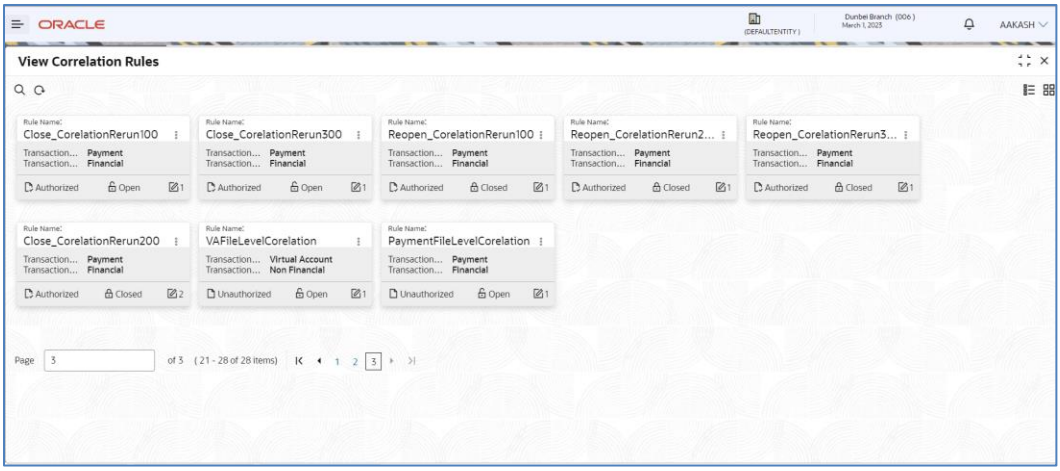
Rule Name *	Enter Co-Relation Rule name
Rule Description *	Enter description for the Co-Relation Rule
Level *	Select if correlation rule is being setup at Record or File level
Format *	Select format type of the file metadata
Transaction Category*	Select Transaction Category of the transaction for which Co-Relation rule is being setup
Transaction Type *	Select the transaction type (financial/non-financial) for filtering the transaction for which the rule needs to be created
Transaction Name *	Select Transaction name from the available List. **Note**: > The transaction name list will populate depending on the Transaction Category selected in the previous selection. > Multiple Transactions Names will be arranged with respect to Transaction Category
Co-Relation Criteria	
Co- Relation Attributes *	Define co-relation attributes by selecting all attributes or choosing from the available list to compare and reconcile the status of the records

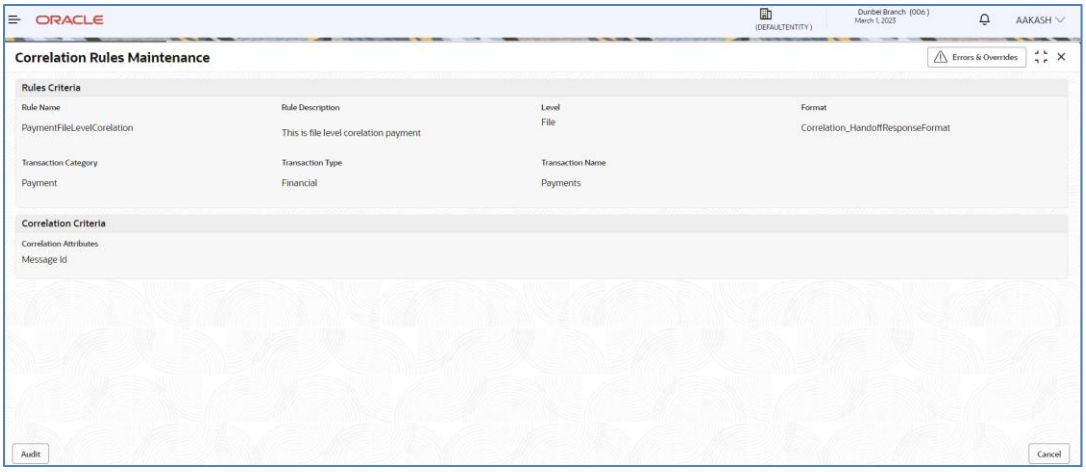
View Correlation Rules:

By using this screen, user can View, Modify, Delete or Authorize the Correlation Rules Maintenance.

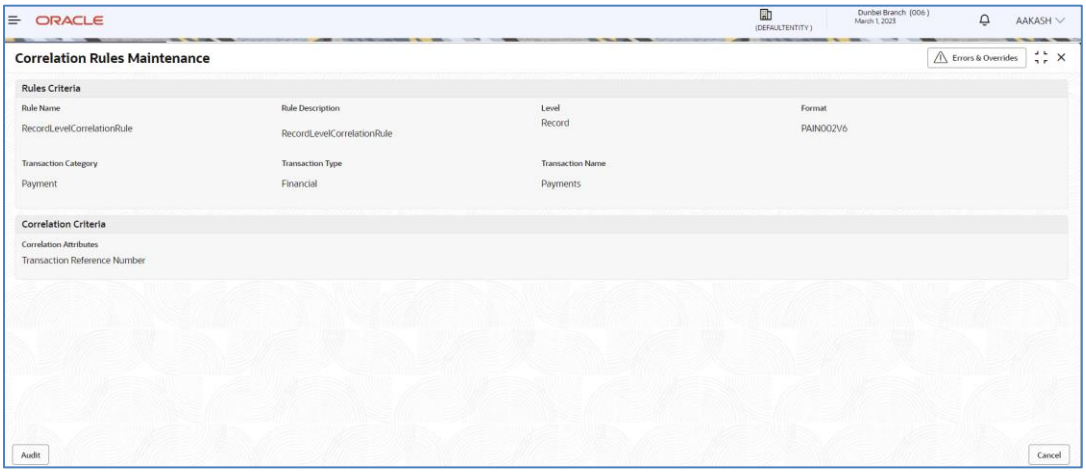
Navigation Path: Electronic Data Exchange > Maintenance > Correlation Rules > View Correlation Rules

File Level

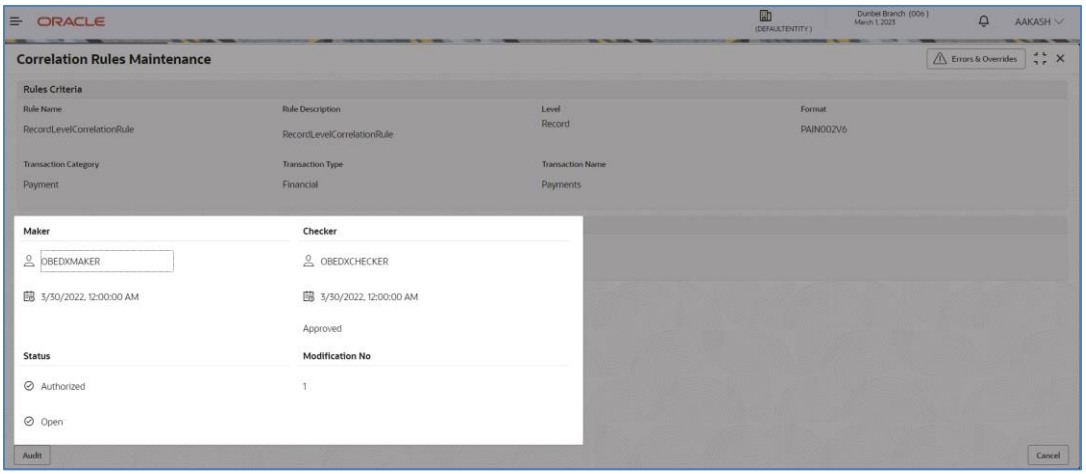




Record Level



Click on '**Audit'** to view the event of operation performed on maintenance.



Perform the following steps to take actions on the Correlation rules Details. Click the Options ( ) icon and then click any of the below option:

1. **Unlock** — To modify the record details. Refer to the **Create Correlation Rules** section for field level details.

2. **Authorize** — To authorize the record. Authorizing requires necessary access rights.
   - Optional: Click **View** to view the record details.
   - Select the record to authorize and then click **Approve**.
   - Record can also be Rejected by clicking **Reject**.

3. **Delete** — To delete the data permanently, which is not yet authorize.

4. **Close** — To close record temporary
   - Optional: On the confirmation pop-up window, enter the remark for closing.
   - Click Confirm to close the record.

