

Virtual Account Management User Manual
Oracle Banking Digital Experience Cloud Service
Release 25.1.0.0.0

Part No. G27932-01

April 2025

April 2025

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1. Preface

1.1 Purpose

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

1.2 Audience

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

1.3 Documentation Accessibility

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

Access to Oracle Support

Oracle customers that have purchased support have access to electronic support through My Oracle Support. For information, visit, <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

1.4 Diversity and Inclusion

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

1.5 Conventions

The following text conventions are used in this document:

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

1.6 **Screenshot Disclaimer**

The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

1.7 **Acronyms and Abbreviations**

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

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

2. Introduction

Virtual Accounts Management platform is a solution to reduce the complexity of money management for corporates. Virtual accounts help the large corporates to reduce the number of real accounts needed and its associated costs, provides ease of reconciliation and gives better collection, visibility, and deployment of money.

Using this module, a corporate can create and manage multiple virtual entities, accounts, and structures via self-service channel. User gets the benefit of an exclusive dashboard view of account information and an option to create Virtual Accounts structure to get better visibility of his cash positions.

Following features have been built for the corporate user in Virtual Account Management

- Virtual Entities – Notional entities representing the real entities
- Virtual Accounts – Notional accounts that are either linked to a real account directly or via a Virtual Accounts Structure
- Remittance ID List – Short Identifier/ Corporate Identifier based Virtual Accounts

Pre-Requisites

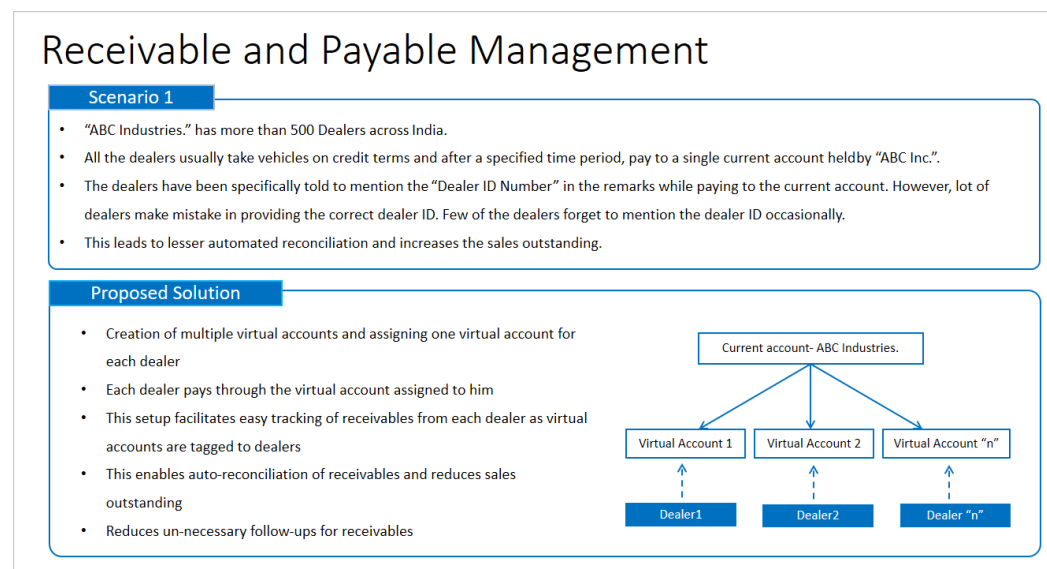
- User must be having a valid corporate account

Given below are different scenarios / use cases in which Virtual Account management plays a crucial role, minimizing the various overheads.

Note: These are the generic use cases where Virtual Accounts management is applied. Refer the section (Features Supported in Application) to understand OBDX product offerings.

Scenario 1

Receivable and Payable Management



Scenario 2

Third Party Fund Management

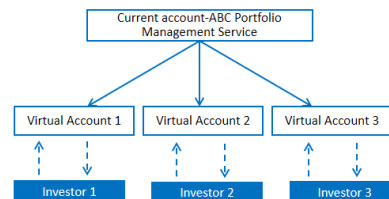
Third Party Fund Management

Scenario 2

- “ABC Portfolio Management Service ” has more than 3000 customers who deposits their money on regular basis for investment purpose.
- The customers invests their money in various schemes of ABC are paid dividend as and when declared by the company..
- The customers are also required to Pay their monthly SIP's or investments on regular intervals.
- There is a need for ABC to pay interest/dividend as and when profits are declared.
- Also Keeping track of due amount from investor and calculating interests has become a massive task for ABC.

Proposed Solution

- Creation of multiple virtual accounts and assigning one virtual account for each investor
- A virtual account assigned to an investor is credited when the dividend deposits declared on profits of the corporate.
- A virtual account assigned to a investor is debited for his investments – lump sum or SIP during the month end and due date.



Scenario 3

Virtual Identifiers

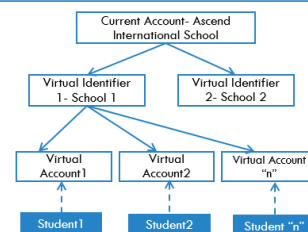
VIRTUAL IDENTIFIERS

Scenario 3

- “Ascend International school” has more than 15000 students in 20 school branches across India.
- All the students usually pay to a single current account through multiple modes like check deposits, cash payments, online fund transfers and demand drafts.
- The students have been specifically told to mention the “student enrollment Number” in the remarks while paying to the current account. However, lot of students make mistake in providing the correct enrollment number. Few of the students forget to mention the enrollment number occasionally.
- This leads to lesser automated reconciliation, increase in the fee outstanding and results in a lot of confusion and unnecessary follow-ups.

Proposed Solution

- Assigning one “Virtual Identifier” per each of the 20 school branches.
- Linking the “Virtual Identifiers” to the real current account of the school.
- Setting up the account number validation logic for the school.
- The school can assign dynamic identifier based account numbers to each of it's students which may include the student enrollment number as part of the account number.
- Each student pays to the respective virtual account assigned to him/her.
- Reconciliation of fee receipt can be automated as a different account is assigned to each student. Branch wise fee collections can also be tracked.



Features Supported in Application

- Overview
- Virtual Entity
- Virtual Account
- Virtual Accounts Structure
- Remittance ID
- Virtual Multi-Currency Account
- Payments Using Virtual Accounts
- Move Money
- Internal Credit Line
- Transaction Inquiry
- Pre-Generated Statement
- Ad hoc Statement
- Charges Inquiry
- Special Rate Maintenance
- General Rate Maintenance

3. Virtual Accounts Overview

Virtual account management dashboard provides various information and eases the complex data and provides the user a simplified view of current performance. It provides an overall view of all the corporate's cash positions, balance trends and crucial account information on Real Accounts, Virtual Accounts and Virtual Accounts structures, depending upon the **access and role** provided to the user. Below widgets are available in Virtual Accounts Management Overview:

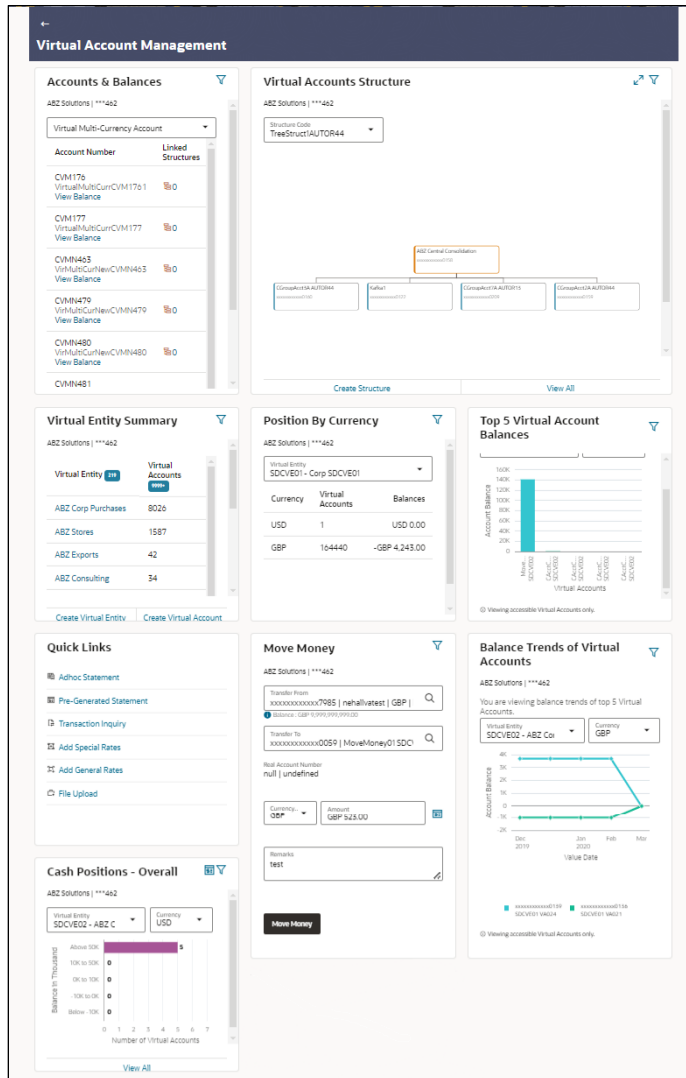
- Accounts and Balances
- Virtual Entity Summary
- Position By Currency
- Balance Trends of Virtual Accounts
- Top 5 Virtual Account Balances
- Cash Positions - Overall
- Virtual Accounts Structure
- Move Money
- Quick Links

Note: Information displayed in each widget (columns, links, graphs, charts, etc.) depends on the access to Real Accounts and Virtual Accounts for which the user has access.

Below explanation gives an idea how data in all the widgets will be shown when Access Management is applied:

- Real Accounts:
A user will see information & will be able to transact in only those Virtual Accounts Management enabled real accounts that he has appropriate access to
- Virtual Entities:
A user will be able to see all the virtual entities that belong to the party id in context
- Virtual Accounts:
A user will see information & be able to transact in only those Virtual Accounts that he has appropriate access to
- Virtual Accounts Structures:
A user will see the full list & count of the accessible Virtual Accounts structures of the party ID in context. User can further click on the link to view the structure details.






Overview



Overview



Icons

Following icons are present on the dashboard:

-  : Click this icon to go to the dashboard.
-  : Click this icon to go to the Mailbox screen.
-  : Click this icon to search the transactions.
-  : Click this icon to view the welcome note with last login details, change entity, logged in user's profile, or log out from the application.
-  : Click this icon to search and select the Party name and ID from the dropdown list. The widget displays the data for the selected party.

Note:

1. Only accessible parties are displayed to the user.
 2. On page load, the widget displays the data of the mapped primary party to the logged-in user.
 3. All the widgets that are based on Real Account balance, these widgets should be disabled operationally during implementation if the DDA Integration is not available.
 4. All the widgets on the Dashboard that show the count and balances of Virtual Accounts also include data from Expired Virtual Accounts.
-

-  : Click the toggle menu to access the transaction.
-  : Click this icon to close the toggle menu. This icon appears if the toggle menu is open.

Accounts & Balances

This widget gives an overall summary about Virtual Accounts Management enabled accessible Real and Virtual Multi-Currency Accounts and how they are linked to different Virtual Accounts and Virtual Accounts Structures. You can select the type of Account (Real or Virtual Multi-Currency Account) and click the link under Virtual Accounts and Linked Structures column to view more details. Total count includes both the accessible and non-accessible virtual accounts.

Virtual Entity Summary

Displays the Entity wise summary and mapped Virtual Accounts to that particular entity. You can click the Entity to view the details. You can also use the quick links to create entity or accounts.

Position By Currency

Allows you to view the Balances across all Virtual Accounts and its break-up in different currencies. User can view this information by selecting either Virtual Entity ID or Virtual Entity Name under which all linked Virtual Accounts and their currency wise position will be displayed.

Balance Trends of Virtual Accounts

Displays the Balance trends of Virtual accounts in graphical formats. You can select the Virtual Entity ID or Virtual Entity Name, and Currency to view the trend line of Top 5 Virtual Accounts.

Note: The widget displays the default data based on the below logic:

1. Virtual Entity with the most Virtual Accounts is defaulted.
 2. With the defaulted Virtual Entity, the currency with the most Virtual Accounts is defaulted.
 3. Only accessible Virtual Accounts are displayed to the user.
-

Top 5 Virtual Account Balances

Displays the Top five Virtual Account balances in graphical format by selecting Virtual Entity ID or Virtual Entity Name and currency. You can also hover the cursor to view the balance under a particular account.

Note: The widget displays the default data based on the below logic:

1. Virtual Entity with the most Virtual Accounts is defaulted.
 2. With the defaulted Virtual Entity, the currency with the most Virtual Accounts is defaulted.
 3. Only accessible Virtual Accounts are displayed to the user.
-

Cash Positions - Overall


Displays the overall cash position with total number of Virtual Accounts in various balance range and date wise transactions for selected accounts. You can view the Virtual Accounts within a particular balance group range by selecting a Virtual Entity ID or Virtual Entity Name and currency.

Note: The widget displays the default data based on the below logic:

1. Virtual Entity with the most Virtual Accounts is defaulted.
 2. With the defaulted Virtual Entity, the currency with the most Virtual Accounts is defaulted.
-

Virtual Accounts Structure

Displays the contribution between Virtual Accounts and child accounts and overall balances in the form of tree. The tree displays the parent account and its immediate child account, you can view the details by clicking the expand icon.

You can select the structure code from the list to view the balance against it. You can also click  to expand the widget and get a bigger view.

Note: The first structure in the drop down is defaulted in the widget.

Move Money

This widget allows user to transfer money from one Virtual Account to another Virtual Account that are mapped to same real account.

Note: Click **Search** icon and select the Virtual Accounts to transfer money.

Quick Links

This widget provides the quick links to navigate the most frequently used transactions. The following transactions are available in this widget:

- Ad hoc Statement
 - Pre-Generated Statement
 - Transaction Inquiry
 - Add Special Rates
 - Add General Rates
 - File Upload
-

4. Virtual Entity

Virtual Entities are the notional entities representing the real entities. This feature allows a user to conveniently create and manage virtual entities and further create numerous Virtual Accounts under it for other transactions. Below features are supported for managing virtual entities.

- Create Virtual Entity
- View Virtual Entity
- Edit Virtual Entity
- Close Virtual Entity
- Inter-Entity Position

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Entity > Create Entity

OR


Toggle Menu > Virtual Account Management > Overview > Entity Summary > Create Entity


4.1 Create Virtual Entity

To create Virtual Entity:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Virtual Entity Type** field, select the appropriate option.
3. If you select the **Virtual Entity Type** as **Corporate**:
 - a. In the **Virtual Entity ID** field, enter the virtual entity ID.
 - b. In the **Virtual Entity Name** field, enter the name of the virtual entity.
 - c. From the **Corporate Type** list, select the type of corporate entity.
 - d. From the **Date of Incorporation** list, select the incorporation date.
 - e. From the **Country of Incorporation** list, select the country of incorporation.
 - f. In the **Landline** field, enter the landline phone number.

Note:

1. Click  to add alternate landline phone number.

2. Click  to delete the landline phone number.

- g. In the **Mobile Number** field, enter the mobile number.
- h. In the **Email ID** field, enter the email address.
- i. In the **Preferred Mode** field, select an appropriate option.
- j. In the **BIC** field, enter the Bank Identifier Code.
- k. To keep Registered Address same as Real Entity, select the **Copy from Real Entity** check box.
- l. If the **Registered Address** is not same as Real Entity:
 - i. In the **Address Line 1** field, enter the first line of the correspondence address.
 - ii. In the **Address Line 2** field, enter the second line of the correspondence address.

- iii. In the **Address Line 3** field, enter the third line of the correspondence address.
- iv. In the **Address Line 4** field, enter the fourth line of the correspondence address.
- v. From the **Country** list, select the country of residence.
- vi. In the **Post Code** field, enter the postal code.
- m. To keep Correspondence Address same as Registered Address, select the **Copy from Registered Address** check box.
- n. If the **Correspondence Address** is not same as registered address:
 - i. In the **Address Line 1** field, enter the first line of the mailing address.
 - ii. In the **Address Line 2** field, enter the second line of the mailing address.
 - iii. In the **Address Line 3** field, enter the third line of the mailing address.
 - iv. In the **Address Line 4** field, enter the fourth line of the mailing address.
 - v. From the **Country** list, select the country of residence.
 - vi. In the **Post Code** field, enter the postal code.
- o. Enter the required information in **Structured Address** section.
- 4. If you select the **Virtual Entity Type** as **Individual**:
 - a. In the **Virtual Entity ID** field, enter the virtual entity ID.
 - b. In the **Virtual Entity Name** field, enter the name of the virtual entity.
 - c. In the **First Name** field, enter the first name of the individual.
 - d. In the **Last Name** field, enter the last name of the individual.
 - e. From the **Date of Birth** list, select the date of birth of the individual.
 - f. From the **Gender** list, select the gender of the individual.
 - g. From the **Nationality** list, select the nationality of the individual.
 - h. In the **National ID** field, enter the national identification code.
 - i. In the **Home Phone** field, enter the residence phone number.
 - j. In the **Work Phone** field, enter the work phone number.
 - k. In the **Mobile Number** field, enter the mobile number.
 - l. In the **Email ID** field, enter the email address.
 - m. In the **Preferred Mode** field, select an appropriate option.
 - n. To keep Registered Address same as Real Entity, select the **Copy from Real Entity** check box.
 - o. If the **Registered Address** is not same as real entity:
 - i. In the **Address Line 1** field, enter the first line of the correspondence address.
 - ii. In the **Address Line 2** field, enter the second line of the correspondence address.
 - iii. In the **Address Line 3** field, enter the third line of the correspondence address.
 - iv. In the **Address Line 4** field, enter the fourth line of the correspondence address.
 - v. From the **Country** list, select the country of residence.
 - vi. In the **Post Code** field, enter the postal code.
 - p. Enter the required information in **Structured Address** section.

Note: It is configurable and can be set to **Y** or **N** based on system configuration. Out of the 14 fields of structured address, **Post Code**, **Town Name**, **Country** are the mandatory fields if structure address configured to Y as per WTR regulations.

Create Virtual Entity - Entity Information

Futura Bank

Q What would you like to do today ?

VM

Virtual Entity

ABZ Solutions | ***462

1

2

Virtual Entity Information

Other Details

Party Name

ABZ Solutions | ***462

Virtual Entity Details

Virtual Entity Type

☒ Corporate ☐ Individual

Virtual Entity ID

Required

Virtual Entity Name

Required

Corporate Type

Required

Date of Incorporation

Country of Incorporation

Landline Code

Landline Number

+

Mobile Code

Mobile Number

Email ID

Preferred Mode

Please Select

BIC

Registered Address

☐ Copy from Real Entity

Address Line 1

Required

Address Line 2

Address Line 3

Address Line 4

Country

Required

Post Code

Correspondence Address

☐ Copy from Registered Address

Address Line 1

Required

Address Line 2

Address Line 3

Address Line 4

Country

Required

Post Code

Structured Address

Department

Sub Department

Building Name

Street Name

Building Number

Floor

Post Box

Room

Postal Code

Town Name

Town Location Name

District Name

Country Subdivision

Country

Required

Required

Required

Next

Cancel

Back

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Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list in which the Virtual Entity must be created. By default, the primary party of the logged-in user is selected.
Virtual Entity Details	
Virtual Entity Type	Select the type of the entity, whether the Virtual Entity is Individual or Corporate.
Virtual Entity ID	Specify the unique ID assigned to each virtual entity.
Virtual Entity Name	Specify the name of the virtual entity corresponding to the Virtual Entity.