5. **Reopen** — To reopen the maintenance record which is temporary Closed

6. **View** — To view the **Correlation Rules** details.

9. File Upload

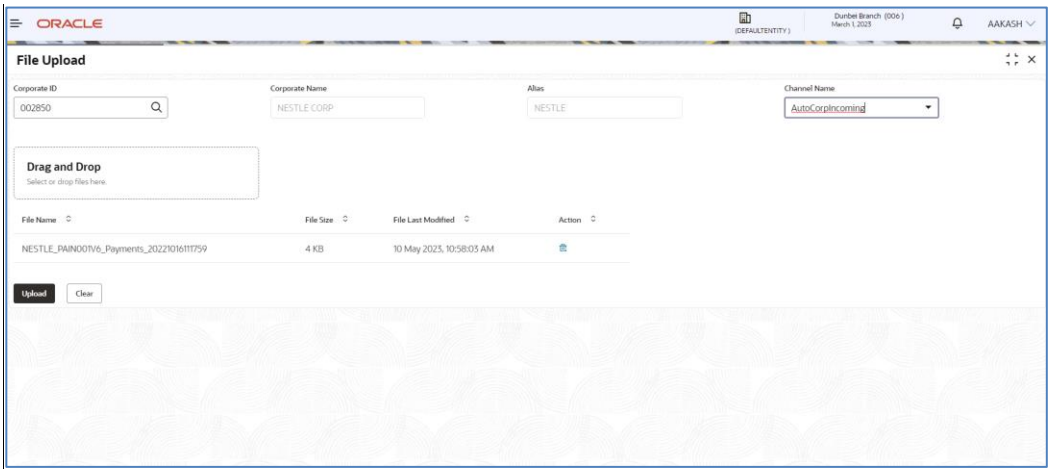
File upload option allows Bank user to upload a file for a Corporate. This function is mainly given for the cases where Corporate is facing some challenge in sending the file via defined network or channel.

The type of the file (extension) to be uploaded has to be maintained in application before uploading the file. If the format of the uploaded file is not maintained in the system, the file will be rejected.

9.1 File Upload Screen

This screen is used for uploading the Bulk File.

Navigation Path: Electronic Data Exchange > File Upload



1. Refer to the following table for specifying details in the above screen:

Note: Fields marked with '*' are mandatory

Field Description:

Field Name	Description
Corporate ID *	Search Corporate ID, for whom file Bulk file needs to be upload in Oracle Banking Electronic Data Exchange for Corporates
Corporate Name	Corporate Name will populate here, after selecting corporate ID
Alias*	Alias Name of the corporate will populate here, after selecting corporate ID
Channel Name *	Select incoming channel name for file processing

Drag and Drop	Click on this link to upload Files for Bulk Processing. **Note**: > You can upload max 10 files in single upload. > Application will restrict from uploading duplicate file. > First step file validation will be done before final upload
File Name	Display file name of the uploaded file
File Size	Display file size of the uploaded file
File Last Modified	Display last modified date of the file
Action	Click on this button to delete the file
Upload	Click on this button to upload the files
Clear	Click on this button to clear everything added

9.2 Formats Supported (Out of the Box)

1. **Payments** - pain.001.001.06 (standard ISO20022 format)
2. **Virtual Account Open & Virtual Account Close –** CSV (Proprietary Format)

Field Specifications –

Field Sequence No	Field	Field Description	Data Type	Length	Mandatory
1	Action	Specifies the operation to be performed. Allowed Operations are: New: Creation of Virtual Accounts Close: Closure of existing Virtual Accounts	NA	NA	Y in case of VA creation & closure
2	Branch Code	Branch under which Virtual account to be created	VARCHAR2	3	Y in case of VA creation

Field Sequence No	Field	Field Description	Data Type	Length	Mandatory
3	virtual Entity ID	Virtual Entity for which Virtual account to be created	VARCHAR2	12	Y in case of VA creation
4	Real Customer Number	Real Customer number for which Virtual Account to be created	VARCHAR2	20	Y in case of VA creation & closure
5	Account Currency	Account Currency	VARCHAR2	3	Y in case of VA creation
6	Virtual Account Product	Product under which Virtual Account to be created	VARCHAR2	4	Y in case of VA creation
7	Virtual Account Number	Virtual Account Number. This is applicable for Modify and Close Operation	VARCHAR2	20	Y in case of VA closure
8	IBAN Required	Valid values are Y N	CHAR	1	N
9	IBAN Account Number	IBAN Account Number	VARCHAR2	30	N
10	Virtual Account Name	Account Name	VARCHAR2	105	Y in case of VA creation
11	Address Line 1	Correspondence Address Line 1	VARCHAR2	35	N
12	Address Line 2	Correspondence Address Line 2	VARCHAR2	35	N
13	Address Line 3	Correspondence Address Line 3	VARCHAR2	35	N
14	Address Line 4	Correspondence Address Line 4	VARCHAR2	35	N
15	Address Pin code	Correspondence Address Zip code	VARCHAR2	15	N
16	Address Country Code	Correspondence Address Country Code	VARCHAR2	3	N

Field Sequence No	Field	Field Description	Data Type	Length	Mandatory
17	Account Purpose	Description of Account Purpose	VARCHAR2	105	N
18	Interest Calculation Required	Flag to indicate whether Interest Calculation is required for the Virtual Account. Valid values are: Y N	CHAR	1	N
19	Account Frozen	Flag to indicate whether Virtual Account is frozen. Valid values are: Y N	CHAR	1	N
20	Balance Check for Debits	Flag to indicate whether balance check is required for debit transactions. Valid values are: Y N	CHAR	1	N
21	Balance Availability Options	Balance Options: Available options are: Own Balance Pool Balance Own Balance + Fixed Amount from Pool	CHAR	1	Y in case of VA creation
22	Fixed Amount from Pool	Fixed Amount contribution from pool	NUMBER	22,3	N

Field Sequence No	Field	Field Description	Data Type	Length	Mandatory
		This is applicable for "Bal Availability Options" as "Own Balance + Fixed Amount from Pool"			
23	Overdraft Allowed	Flag to indicate whether virtual account can be overdrawn. Valid values are: Y N	CHAR	1	N
24	Overdraft Sanction Amount	Overdraft amount sanctioned	NUMBER	22,3	N
25	Credit Transactions Allowed	Flag to indicate whether credit transactions are allowed on the virtual account Valid values are: Y N	CHAR	1	N
26	Debit Transactions Allowed	Flag to indicate whether debit transactions are allowed on the virtual account Valid values are: Y N	CHAR	1	N
27	Real Account Linkage	Account Linkage Options. Valid values are: S-Structure Level A-Account Level Default value is "A"	CHAR	1	N

Field Sequence No	Field	Field Description	Data Type	Length	Mandatory
28	Real Account Number	Real Account Number of the realAccLinkage = 'A'	VARCHAR2	20	N
29	Real Account Currency	Real Account Currency. Applicable if realAccLinkage = 'A'	VARCHAR2	3	N
30	Real Account Branch	Real Account Branch. Applicable if realAccLinkage = 'A'	VARCHAR2	3	N
31	Overdraft Start Date	Overdraft Start Date	DATE		N
32	Overdraft End Date	Overdraft End Date	DATE		N
33	Remarks	Account Remarks	VARCHAR2	200	N
34	Transfer In Virtual Account No	In case of negative balance, a designated Virtual Account Number from where the said amount needs to be transferred from.	VARCHAR2	20	Y in case of VA closure
35	Transfer Out Virtual Account No	In case of positive balance, a designated Virtual Account Number to which the said amount needs to be transferred to.	VARCHAR2	20	Y in case of VA closure
36	Structured Address Department	Structured Address - Department	VARCHAR2	70	N
37	Structured Address Sub Department	Structured Address -Sub Department	VARCHAR2	70	N
38	Structured Address Street Name	Structured Address -Name of Street	VARCHAR2	70	N
39	Structured Address Building Number	Structured Address -Building Number	VARCHAR2	16	N

Field Sequence No	Field	Field Description	Data Type	Length	Mandatory
40	Structured Address Building Name	Structured Address -Name of Building	VARCHAR2	35	N
41	Structured Address Floor	Structured Address -Floor	VARCHAR2	70	N
42	Structured Address Post Box	Structured Address -Postbox	VARCHAR2	16	N
43	Structured Address Room	Structured Address - Room	VARCHAR2	70	N
44	Structured Address Post Code	Structured Address - Postcode	VARCHAR2	16	Y in case of VA creation
45	Structured Address Town Name	Structured Address -Name of Town	VARCHAR2	35	Y in case of VA creation
46	Structured Address Town Location Name	Structured Address -Town Location Name	VARCHAR2	35	N
47	Structured Address District Name	Structured Address -Name of District	VARCHAR2	35	N
48	Structured Address Country Subdivision	Structured Address -Country Subdivision	VARCHAR2	35	N
49	Structured Address Country	Structured Address - Country	VARCHAR2	2	Y in case of VA creation
50	Structure Code	Existing Structure Code for linkage	VARCHAR2	20	N
51	Virtual Parent Account Number	Virtual Parent Account Number for linkage	VARCHAR2	35	N

Field Sequence No	Field	Field Description	Data Type	Length	Mandatory
52	Availability in Liquidity Management	Availability in Liquidity Management	CHAR	1	N

3. **Add Special Rates –** CSV (Proprietary Format)

Field Specifications -

Field Sequence	Tag Name	Data Type	Length	Mandatory	Description
1	Action	VARCHAR 2	3	M	Action tag mentioning the value as "new"
2	Branch	VARCHAR 2	3	M	This field is the code of the branch in which the accounts are to be created.
3	Account Number	VARCHAR 2	20	M	The account number that is to be created according to the account mask maintained by the bank.
4	Product	VARCHAR 2	4	M	To calculate interest for an account, you must apply an interest product on the account. Every interest product is linked to an interest rule and interest will be calculated according to the formulae maintained in the rule. More than one interest product can be applied to an account.
5	UDE Effective Date	DATE	YYYY-MM-DD	M	This indicates the date from which the Product-UDE combination takes effect. Different values can be maintained for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account, the value of the UDE corresponding to the date will be picked up.
6	UDE ID	VARCHAR 2	16	M	Every product that is created is linked to a rule. In the rule, the UDEs (User Defined Element) that are required to calculate interest are specified. A rule can have more than one UDE.
7	UDE Value	NUMBER	16	M	In this field the value of the UDE (i.e. rate) to be used for calculation of interest for the account is specified.

8	Rate Code	VARCHAR 2	10	O	Instead of specifying a value for the UDE, or in addition to the UDE value specified, a Rate code can be applied to the UDE. Rate code is maintained such that a specific rate is applicable from a specific effective date onwards. The rate that is maintained for the rate code as on the effective date will be picked up while calculating interest.
9	TD Rate Code	VARCHAR 2	10	O	Specify the rate code to be used for Term Deposit calculation. Can be used only for term deposit accounts when 'Rate Chart Allowed' flag is enabled for the account class linked to product.
10	UDE Variance	NUMBER	16	O	The bank can also choose to give an additional rate as a variance over and above the UDE value given for the calculation of interest. The effective rate used for calculation will be UDE Value + Value from Rate Code + Variance.

10. Multi-Level ACK/NACK

In case of Bulk file processing, Bank generate Acknowledgement of receipt for each transmitted file along with status at various stage

Acknowledgment files are sent at a predefined interval. They contain data that are used to:

- Verify the receipt of a file
- Notification regarding successfully completing a processing stage
- Acknowledge that a file was processed successfully
- Notify to the corporate of problems with a file processing at a particular stage

Oracle Banking Electronic Data Exchange for Corporates supports multi-level ACK / NACK responses at various stages of file processing to update the corporate about the file status depending upon the corporate preferences set up during maintenance.

These ACK/NACKs can be defined as mandatory or non-Mandatory depending upon the stage on which they are being sent.

For all the mandatory ones, the bank user should mandatorily define the expected format and channel in corporate preferences.

At the time of implementation, the Bank can decide if they want to change any Mandatory ACK/NACK to optional or vice versa. Depending upon the configuration of mandatory and Non-mandatory ACK/NACK, the list will be shown in the corporate preference screen.

In, Oracle Banking Electronic Data Exchange for Corporates, the stages where the ACK/NACK response are required to generate will be specified as per below mention table.

Bank user can define and modify the ACK/NACK/Response file requirement as per the corporates requirement to receive the response at various stages of file Processing.

Stage	**Mandatory/Optional**
Pre-Parsing	Mandatory
Parsing & File Validation	Mandatory
Record Validation	Optional
Sent to Host	Optional
Host Response	Mandatory

Pre-configured ACK/NACK for each processing stages are as below:

Processing Stage	ACK/NACK will be sent on
Pre parsing	Pre-parsing check Success
Parsing	Parsing Success/Failure
File Validation	File Level Dedupe Failed
File Validation	File Level Limit Check Failed
Record Validation	Transaction Level Dedupe Failed/Success/Partial Success
Record Validation	Record level limit validation Failed/Success/Partial Success
Sent to Host	Approval - Multiple Responses
Host Response	Multiple Responses as per response received from Host

11. File Inquiry

11.1 File Inquiry – Oracle Banking Electronic Data Exchange for Corporates

Oracle Banking Electronic Data Exchange for Corporates provides a summarized and detailed inquiry screen to view the files that have been received for processing. All stages of the file - previous, current and pending - are available on this screen.

Along with the status of the file, any errors encountered during the file lifecycle are also available on this screen. Screen provides a detailed information about the ACKs/NACKs sent, channel approval status, de-dupe and reconciliation status of individual record. Screen also provides an option to download the ACK/NACK response, handoff files and response files.

Bank user will be able to inquire each and every action, processing status, errors, stages, files exchanged along with the time stamp of that activity from this screen

For the files, those required the channel approval; the bank user will be able to view the approver details for every record in approval hierarchy with Approver name and Timestamp.

When the file is uploaded with multiple records, and out of those all records some of the records are approved, some are rejected, and some are in other state. In this case, the application is intelligent enough to capture and display all those records as per their current status in application. And once the bank user selects the counts of records across various status, the application will display those records sorted as per there status in Record Details tab.

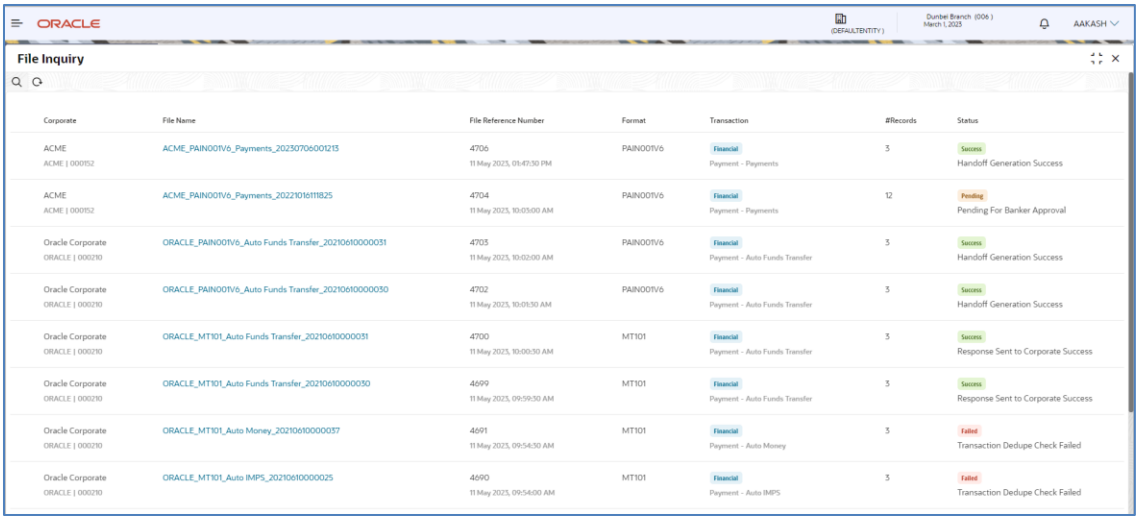
File Inquiry:

This screen refers to File Inquiry – **Summary Page**

Navigation Path: Electronic Data Exchange > Inquiries > File Inquiries

On accessing ‘File Inquiry’ option from the menu, by default screen displays the summary of the files uploaded on that day with respective statuses. User can choose to view the details of the file by clicking on the File Reference ID or can even choose to search the files uploaded on previous days clicking search filters.