4-4

ORACLE

Field Name	Description
The following fields are displayed if you select the Virtual Entity Type as Corporate	
Corporate Type	<p>Select the corporate type.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Corporation • Co-operative • Partnership • Sole Proprietorship <hr/> <p>Note: The dropdown list is now available as part of local enumerations.</p> <hr/>
Date of Incorporation	Select the date of incorporation of the corporate.
Country of Incorporation	Select the country name of the incorporation.
Landline Code	Specify the landline code of the corporate virtual entity holder.
Landline Number	Specify the landline number of the corporate virtual entity holder.
Alternate Landline Code	<p>Specify the landline code of the corporate virtual entity holder.</p> <p>This field appears only if the user clicks on Add icon to add alternate landline number.</p>
Alternate Landline Number	<p>Specify the landline number of the corporate virtual entity holder.</p> <p>This field appears only if the user clicks on Add icon to add alternate landline number.</p>
Mobile Code	Specify the mobile code of the corporate virtual entity holder.
Mobile Number	Specify the mobile number of the corporate virtual entity holder.
Email ID	Specify the email address of the corporate virtual entity holder.
Preferred Mode	<p>Select the preferred mode of the corporate virtual entity holder.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Mobile • Email
BIC	Specify the BIC of the Corporate Virtual Entity Holder.

Field Name	Description
Registered Address	
The following fields are blank and by selecting the Copy from Real Entity function the fields get auto populated from real entity in editable format. User can clear the fields by de-selecting the Copy from Real Entity check box.	
Address Line 1	Specify the first line of correspondence address of the corporate virtual entity holder.
Address Line 2	Specify the second line of correspondence address of the corporate virtual entity holder.
Address Line 3	Specify the third line of correspondence address of the corporate virtual entity holder.
Address Line 4	Specify the fourth line of correspondence address of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the corporate virtual entity holder.
Correspondence Address	
The following fields are blank and by selecting the Copy from Registered Address function the fields of correspondence address get auto populated from registered address in editable format. User can clear the fields by de-selecting the Copy from Registered Address check box.	
Address Line 1	Specify the first line of mailing address of the corporate virtual entity holder.
Address Line 2	Specify the second line of mailing address of the corporate virtual entity holder.
Address Line 3	Specify the third line of mailing address of the corporate virtual entity holder.
Address Line 4	Specify the fourth line of mailing address of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the corporate virtual entity holder.
Structured Address	
Department	Specify the department of the virtual entity holder.

Field Name	Description
Sub-Department	Specify the sub-department of the virtual entity holder.
Street Name	Specify the street name of the corporate virtual entity holder.
Building Number	Specify the building number of the virtual entity holder.
Building Name	Specify the building name of the virtual entity holder.
Floor	Specify the floor number of the corporate virtual entity holder.
Post Box	Specify the post box number of the virtual entity holder.
Room	Specify the room number of the corporate virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Town Name	Specify the town name of the corporate virtual entity holder.
Town Location Name	Specify the town location name of the corporate virtual entity holder.
District Name	Specify the district name of the corporate virtual entity holder.
Country Subdivision	Specify the country subdivision of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
The following fields are displayed if you select the Virtual Entity Type as Individual	
First Name	Specify the first name of the virtual entity holder.
Last Name	Specify the last name of the virtual entity holder.
Date of Birth	Select the date of the birth of the virtual entity holder.
Gender	Select the gender of the virtual entity holder. The options are: <ul style="list-style-type: none"> • Male • Female • Other • Prefer Not to Disclose
Nationality	Specify the nationality of the virtual entity holder.
National ID	Specify the national ID of the virtual entity holder.

Field Name	Description
Home Phone Code	Specify the home phone code of the virtual entity holder.
Home Phone Number	Specify the home phone number of the virtual entity holder.
Work Phone Code	Specify the work phone code of the virtual entity holder.
Work Phone Number	Specify the work phone number of the virtual entity holder.
Mobile Code	Specify the mobile code of the virtual entity holder.
Mobile Number	Specify the mobile number of the virtual entity holder.
Email ID	Specify the email address of the virtual entity holder.
Preferred Mode	<p>Select the preferred mode of the virtual entity holder.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Mobile • Email
Registered Address	
<p>The following fields are blank and by selecting the Copy from Real Entity function the fields get auto populated from real entity in editable format. User can clear the fields by de-selecting the Copy from Real Entity check box.</p>	
Address Line 1	Specify the first line of mailing address of the virtual entity holder.
Address Line 2	Specify the second line of mailing address of the virtual entity holder.
Address Line 3	Specify the third line of mailing address of the virtual entity holder.
Address Line 4	Specify the fourth line of mailing address of the virtual entity holder.
Country	Select the country name of the virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Structured Address	
Department	Specify the department of the virtual entity holder.
Sub-Department	Specify the sub-department of the virtual entity holder.
Street Name	Specify the street name of the corporate virtual entity holder.

Field Name	Description
Building Number	Specify the building number of the virtual entity holder.
Building Name	Specify the building name of the virtual entity holder.
Floor	Specify the floor number of the corporate virtual entity holder.
Post Box	Specify the post box number of the virtual entity holder.
Room	Specify the room number of the corporate virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Town Name	Specify the town name of the corporate virtual entity holder.
Town Location Name	Specify the town location name of the corporate virtual entity holder.
District Name	Specify the district name of the corporate virtual entity holder.
Country Subdivision	Specify the country subdivision of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.

5. Click **Next** to navigate to the **Other Details** section.
OR
Click **Cancel** to cancel the transaction.
6. From the **Identification Type** list, select the identification type.

Note: The Dropdown list are now available as part of Local Enumeration.

7. In the **Identification Number** field, enter the identification number corresponding to the identification type.
8. In the **Tax Identification Number** field, enter the tax identification number.
9. Select Statement preferences to get Virtual Accounts statement at consolidated or Account level.

Create Virtual Entity - Other Details

Futura Bank

What would you like to do today ?

VM

↑

Virtual Entity

ABZ Solutions | ***462

1

2

Virtual Entity InformationOther Details

Identification Details

Identification Type

Identification Number

Tax Identification Number

PDF Statement Preferences

Generate PDF

Statement Type

Frequency

Due On

Consolidated

Account Level

Required

Required

SWIFT Statement Preferences

Generate MT940

Generate MT950

Generate MT942

Generate Message Only on Movement

Report Transactions Since

Generation Time

940

Display IBAN

ISO Statement Preferences

Generate CAMT.053

Generate CAMT.052

Generate Message Only on Movement

Report Transactions Since

Generation Time

052

Submit

Cancel

Back


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Field Description

Field Name	Description
Other Details	
Identification Type	Select the identification type of the virtual entity holder.
Identification Number	Specify the identification number corresponding to the identification type.
Tax Identification Number	Specify the tax identification number of the virtual entity holder.
PDF Statement Preferences	
Generate PDF	<p>Click the Generate PDF toggle if you want preference for statement download in PDF format.</p> <p>Below section is enabled if you click Generate PDF toggle.</p> <hr/> <p>Note: If Generate PDF toggle is enabled during Create VE, Statement Type and Frequency values default to Consolidated and Daily respectively</p> <hr/>
Statement Type	
Consolidated	Select the consolidated statement of all the Virtual Accounts mapped to the Virtual Entity.
Account Level	Select the account level Statement of each Virtual account mapped to the Virtual Entity.
Frequency	<p>Select the frequency of the statement. The available options are:</p> <ul style="list-style-type: none">• Daily• Weekly• Monthly• Quarterly• Yearly

Field Name	Description
Due On	<p>Select the Due day/date/month/quarter/year required for the Virtual Account statement.</p> <p>The available options based on the frequency selected are:</p> <ul style="list-style-type: none"> • Daily - This field is not applicable and will not appear for Daily frequency. • Weekly - Select the day when the account statement needs to be generated for the week. • Monthly - Select the day of the month when the account statement needs to be generated for the month. <p>Example: If Due On is selected as “31” and the current month has only 28 days, this will be considered as the last day of the month and the account statements will be generated on the last day for all the months.</p> • Quarterly - Select the end month of quarter when the account statement needs to be generated. Statement will always be generated on the last day of the month selected. <p>Example: If Due On is selected as “March (3)”, the account statement will be generated on the last day of the month (31st March) for the period of 1st January to 31st March.</p> • Yearly - Select the month when the account statement needs to be generated for the year. Statement will always be generated on the last day of the month selected.
MT Statement Preferences	
Generate MT940	Click the toggle to set up your preference to download the statement in MT940 format.
Generate MT950	Click the toggle to set up your preference to download the statement in MT950 format.
Generate MT942	Click the toggle to set up your preference to download the statement in MT942 format.
Generate Message Only on Movement	<p>Click the toggle to generate message only on movement.</p> <p>This field is enabled if you click the Generate MT942 toggle.</p>
Report Transactions Since	<p>Select since when you want the statement to be generated.</p> <p>This field is enabled if you click the Generate MT942 toggle.</p>
Generation Time	<p>Select the time when the statement is needed.</p> <p>This field is enabled if you click the Generate MT942 toggle.</p>

Field Name	Description
Display IBAN	Click the toggle to set up the preference for IBAN which will be applicable for the all the Virtual Accounts linked under this entity.
ISO Statement Preferences	
Generate CAMT.053	Click the toggle to set up your preference to download the statement in CAMT.053 format.
Generate CAMT.052	Click the toggle to set up your preference to download the statement in CAMT.052 format.
Generate Message Only on Movement	Click the toggle to generate message only if there is any transaction posted. This field is enabled if you click the Generate CAMT.052 toggle.
Report Transactions Since	Select since when you want the statement to be generated. This field is enabled if you click the Generate CAMT.052 toggle.
Generation Time	Select the time when the statement is needed. This field is enabled if you click the Generate CAMT.052 toggle.

10. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
11. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click  against the section that you want to edit. The screen appears in editable form.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
User is directed to **Entity Information** screen with values in editable form.
12. The success message of Virtual Entity creation appears along with the reference number and status of the transaction.
OR
Click **Home** to navigate to the dashboard.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.
OR
Click **Create Virtual Entities** to create more virtual entities.
OR
Click **Create Virtual Accounts** to create Virtual Accounts.

4.2 View Virtual Entity

User can search and view the virtual entity by entering the search criteria.

To view virtual entity:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Virtual Entity ID** field, enter the virtual entity ID.
3. In the **Virtual Entity Name** field, enter the virtual entity name.

Note: It is mandatory to specify any one of the Virtual Entity ID and Name fields to get the search result.

4. Click **Search** to view virtual entities.
The search result corresponding to the search criteria is displayed.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

View Virtual Entity

Virtual Entity
ABZ Solutions | ****462

Party Name: ABZ Solutions | ****462

Virtual Entity ID: CORP

Virtual Entity Name:

Entity List
4 Records

Virtual Entity ID & Name	Virtual Entity Type	Creation Date	Mapped Virtual Accounts	Status
CORPE16 Corporate 16	Corporate	Apr 24, 2018	0	Active
CORPA11 Corporate VE	Corporate	Apr 24, 2018	0	Active
CORPO12 CORP VE	Corporate	Apr 24, 2018	1	Active
CORPE12 Corporate 12	Corporate	Apr 24, 2018	0	Active

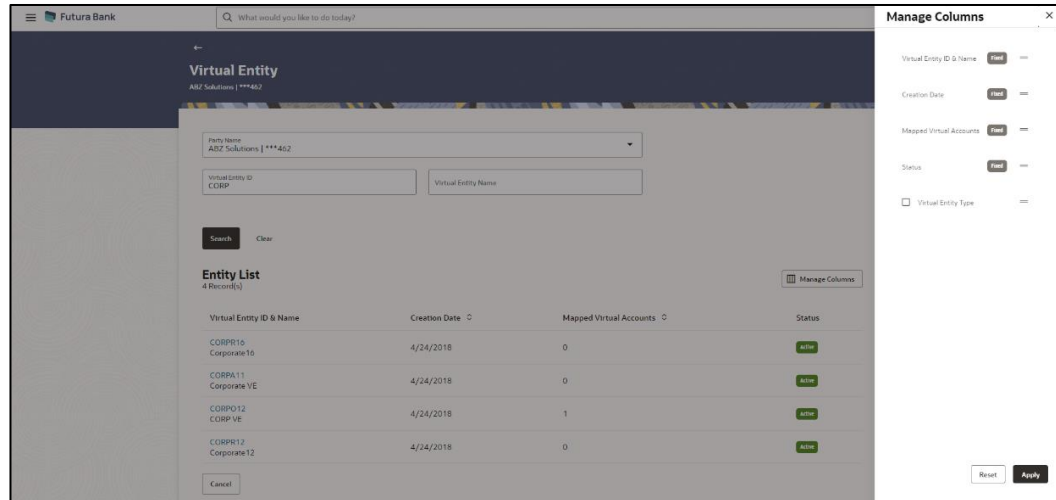
Cancel

View Virtual Entity - Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list to view the applicable virtual entities. By default, the primary party of the logged-in user is selected. Note: Based on the party name selection, the mapped virtual entities are displayed.
Virtual Entity ID	Specify the unique ID assigned to each virtual entity.
Virtual Entity Name	Specify the name of the virtual entity corresponding to the entity ID. Note: It is mandatory to specify any one of the above parameters to get the search result.
Entity List	
Total Count of Records	Displays the total count of records based on the search criteria.
Virtual Entity ID & Name	Displays the entity ID and name corresponding to the search criteria.
Virtual Entity Type	Displays the type of the entity, whether the entity is Individual or Corporate.
Creation Date	Displays the virtual entity creation date.
Mapped Virtual Accounts	Displays the count of all the child accounts mapped to the virtual entity.
Status	Displays the status of the virtual entity, whether the virtual entity is active or closed.

- Click **Manage Columns** to reorder or modify or save column preferences in virtual entity screen.

View Virtual Entity – Manage Columns overlay screen appears.



- a. Click **Apply** to apply the modified columns preferences.
 - b. Click **Reset** to reset the columns preferences.
6. Click the **Virtual Entity ID & Name** link to view the virtual entity details.
The **Virtual Entity - View** screen appears.

Virtual Entity - View

What would you like to do today?

↑

Virtual Entity
ABZ Solutions | ***462

Edit

Virtual Entity Name SDCVE01	Virtual Entity ID SDCVE01	Virtual Entity Type Corporate
--------------------------------	------------------------------	----------------------------------

Party Name
ABZ Solutions | ***462

Virtual Entity Name
SDCVE01

Corporate Type
Corporation

Date of Incorporation
4/25/18

Country of Incorporation
INDIA

Landline
+91 9999999999

Mobile Number
+91 9999999999

Preferred Mode
Mobile

Mapped Virtual Accounts
760

Registered Address

Address Line 1 Addr1	Address Line 2 Addr12
Address Line 3 Addr3	Address Line 4 Addr4
Country INDIA	Post Code 400063

Correspondence Address

Address Line 1 Addr1	Address Line 2 Addr2
Address Line 3 Addr3	Address Line 4 Addr4
Country INDIA	Post Code 400063

Structured Address

Postal Code 400063	Town Name Test
Country INDIA	

Identification Details

Identification Type
National ID

Identification Number
xx3456

Tax Identification Number
123456

PDF Statement Preferences

Generate PDF
No

Statement Type
Consolidated

Frequency
Daily

SWIFT Statement Preferences

Generate MT940
Yes

Generate MT950
Yes

Generate MT942
Yes

Generate Message Only on Movement
Yes

Report Transactions Since
940

Generation Time
02:00

Display IBAN
Yes

ISO Statement Preferences

Generate CAMT.053
Yes

Generate CAMT.052
Yes

Generate Message Only on Movement
Yes

Report Transactions Since
052

Generation Time
04:00

Edit
Close
Back

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Field Description

Field Name	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Entity.
Virtual Entity Details	
Virtual Entity Name	Displays the name of the virtual entity with the status.
Virtual Entity ID	Displays the unique ID assigned to each virtual entity.
Virtual Entity Type	Displays the type of the entity, whether the entity is Individual or Corporate.
Virtual Entity Name	Displays the name of the virtual entity corresponding to the entity ID.

Field Name	Description
The following fields are displayed if you view the Corporate entity type.	
Corporate Type	<p>The corporate type.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Corporation • Co-operative • Partnership • Sole Proprietorship
Date of Incorporation	Displays the date of incorporation of the corporate.
Country of Incorporation	Displays the country name of the incorporation.
Landline	<p>Displays the landline number of the corporate virtual entity holder.</p> <p>Note: This field will not appear if landline number is not given while creation.</p>
Alternate Landline	<p>Displays the alternate landline number of the corporate virtual entity holder.</p> <p>Note: This field will not appear if alternate landline number is not given while creation.</p>
Mobile Number	<p>Displays the mobile number of the virtual entity holder.</p> <p>Note: This field will not appear if mobile number is not given while creation.</p>
Email ID	<p>Displays the email address of the virtual entity holder.</p> <p>Note: This field will not appear if email id is not given while creation.</p>
BIC	<p>Displays the BIC of the Corporate Virtual Entity Holder.</p> <p>Note: This field will not appear if BIC is not given while creations.</p>
Preferred Mode	Displays the preferred mode of the virtual entity holder. The preferred mode could be Mobile or Email.
Mapped Virtual Accounts	Displays the count of all the child accounts mapped to the virtual entity.
Registered Address	
Address Line 1	Displays the correspondence address line 1 of the virtual entity holder.
Address Line 2	Displays the correspondence address line 2 of the virtual entity holder.
Address Line 3	Displays the correspondence address line 3 of the virtual entity holder.
Address Line 4	Displays the correspondence address line 4 of the virtual entity holder.
Country	Displays the country name of the virtual entity holder.
Post Code	Displays the post code of the virtual entity holder.

Field Name	Description
Correspondence Address	
Address Line 1	Displays the first line of mailing address of the corporate virtual entity holder.
Address Line 2	Displays the second line of mailing address of the corporate virtual entity holder.
Address Line 3	Displays the third line of mailing address of the corporate virtual entity holder.
Address Line 4	Displays the fourth line of mailing address of the corporate virtual entity holder.
Country	Displays the country name of the corporate virtual entity holder.
Post Code	Displays the post code of the corporate virtual entity holder.
Structured Address	
Department	Displays the department of the virtual entity holder.
Sub-Department	Displays the sub-department of the virtual entity holder.
Street Name	Displays the street name of the corporate virtual entity holder.
Building Number	Displays the building number of the virtual entity holder.
Building Name	Displays the building name of the virtual entity holder.
Floor	Displays the floor number of the corporate virtual entity holder.
Post Box	Displays the post box number of the virtual entity holder.
Room	Displays the room number of the corporate virtual entity holder.
Post Code	Displays the post code of the virtual entity holder.
Town Name	Displays the town name of the corporate virtual entity holder.
Town Location Name	Displays the town location name of the corporate virtual entity holder.
District Name	Displays the district name of the corporate virtual entity holder.
Country Subdivision	Displays the country subdivision of the corporate virtual entity holder.
Country	Displays the country name of the corporate virtual entity holder.
The following fields are displayed if you select the Virtual Entity Type as Individual	
First Name	Displays the first name of the virtual entity holder.
Last Name	Displays the last name of the virtual entity holder.
Date of Birth	Displays the date of the birth of the virtual entity holder.
Gender	Displays the gender of the virtual entity holder.
Nationality	Displays the nationality of the virtual entity holder.