1. Refer to the following table for specifying details in the above screen:

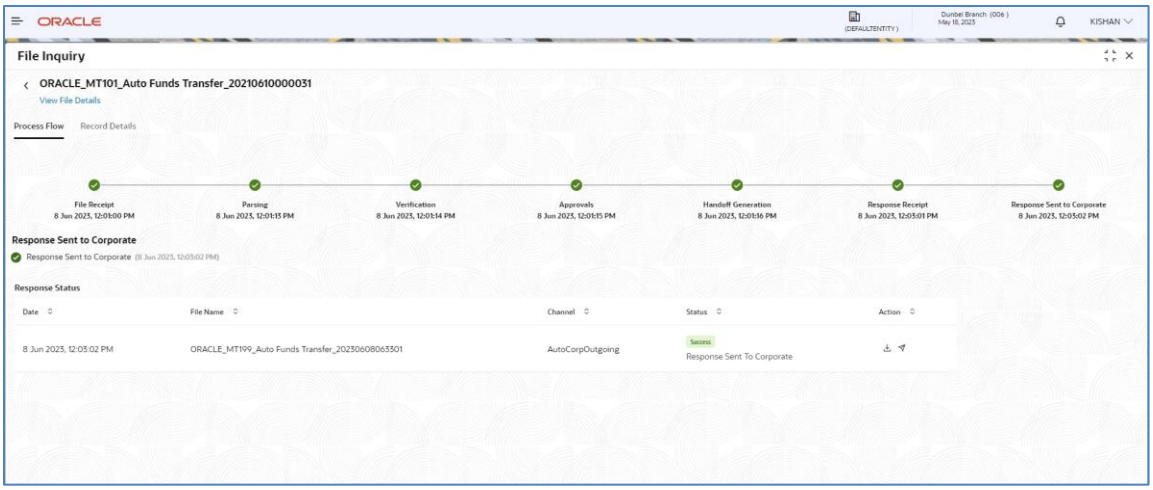


Field Description:

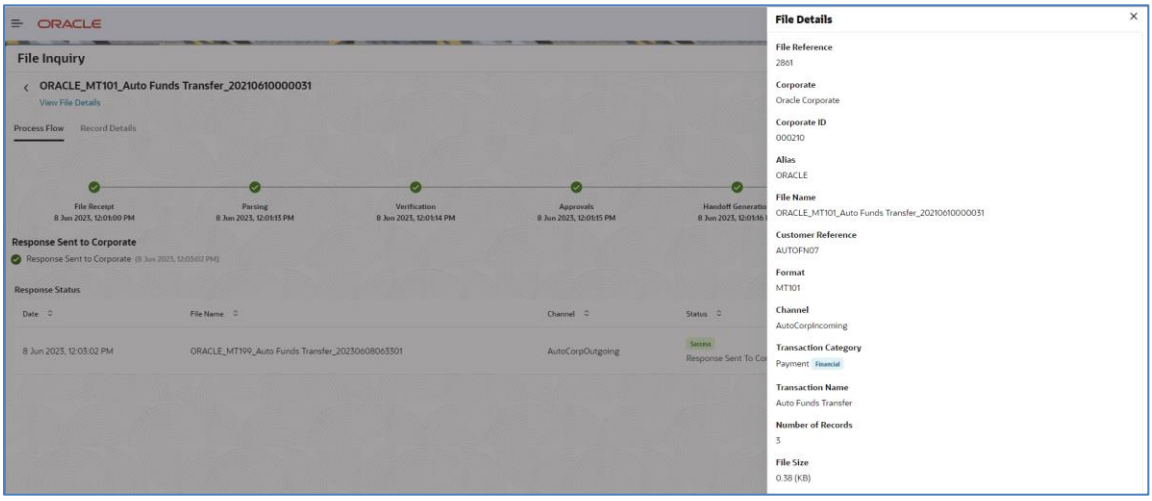
Field Name	Description
Corporate	Displays name Party/Corporate name Displays corporate Alias | Displays Corporate ID
File Name	Displays file name, that has been uploaded
File Reference Number	Display the file reference number (File Message ID from the Uploaded File) and Upload Date Time
Format	Displays format ID for the uploaded file
Transaction	Displays transaction type along with transaction category and transaction name
#Records	Displays number of records present in the file
Status	Displays Current (Logical) Status of the file

This screen refers to for File Inquiry – **Details Page**

On clicking on the File Name from the summary page of file inquiry, following screen is displayed to the user. Screen displays the basic file details like name, status, reference id etc. along with the file journey

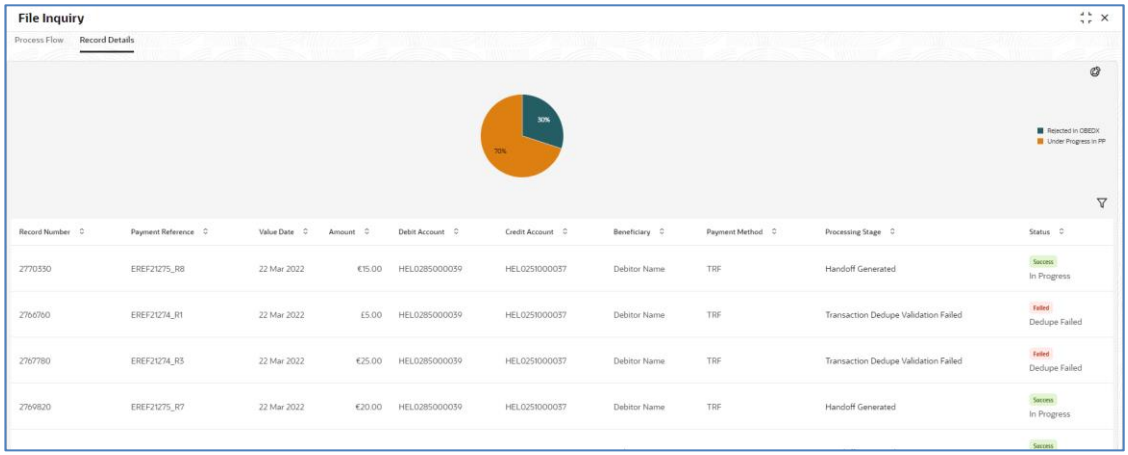


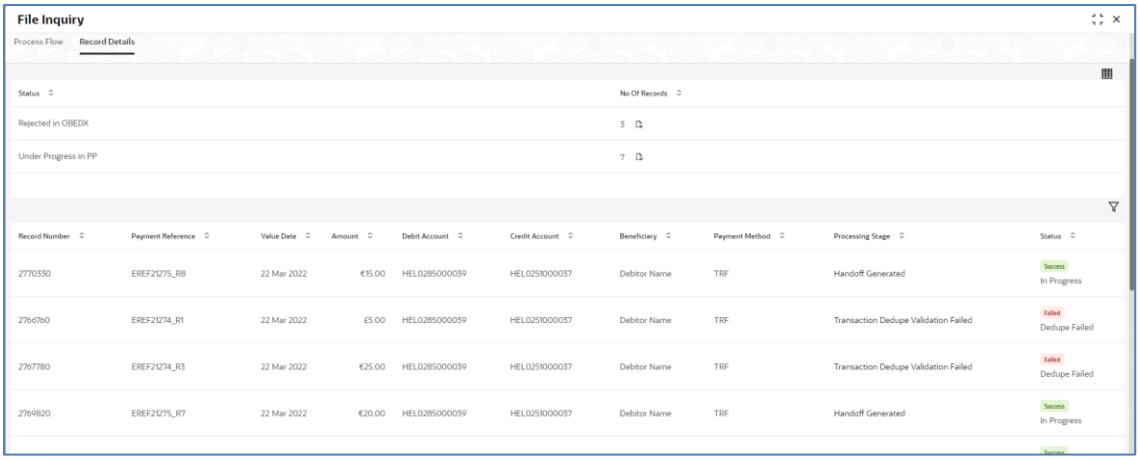
On click of View File Details, file details and the download button to download the incoming file is displayed in the right drawer as shown below.