Field Name	Description
National ID	Displays the national ID of the virtual entity holder.
Home Phone	Displays the home phone number of the virtual entity holder.
Work Phone	Displays the work phone number of the virtual entity holder.
Mobile Number	Displays the mobile number of the virtual entity holder.
Email ID	Displays the email address of the virtual entity holder.
Preferred Mode	Displays the preferred mode of the virtual entity holder. The preferred mode could be Mobile or Email.
Mapped Virtual Accounts	Displays the count of all the child accounts mapped to the virtual entity.
Registered Address	
Address Line 1	Displays the correspondence address line 1 of the virtual entity holder.
Address Line 2	Displays the correspondence address line 2 of the virtual entity holder.
Address Line 3	Displays the correspondence address line 3 of the virtual entity holder.
Address Line 4	Displays the correspondence address line 4 of the virtual entity holder.
Country	Displays the country name of the virtual entity holder.
Post Code	Displays the post code of the virtual entity holder.
Structured Address	
Department	Displays the department of the virtual entity holder.
Sub-Department	Displays the sub-department of the virtual entity holder.
Street Name	Displays the street name of the corporate virtual entity holder.
Building Number	Displays the building number of the virtual entity holder.
Building Name	Displays the building name of the virtual entity holder.
Floor	Displays the floor number of the corporate virtual entity holder.
Post Box	Displays the post box number of the virtual entity holder.
Room	Displays the room number of the corporate virtual entity holder.
Post Code	Displays the post code of the virtual entity holder.
Town Name	Displays the town name of the corporate virtual entity holder.
Town Location Name	Displays the town location name of the corporate virtual entity holder.
District Name	Displays the district name of the corporate virtual entity holder.
Country Subdivision	Displays the country subdivision of the corporate virtual entity holder.

Field Name	Description
Country	Displays the country name of the corporate virtual entity holder.
Identification Details	
Identification Type	Displays the identification type of the virtual entity holder.
Identification Number	Displays the identification number corresponding to the identification type.
Tax Identification Number	Displays the tax identification number of the virtual entity holder.
PDF Statement Preferences	
Generate PDF	Displays the generate PDF if enabled.
Statement Type	
Consolidated	Displays the combined statement of all Virtual Accounts linked to the Virtual Entity.
Account Level	Displays the account level Statement of each Virtual account mapped to the Virtual Entity.
Frequency	Displays the frequency of the statement. The available options are: <ul style="list-style-type: none"> • Daily • Weekly • Monthly • Quarterly • Yearly

Field Name	Description
Due On	<p>Displays the Due day/date/month/quarter/year required for the Virtual Account statement.</p> <p>The available options based on the frequency selected are:</p> <ul style="list-style-type: none"> • Daily - This field is not applicable and will not appear for Daily frequency. • Weekly - Displays the day when the account statement needs to be generated for the week. • Monthly - Displays the day of the month when the account statement needs to be generated for the month. Example: If Due On is selected as "31" and the current month has only 28 days, this will be considered as the last day of the month and the account statements will be generated on the last day for all the months. • Quarterly - Displays the end month of quarter when the account statement needs to be generated. Statement will always be generated on the last day of the month selected. Example: If Due On is selected as "March (3)", the account statement will be generated on the last day of the month (31st March) for the period of 1st January to 31st March. • Yearly - Displays the month when the account statement needs to be generated for the year. Statement will always be generated on the last day of the month selected.

MT Statement Preferences

Generate MT940	Displays the preference to download the statement in MT940 format.
Generate MT950	Displays the preference to download the statement in MT950 format.
Generate MT942	Displays the preference to download the statement in MT942 format.
Generate Message Only on Movement	Displays the generate message only on movement.
Report Transactions Since	Displays the since when the statement to be generated.
Generation Time	Displays the time when the statement is needed.
Display IBAN	Displays the preference for IBAN which will be applicable for the all the Virtual Accounts linked under this entity.

ISO Statement Preferences

Generate CAMT.053	Displays the preference to download the statement in CAMT.053 format.
Generate CAMT.052	Displays the preference to download the statement in CAMT.052 format.

Field Name	Description
Generate Message Only on Movement	Displays the preference for generating message only on movement
Report Transactions Since	Displays the report transactions
Generation Time	Displays the time when the statement is needed.

7. Click **Edit** to modify and update the virtual entity.
OR
Click **Close** to close the virtual entity.
OR
Click **Back** to navigate back to previous screen.

4.3 Edit Virtual Entity



To edit virtual entity:

1. Navigate to the **View Virtual Entity** screen.
2. In the **Party Name** field, select the party name and ID from the dropdown list.
3. In the **Virtual Entity ID** field, enter the unique id of the virtual entity whose details you want to edit.
OR
In the **Virtual Entity Name** field, enter the name of the virtual entity whose details you want to edit.
OR
Click the desired record under the **Virtual Entity ID & Name** column. The record details are displayed.
4. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction
5. Click the **Virtual Entity ID & Name** link. The **Virtual Entity - View** screen appears.
6. Click **Edit**.
The **Edit Virtual Entity - Virtual Entity Information** screen is displayed.

Edit Virtual Entity - Virtual Entity Information

Futura Bank

What would you like to do today?



↑ Virtual Entity

ABZ Solutions | ***462

1

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Virtual Entity Information

Other Details

Virtual Entity Name

SDCVE01

Active

Virtual Entity ID

SDCVE01

Virtual Entity Type

Corporate

Party Name

ABZ Solutions | ***462

Virtual Entity Details

Virtual Entity Name

SDCVE01

Corporate Type

Corporation

Date of Incorporation

4/25/18

Country of Incorporation

INDIA

Landline Code

91

Landline Number

999999999

Mobile Code

91

Mobile Number

999999999

Email ID

Preferred Mode

Mobile

Mapped Virtual Accounts

760

BIC

Registered Address

☐ Copy from Real Entity

Address Line 1

Addr1

Address Line 2

Addr12

Address Line 3

Addr3

Address Line 4

Addr4

Country

INDIA

Post Code

400063

Correspondence Address

☐ Copy from Registered Address

Address Line 1

Addr1

Address Line 2

Addr2

Address Line 3

Addr3

Address Line 4

Addr4

Country

INDIA

Post Code

400063

Structured Address

Department

Sub Department

Building Name

Street Name

Building Number

Floor

Post Box

Room

Postal Code
400063

Town Name
Test

Town Location Name

District Name

Country Subdivision

Country
INDIA

Next

Cancel

Back

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Field Description

Field Name	Description
Virtual Entity Information	
Virtual Entity Name	Displays the name of the virtual entity corresponding to the entity ID.
Virtual Entity ID	Displays the unique ID assigned to each virtual entity.
Virtual Entity Type	Displays the type of the entity, whether the entity is Individual or Corporate.
Party Name	Displays the party name and ID mapped to the selected Virtual Entity.
Virtual Entity Details	
Virtual Entity Name	Specify the name of the virtual entity corresponding to the entity ID.

Field Name	Description
The following fields are displayed if you edit the Corporate entity type.	
Corporate Type	<p>Select the corporate type.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Corporation • Co-operative • Partnership • Sole Proprietorship <hr/> <p>Note: The dropdown list are now available as part of local enumerations.</p> <hr/>
Date of Incorporation	Select the date of incorporation of the corporate.
Country of Incorporation	Select the country name of the incorporation.
Landline Code	Specify the landline code of the corporate virtual entity holder.
Landline Number	Specify the landline number of the corporate virtual entity holder.
Alternate Landline Code	<p>Specify the landline code of the corporate virtual entity holder.</p> <p>This field appears only if the user clicks on Add icon to add alternate landline number.</p>
Alternate Landline Number	<p>Specify the landline number of the corporate virtual entity holder.</p> <p>This field appears only if the user clicks on Add icon to add alternate landline number.</p>
Mobile Code	Specify the mobile code of the corporate virtual entity holder.
Mobile Number	Specify the mobile number of the corporate virtual entity holder.
Email ID	Specify the email address of the corporate virtual entity holder.
Preferred Mode	<p>Specify the preferred mode of the corporate virtual entity holder.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Mobile • Email
BIC	Specify the BIC of the Corporate Virtual Entity Holder.

Field Name	Description
Mapped Virtual Accounts	Displays the count of all the child accounts mapped to the virtual entity.
Registered Address	
The following fields are blank and by selecting the Copy from Real Entity function the fields get auto populated from real entity in editable format. User can clear the fields by de-selecting the Copy from Real Entity check box.	
Address Line 1	Specify the first line of address of the corporate virtual entity holder.
Address Line 2	Specify the second line of address of the corporate virtual entity holder.
Address Line 3	Specify the third line of address of the corporate virtual entity holder.
Address Line 4	Specify the fourth line of address of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the corporate virtual entity holder.
Correspondence Address	
The following fields are blank and by selecting the Copy from Registered Address function the fields of registered address get auto populated from real entity in editable format. User can clear the fields by de-selecting the Copy from Registered Address check box.	
Address Line 1	Specify the first line of mailing address of the corporate virtual entity holder.
Address Line 2	Specify the second line of mailing address of the corporate virtual entity holder.
Address Line 3	Specify the third line of mailing address of the corporate virtual entity holder.
Address Line 4	Specify the fourth line of mailing address of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the corporate virtual entity holder.
Structured Address	
Department	Specify the department of the virtual entity holder.

Field Name	Description
Sub-Department	Specify the sub-department of the virtual entity holder.
Street Name	Specify the street name of the corporate virtual entity holder.
Building Number	Specify the building number of the virtual entity holder.
Building Name	Specify the building name of the virtual entity holder.
Floor	Specify the floor number of the corporate virtual entity holder.
Post Box	Specify the post box number of the virtual entity holder.
Room	Specify the room number of the corporate virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Town Name	Specify the town name of the corporate virtual entity holder.
Town Location Name	Specify the town location name of the corporate virtual entity holder.
District Name	Specify the district name of the corporate virtual entity holder.
Country Subdivision	Specify the country subdivision of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.
The following fields are displayed if you select the Virtual Entity Type as Individual .	
First Name	Specify the first name of the virtual entity holder.
Last Name	Specify the last name of the virtual entity holder.
Date of Birth	Specify the date of the birth of the virtual entity holder.
Gender	Specify the gender of the virtual entity holder. The options are: <ul style="list-style-type: none"> • Male • Female • Other • Prefer Not to Disclose
Nationality	Specify the nationality of the virtual entity holder.
National ID	Specify the national ID of the virtual entity holder.

Field Name	Description
Home Phone Code	Specify the home phone code of the virtual entity holder.
Home Phone Number	Specify the home phone number of the virtual entity holder.
Work Phone Code	Specify the work phone code of the virtual entity holder.
Work Phone Number	Specify the work phone number of the virtual entity holder.
Mobile Code	Specify the mobile code of the virtual entity holder.
Mobile Number	Specify the mobile number of the virtual entity holder.
Email ID	Specify the email address of the virtual entity holder.
Preferred Mode	<p>Select the preferred mode of the virtual entity holder.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Mobile • Email
Registered Address	
<p>The following fields are blank and by selecting the Copy from Real Entity function the fields get auto populated from real entity in editable format. User can clear the fields by de-selecting the Copy from Real Entity check box.</p>	
Address Line 1	Specify the first line of mailing address of the virtual entity holder.
Address Line 2	Specify the second line of mailing address of the virtual entity holder.
Address Line 3	Specify the third line of mailing address of the virtual entity holder.
Address Line 4	Specify the fourth line of mailing address of the virtual entity holder.
Country	Specify the country name of the virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Structured Address	
Department	Specify the department of the virtual entity holder.
Sub-Department	Specify the sub-department of the virtual entity holder.
Street Name	Specify the street name of the corporate virtual entity holder.

Field Name	Description
Building Number	Specify the building number of the virtual entity holder.
Building Name	Specify the building name of the virtual entity holder.
Floor	Specify the floor number of the corporate virtual entity holder.
Post Box	Specify the post box number of the virtual entity holder.
Room	Specify the room number of the corporate virtual entity holder.
Post Code	Specify the post code of the virtual entity holder.
Town Name	Specify the town name of the corporate virtual entity holder.
Town Location Name	Specify the town location name of the corporate virtual entity holder.
District Name	Specify the district name of the corporate virtual entity holder.
Country Subdivision	Specify the country subdivision of the corporate virtual entity holder.
Country	Select the country name of the corporate virtual entity holder.

7. Click **Next**.
OR
Click **Cancel** to cancel the transaction.

Edit Virtual Entity - Other Details

Futura Bank

What would you like to do today?

99%

VM

↑

Virtual Entity

ABZ Solutions | ***462

1

Virtual Entity Information

2

Other Details

Virtual Entity Name

SDCVE01

Active

Virtual Entity ID

SDCVE01

Virtual Entity Type

Corporate

Identification Details

Identification Type

National ID

Identification Number

Tax Identification Number

123456

PDF Statement Preferences

Generate PDF

☐

SWIFT Statement Preferences

Generate MT940

☐

Generate MT950

☐

Generate MT942

☐

Generate Message Only on Movement

☐

Report Transactions Since

940

Generation Time

02:00 ×

Display IBAN

☐

ISO Statement Preferences

Generate CAMT.053

☐

Generate CAMT.052

☐

Generate Message Only on Movement

☐

Report Transactions Since

052

Generation Time

04:00 ×

Submit

Cancel

Back

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Field Description

Field Name	Description
Identification Details	
Identification Type	Select the identification type of the virtual entity holder. <hr/> Note: The dropdown list is now available as part of local enumerations. <hr/>
Identification Number	Specify the identification number corresponding to the identification type.
Tax Identification Number	Specify the tax identification number of the virtual entity holder.
PDF Statement Preferences	
Generate PDF	Click the Generate PDF toggle if you want preference for statement download in PDF format. Below section is enabled if you click Generate PDF toggle.
Statement Type	
Consolidated	Select the consolidated statement of all the Virtual Accounts mapped to the Virtual Entity.
Account Level	Select the account level Statement of each Virtual account mapped to the Virtual Entity.
Frequency	Select the frequency of the statement. The available options are: <ul style="list-style-type: none">• Daily• Weekly• Monthly• Quarterly• Yearly

Field Name	Description
Due On	<p>Select the Due day/date/month/quarter/year required for the Virtual Account statement.</p> <p>The available options based on the frequency selected are:</p> <ul style="list-style-type: none"> • Daily - This field is not applicable and will not appear for Daily frequency. • Weekly - Select the day when the account statement needs to be generated for the week. • Monthly - Select the day of the month when the account statement needs to be generated for the month. Example: If Due On is selected as "31" and the current month has only 28 days, this will be considered as the last day of the month and the account statements will be generated on the last day for all the months. • Quarterly - Select the end month of quarter when the account statement needs to be generated. Statement will always be generated on the last day of the month selected. Example: If Due On is selected as "March (3)", the account statement will be generated on the last day of the month (31st March) for the period of 1st January to 31st March. • Yearly - Select the month when the account statement needs to be generated for the year. Statement will always be generated on the last day of the month selected.
MT Statement Preferences	
Generate MT940	Click the toggle to set up your preference to download the statement in MT940 format.
Generate MT950	Click the toggle to set up your preference to download the statement in MT950 format.
Generate MT942	Click the toggle to set up your preference to download the statement in MT942 format.
Generate Message Only on Movement	<p>Click the toggle to generate message only on movement.</p> <p>This field is enabled if you click the Generate MT942 toggle.</p>
Report Transactions Since	<p>Select since when you want the statement to be generated.</p> <p>This field is enabled if you click the Generate MT942 toggle.</p>
Generation Time	<p>Specify the time when the statement is needed.</p> <p>This field is enabled if you click the Generate MT942 toggle.</p>
Display IBAN	Click the toggle to set up the preference for IBAN which will be applicable for the all the Virtual Accounts linked under this entity.

Field Name	Description
ISO Statement Preferences	
Generate CAMT.053	Click the toggle to set up your preference to download the statement in CAMT.053 format.
Generate CAMT.052	Click the toggle to set up your preference to download the statement in CAMT.052 format.
Generate Message Only on Movement	Click the toggle to generate message only if there is any transaction posted. This field is enabled if you click the Generate CAMT.052 toggle.
Report Transactions Since	Select since when you want the statement to be generated. This field is enabled if you click the Generate CAMT.052 toggle.
Generation Time	Specify the time when the statement is needed. This field is enabled if you click the Generate CAMT.052 toggle.

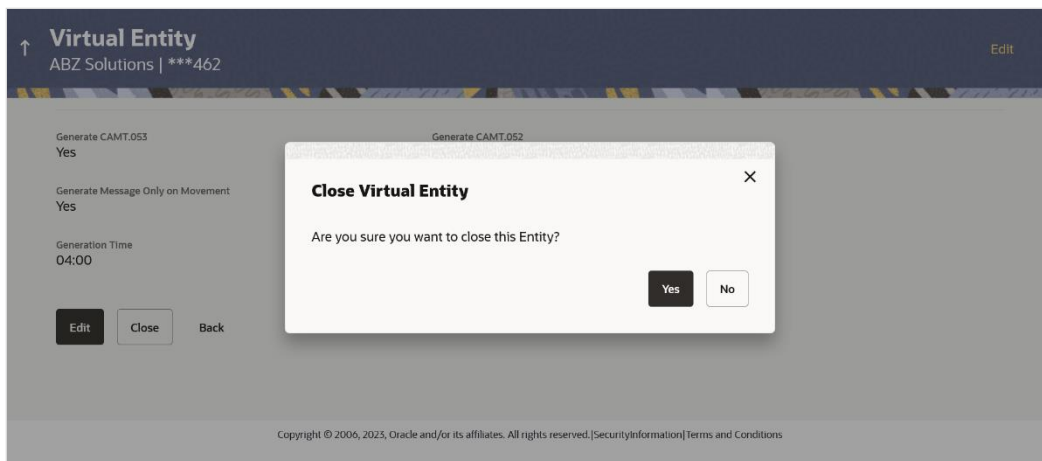
8. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
9. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
User is directed to **Other Details** screen with values in editable form.
10. The success message of **Virtual Entity** update appears along with the reference number.
OR
Click **Home** to navigate to the dashboard.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.
OR
Click **Create Virtual Entities** to create Virtual Entities.
OR
Click **Create Virtual Accounts** to create Virtual Accounts.

4.4 Close Virtual Entity

To close virtual entity:

1. Navigate to the **View Virtual Entity** and in the **Virtual Entity ID** field, enter the unique ID of the virtual entity whose details you want to close.
OR
In the **Virtual Entity Name** field, enter the name of the virtual entity whose details you want to close.
OR
Click the desired record under the **Virtual Entity ID & Name** column. The record details are displayed.
2. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction.
3. Click the **Virtual Entity ID & Name** link. The **Virtual Entity – View** screen appears.
4. Click **Close**. The message is displayed prompting for record closing.

Close Virtual Entity



Note: You can close an entity, only if all the Virtual Accounts are closed.

5. Click **Yes** to close the virtual entity. The success message of Virtual Entity deletion is displayed along with the reference number.
OR
Click **No** if you do not wish to close the Virtual Entity.
6. Click **Home** to navigate to the dashboard screen.

4.5 Inter-Entity Position

User can view the positions between the two entities of the associated parties for a day or for a given period.

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Entity > Inter-Entity Position

To inter-entity position:

1. Navigate to the **View** Inter-Entity Position screen.
2. In the **Party Name** field, select the party name and ID from the dropdown list.
3. In the **From Virtual Entity** field, select the virtual entity from the drop-down list from which the inter-entity position details have to be fetched.
4. In the **To Virtual Entity** field, select the virtual entity from the drop-down list to which the inter-entity position details have to be fetched.
5. From the **Date Range** list, select the **From** and **To** date from the calendar.

Note: This field is enabled only when the user selects the **Select Date Range** checkbox.

6. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.

Note: By default, the Inter-Entity Position data for today will appear for the different virtual entities.

Inter-Entity Position - Today

The screenshot displays the 'Inter-Entity Position' interface for 'Futura Bank'. The main heading is 'Inter-Entity Position' with a sub-heading 'ABC Solutions | ****462'. The search form includes a 'Party Name' dropdown (ABC Solutions | ****462), 'From Virtual Entity' and 'To Virtual Entity' dropdowns, and a 'Select Date Range' checkbox. Below the form, a message states: 'Difference between From Date and To Date should not be greater than 30 days.' The 'Search' button is highlighted. The results section, titled 'Inter-Entity Position Details', shows a table for 'Today' with columns for 'Currency' and 'Amount'. The table lists several transactions between different virtual entities, including 'From ABC Stores | AUT0R42 To Corp AUTCV04 | AUTCV04' with an amount of GBP 25.00, and 'From ABC Corp Purchases | SDCV001 To ABC Stores | AUT0R42' with an amount of -GBP 742.00. A 'Cancel' button is located at the bottom left of the results area.

From	To	Currency	Amount
From ABC Stores AUT0R42	To Corp AUTCV04 AUTCV04	GBP	25.00
From ABC Corp Purchases SDCV001	To ABC Stores AUT0R42	GBP	-GBP 742.00
From ABC Corp Purchases SDCV001	To Corp AUTCV04 AUTCV04	GBP	-GBP 119.00
From October Corporate Virtual Entity 01 OCTCED01	To Corp AUTCV04 AUTCV04	GBP	14.00

Inter-Entity Position – With Selected Date Range

Inter-Entity Position

Entity Name: ABZ Solutions | ***ABZ

From Virtual Entity: SDC/EO1 - ABZ Corp Purchases

To Virtual Entity: AUTOR42 - ABZ Stores

☒ Select Date Range

From Date: Apr 7, 2018

To Date: Apr 8, 2018

ⓘ Difference between From Date and To Date should not be greater than 30 days.

Search Clear

Inter-Entity Position Details

From ABZ Corp Purchases SDC/EO1 To ABZ Stores AUTOR42	View Details
Apr 7, 2018	
Currency: GBP	Amount: GBP 39.00

Cancel

Field Description

Field Name	Description
From Virtual Entity	Displays the entity from which the inter-entity positions are fetched.
To Virtual Entity	Displays the entity to which the inter-entity positions are fetched.
Currency	Displays the currency of the position.
Amount	Displays the amount of the inter-entity position.

- Click **View Details** to view the inter-entity details.
The **View Details** screen appears.

Inter-Entity Details



From Account No. & Name	To Account No. & Name	Amount
xxxxxxxxxxxx2393 VA 01	xxxxxxxxxxxx0035 Account 03	GBP 14.00
xxxxxxxxxxxx2561 Installer VA02	xxxxxxxxxxxx0035 Account 03	-GBP 20.00
xxxxxxxxxxxx2179 VA for Rate	xxxxxxxxxxxx0035 Account 03	-GBP 113.00

5. Virtual Account

Virtual accounts are notional accounts, which represents real accounts, and they are linked either to a real account directly or linked via Virtual Accounts structure. These accounts are series of dummy accounts used to make and receive payments on behalf of one physical account. Virtual accounts also offer corporates the ability to reconcile payments in real time.

This feature allows following:

- Create Virtual Account
- View Virtual Account
- Edit Virtual Account
- Close Virtual Account

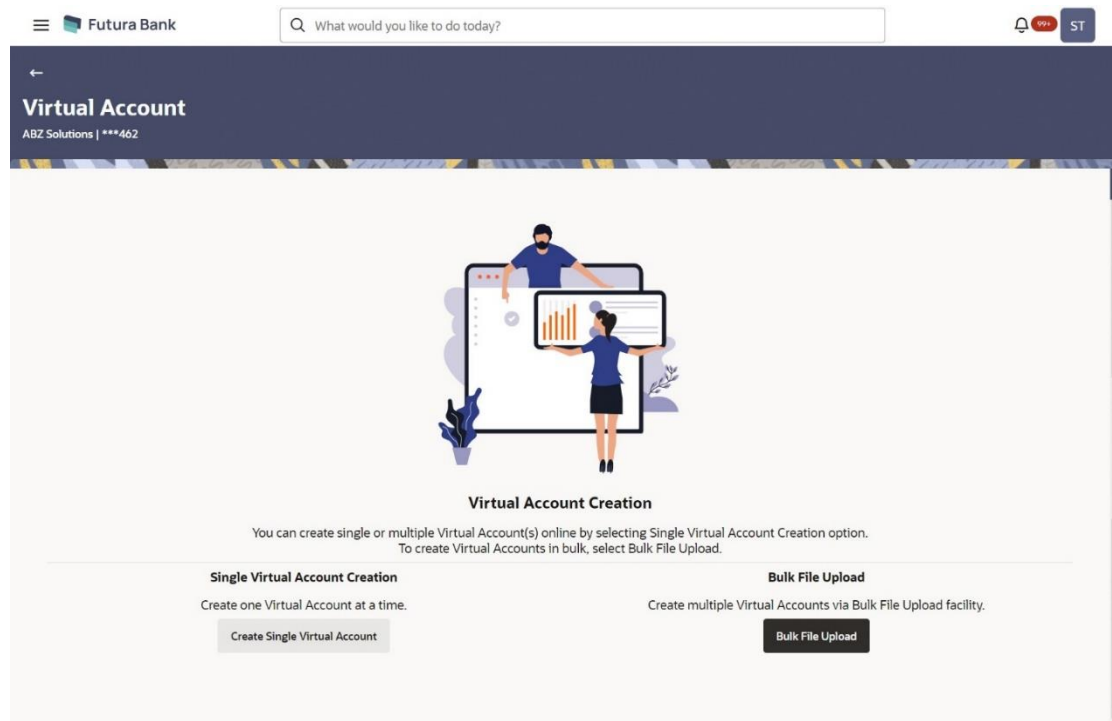
5.1 Create Virtual Account

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Account > Create Virtual Account
OR


Toggle Menu > Virtual Account Management > Overview > Virtual Entity Summary > Create Virtual Account

Virtual Account Creation



1. Click **Single Virtual Account Creation** to create one Virtual Account.
OR
Click **Bulk File Upload** to create the multiple Virtual Accounts through Bulk File Upload.

To create Virtual Account:

2. In the **Party Name** field, select the party name and ID from the dropdown list.
3. In the **Virtual Entity ID & Name** field, enter the virtual Entity ID or Name and, click .
4. From the **Branch Name** list, select the branch where Virtual Account is to be opened.
5. From the **Product** list, select the Virtual Account product.
6. In the Virtual Account Name field, values will get defaulted as per selected Virtual Entity Name. Defaulted Virtual Account Name is allowed to be updated only if name change is allowed for the selected product
7. In the **Purpose** field, enter the purpose of account opening.
8. In the **Currency** field, select the currency.
9. In the **Linkage** type, select the linkage type as Structure or Real Account.
10. If you select **Structure** option, select the structure name from the respective list.
11. In the **Parent Account** field, click **Search** icon to search the parent account number.
The **Search Parent Account** overlay appears.
12. In the **Search Parent Account** overlay screen, select the required filter criteria in the respective fields.
13. Click **Search** to search the parent account based on search criteria.
OR
Click **Clear** to reset the entered data.
OR
Click **Cancel** to cancel the Parent Account selection.
14. Search and select the parent account number from the list.
15. If you select **Real Account** option, select the real account number and name from the **Real Account Number** list.
16. Move the **Interest Calculation Required** slider to calculate interest on the Virtual Account.
Note: Application displays the **Interest Rates** link for the product where the interest rates are maintained. Click on the link to view the details of interest rates maintained for the selected Virtual Account product.
17. In the **Account Expiry Date** field, Select the future date to set the expiry for Virtual account.
Note: If no date is set, it will indicate that there will be no Expiry date for the Virtual Account in context.
18. To keep Correspondence Address as Virtual Entity address, select the **Copy from Virtual Entity** check box.
19. If the **Correspondence Address** is not same as entity address:
 - a. In the **Address Line 1** field, enter the first line of the correspondence address.
 - b. In the **Address Line 2** field, enter the second line of the correspondence address.
 - c. In the **Address Line 3** field, enter the third line of the correspondence address.
 - d. In the **Address Line 4** field, enter the fourth line of the correspondence address.

- e. From the **Country** list, select the country.
 - f. In the **Post Code** field, enter the postal code.
20. To keep Structured Address same as Virtual Entity address, select the **Copy from Virtual Entity** check box.
OR
Enter the required information in **Structured Address** fields.
21. Move the **IBAN Required** slider to avail the IBAN.
22. Move the **Balance Check for Debits** slider to check the account balance while debiting the account.
23. Select the appropriate option from the **Balance Availability Option** list.
- a. If you select **Fixed Amount** in **Pool** option from the **Balance Availability Option** list, enter the amount in the **Fixed Amount** in **Pool** field.
24. Move the **Debit Transaction Allowed** slider to debit the Virtual Account.
25. Move the **Credit Transaction Allowed** slider to credit the Virtual Account.
26. Move the **Overdraft Allowed** slider to avail the overdraft facility on the Virtual Account.
- a. If you select **Overdraft Allowed** option, enter the fixed overdraft amount in the **Overdraft Amount** field.
27. Move the **Available in Liquidity Management** slider to enable the Virtual Account for creating Liquidity Management structure.



Virtual Account

ABZ Automation Solutions | ***000

New Virtual Account

Templates

Party Name
ABZ Automation Solutions | ***000

Account Details

Virtual Entity ID & Name Required Branch Name Required

Product Required Virtual Account Name

Purpose Linkage
☒ Structure ☐ Real Account

Structure Name Interest Calculation Required ☐

Account Expiry Date

Correspondence Address

☐ Copy from Virtual Entity

Address Line 1 Required Address Line 2
Address Line 3 Address Line 4
Country Required Post Code

Structured Address

☐ Copy from Virtual Entity

Department Sub Department
Street Name Building Number
Building Name Floor
Post Box Room
Postal Code Required Town Name Required
Town Location Name District Name
Country Subdivision Country Required

Preferences

IBAN Required ☐ Balance Check for Debits ☐
Balance Availability Option Required Debit Transaction Allowed ☐
Credit Transaction Allowed ☐ Overdraft Allowed ☐
Available in Liquidity Management ☐

Submit Cancel Back

Search Parent Account

Search Parent Account

X

Structure Code

ST1234

Structure Name

ST1234

Virtual Account Number

Search

Clear

Virtual Account No. & Name

Branch Name

No data to display.

Cancel

Interest Rates Overlay

Interest Rates

X

Interest Product	Element Description	Effective Date	Currency	Value	Rate Code
ICP1	Rate 1 - Rate	4/24/18	GBP	12.998%	
ICP1	Rate 2 - Rate Code As Rate	4/24/18	GBP	-2.326%	RATE_CR
ICP1	Rate 3 -Amount	4/24/18	GBP	10,000,000.001	
ICP1	Rate 4 - Number	4/24/18	GBP	99,999.991	

These are the prevailing rates for this Virtual Account and can be changed through Interest Maintenance Transaction.

Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list in which the Virtual Account must be created. By default, the primary party of the logged-in user is selected.
Account Details	
Virtual Entity ID & Name	Select the virtual entity ID and name under which the Virtual Accounts are created.
Branch Name	Select the Branch name of the Virtual Account.
Product	Select the Virtual Account Product
Virtual Account Name	<p>Specify the name of the Virtual Account holder.</p> <hr/> <p>Note:</p> <p>Based on the product selection, if the Virtual account name change is permitted at product level, then Virtual Account name will be defaulted from Virtual Entity name and the user will be allowed to change the description as per his choice during the flow.</p> <p>If the Virtual account name change is not permitted at product level, then Virtual Account name will be defaulted from Virtual Entity Name (Read Only) and user will not be allowed to change the Virtual Account name and the field will remain non editable.</p> <hr/>
Purpose	Specify the purpose of the creating a Virtual Account.
Currency	Select the Currency for virtual Account
Linkage	Select the linkage type. The options are <ul style="list-style-type: none">• Structure• Real Account
Structure Name	Select the structure name to which the Virtual Account has to be added. This field is displayed if Structure is selected as Linkage preference.

Field Name	Description
Parent Account Number	<p>Select the Parent account number and name to which the Virtual Account has to be linked.</p> <p>This field is displayed if Structure is selected as Linkage preference.</p>
Search Parent Account	
Structure Code	Displays the structure code.
Structure Name	Displays the name of the structure.
Virtual Account Number	Specify the Virtual account number.
Search Result	
Note:	
User can view only the configured number of Virtual Account Number in the search results.	
If the search result count exceeds the configured count, an error message appears to refine the search criteria.	
Virtual Account No. & Name	Displays the Virtual Account number and name.
Branch Name	Displays the branch of the account.
Real Account Number	<p>Select the Real account number and name to which the Virtual Account has to be linked.</p> <p>This field is displayed if Real Account is selected as Linkage preference.</p>
Note: User can search the Real Accounts by Account Name, Account Number, Branch or Currency based on the parameters set in the system configuration and displays these details in the search results and the respective fields once the required account is selected.	
Interest Calculation Required	<p>Move the slider to display the applicable Interest Rates for the selected Virtual Account.</p> <p>Note:</p> <p>Interest Calculation Required gets automatically enabled if it is supported for the selected product. It can be disabled if the user does not require it.</p> <p>If the Interest Calculation is not supported for the selected product and it will be in disabled mode, then the user cannot change it.</p>

Field Name	Description
Interest Rates	Interest rates link is displayed for only those products where the interest calculation required is supported and toggle is enabled. If the user has not selected the Product, Branch & Currency fields, the appropriate error message will appear.

Interest Rates Overlay

On selection of Virtual Account product, application displays the interest rates maintained for the product. Below mentioned field are displayed.

Note: Interest Rates overlay will appear only if the user selects Product, Currency, and Branch Name.

Interest Product	Displays the name of the interest product for which the interest rates are maintained.
Rate Description	Displays the description of the interest rate.
Effective Date	Displays the date from which the interest rate is effective.
Currency	Displays the name of the currency name under which the Virtual Account is to be opened.
Rate	Displays the interest rate maintained for the product.
Rate Code	Displays the rate code maintained for the product.
Account Expiry date	Select the future date to set Expiry date for the virtual account.
	Note: If no date is set, it will indicate that there will be no Expiry date for the Virtual Account in context.

Correspondence Address

The following fields are blank and by selecting the **Copy from Virtual Entity** function the fields of correspondence address get auto populated from Virtual entity address in editable format. User can clear the fields by de-selecting the **Copy from Virtual Entity** check box.

Address Line 1	Specify the correspondence address line 1 of the Virtual Account holder.
Address Line 2	Specify the correspondence address line 2 of the Virtual Account holder.
Address Line 3	Specify the correspondence address line 3 of the Virtual Account holder.

Field Name	Description
Address Line 4	Specify the correspondence address line 4 of the Virtual Account holder.
Country	Select the country name of the corporate virtual entity holder.
Post Code	Specify the post code of the Virtual Account holder.
Structured Address	
The following fields are blank and by selecting the Copy from Virtual Entity function the fields of structured address get auto populated from Virtual entity address in editable format. User can clear the fields by de-selecting the Copy from Virtual Entity check box.	
Department	Specify the department of the Virtual Account holder.
Sub-Department	Specify the sub-department of the Virtual Account holder.
Street Name	Specify the street name of the corporate Virtual Account holder.
Building Number	Specify the building number of the Virtual Account holder.
Building Name	Specify the building name of the Virtual Account holder.
Floor	Specify the floor number of the corporate Virtual Account holder.
Post Box	Specify the post box number of the Virtual Account holder.
Room	Specify the room number of the corporate Virtual Account holder.
Post Code	Specify the post code of the Virtual Account holder.
Town Name	Specify the town name of the corporate Virtual Account holder.
Town Location Name	Specify the town location name of the corporate Virtual Account holder.
District Name	Specify the district name of the corporate Virtual Account holder.
Country Subdivision	Specify the country subdivision of the corporate Virtual Account holder.
Country	Select the country name of the corporate Virtual Account holder.

Field Name	Description
Preferences	
Note: Preferences will be defaulted as per product selected by the user. If preferences are defaulted as No, same cannot be changed later.	
IBAN Required	<p>Move the slider to avail IBAN.</p> <p>Note: if the IBAN required is selected as No during Virtual Account creation, the same cannot be modified later.</p>
Balance Check For Debits	Move the slider to avail balance check while debiting the account.
Balance Availability Option	<p>Select the balance availability preference in the Virtual Account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Own Balance • Pool Balance • Fixed Amount In Pool Balance
Fixed Amount In Pool Currency	<p>Specify the fixed amount to be used from the pool.</p> <p>This field is displayed if you select Fixed Amount In Pool Balance option from the Balance Availability Option list.</p>
Debit Transaction Allowed	Move the slider to avail debit transaction preference on the Virtual Account.
Credit Transaction Allowed	Move the slider to avail credit transaction preference on the Virtual Account.
Overdraft Allowed	Move the slider to avail overdraft preference on the Virtual Account.
Overdraft Amount	<p>Specify the fixed amount as overdraft on the Virtual Account.</p> <p>This field is displayed if you select Overdraft Allowed preference.</p>
Available in Liquidity Management	Move the slider to avail the Virtual Account to create Liquidity Management structure.

28. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

29. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
30. The success message of Virtual Account creation appears along with the reference number, status and Virtual Account details.
Click **Save As Template** to save the account details with the template name.
OR
Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.
OR
Click **Create More Accounts** to create Virtual Accounts.
OR
Click **Create Structure** to create structure.