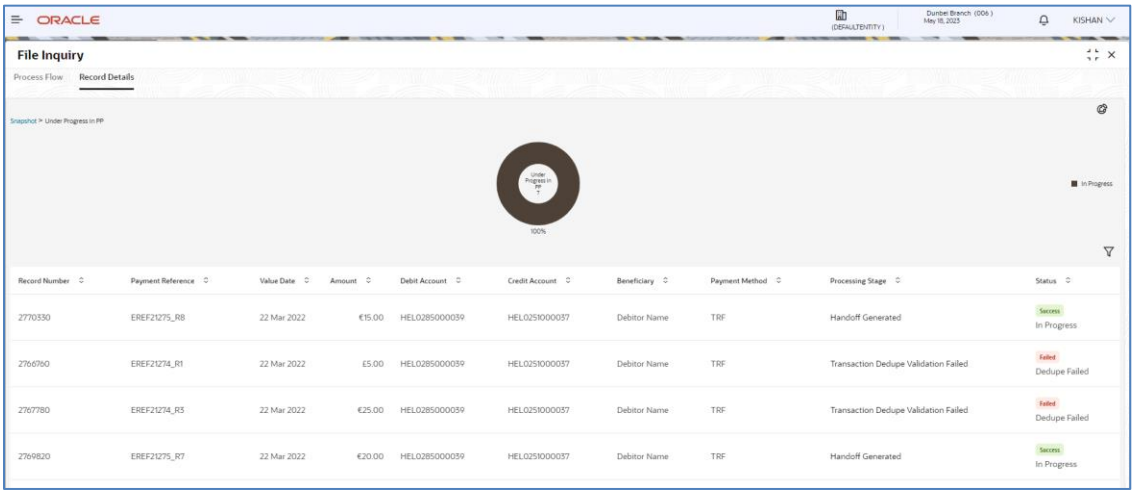


On click of the Record Details tab, record summary in the form of the pie chart will be displayed along with the record data as shown below for each transaction.

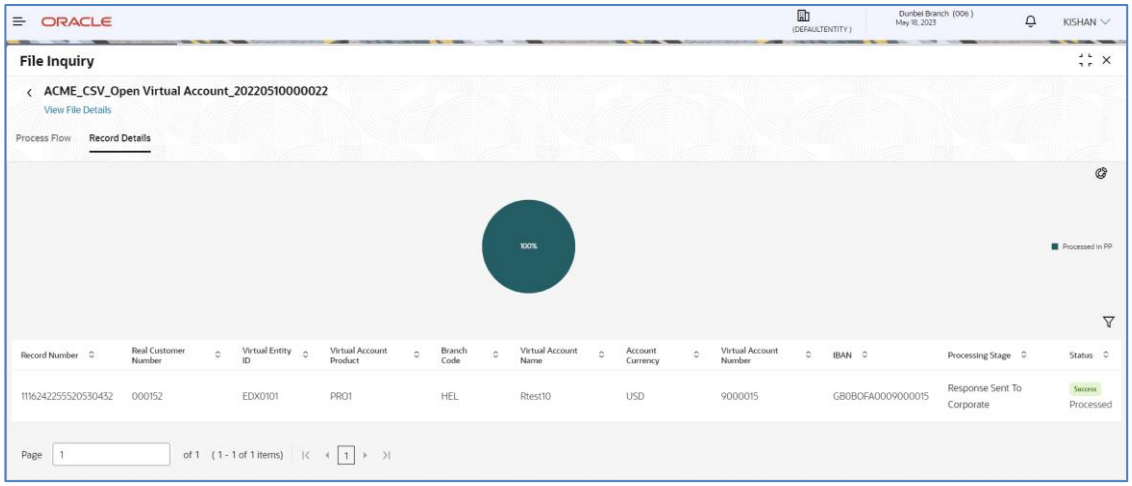
Record Details for Payments



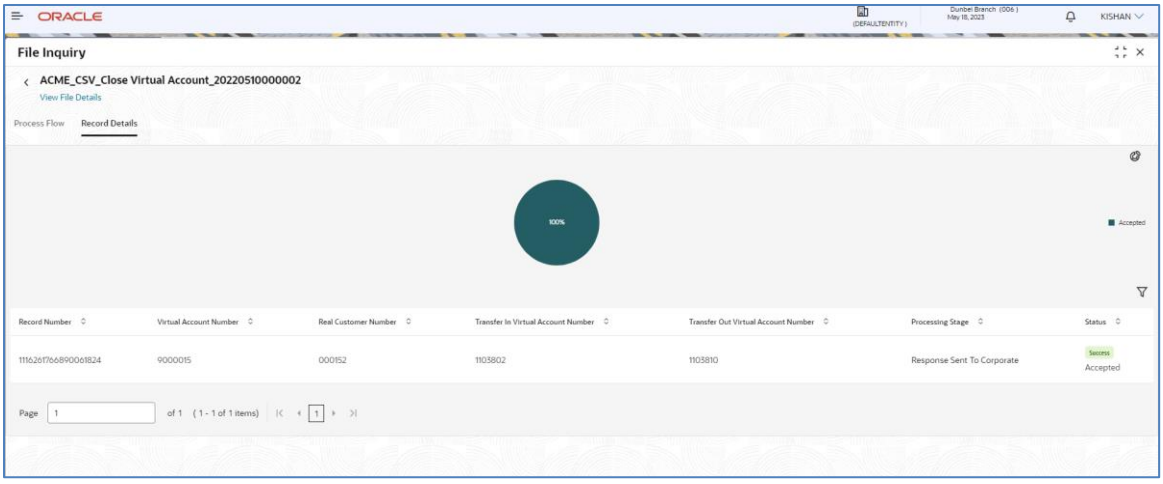




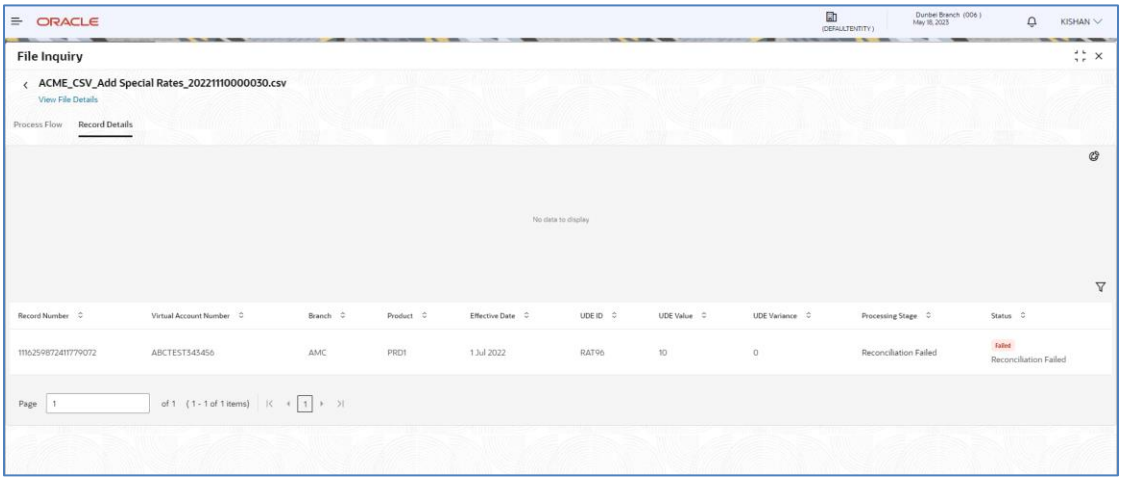
Record Details for Open Virtual Account



Record Details for Close Virtual Account

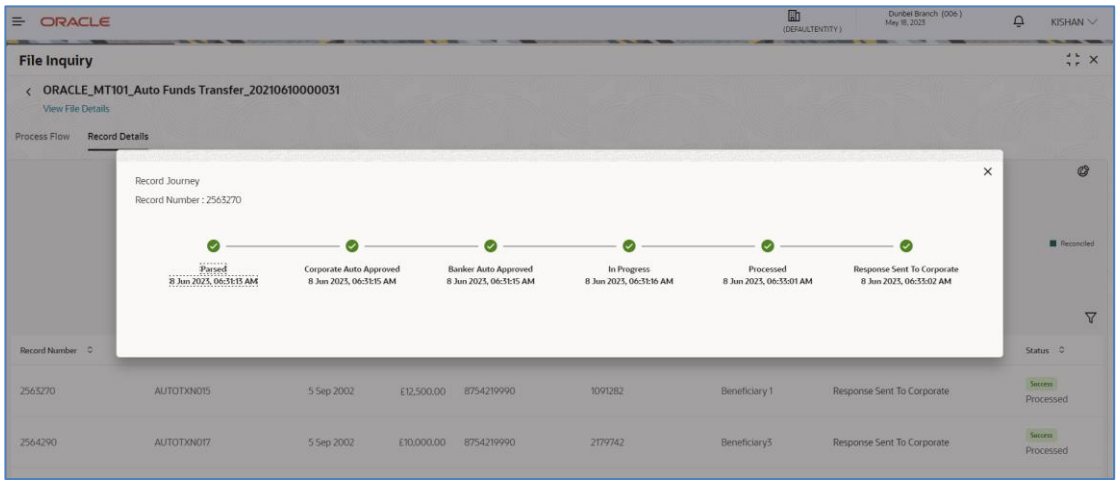


Record Details for Add Special Rates



Record Journey:

Record Journey is displayed for each record on the click of the Status.