To create Virtual Account using Templates:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Create Virtual Account** screen, click **Templates** tab.

Create Virtual Account - Templates

The screenshot shows the 'Virtual Account' management interface. At the top, there's a header 'Virtual Account' with a sub-header 'Acme Corp | ***462'. Below this, there are two tabs: 'New Virtual Account' and 'Templates'. The 'Templates' tab is active. It features a search bar labeled 'Search...' and a dropdown menu for 'Party Name' with the selected value 'Acme Corp | ***462'. Below the search bar, there's a grid of template cards. Each card displays the template name, creation date, currency, and structure/account details. For example, one card is 'VA name change allowed' created on 2/6/2025 with GBP currency and structure 'HEL0046200512'. Another card is 'Template 02 for VA Jan 2025' created on 1/20/2025 with USD currency and structure 'Account 04'.

Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list to filter the applicable Virtual Account templates. By default, the primary party of the logged-in user is selected.
Template Name	Displays the name of the template.

Field Name	Description
Created on	Displays the date when the template is created.
Virtual Entity	Displays the Virtual Entity to which the Virtual Account is linked.
Currency	Displays the currency of the Virtual Account.
Structure/Account	Displays the Structure name / Real Account Name to which the Virtual Account is linked.

Click  icon. The Confirmation screen appears.

Click **Yes** to delete the saved Virtual Account template.

3. In the **Search** field, specify and search the required template name.
4. From the **Templates** list, select the required template.
The **Create Virtual Account** screen is displayed with the details pre-populated.
5. Modify the Virtual Account details, if required.

Note :

Virtual Account Name gets defaulted from Virtual Entity Name.

Based on the product selection, if the Virtual account name change is permitted at product level, then the user will be allowed to change the description as per his choice during the flow.

If the Virtual account name change is not permitted at product level, then the user will not be allowed to change the Virtual Account name and the field will remain non editable.

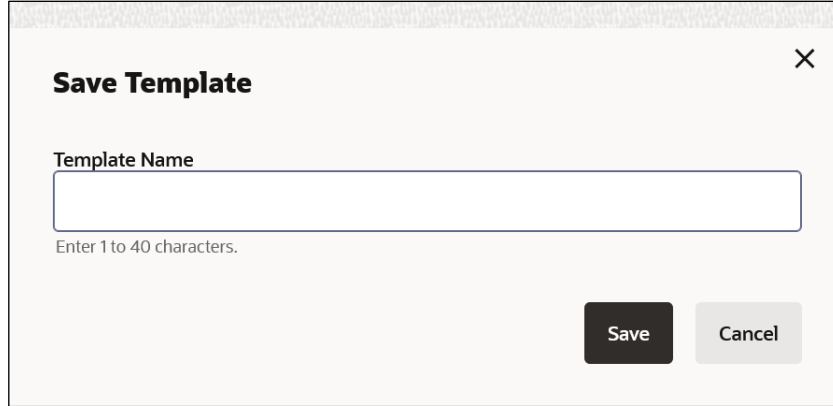
-
6. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
 7. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

8. The success message of Virtual Account creation appears along with the reference number, status and Virtual Account details.
Click **Save As Template** to save the account details with the template name.
OR
Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.
OR
Click **Create More Accounts** to create Virtual Accounts.
OR
Click **Create Structure** to create structure.

To save Virtual Account Template:

9. Click **Save As Template** on the success message of Virtual Account creation screen.
The **Save Template** popup appears

Save Template

A screenshot of a 'Save Template' popup dialog. The dialog has a light gray background and a dark gray border. At the top left, the title 'Save Template' is displayed in bold black text. At the top right, there is a close button represented by a black 'X' icon. Below the title, the label 'Template Name' is positioned above a text input field. The input field is empty and has a thin gray border. Below the input field, the text 'Enter 1 to 40 characters.' is displayed in a smaller font. At the bottom right of the dialog, there are two buttons: a dark gray 'Save' button and a light gray 'Cancel' button.

10. In **Template Name** field, specify the template name.
11. Click **Save** to save the Virtual Account template.
OR
Click **Cancel** to cancel the transaction.

NOTE:

On saving an existing template (with or without modifications), it will always be saved as a new template.

User is not allowed to save a template with an existing name.

5.2 View Virtual Account

User can search and view the virtual accounts by entering the search criteria. Only accessible virtual accounts are displayed for the user.

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Account > View/Edit Virtual Account

To view Virtual Account:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Virtual Account Name** field, enter the Virtual Account name.
OR
From the **Virtual Entity ID & Name** field, select the virtual entity Id or name.
OR
From the **Branch Name** field, select the Branch name of the Virtual Account.
Or
From the **Currency** field, select the currency of the Virtual Account.
Or
From the **Status** field, select the status.

Note: It is mandatory to specify any one of the above parameters to get the search result.

3. Click **Search** to view Virtual Account.
The search result corresponding to the search criteria is displayed.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

Virtual Account

ABZ Automation Solutions | ***000

Party Name

ABZ Automation Solutions | ***000

Virtual Account Number

Virtual Account Name

Virtual Entity

CTCOR41 - Corp CTCOR41

IBAN

Branch Name

Currency

Status

Hide More Options^

Search

Clear

69 Record(s)

Manage Columns

Virtual Account No. & Name	IBAN	Virtual Entity Id & Name	Branch Name	Currency	Status
xxxxxxxxxxxx0011 IndAcct1	GB0BOFA0001012307	CTCOR41 Corp CTCOR41	Universal HEL	GBP	Active
xxxxxxxxxxxx2336 CAcct7A	GB0BOFA0001012307	CTCOR41 Corp CTCOR41	Universal HEL	GBP	Active
xxxxxxxxxxxx2409 ClosureRequest 14 EDIT	GB0BOFA0001012409	CTCOR41 Corp CTCOR41	Universal HEL	GBP	Active

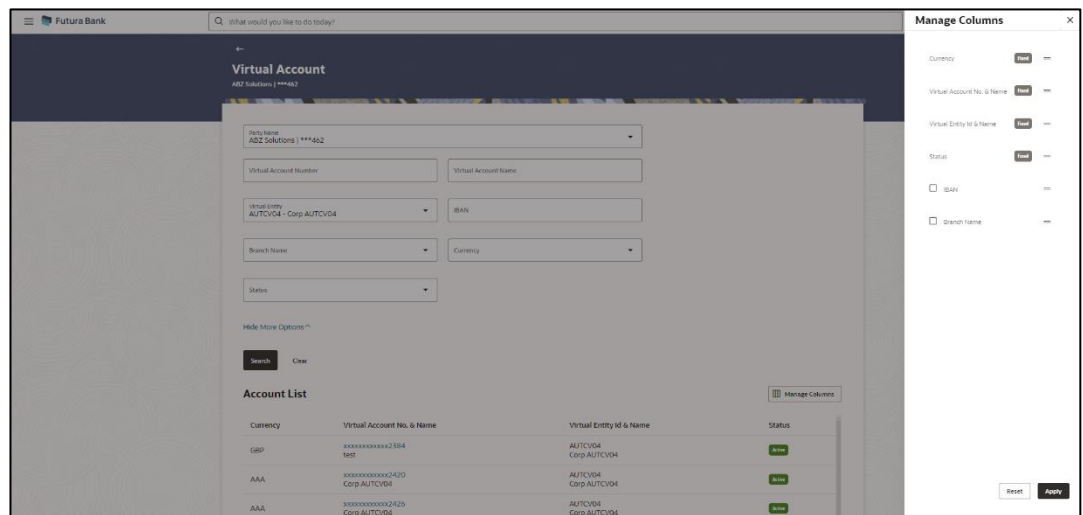
Field Description

Field Name	Description
Party Name	<p>Select the party name and ID from the dropdown list to view the applicable Virtual Accounts.</p> <p>By default, the primary party of the logged-in user is selected.</p> <p>Note: Based on the party name selection, the mapped Virtual Accounts are displayed.</p>
Virtual Account Number	Specify the unique identification number assigned to virtual account.
Virtual Account Name	Option to Search by Virtual Account Name.
Show More Options	<p>More options to select search criteria.</p> <p>Below fields appear if you expand Show More Options.</p>
Virtual Entity	Select the Virtual Entity to which the Virtual Account belongs. User can search by either Virtual Entity ID or name.
IBAN	Option to search by IBAN of the Virtual Account.
Branch Name	Option to search by branch name of the Virtual Account.
Currency	Option to search by currency of the Virtual Account.
Status	<p>Option to search by status if active, inactive, or closed.</p> <p>Note: It is mandatory to specify any one of the above parameters to get the search result</p>

Field Name	Description
Account List	
Note: Only accessible accounts are displayed in the search result.	
Total Count of Records	Displays the total count of records based on the search criteria.
Virtual Account No. & Name	Displays the account number and name corresponding to the search criteria.
IBAN	Displays the IBAN of the Virtual Account.
Virtual Entity ID & Name	Displays the ID and name of the virtual entity corresponding to the Virtual Accounts.
Branch	Displays the branch of the Virtual
Currency	Displays the currency of the Virtual Account.
Status	Displays the status of the Virtual Account, whether the Virtual Account is active, inactive, or closed.

- Click **Manage Columns** to reorder or modify or save column preferences in virtual account screen.

View Virtual Account – Manage Columns overlay screen appears.



- Click **Apply** to apply the modified columns preferences.
 - Click **Reset** to reset the columns preferences.
- Click the **Virtual Account Number & Name** link to view the Virtual Account details.

The **Virtual Account - View** screen is displayed.

Virtual Account – View

Displays the Virtual Account Number.

Field Name	Description
Available Balance	Displays the balance available in Virtual Account.
Account Details	
Virtual Account Name	Displays the name of the Virtual Account corresponding to the account number.
Virtual Entity ID & Name	Displays the name and ID of the virtual entity.
Branch Name	Displays the Branch Name of the Virtual Account.
Product	Displays the product name under which the Virtual Account is opened.
Purpose	Displays the purpose of the Virtual Account.
Currency	Displays the currency associated with the Virtual Account.
Linkage	Displays the linkage type of the Virtual Account to Structure or Real Account.
Structure Name	<p>Displays the name of the structure to which the Virtual Account is added.</p> <p>This field appears only if the linkage type is selected as Structure.</p>
Parent Account Number	<p>Displays the parent account number and name to which the Virtual Account is linked.</p> <p>This field appears only if the linkage type is selected as Structure.</p>
Real Account Number	<p>Displays the Real account number and name to which the Virtual Account is linked.</p> <p>This field appears only if the linkage type is selected as Real Account.</p>
Interest Calculation Required	Displays whether interest calculation is required at the account level.
Interest Rates	Displays the Interest Rates link for Virtual Account where the interest calculation is required.
Interest History	Displays the Interest History for Virtual Account where the interest calculation is required.
Creation Date	Displays the account creation date.

Field Name	Description
Account Expiry Date	Displays the date of expiry of the virtual account.
Expired	Displays the expiry status of virtual account.
	Note: If an account is expired, User will be allowed to - <ol style="list-style-type: none"> 1. Modify Virtual Account Details including Expiry Date 2. Generate and view expired Virtual Accounts Statements 3. Modify access rights for an expired Virtual Account."

Correspondence Address

Address Line 1	Displays the correspondence address line 1 of the Virtual Account holder.
Address Line 2	Displays the correspondence address line 2 of the Virtual Account holder.
Address Line 3	Displays the correspondence address line 3 of the Virtual Account holder.
Address Line 4	Displays the correspondence address line 4 of the Virtual Account holder.
Country	Displays the country name of the Virtual Account holder.
Post Code	Displays the post code of the Virtual Account holder.

Structured Address

Department	Displays the department of the Virtual Account holder.
Sub-Department	Displays the sub-department of the Virtual Account holder.
Street Name	Displays the street name of the corporate Virtual Account holder.
Building Number	Displays the building number of the Virtual Account holder.
Building Name	Displays the building name of the Virtual Account holder.

Field Name	Description
Floor	Displays the floor number of the corporate Virtual Account holder.
Post Box	Displays the post box number of the Virtual Account holder.
Room	Displays the room number of the corporate Virtual Account holder.
Post Code	Displays the post code of the Virtual Account holder.
Town Name	Displays the town name of the corporate Virtual Account holder.
Town Location Name	Displays the town location name of the corporate Virtual Account holder.
District Name	Displays the district name of the corporate Virtual Account holder.
Country Subdivision	Displays the country subdivision of the corporate Virtual Account holder.
Country	Displays the country name of the corporate Virtual Account holder.
Preferences	
IBAN Required	Displays whether the IBAN is required.
IBAN Number	Displays the IBAN number of the Virtual Account.
Balance Check for Debits	Displays whether minimum balance is to be checked for account debit.
Balance Availability Options	Displays whether balance available is in own account.
Debit Transaction Allowed	Displays whether debit transactions are allowed in the account.
Credit Transaction Allowed	Displays whether credit transactions are allowed in the account.
Account Frozen	Displays whether the account is frozen.
Overdraft Allowed	Displays whether overdraft facility is available on the Virtual Account.
Overdraft Amount	Displays the fixed amount as overdraft on the Virtual Account. This field is displayed if you select Overdraft Allowed preference.

Field Name	Description
Available in Liquidity Management	<p>Displays whether the Virtual Account is available in Liquidity Management.</p> <p>The available options are</p> <ul style="list-style-type: none">• Yes• No

Account Balance Details

Application displays the **Account Balance** maintained for Virtual Account.

6. Click the **Available Balance** hyperlink to view the Virtual Account balance details.

The **Account Balance Details** screen appears.

Account Balance Details

Account Balance Details	
Account Number	xxxxxxxxxxx7186
Account Currency	GBP
Account Name	Corp AUTOR42
Own Balance	GBP 0.00
Child Contributions	GBP 0.00
Blocked Child Contributions	GBP 0.00
Blocked Amount	GBP 0.00
Unauthorized Debit	GBP 0.00
Overdraft Amount	GBP 1.00
Deferred Amount	GBP 0.00
Uncollected Amount	GBP 0.00
Available Balance	GBP 1.00
Benefit from Pool	GBP 0.00
Effective Available Balance	GBP 1.00
Unauthorized Credit	GBP 0.00
<div>Ok</div>	
Transaction Inquiry	

Field Description

Field Name	Description
Account Number	Displays the Virtual account number.
Account Currency	Displays the Virtual account currency.
Account Name	Displays the name of the Virtual Account.

Field Name	Description
Own Balance	Displays the balance in the Virtual Account.
Child Contributions	Displays the contributions made by the linked child Virtual Accounts.
Blocked Child Contributions	Displays the blocked amount of the linked child Virtual Accounts.
Blocked Amount	Displays the blocked amount, which cannot be utilized.
Unauthorized Debit	Displays the unauthorized debit amount.
Overdraft Amount	Displays the overdraft amount on the Virtual Account.
Uncollected Amount	Displays the uncollected amount on the Virtual Account.
Available Balance	Displays the available balance in the Virtual account.
Benefit From Pool	Displays the beneficial amount available in the pool contributed by different accounts.
Effective Available Balance	Displays the effective available balance in the Virtual Account.
Unauthorized Credit	Displays the unauthorized credit amount.
Transaction Inquiry	Click on the link to view the transactions of the virtual account for the specified period. For information, refer Transaction Inquiry section.


Interest Rates

Application displays the interest rates maintained for Virtual Account.

7. Click the **Interest Rates** hyperlink to view the Interest Rates details.

The **Interest Rates** screen appears.

Interest Rates

Interest Rates						×
Interest Product	Element Description	Effective Date	Currency	Value	Rate Code	
ICP1	Rate 1 - Rate	4/24/18	GBP	12.998%		
ICP1	Rate 2 - Rate Code As Rate	4/24/18	GBP	-2.326%	RATE_CR	
ICP1	Rate 3 -Amount	4/24/18	GBP	10,000,000.001		
ICP1	Rate 4 - Number	4/24/18	GBP	99,999.991		
 These are the prevailing rates for this Virtual Account and can be changed through Interest Maintenance Transaction.						

Field Description

Field Name	Description
Interest Product	Displays the name of the interest product for which the interest rates are maintained.
Rate Description	Displays the description of the interest rate.
Effective Date	Displays the date from which the interest rate is effective.
Currency	Displays the name of the currency name under which the Virtual Account is to be opened.
Rate	Displays the interest rate maintained for the product.
Rate Code	Displays the rate code maintained for the product.

Interest History


Popup displays the interest history between the selected dates for the product. By default, Interest History will be populated for the last 6 months whichever configured at the system.


8. Click the **Interest History** hyperlink to view the Interest History details.

The **Interest History** popup screen appears

Interest History

Interest History ×

From Date
4/23/18 


To Date
4/25/18 

Search

Clear

Interest Details Download

Start Date	End Date	Interest Product	Gross Credit Interest	Tax Deducted	Net Credit Interest	Debit Interest	Last Accrual Date	Liquidation Date
No data to display.								

 The inquiry result covers the accrual and liquidation events occurring between the From & To dates chosen.


Field Description

Field Name	Description
From Date	Specify the date from when the interest history must be generated.
To Date	Specify the date till when the interest history must be generated.
Interest Details	
Click Search to view interest details for the product.	
Click Clear to clear the search criteria.	
Click Download to download the interest details in .csv format.	
Start Date	Displays the date from when the interest is calculated.
End Date	Displays the date till when the interest is calculated.
Interest Product	Displays the name of the interest product for which the interest history is generated.

Field Name	Description
Gross Credit Interest	Displays the gross credit interest.
Tax Deducted	Displays the tax deducted for the interest.
Net Credit Interest	Displays the net credit interest.
Debit Interest	Displays the debit interest.
Last Accrual Date	Displays the last date when the interest is accrued.
Liquidation Date	Displays the liquidation date.

View Transactions

Popup displays the transaction details between the selected dates for the selected Virtual Account.

- Click  icon and select the **View Transactions** option to view the transactions details. The **View Transactions** screen appears.

View Transactions

View Transactions

From Date

4/1/18

To Date

4/30/18

Search

Clear

Transaction Details

Transaction Date	Value Date	Description	Reference Number	Amount
4/24/18	4/24/18		HELZVIB1811405zF	GBP 25.0

Field Description

Field Name	Description
From Date	Specify the date from when the transaction details must be generated.

Field Name	Description
To Date	Specify the date till when the transaction details must be generated.
Transaction Details	
Click Search to view transaction details of the Virtual Account.	
Click Clear to clear the search criteria.	
Transaction Date	Displays the date on which the transaction is processed.
Value Date	Displays the date on which the transaction is executed.
Description	Displays the brief description of the transaction.
Reference Number	Displays the reference number of the transaction.
Amount	Displays the debit/ credit amount of the transaction.
Dr/Cr	Displays the transaction type as Credit or Debit.
Balance	Displays the running balance of the Virtual Account.

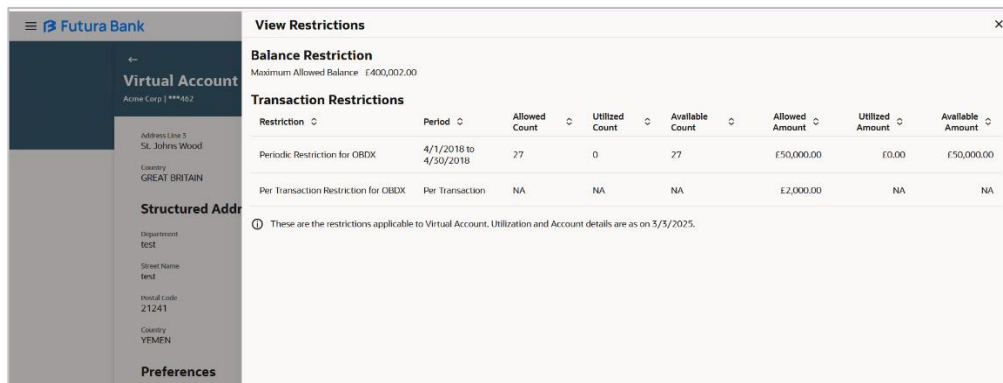
View Restrictions

Popup displays the restriction details between the selected dates for the selected Virtual Account.

- Click  icon and select the **View Restrictions** option to view the restrictions details for the Virtual Account.

The **View Restrictions** screen appears.

View Restrictions



View Restrictions

Balance Restriction
Maximum Allowed Balance: £400,002.00

Transaction Restrictions

Restriction	Period	Allowed Count	Utilized Count	Available Count	Allowed Amount	Utilized Amount	Available Amount
Periodic Restriction for OBDK	4/1/2018 to 4/30/2018	27	0	27	£50,000.00	£0.00	£50,000.00
Per Transaction Restriction for OBDK	Per Transaction	NA	NA	NA	£2,000.00	NA	NA

① These are the restrictions applicable to Virtual Account. Utilization and Account details are as on 3/3/2025.

Note: The **View Restrictions** option appears only if the product supports the Virtual Account Restrictions.

Field Description

Field Name	Description
Balance Restriction	
Maximum Allowed Balance	Displays the maximum balance that can be allowed for a specific Virtual Account
Transaction Restrictions	
Restriction	Displays the unique identifier for the restriction.
Period	Displays the date range within which the specified restriction is applicable.
Allowed Count	Displays the maximum number of transactions allowed for the specified period.
Utilized Count	Displays the current number of transactions utilized in the specified period.
Available Count	Displays the current number of transactions available for the specified period.
Allowed Amount	<div>Displays the maximum amount allowed for the specified period.</div> <div>Note: If restriction is maintained as 'per transaction' then only Allowed Amount is displayed and all other amounts are not applicable.</div>
Utilized Amount	<div>Displays the current amount utilized in the specified period.</div> <div>Note: If restriction is maintained as 'per transaction', then only Allowed Amount is edit and all other amounts are not applicable.</div>
Available Amount	Displays the amount available for the specified period

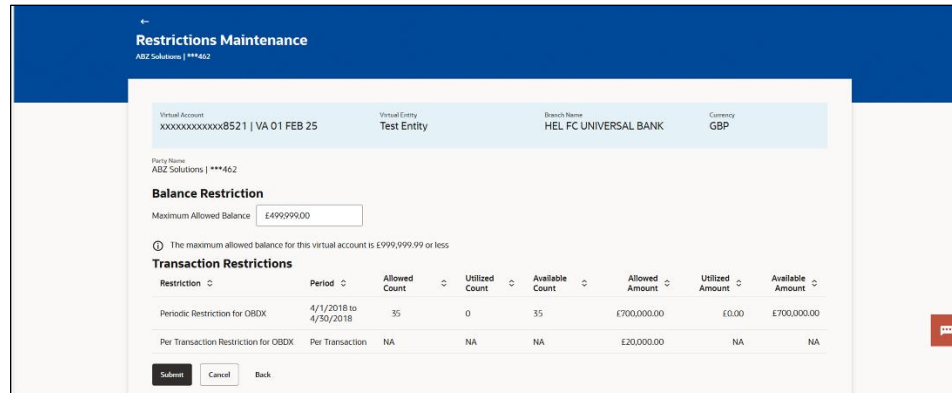
Restrictions Maintenance

Restrictions Maintenance screen allows the user to modify the restriction details for the period for the selected Virtual Accounts.

11. Click  icon and select the **Edit Restrictions** option to modify the restriction details.

The **Restrictions Maintenance** screen appears.

Restrictions Maintenance



Restrictions Maintenance
ABZ Solutions | ***462

Virtual Account: XXXXXXXXXXXXXXX8521 | VA 01 FEB 25
Virtual Entity: Test Entity
Branch Name: HEL FC UNIVERSAL BANK
Currency: GBP

Party Name: ABZ Solutions | ***462

Balance Restriction
Maximum Allowed Balance: £499,999.00

The maximum allowed balance for this virtual account is £999,999.99 or less

Transaction Restrictions

Restriction	Period	Allowed Count	Utilized Count	Available Count	Allowed Amount	Utilized Amount	Available Amount
Periodic Restriction for OBDX	4/1/2018 to 4/30/2018	35	0	35	£700,000.00	£0.00	£700,000.00
Per Transaction Restriction for OBDX	Per Transaction	NA	NA	NA	£20,000.00	NA	NA

Submit **Cancel** **Back**

Note: The **Edit Restrictions** option appears only if the product supports the Virtual Account Restrictions.

Field Description

Field Name	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Account.
Virtual Account	Displays the Virtual account name and number.
Virtual Entity	Displays the Virtual Entity ID.
Branch Name	Displays the name of the branch.
Currency	Displays the currency of the Virtual Account.
Balance Restriction	
Maximum Allowed Balance	Specify the maximum balance that can be allowed for a specific Virtual Account
Transaction Restrictions	
Restriction	Displays the unique identifier for the restriction.
Period	Displays the date range within which the specified restriction is applicable.

Field Name	Description
Allowed Count	Specify the maximum number of transactions allowed for the specified period.
Utilized Count	Displays the number of transactions utilized in the specified period.
Available Count	Displays the number of transactions available for the specified period.
Allowed Amount	Specify the maximum amount allowed for the specified period.
Utilized Amount	Displays the current amount utilized in the specified period
Available Amount	Displays the amount available for the specified period

12. On **Restrictions Maintenance** screen, click **Submit**.
The **Review** screen appears.
OR
Click **Cancel** to discard the changes.
OR
Click **Back** to navigate back to previous screen.
13. Verify the details and click **Confirm**.
OR
Click **Cancel** to discard the changes.
OR
Click **Back** to navigate back to previous screen.

14. The success message of **Restrictions Maintenance** is displayed along with the reference number.
Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.
15. On **View Virtual Account** screen, click **Edit** to modify and update the Virtual Account.
OR
Click **Back** to navigate back to previous screen.

5.3 Edit Virtual Account

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Account > View/Edit Virtual Account

To edit Virtual Account:

1. In the **Virtual Account Number** field, enter the Virtual Account whose details you want to edit.
OR
In the **Virtual Account Name** field, enter the name of the Virtual Account whose details you want to edit.
2. Click on **Show more** option and search the Virtual Account by specifying the other parameters such as Virtual Entity, IBAN, Branch Name, Currency, Linkage type and Status.
3. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction.
4. Click the **Virtual Account Number & Name** link. The **Virtual Account – View** screen appears.
5. Click **Edit**.
The **Edit Virtual Account** screen is displayed.

Edit Virtual Account

Virtual Account

Acme Corp | ***462

Virtual Account Name

VA 01 FEB 25

Active

Virtual Account Number

xxxxxxxxxxxx8521

Available Balance

15

Party Name

Acme Corp | ***462

Account Details

Virtual Account Name

VA 01 FEB 25

Virtual Entity ID & Name

AUTOR42 - Test Entity

Branch Name

HEL FC UNIVERSAL BANK

Product

TE01 - TE01

Purpose

Execution

Currency

GBP

Linkage

Structure

Interest Calculation Required

☐

Interest Rates

Creation Date

4/26/2018

Account Expiry Date

Expired

No

Correspondence Address

☒ Copy from Virtual Entity

Address Line 1

1001

Address Line 2

304 St. Johns Wood Road hello

Address Line 3

St. Johns Wood

Address Line 4

London

Country

GREAT BRITAIN

Post Code

NW53QN

Structured Address

☐ Copy from Virtual Entity

Department

test

Sub Department

test

Street Name

test

Building Number

Building Name

test

Floor

Post Box

Floors

Postal Code

21241

Town Name

Yellowstone

Town Location Name

District Name

Country Subdivision

Country

YEMEN

Preferences

IBAN Required

☐

Balance Check for Debits

☐

Debit Transaction Allowed

☒

Account Frozen

☐

Available in Liquidity Management

☐

IBAN

GB0BOFA00001118521

Balance Availability Option

Own Balance

Credit Transaction Allowed

☒

Overdraft Allowed

☐

Submit

Cancel

Back

Field Description

Field Name	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Account.
Virtual Account Name	Displays the Virtual Account Name as maintained.
Virtual Account Number	Displays the Virtual Account Number.
Available Balance	<p>Displays the Balance details of Virtual account and related child accounts.</p> <hr/> <p>Note: On click, the user can view the balance for particular Virtual Account including child contributions. Refer to the 5.2 View Virtual Account section for the detailed explanation.</p> <hr/>
Account Details	
Virtual Account Name	<p>Specify the name of the Virtual Account Holder.</p> <hr/> <p>Note :</p> <p>User can modify the Virtual Account name only if the same is permitted at product level.</p> <hr/>
Virtual Entity ID & Name	Displays the Name & ID of the virtual entity corresponding to the Virtual Accounts.
Branch Name	Displays the Branch Name where Virtual account is to be created.
Product	Displays the product name under which the Virtual Account is opened.
Purpose	Specify the purpose of the Virtual Account.
Currency	Displays the currency under which the Virtual Account is to be opened.
Linkage	Displays the linkage type of the Virtual Account to Structure or Real Account.
Structure Name	<p>Displays the name of the structure to which the Virtual Account is added.</p> <p>This field appears only if the linkage type is selected as Structure.</p> <hr/>

Field Name	Description
Parent Account	<p>Displays the parent account number and name to which the Virtual Account is linked.</p> <p>This field appears only if the linkage type is selected as Structure.</p>
Real Account Number	<p>Specify the Real account number and name to which the Virtual Account is linked.</p> <p>This field appears only if the linkage type is selected as Real Account and the user has access to the specified Real Account.</p> <hr/> <p>Note: User can search the Real Accounts by Account Name, Account Number, Branch or Currency based on the parameters set in the system configuration and displays these details in the search results and the respective fields once the required account is selected.</p> <hr/>
Interest Calculation Required	<p>Move the slider to display the applicable Interest Rates for the selected Virtual Account.</p>
Interest Rates	<p>On selection of Virtual Account product, application displays the interest rates maintained for the product. Below mentioned field are displayed.</p> <hr/> <p>Note: On click, the user can view the Interest Rates for particular Virtual Account. Interest Rates popup will appear only if the user selects Product, Currency and Branch Name.</p> <hr/>
Interest Product	<p>Displays the name of the interest product for which the interest rates are maintained.</p>
Rate Description	<p>Displays the description of the interest rate.</p>
Effective Date	<p>Displays the date from which the interest rate is effective.</p>
Currency	<p>Displays the name of the currency name under which the Virtual Account is to be opened.</p>
Rate	<p>Displays the interest rate maintained for the product.</p>
Rate Code	<p>Displays the rate code maintained for the product.</p>

Field Name	Description
Interest Rates	Interest rates link is displayed for only those products where the interest calculation required is supported and toggle is enabled.
Creation Date	Select the Virtual Account creation date.
Account Expiry Date	Displays the expiry date of the virtual account. This field is editable and user can specify the new Expiry date
	Note: If no date is set, it will indicate that there will be no Expiry date for the Virtual Account in context.
Expired	Displays the expiry status of virtual account
	Note: If an account is expired, User will be allowed to - <ol style="list-style-type: none"> 1. Modify Virtual Account details including expiry date, 2. Generate and view expired Virtual Accounts Statements 3. <u>Modify access rights for an expired Virtual Account."</u>

Field Name	Description
Correspondence Address	
The following fields are editable and by selecting the Copy from Virtual Entity function the fields of correspondence address get auto populated from Virtual entity address in editable format. User can clear the fields by de-selecting the Copy from Virtual Entity check box.	
Address Line 1	Specify the correspondence address line 1 of the Virtual Account holder.
Address Line 2	Specify the correspondence address line 2 of the Virtual Account holder.
Address Line 3	Specify the correspondence address line 3 of the Virtual Account holder.
Address Line 4	Specify the correspondence address line 4 of the Virtual Account holder.
Country	Select the country name of the Virtual Account holder.
Post Code	Specify the post code of the Virtual Account holder.
Structured Address	
The following fields are editable and by selecting the Copy from Virtual Entity function the fields of structured address get auto populated from Virtual entity address in editable format. User can clear the fields by de-selecting the Copy from Virtual Entity check box.	
Department	Specify the department of the Virtual Account holder.
Sub-Department	Specify the sub-department of the Virtual Account holder.
Street Name	Specify the street name of the corporate Virtual Account holder.
Building Number	Specify the building number of the Virtual Account holder.
Building Name	Specify the building name of the Virtual Account holder.
Floor	Specify the floor number of the corporate Virtual Account holder.
Post Box	Specify the post box number of the Virtual Account holder.
Room	Specify the room number of the corporate Virtual Account holder.
Post Code	Specify the post code of the Virtual Account holder.

Field Name	Description
Town Name	Specify the town name of the corporate Virtual Account holder.
Town Location Name	Specify the town location name of the corporate Virtual Account holder.
District Name	Specify the district name of the corporate Virtual Account holder.
Country Subdivision	Specify the country subdivision of the corporate Virtual Account holder.
Country	Select the country name of the corporate Virtual Account holder.
Preferences	
Note: Preferences will be defaulted as per product selected by the user. If preferences are defaulted as No, the same cannot be modified.	
IBAN Required	Displays the IBAN Required preference set on Virtual Account creation.
	Note: This field is non-editable.
Balance Check For Debits	Move the slider to check the balance while debiting the account.
Balance Availability Option	Move the slider to avail balance availability preference in the account. The options are: <ul style="list-style-type: none"> • Own Balance • Pool Balance • Fixed Amount In Pool Balance
Fixed Amount In Pool	Specify the fixed amount to be used from the pool. This field is displayed if you select Fixed Amount In Pool Balance option from the Balance Availability Option list.
Debit Transaction Allowed	Move the slider to avail debit transaction preference on the Virtual Account.
Credit Transaction Allowed	Move the slider to avail credit transaction preference on the Virtual Account.
Account Frozen	Move the slider to freeze the Virtual Account.

Field Name	Description
Overdraft Allowed	Move the slider to avail overdraft preference on the Virtual Account.
Overdraft Amount	Specify the fixed amount as overdraft on the Virtual Account. This field is displayed if you select Overdraft Allowed preference.
Available in Liquidity Management	Move the slider to avail the Virtual Account to create Liquidity Management structure.

6. Edit the values in the fields, if required.
7. Click **Submit**. The **Review** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
8. Verify the details and click **Confirm**.
The success message of **Virtual Account** update appears along with the reference number.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
9. Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.
OR
Click **Create Structure** to create virtual structure.

5.4 Close Virtual Account

This feature allows the corporate user to close one or more Virtual Accounts and specify designated Virtual Accounts for transfer of proceeds.

Note:

At System configuration,

1. The maximum number of Virtual Accounts selected for closure is configured.
2. The Closure of Virtual Accounts with positive or negative balance or both are configured.

Based on the above configuration, the system allows the selection and closure of Virtual accounts.

How to reach here

Toggle Menu > Virtual Account Management > Virtual Account > Close Virtual Account > Initiate Closure

To close a Virtual Account(s):

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Virtual Account Number** field, enter the Virtual Account Number or user can directly click search button to get all eligible accounts.
3. Enter the other search criteria.
4. Click **Search** to view Virtual Account.
The search result corresponding to the search criteria is displayed.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

Virtual Account Closure

Virtual Account

ABZ Automation Solutions | ***000

Party Name

ABZ Automation Solutions | ***000

Virtual Account Number

Virtual Account Name

Virtual Entity

CTCOR41 - Corp CTCOR41

IBAN

Branch Name

Currency

Expired

Hide More Options ^

Search

Clear

Select Virtual Accounts for Closure

3 Record(s)

Manage Columns

<input type="checkbox"/>	Virtual Account No. & Name	IBAN	Expired	Virtual Entity ID & Name	Virtual Account Branch	Virtual Account Current Balance
<input type="checkbox"/>	xxxxxxxxxxxx8676 CAcct1 CTCOR41		Yes	CTCOR41 CTCOR41	Universal HEL	£0.00
<input type="checkbox"/>	xxxxxxxxxxxx2560 CAcct1 CTCOR41	GB0BOFA0001012560	No	CTCOR41 CTCOR41	Universal HEL	£0.00
<input type="checkbox"/>	xxxxxxxxxxxx2562 Installer VA03		Yes	AUTOR42 Corp AUTOR42	Universal HEL	£0.00

Number of Virtual Accounts selected for Closure - 0

You are viewing only those Virtual Accounts that are active & have no child accounts as part of a virtual account structure.

Proceed

Cancel

Field Description

Field Name	Description
Party Name	<p>Select the party name and ID from the dropdown list to view the applicable Virtual Accounts.</p> <p>By default, the primary party of the logged-in user is selected.</p> <p>Note: Based on the party name selection, the mapped Virtual Accounts are displayed.</p>
Virtual Account Number	<p>Specify the unique identification number assigned to virtual account.</p>

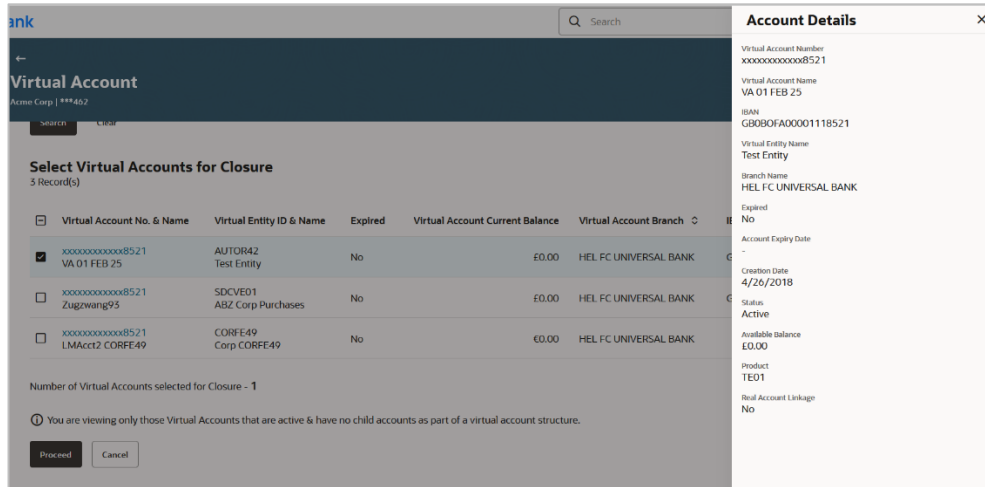
Field Name	Description
Virtual Account Name	Specify the name of the Virtual Account.
Show More Options	More options to select search criteria. Below fields appear if you expand Show More Options .
Virtual Entity	Select the Virtual Entity to which the Virtual Account belongs.
IBAN	Specify the IBAN number of the Virtual Account.
Branch Name	Select the Branch Name of the Virtual Account.
Currency	Select the currency associated with the Virtual Account.
Expired	Select the Expiry status of Virtual account.
Search	Option to search Virtual Account Number.
Search Results	
Note: User can view only the configured number of Virtual Account Number in the search results. If the search result count exceeds the configured count, an error message appears to refine the search criteria.	
Select Virtual Accounts for Closure	<ul style="list-style-type: none"> • Select the check box to select the Virtual Account for closure. • Select the check box on the header row to select all the Virtual Account in the page for closure.
	Note: User will be able to select all the records in one page of search result using "Select All" check box. Selection will be retained when the user navigates between the pages.
Virtual Account No. & Name	Displays the Virtual Account Number and name corresponding to the search criteria selected for closure.