2. Refer to the following table for specifying details in the above screen:

Fields Description:

Field Name	Description
Stage details	
File Stage Details	Displays stage details which file pass through along with status and Timestamp ***Primary Stage*** : **Received** ***File Processing Stage*** : File Reception

Field Name	Description	
		Process Initiation
	Parsed	File Name Check Pre-Parsing Check Parsing
	Verified	File Dedupe Check
		File Validation
		Transaction Syntax Check
		Transaction Dedupe Check
		Record Level Validations
	Corporate Approval	Channel Approval (Corporate Approval Matrix - Record Synopsis)
	Handoff Generation	Handoff Generation (Hand Off File Status)
	Response Received	Response Reception
	Response Sent to Corporate	Response Sent to Corporate
Acknowledgement/Response Status	Displays ACK / NACK / Responses generated as per predefined corporate preference with option to download response details and resend the response details.	
File details		
File Reference	Displays the file reference number	
Corporate	Displays name of the Corporate who has sent the file	
Corporate ID	Displays the Corporate ID from which file has been received	
Alias	Displays the Corporates Alias name	
File Name	Displays file name, that has been uploaded	

Field Name	Description
Customer Reference	Displays the Message Id of the file uploaded, Data in this field is displayed for payments related files uploaded
Upload Date	Displays upload date of the file
Format	Displays format for the uploaded file
Channel	Displays the channel name in which file was received/sent
Transaction Category	Displays the transaction category of the received file
Transaction Name	Displays the transaction name for which bulk file has been uploaded
Number Of Records	Displays the number of the transaction available in File
File Size	Displays the file size
Upload Date	Displays the upload date and time of the file received
Download File	Option to download the original file
Record details (For Payments)	
Record Number	Displays Unique Record Number generated in OBEDX for the transaction record
Payment Reference Number	Displays Payment Reference Number for the transaction record processed
Value Date	Displays value date of the transaction processed
Amount	Displays the amount of the transaction with currency
Debit Account	Displays the Debit Account Number
Debit IBAN	Displays Unique International Bank Account Number

Field Name	Description
Credit Account	Displays the Credit Account Number
Credit IBAN	Displays Unique International Bank Account Number
Beneficiary Name	Displays the beneficiary's name of transaction
Payment Method	Displays the mode of payment
Processing Stage	Displays the stage at which transaction is lying
Status	Displays the status of the transaction whether it is processed or failed.
Record details (For Open Virtual Account)	
Record Number	Displays Unique Record Number generated in OBEDX for the transaction record
Real Customer Number	Display the Real Customer Number received in the uploaded file
Real Account Number	Display the Real Account Number received in the uploaded file
Virtual Entity ID	Display the Virtual Entity ID received in the uploaded file
Virtual Account Product	Display the Virtual Account Product received in the uploaded file
Branch Code	Display the Branch Code received in the uploaded file
Virtual Account Name	Display the Virtual Account Name received in the uploaded file
Account Currency	Display the currency received in the uploaded file
Virtual Account Number	Display the Virtual Account Number created in the Product Processor
Processing Stage	Displays the stage at which transaction lying

Field Name	Description
Status	Displays the status of the transaction whether it is processed or failed.
Record details (For Close Virtual Account)	
Record Number	Displays Unique Record Number generated in OBEDX for the transaction record
Virtual Account Number	Displays Virtual Account Number present in the incoming file
Virtual Account Name	Displays Virtual Account Name present in the incoming file
Real Customer Number	Displays Real Customer Number present in the incoming file
Real Account Number	Displays Real Account Number present in the incoming file
Virtual Entity ID	Displays Virtual Entity ID present in the incoming file
Transfer In Virtual Account No	Displays Transfer In Virtual Account Number present in the incoming file
Transfer Out Virtual Account No	Displays Transfer Out Virtual Account Number present in the incoming file
Processing Stage	Displays the stage at which transaction lying
Status	Displays the status of the transaction whether it is processed or failed.
Record details (For Add Special Rates)	
Record Number	Displays Unique Record Number generated in OBEDX for the transaction record
Virtual Account Number	Displays Virtual Account Number present in the incoming file

Field Name	Description
Branch	This field in the incoming file is the code of the branch in which the accounts are created.
Product	To calculate interest for an account, you must apply an interest product on the account. Every interest product is linked to an interest rule and interest will be calculated according to the formulae maintained in the rule. More than one interest product can be applied to an account.
Effective Date	This indicates the date from which the Product-UDE combination takes effect. Different values can be maintained for a UDE, for different effective dates, for an account. When interest is calculated on a particular day for an account, the value of the UDE corresponding to the date will be picked up.
UDE ID	Every product that is created is linked to a rule. In the rule, the UDEs (User Defined Element) that are required to calculate interest are specified. A rule can have more than one UDE.
UDE Value	In this field the value of the UDE (i.e. rate) to be used for calculation of interest for the account is specified.
Rate Code	Instead of specifying a value for the UDE, or in addition to the UDE value specified, a Rate code can be applied to the UDE. Rate code is maintained such that a specific rate is applicable from a specific effective date onwards. The rate that is maintained for the rate code as on the effective date will be picked up while calculating interest.
TD Rate Code	Specify the rate code to be used for Term Deposit calculation. Can be used only for term deposit accounts when 'Rate Chart Allowed' flag is enabled for the account class linked to product.
UDE Variance	The bank can also choose to give an additional rate as a variance over and above the UDE value given for the calculation of interest. The effective rate used for calculation will be UDE Value + Value from Rate Code + Variance.
Processing Stage	Displays the stage at which transaction lying
Status	Displays the status of the transaction whether it is processed or failed.

Field Name	Description
Record details (Search Filter for Payments)	
Processing Stage	Display all the status applicable
Value Date	Display as below Today Last 3 Days Last 7 Days Last 15 Days Date Range
From Value Date	Select From date
To Value Date	Select To date
Currency	Display all available currencies
Amount From	Provide the amount above which records will be filtered
Amount To	Provide the amount below which records will be filtered
Record details (Search Filter for Open Virtual Account)	
Processing Stage	Display all the status applicable
Virtual Account Name	Provide Virtual Account Name for which filter is required
Virtual Account Branch	Provide Virtual Account Product for which filter is required
Virtual Account Product	Provide Virtual Account Product for which filter is required
Account Currency	Display all available currencies
Record details (Search Filter for Close Virtual Account)	