Field Name	Description
------------	-------------

Account Details

Click on the Virtual Account Number to view the account details

The **Account Details** overlay appears.



Virtual Account Number	Displays the account number.
Virtual Account Name	Displays the name of the Virtual Account holder.
IBAN	Displays the IBAN number of the Virtual Account.
Virtual Entity Name	Displays the name of the virtual entity corresponding to the Virtual Accounts.
Branch Name	Displays the branch name of the Virtual Account.
Expired	Displays the status of Expiry of virtual account.
Account Expiry Date	Displays the Expiry date of the virtual account.
Status	Displays the status of the Virtual Account, whether the Virtual Account is active or closed.
Available Balance	Displays the available balance in the Virtual Account.
Creation Date	Displays the Virtual Account creation date.
Product	Displays the product name under which the Virtual Account is opened.

Field Name	Description
Real Account Linkage	Displays whether the Virtual Account is linked to the Real Account.
IBAN	Displays the IBAN number of the Virtual Account.
Virtual Entity ID & Name	Displays the ID and name of the virtual entity corresponding to the Virtual Accounts.
Expired	Displays the Status of Expiry of Virtual Account.
Virtual Account Branch	Displays the Branch Name of the Virtual Account.
Virtual Account Current Balance	Displays the current balance of the Virtual Account selected for closure
Number of Virtual Accounts selected for closure	Displays the number of Virtual Accounts selected for closure.

5. Select the Virtual Account(s) from the list and click **Proceed**.

The **Virtual Accounts Selected for Closure** page appears.

OR

Click **Cancel** to cancel the transaction.

6. Click **Manage Columns** to reorder or modify or save column preferences in Close Virtual Account screen.

View Virtual Account Closure – Manage Columns overlay screen appears.

Note:

If a user decides not to show the **Expired Virtual Accounts** column, the next time they visit this page and check the box for “**Include Expired Virtual Accounts**” in their search, only the Expired Virtual Accounts will appear, but the "expired" column will still be hidden.

Virtual Account
ABZ Automation Solutions | ****000

Virtual Entity
CTCOR41 - Corp CTCOR41

IBAN

Branch Name

Currency

Expired

Hide More Options^

Search

Clear

Select Virtual Accounts for Closure

3 Record(s)

Manage Columns

<input type="checkbox"/>	Virtual Account No. & Name	IBAN	Expired	Virtual Entity ID & Name	Virtual Account Branch	Virtual Account Current Balance
<input type="checkbox"/>	XXXXXXXXXXXX8676 CAcc1 CTCOR41		Yes	CTCOR41 CTCOR41	Universal HEL	EQ.00
<input type="checkbox"/>	XXXXXXXXXXXX2560 CAcc1 CTCOR41	GBBOFA0001012560	No	CTCOR41 CTCOR41	Universal HEL	EQ.00
<input type="checkbox"/>	XXXXXXXXXXXX2562 Installer VAO2		Yes	AUTOR42 Corp AUTOR42	Universal HEL	EQ.00

Number of Virtual Accounts selected for Closure - 0

You are viewing only those Virtual Accounts that are active & have no child accounts as part of a virtual account structure.

Proceed

Cancel

Manage Columns

Here columns can be reordered or modified

Virtual Account No. & Name

Fixed

—

☒ IBAN

—

☒ Expired

—

Virtual Entity ID & Name

Fixed

—

☒ Virtual Account Branch

—

Virtual Account Current Balance

Fixed

—

Reset

Apply

- Select the checkbox to modify the column preferences.
- Click **Apply** to apply the modified columns preferences.
- Click **Reset** to reset the columns preferences.

Virtual Accounts Selected for Closure

Once user selects the Virtual Account(s) for closure, system will check whether the account has accrued interest that needs to be liquidated & residual balances transferred

- If the Net Balance of an account (sum of current balance and accrued interest) is **Zero**, user can proceed and close the Virtual Account(s).
- If the Net Balance of an account (sum of current balance and accrued interest) is **Positive**, then user will be prompted to choose another Virtual Account where the net balance can be transferred. The transfer Virtual Account must be mapped to the same real account and be of same currency as the Virtual Account being closed.
- If the Net Balance (sum of current balance and accrued interest) is **Negative**, user will be prompted to choose another Virtual Account from where funds can be moved to zeroise the negative balance. The transfer Virtual Account must be mapped to the same real account as the Virtual Account being closed and be of same currency

Note: As product feature, balance transfer at the time of closing an account can happen to another Virtual Account mapped to the same real account as the Virtual Account being closed.

Virtual Accounts Selected for Closure

Futura Bank

What would you like to do today?

678 vv

↑ Virtual Account

ABZ Solutions | ***462

Party Name
ABZ Solutions | ***462

Virtual Accounts Selected for Closure
ⓘ Net Balance should be zero to close the Virtual Account(s). Select a Virtual Account to which Net Balance can be transferred in case of positive balance or can be recovered in case of negative balance.

Virtual Account No. & Name	Current Balance	Accrued Interest	Net Balance	Transfer Virtual Account
xxxxxxxxxx5428 Corp SDCVE01	-GBP 10.00	GBP 0.00	-GBP 10.00	From Search...
xxxxxxxxxx9856 IBANLMFLAG123	GBP 0.00	GBP 0.00	GBP 0.00	Not Required

Number of Virtual Accounts selected for Closure - 2

Submit

Cancel

Back

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Field Description

Field Name	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Account.

Field Name	Description
Virtual Accounts Selected for Closure	
Info Message	Info message to be shown to the user.
Virtual Account No. & Name	Displays the account number and name displayed to the user which is selected for closure
Current Balance	Displays the current balance of the Virtual Account selected for closure.
Accrued Interest	Displays the accrued interest of the Virtual Account selected for closure.
Net Balance	Displays the net balance of the Virtual Account selected for closure.
Transfer Virtual Account	Click Search icon and select the Virtual Account for interest liquidation based on positive or negative balance of the selected Virtual Account.
Number of Virtual Accounts selected for closure	Displays the number of Virtual Accounts selected for closure.

1. In the **Transfer Virtual Account** field, click **Search** icon to search the virtual account number for interest liquidation based on positive or negative balance of the selected Virtual Account.
The **Transfer Virtual Account – Search Virtual Account** overlay appears.
2. In the **Search Virtual Account** overlay screen, select the required filter criteria in the respective fields.
3. Click **Search** to search and select the Virtual Account Number from the list.
The search result corresponding to the search criteria is displayed.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the virtual account selection.

Transfer Virtual Account - Search Virtual Account

Party Name
ABZ Solutions | ***462

Virtual Accounts Selected for Closure
ⓘ Net Balance should be zero to close the Virtual Account(s). Select a Virtual Account of negative balance.

Virtual Account No. & Name	Current Balance	Accrued Interest
xxxxxxxxxxxx5428 Corp SDCVE01	-GBP 10.00	GBP 0.00
xxxxxxxxxxxx9856 IBANLMFLAG123	GBP 0.00	GBP 0.00

Number of Virtual Accounts selected for Closure - 2

Submit

Cancel

Back

Search Virtual Account ×

Virtual Account Number
0254

Virtual Account Name

Virtual Entity
SDCVE01 - Corp SDCVE01

IBAN

Branch Name

Currency

Search

Clear

Virtual Account No. & Name	Branch Name	Currency
xxxxxxxxxxxx0254 Struct156	HEL FC UNIVERSAL BANK	GBP

Cancel

Field Description

Field Name	Description
Virtual Account Number	Specify the Virtual Account number.
Virtual Account Name	Specify the Virtual Account name.
Virtual Entity	Select the Virtual Entity from the list.
IBAN	Specify the IBAN number.
Branch Name	Select the branch name of the account.
Currency	Select the currency of the account.

Search Results

Note:

User can view only the configured number of Virtual Account Number in the search results.

If the search result count exceeds the configured count, an error message appears to refine the search criteria.

Virtual Account No. & Name	Displays the Virtual Account number and name.
Branch Name	Displays the branch name of the account.
Currency	Displays the currency of the account.

4. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
5. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
6. The success message of Virtual Accounts closure is displayed along with the reference number.
Click **View Closure details** to view the Virtual Account closure details.
OR
Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.

5.5 Track Virtual Account Closure

This option enables the user to track Virtual Accounts closure request and view the status of closure request at an individual Virtual Account level. User should be able to search a Virtual Account by Virtual Account Number, Virtual Account Name, IBAN, Status, From or To Date.

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Account > Close Virtual Account > Track Closure

To track the account closure status:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Virtual Account Number** field, enter the Virtual Account Number.
3. Enter the appropriate search criteria.
4. Select the status of the Virtual Account from the list.
5. Click **Search** to view Virtual Account.
The search result corresponding to the search criteria is displayed.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

Track Virtual Account Closure

Virtual Account Closure Status
251 Record(s)

Virtual Account No. & Name	IBAN	Closure Initiated Date	Closure Request Status
XXXXXXXXXXXX0425 SDC/ED1		4/24/2018	Terminated
XXXXXXXXXXXX2045 test		4/24/2018	Failed
XXXXXXXXXXXX2297 test		4/24/2018	Completed
XXXXXXXXXXXX2298 test		4/24/2018	Completed
XXXXXXXXXXXX2295 test		4/24/2018	Completed
XXXXXXXXXXXX2200 test		4/24/2018	Terminated
XXXXXXXXXXXX2204 test		4/24/2018	Completed
XXXXXXXXXXXX0339 test		4/24/2018	Terminated
XXXXXXXXXXXX2262 test		4/24/2018	Terminated
XXXXXXXXXXXX0547 test		4/24/2018	Completed

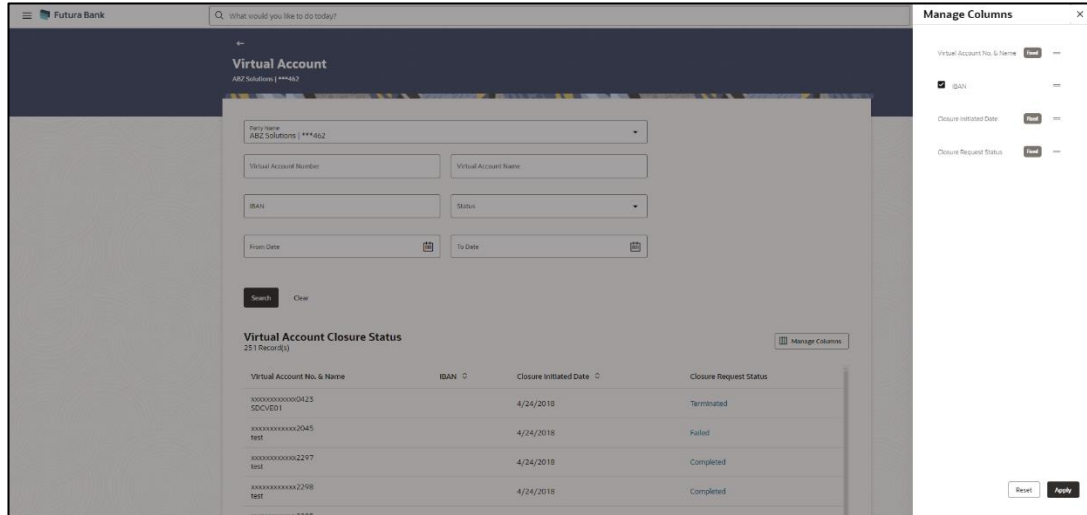
Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list to view the applicable Virtual Accounts. By default, the primary party of the logged-in user is selected. Note: Based on the party name selection, the mapped Virtual Accounts are displayed.
Virtual Account Number	Specify the Virtual Account Number to track closure.
Virtual Account Name	Specify the name of the Virtual Account to track closure.
IBAN	Specify the IBAN number of the Virtual Account.
From Date – To Date	Select the date range up to which you want to view the search results.
Status	Select the status of the Virtual Account.
Virtual Account Closure Status	
Note: User can view only the configured number of Virtual Account Number in the search results. If the search result count exceeds the configured count, an error message appears to refine the search criteria.	
Virtual Account No. & Name	Displays the account number and name corresponding to the search criteria selected for closure.
IBAN	Displays the IBAN number of the Virtual Account.
Closure Initiated Date	Displays the date on which closure initiation request is initiated.

Field Name	Description
Closure Request Status	<p>Displays the status of the closure request.</p> <p>Following are the possible statuses of a Virtual Account closure request</p> <ul style="list-style-type: none"> • Closure Initiated – Once user initiates Virtual Account closure, the status of the request would be “Closure Initiated”. • Completed: On successful closure of the Virtual Account, the status will be marked as "Completed" • Terminated: The status of the closure request will be marked as “Terminated”, whenever a user terminates a closure request before the account is closed. User can terminate a closure request by clicking on the “Terminate” Button • Failed: The status of the closure request will be marked as “Failed” if any of the above listed stages fail. User can also retry the closure request by clicking on “Retry” button.

6. Click **Manage Columns** to reorder or modify or save column preferences in virtual account screen.

Track Virtual Account Closure – Manage Columns overlay screen appears.






- a. Click **Apply** to apply the modified columns preferences.
- b. Click **Reset** to reset the columns preferences.

7. Click the **Closure Request Status** link to view the Virtual Account closure status details. The Virtual Account closure status screen appears. Refer below matrix to understand when Terminate /Retry buttons are displayed.

When Virtual Account Closure Request Status is	Terminate Button will be Displayed	Retry Button will be displayed
Closure Initiated	Yes	No
Failed	Yes	Yes
Completed	No	No
Terminated	No	No

Closure Request Status



Virtual Account
ABZ Solutions | ***462

Party Name
ABZ Solutions | ***462

Closure Request Status

Virtual Account Number
xxxxxxxxxxx2620

Virtual Account Name
test

IBAN
-

Closure Initiated Date
4/8/18

Status
Failed

1

2

3

4

5

6

Account and BalancesOpen ContractsInterest LiquidationBalance TransferDelink From StructureAccount Closure

Errors

Account Closure
Virtual Account doesn't exist

Terminate

Retry

Back

① Terminate, will stop the processing of virtual account closure processing in it's current stage and the already completed stages will not be rolled back. The virtual account will be in 'Active' status.

Retry, will re-initiate the virtual account closure process from the beginning.

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Field Description

Field Name	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Account.
Closure Request Status	
Virtual Account Number	Displays the Virtual Account Number.
Virtual Account Name	Displays the Virtual Account Name.
IBAN	Displays the IBAN number of the Virtual Account.
Closure Initiated Date	Displays the date on which closure initiation request is initiated.
Status	Displays the status of the closure request.
Train stop	Displays the different stages of closure request.

8. Click **Terminate** to terminate the request.

OR

Click **Retry** to retry the request.

OR

Click **Back** to navigate to the previous screen.

5.6 Reopen Virtual Account

This feature allows the corporate user to reopen Virtual Accounts.

How to reach here

Toggle Menu > Virtual Account Management > Virtual Account > View/Edit Virtual Account

To reopen a Virtual Account(s):

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Virtual Account Number** field, enter the Virtual Account whose details you want to edit.
OR
In the **Virtual Account Name** field, enter the name of the Virtual Account whose details you want to reopen.
3. Click on **Show more** option and search the Virtual Account by specifying the other parameters such as Virtual Entity, IBAN, Branch Name, Currency, Linkage type and Status.
4. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction
5. Click the closed **Virtual Account Number & Name** link which needs to be reopened.
The **View Virtual Account - Closed** screen appears.

View Virtual Account - Closed

Futura Bank

Q What would you like to do today?

VM

↑

Virtual Account

ABZ Solutions | ***462

Edit | ⋮

Virtual Account Name

ClosureReq1234

Closed

Virtual Account Number

xxxxxxxxxxxx2241

Available Balance

GBP 1,234.00

GB

Account Details

Party Name

ABZ Solutions | ***462

Virtual Account Name

ClosureReq1234

Branch Name

Universal HEL

Currency

GBP

Real Account Number

xxxxxxxxxxxx0024 | Account 04

Creation Date

4/24/18

Virtual Entity ID & Name

AUTOR42 - Corp AUTOR42

Product

DEF1 - SK Defence Systems Product 1

Linkage

Real Account

Interest Calculation Required

No

Correspondence Address

Address Line 1

1001

Address Line 2

304 St. Johns Wood Road hello

Address Line 3

St. Johns Wood

Address Line 4

London

Country

Post Code

NW53QN

Structured Address

Postal Code

21241

Town Name

Yellowstone

Country

YEMEN

Preferences

IBAN Required

No

Balance Check For Debits

No

Balance Availability Option

Own Balance

Debit Transaction Allowed

Yes

Credit Transaction Allowed

Yes

Account Frozen

No

Overdraft Allowed

Yes

Overdraft Amount

GBP 1,234.00

Available in Liquidity Management

No

Reopen

Back

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Field Description

Field Name	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Account.