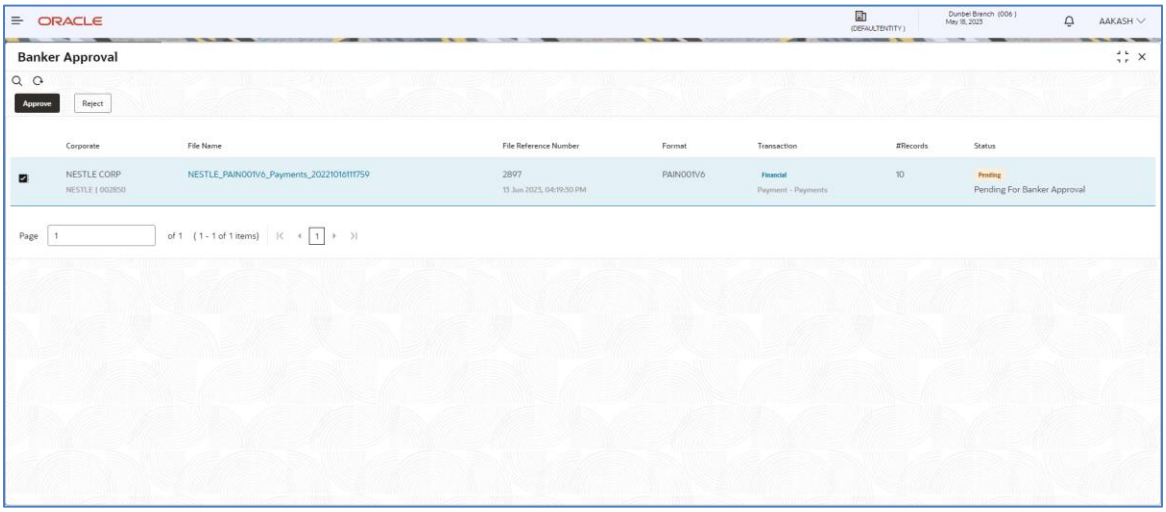
Field Name	Description
Processing Stage	Display all the status applicable
Virtual Account Number	Provide Virtual Account Number for which filter is required
Virtual Account Name	Provide Virtual Account Name for which filter is required
Transfer In Virtual Account No	Provide Transfer In Virtual Account No for which filter is required
Transfer Out Virtual Account No	Provide Transfer Out Virtual Account No for which filter is required
Record details (Search Filter for Close Virtual Account)	
Processing Stage	Display all the status applicable
Effective Date	Display as below Today Last 3 Days Last 7 Days Last 15 Days Date Range
From Date	Select From date
To Date	Select To date
Virtual Account Name	Provide Virtual Account Name for which filter is required
Product	Real time values based on distinct Product Id's present in this file
UDE ID	Real time values based on distinct Product Id's present in this file

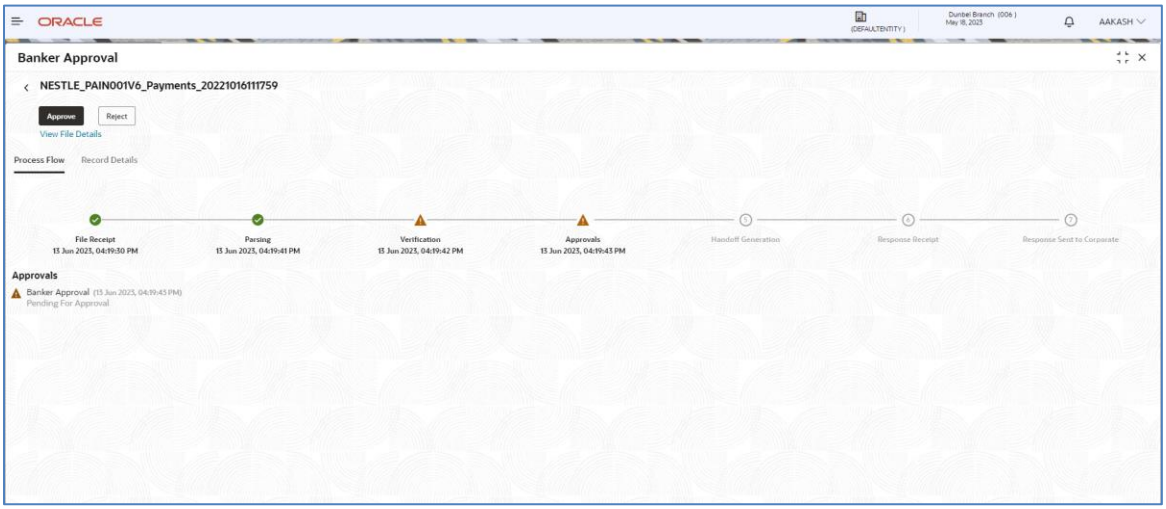
12. Banker Approval

12.1 Banker Approval Screen

Navigation Path: Electronic Data Exchange > Approval > Banker Approval

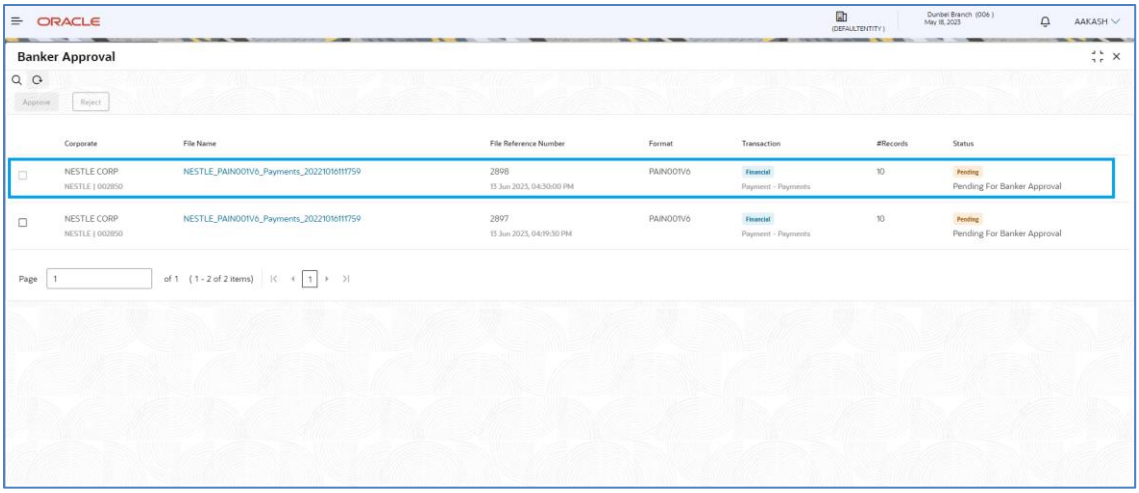
Bank user can go to above path to see the files pending for file level approval. User can take action either from the main screen or from the detailed screen as shown below in two screenshots.

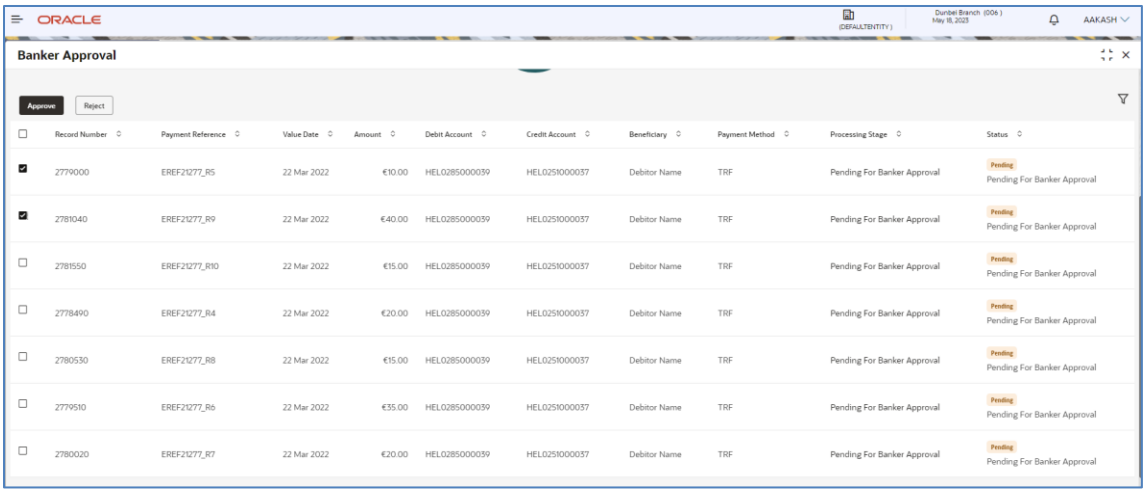




Bank user can either Approve or Reject the File.

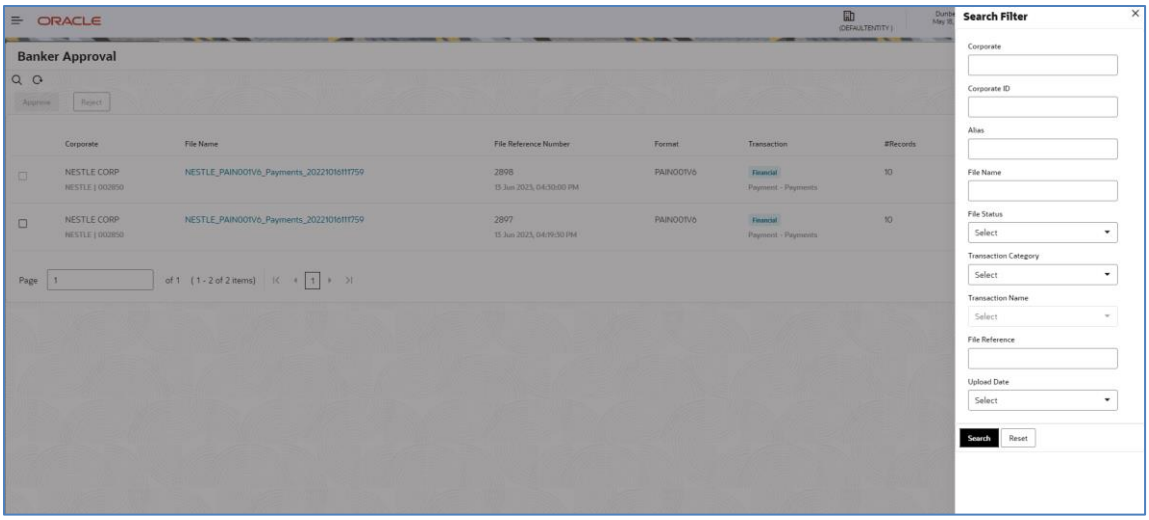
Below are the screenshots for the Record Level approval. Users are not allowed to take approval action from the main screen, as checkbox is disabled. They can take actions from the record details, in multiple iterations.





Bank user can either Approve or Reject the Records.

Search Filters for the Approval screen can be used to filter out the files as per the required criteria.

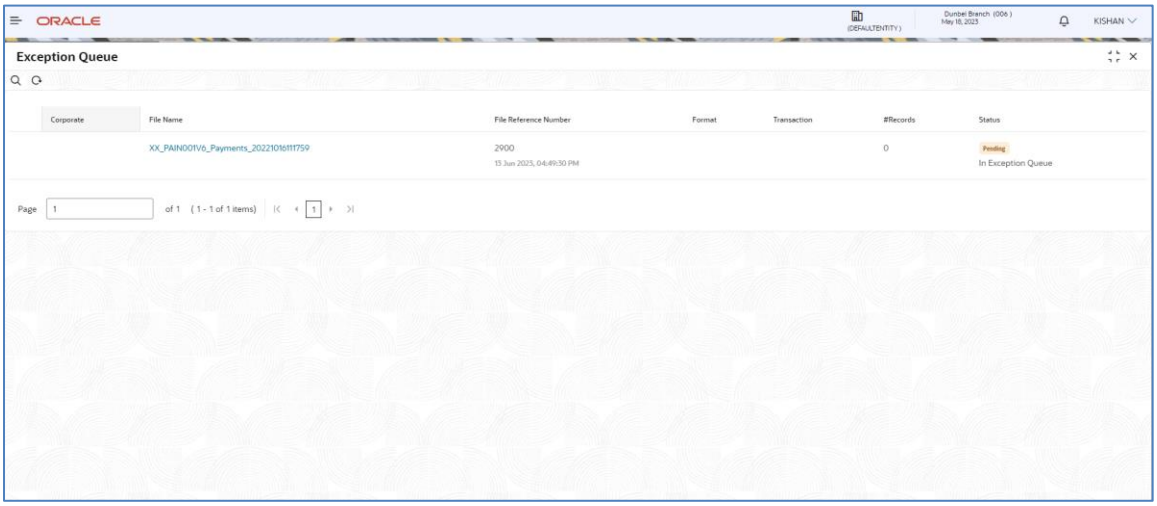


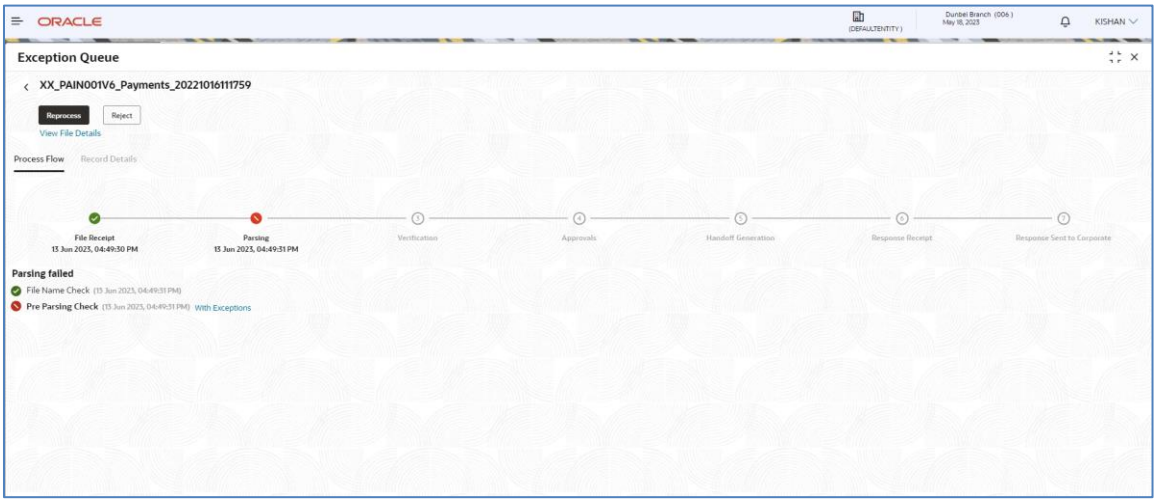
13. Exception Management

13.1 Exception Management Screen

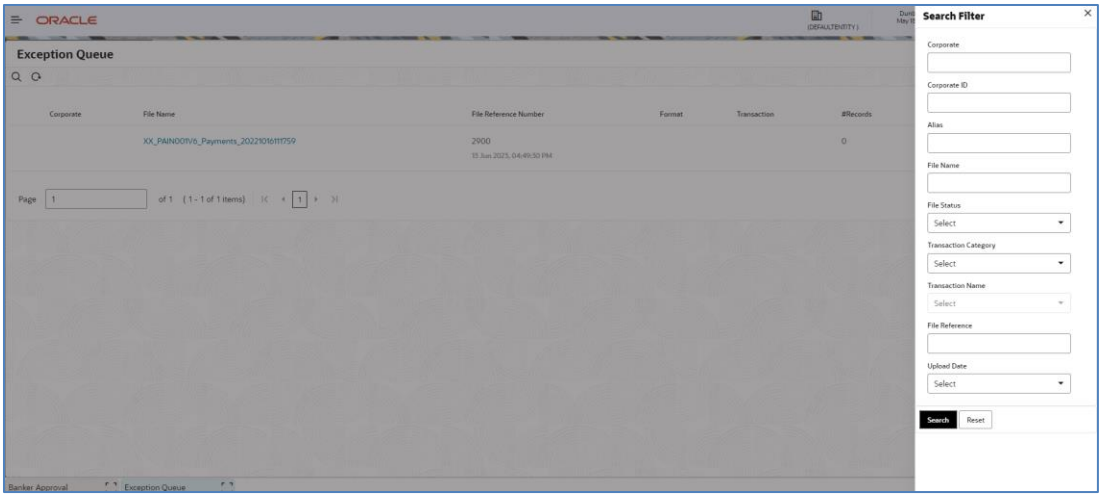
Navigation Path: Electronic Data Exchange > Exception Management > Exception Queue

Bank user can go to above path to see the files which are in repair queue. User can either Reprocess or Reject the file from the Inquiry detailed screen as shown below in two screenshots.





Search Filters -


ORACLE
Exception Queue
Corporate
File Name
File Reference Number
Format
Transaction
#Records
XX_PAIN001V6_Payments_20221016111759
2900
0
Page
1
of 1
(1 - 1 of 1 items)
Banker Approval
Exception Queue
Search Filter
Corporate
Corporate ID
Alias
File Name
File Status
Select
Transaction Category
Select
Transaction Name
Select
File Reference
Upload Date
Select
Search
Reset

14. Reference and Feedback

14.1 References

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

- Getting Started User Guide
- Common Core User Guide
- Security Management System User Guide
- Oracle Banking Electronic Data Exchange for Corporates User guide

14.2 Feedback and Support

Oracle welcomes customers' comments and suggestions on the quality and usefulness of the document. Your feedback is important to us. If you have a query that is not covered in this user guide or if you still need assistance, please contact documentation team.

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