Field Name	Description
Virtual Account Name	Displays the Virtual Account name with Status Tag if Active, Inactive, or Closed
Virtual Account Number	Displays the Virtual Account Number.
Available Balance	<p>Displays the Balance details of Virtual account and related child accounts.</p> <hr/> <p>Note: On click, the user can view the balance for particular Virtual Account including child contributions. Refer to the 5.2 View Virtual Account section for the detailed explanation.</p> <hr/>
Account Details	
Virtual Account Name	Displays the name of the Virtual Account corresponding to the account number.
Virtual Entity ID & Name	Displays the name and ID of the virtual entity.
Branch Name	Displays the Branch Name of the Virtual Account.
Product	Displays the product name under which the Virtual Account is opened.
Purpose	Displays the purpose of the Virtual Account.
Currency	Displays the currency associated with the Virtual Account.
Linkage	Displays the linkage type of the Virtual Account to Structure or Real Account.
Structure Name	<p>Displays the name of the structure to which the Virtual Account is added.</p> <p>This field appears only if the linkage type is selected as Structure.</p>
Parent Account Number	<p>Displays the parent account number and name to which the Virtual Account is linked.</p> <p>This field appears only if the linkage type is selected as Structure.</p>
Real Account Number	<p>Displays the Real account number and name to which the Virtual Account is linked.</p> <p>This field appears only if the linkage type is selected as Real Account.</p> <hr/>

Field Name	Description
Interest Calculation Required	Displays whether interest calculation is required at the account level.
Creation Date	Displays the account creation date.
Correspondence Address	
Address Line 1	Displays the correspondence address line 1 of the Virtual Account holder.
Address Line 2	Displays the correspondence address line 2 of the Virtual Account holder.
Address Line 3	Displays the correspondence address line 3 of the Virtual Account holder.
Address Line 4	Displays the correspondence address line 4 of the Virtual Account holder.
Country	Displays the country name of the Virtual Account holder.
Post Code	Displays the post code of the Virtual Account holder.
Structured Address	
Department	Displays the department of the Virtual Account holder.
Sub-Department	Displays the sub-department of the Virtual Account holder.
Street Name	Displays the street name of the corporate Virtual Account holder.
Building Number	Displays the building number of the Virtual Account holder.
Building Name	Displays the building name of the Virtual Account holder.
Floor	Displays the floor number of the corporate Virtual Account holder.
Post Box	Displays the post box number of the Virtual Account holder.
Room	Displays the room number of the corporate Virtual Account holder.
Post Code	Displays the post code of the Virtual Account holder.

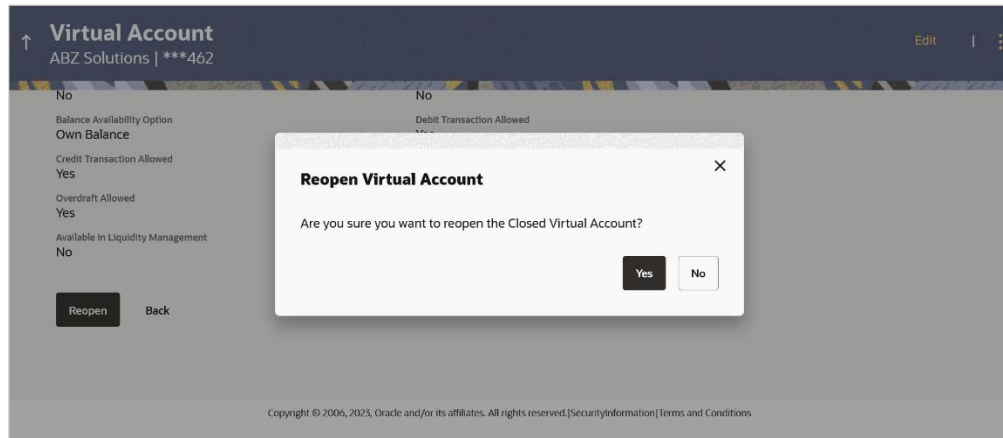
Field Name	Description
Town Name	Displays the town name of the corporate Virtual Account holder.
Town Location Name	Displays the town location name of the corporate Virtual Account holder.
District Name	Displays the district name of the corporate Virtual Account holder.
Country Subdivision	Displays the country subdivision of the corporate Virtual Account holder.
Country	Displays the country name of the corporate Virtual Account holder.
Preferences	
IBAN Required	Displays whether the IBAN is required.
IBAN	Displays the IBAN number of the Virtual Account.
Balance Check for Debits	Displays whether minimum balance is to be checked for account debit.
Balance Availability Options	Displays whether balance available is in own account.
Debit Transaction Allowed	Displays whether debit transactions are allowed in the account.
Credit Transaction Allowed	Displays whether credit transactions are allowed in the account.
Account Frozen	Displays whether the account is frozen.
Overdraft Allowed	Displays whether overdraft facility is available on the Virtual Account.
Overdraft Amount	Displays the fixed amount as overdraft on the Virtual Account. This field is displayed if you select Overdraft Allowed preference.

1. Click  icon and

- a. Select the **View Transactions** option to view the transaction details.
- b. Select the **View Restrictions** option to view the restriction details.
- c. Select the **Edit Restrictions** option to edit the restriction details.

2. Click **Reopen** to reopen the Virtual Account. The message is displayed prompting for reopening the Virtual Account.
OR
Click **Back** to navigate back to previous screen.

Reopen Virtual Account



3. Click **Yes** to reopen the Virtual Account.
OR
Click **No** if you do not wish to reopen the Virtual Account.
4. The success message of Virtual Account Reopen is displayed along with the reference number.

Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.

6. Virtual Accounts Structure

The implementation of Virtual Accounts structure provides corporates better visibility and greater control over cash. It allows corporate the ability to re-examine funds allocation quickly and look for opportunities to implement a payment or collection.

You can create & view the Virtual Accounts structure in both tabular as well as map view.

This feature allows following:

- Create Virtual Accounts Structure
- View Virtual Accounts Structure
- Edit Virtual Accounts Structure
- Close Virtual Accounts Structure

6.1 Create Virtual Accounts Structure

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Accounts Structure > Create Structure
OR

Toggle Menu > Virtual Account Management > Overview > Virtual Accounts Structure > Create Structure

Virtual Accounts Structure Creation

The screenshot shows the Futura Bank interface for creating a Virtual Accounts Structure. At the top, there is a navigation bar with the Futura Bank logo, a search bar with the placeholder text "What would you like to do today?", and a notification bell icon with a red "099" badge and a "ST" button. Below the navigation bar, the page title "Virtual Accounts Structure" is displayed, followed by "ABZ Solutions | ***462". The main content area features an illustration of two people, a man and a woman, standing next to a large screen displaying a bar chart. Below the illustration, the heading "Virtual Accounts Structure Creation" is shown. A paragraph states: "You can create a Virtual Accounts Structure using Tree or Tabular View. Alternatively you can also use the Bulk File Upload option to create a Virtual Accounts Structure." Below this paragraph, there are two columns of options. The left column is titled "Virtual Accounts Structure Creation in Tree/Tabular view" and contains the text "Create Virtual Accounts Structure using Tree/Tabular view." with a "Create Structure" button. The right column is titled "Bulk File Upload" and contains the text "Create Virtual Accounts Structure via Bulk File Upload facility." with a "Bulk File Upload" button.

Futura Bank

What would you like to do today?

Virtual Accounts Structure

ABZ Solutions | ***462

Virtual Accounts Structure Creation

You can create a Virtual Accounts Structure using Tree or Tabular View. Alternatively you can also use the Bulk File Upload option to create a Virtual Accounts Structure.

Virtual Accounts Structure Creation in Tree/Tabular view

Create Virtual Accounts Structure using Tree/Tabular view.

Create Structure

Bulk File Upload

Create Virtual Accounts Structure via Bulk File Upload facility.

Bulk File Upload

1. Click **Create Structure** to create the Virtual Accounts Structure in Tree/Tabular view.
OR
Click **Bulk File Upload** to create the Virtual Accounts Structure through Bulk File Upload.

To create Virtual Accounts Structure in Tree/Tabular view:

2. In the **Party Name** field, select the party name and ID from the dropdown list.
3. In the **Structure Code** field, enter the structure code.
4. In the **Structure Name** field, enter the name of the structure.
5. From the **Real/Virtual Multi-Currency Account** list, select the appropriate account number.
6. In the **Header Account** field, click **Search** icon to search the header account number.
The **Header Account** overlay appears.
7. In the **Header Account** overlay screen, select the required filter criteria in the respective fields.
8. Click **Search** to search the header account based on search criteria.
OR
Click **Clear** to reset the entered data.
OR
Click **Cancel** to cancel the Header Account selection.
9. Search and select the header account number from the list.
10. Move the **Interest Calculation Required** slider to avail the interest calculation.
11. From the **Charge Account** list, select the Charge Account Number.

Create Virtual Accounts Structure

The screenshot shows the 'Virtual Accounts Structure' form in the Futura Bank interface. The form is titled 'Virtual Accounts Structure' with a sub-header 'ABZ Solutions | ***462'. It contains several input fields: 'Party Name' (a dropdown menu showing 'ABZ Solutions | ***462'), 'Structure Code' (a text field), 'Structure Name' (a text field), 'Real/Virtual Multi-Currency Account' (a text field with a search icon), 'Header Account' (a text field with a search icon), 'Interest Calculation Required' (a toggle switch), and 'Charge Account' (a dropdown menu). Each of the four main text input fields has a 'Required' label below it. At the bottom of the form, there are two buttons: 'Build Structure' and 'Cancel'.

Header Account Overlay

Header Account

×

Virtual Account Number

Virtual Account Name

Virtual Entity
MAINT16 - Corp MAINT16

Branch Name

Currency

Search

Clear

Virtual Account No. & Name	Branch Name	Currency
xxxxxxxxxxxx0257 Struct156	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx0258 Struct156	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx0515 Struct156	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx0516 Struct156	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx0517 Struct156	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx0518 Struct156	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx0519 Struct156	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx0520 Struct156	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx0521 Struct156	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx0522 Struct156	HEL FC UNIVERSAL BANK	GBP

Cancel

Field Description

Field Name	Description
Party Name	<p>Select the party name and ID from the dropdown list in which the Virtual Accounts Structure must be created.</p> <p>By default, the primary party of the logged-in user is selected.</p> <p>Note: Based on the party name selection, the mapped Virtual Accounts Structure are displayed.</p>
Structure Code	<p>Specify the structure code.</p>
Structure Name	<p>Specify the structure name corresponding to the structure code.</p>

Field Name	Description
Real/ Virtual Multi-Currency Account	<p>Select the Real/ Virtual Multi-Currency account number and name under which the structure is to be created.</p> <hr/> <p>Note: User can search the Real/ Virtual Multi-Currency Account by Account Name, Account Number, Real/ Virtual Multi-Currency Account's Group ID, Branch or Currency based on the parameters set in the system configuration and displays these details in the search results and the respective fields once the required account is selected.</p> <hr/>
Header Account	<p>Select the Header account number and name, which is the topmost Virtual Account in the structure.</p> <hr/> <p>Note: User can view only the configured number of Virtual Account Number in the search results.</p> <hr/>
Header Account Overlay	
Virtual Account Number	Specify the Virtual account number.
Virtual Account Name	Specify the Virtual account name.
Virtual Entity	Select the Virtual entity from the list.
Branch Name	Select the branch of the account from the list.
Currency Name	Select the currency of the account from the list.
Search Result	
Note:	
User can view only the configured number of Virtual Account Number in the search results.	
If the search result count exceeds the configured count, an error message appears to refine the search criteria.	
Virtual Account No. & Name	Displays the Virtual Account number and name.
Branch Name	Displays the branch of the account.
Currency	Displays the currency of the account.
Interest Calculation Required	Indicates whether interest calculation is required at a structure level.

Field Name	Description
Charge Account	Select the charge account number and name from which the charges can be collected.
	<p>Note: User can search the Charge Accounts by Account Name, Account Number, Branch or Currency based on the parameters set in the system configuration and displays these details in the search results and the respective fields once the required account is selected.</p>

12. Click **Build Structure**. The **Create Virtual Accounts Structure** screen is displayed.
OR
Click **Cancel** to cancel the transaction.

Create Virtual Accounts Structure - Tree view

Virtual Accounts Structure
ABZ Solutions | ****462

Structure Code

STRUCT123

Structure Name

Structure Sample

Real/Virtual Multi-Currency Account

xxxxxxxxxxxx0013 | Account 05

Charge Account

xxxxxxxxxxxx0046 | Account 02

test

xxxxxxxxxxxx2605

GBP

3

test

xxxxxxxxxxxx2597

EUR

0

test

xxxxxxxxxxxx2604

GBP

0

test

xxxxxxxxxxxx2671

GBP

0

Submit

Cancel

Back

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Create Virtual Accounts Structure - Link Accounts

Virtual Accounts Structure

ABZ Solutions | ***462

Struct156

xxxxxxxxxxxx

GBP

Submit

Cancel

Back

Link Accounts

Virtual Account Number

Virtual Account Name

Virtual Entity

Branch Name

Currency

Search

Clear

<input type="checkbox"/>	Virtual Account No. & Name	Branch Name	Currency
<input type="checkbox"/>	xxxxxxxxxxxx0257 Struct156	HEL FC UNIVERSAL BANK	GBP
<input type="checkbox"/>	xxxxxxxxxxxx0258 Struct156	HEL FC UNIVERSAL BANK	GBP
<input type="checkbox"/>	xxxxxxxxxxxx0293 Struct156	HEL FC UNIVERSAL BANK	GBP
<input type="checkbox"/>	xxxxxxxxxxxx0156 Cacct1 MAINC15	HEL FC UNIVERSAL BANK	GBP
<input type="checkbox"/>	xxxxxxxxxxxx0180 Struct156	HEL FC UNIVERSAL BANK	GBP

Link

Cancel

Create Virtual Accounts Structure - Account Details

Virtual Accounts Structure

ABZ Solutions | ***462

Structure Code

STRUCT123

Structure Name

Structure Sample

Real/Virtual Multi-Currency Account

xxxxxxxxxxxx0013 | Account

test

xxxxxxxxxxxx2605

GBP

Account Details of
xxxxxxxxxxxx2605

Virtual Account Number

xxxxxxxxxxxx2605

Virtual Account Name

test

IBAN

-

Virtual Entity Name

SDCVE01

Branch Name

Universal HEL

Status

Active

Available Balance

-GBP 700.00

Creation Date

4/24/18

Product

SK Defence Systems Product 1

Real Account Linkage

No

Create Virtual Accounts Structure - Tabular view

Futura Bank

What would you like to do today?

↑

Virtual Accounts Structure
ABZ Solutions | ***462

Structure Code STRUCT123	Structure Name Structure Sample	Real/Virtual Multi-Currency Account xxxxxxxxxxxx0013 Account 05	Charge Account xxxxxxxxxxxx0046 Account 02
-----------------------------	------------------------------------	--	---

Virtual Account Name	Virtual Account Number	Currency	Accounts Linked	Actions
▼ test	xxxxxxxxxxxx2605	GBP	3	
test	xxxxxxxxxxxx2597	EUR	0	
test	xxxxxxxxxxxx2604	GBP	0	
test	xxxxxxxxxxxx2671	GBP	0	

Submit




Cancel

Back

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Field Description




Field Name	Description
Structure Code	Displays the structure code.
Structure Name	Displays the structure name corresponding to the structure code.
Real/ Virtual Multi-Currency Account	Displays the Real/Multi-Currency account number and name under which the structure is to be created.
Charge Account	Displays the charge account number and name from which the charges will be collected.
Create Structure functionality is available in both Tree and Table view. Below fields are available / applicable for both the views.	
Virtual Account Name	Displays the Virtual Account name corresponding to the Virtual Account Number.
Virtual Account Number	Displays the Virtual Account Number. <div>Note: User will be able to view only the Virtual Accounts which he has access to.</div>
Currency	Displays the currency of the Virtual Account.



Field Name	Description
Account Linked	<p>Displays the number of linked child accounts to the parent account.</p> <p>This field is displayed as column in Tabular view.</p> <p>This field  3 is displayed directly in the Virtual Account node in Tree view.</p>
Action	<p>Click  to view the account details or undo link the Virtual Accounts in Tree/Tabular view.</p> <hr/> <p>Note: Undo link appears for newly added accounts only.</p>
Link	<p>Click  to link the child accounts under Virtual Account Number in Tree/Tabular view. On clicking this icon, Link Accounts overlay appears from which the user selects the Virtual Accounts to link.</p> <hr/> <p>Note: User can view only the Virtual Accounts which he has access to.</p>
Expand/ Collapse	<p>Click to expand or collapse list in the table structure.</p> <p>This button is displayed only in Tabular view.</p> <p>Click on the node to expands its immediate child accounts and collapses all other expanded nodes.</p> <p>This option is applicable only for Tree view.</p>
Link Accounts Overlay	
Virtual Account Number	Specify the Virtual account number.
Virtual Account Name	Specify the Virtual account name.
Virtual Entity	Select the Virtual Entity from the list.
Branch Name	Select the branch of the account from the list.
Currency	Select the currency of the account from the list.

Field Name	Description
Search Result	
Note:	
User can view only the configured number of Virtual Account Number in the search results. If the search result count exceeds the configured count, an error message appears to refine the search criteria.	
Select All	Select the checkbox on the header row to select all the available virtual account number.
Virtual Account No. & Name	Displays the Virtual Account number and name.
Branch Name	Displays the branch name of the account.
Currency	Displays the currency of the account.

Note:

In **Tree** view,

- Header Node is displayed in different colour and Selected node is highlighted.
- Click  to navigate between pages to view all the linked accounts. Count of nodes to be visible at a single level in a Virtual Accounts Structure will be as maintained in system configuration post which all the nodes appear in horizontal pagination.
- Click  to view the account details, and undo link the Virtual Account.
 - If you click **Account Details**, the **Account Details** screen is displayed.
 - If you click **Undo Link**, a message confirming removal of selected account is displayed. Click **Ok**.
The selected account along with the child accounts is delinked from the parent account.
- Click  to link the Virtual Account.
The **Link Accounts** overlay screen is displayed.
- Click **Search** to search the virtual account based on search criteria.
OR
Click **Clear** to reset the entered data.
OR
Click **Cancel** to cancel the Virtual Account selection.
- Select the appropriate account number and click **Link**.
The selected Virtual Account Number is linked to the parent Virtual Account.

17. Click  to view the account structure in tree view.
OR
Click  to view the account structure in table view
18. Click **Submit** to create the Virtual Accounts Structure.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.
19. The **Review** screen appears. Verify the details and click **Review Structure**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
20. Click **Confirm** to create the Virtual Accounts Structure.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to create Virtual Accounts Structure.
21. The success message of Virtual Accounts Structure creation appears along with the reference number.
OR
Click **Home** to navigate to the application dashboard screen.
OR
Click **Create more Structure** to create virtual structure.

6.2 View Virtual Accounts Structure

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Accounts Structure > View/Edit Structure
OR

Toggle Menu > Virtual Account Management > Overview > Virtual Accounts Structure > View All

By default, all the Virtual Accounts Structures are displayed. In case if you wish to search a Virtual Accounts Structure, you can do so by entering the search criteria.

To view Virtual Accounts Structure:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Structure Code** field, enter the virtual structure code.
OR
In the **Structure Name** field, enter the virtual structure name.
3. Click **Search** to view Virtual Accounts structure.
The search result corresponding to the search criteria is displayed.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

View Virtual Accounts Structure

Futura Bank

What would you like to do today?

ST

Virtual Accounts Structure

ABZ Solutions | ***462

Party Name
ABZ Solutions | ***462

Structure Code
1

Structure Name

Search

Clear

Structure List

9 Record(s)

Manage Columns

Structure Code & Name	Creation Date	Child Accounts	Status
TreeStruct1AUTOR39 Tree Struct AUTOR39	April 24, 2018	30	Active
TreeStruct15AUTOR39 Tree Struct15 Update	April 24, 2018	1	Closed
VMCStruct1AUTOR17 Tree Struct AUTOR17 Update	April 24, 2018	2	Active
REALAC143 REALAC143 LINKAGE	April 24, 2018	1	Active
NStructure01 Nehal Structure 01	April 24, 2018	2	Active
TreeStruct1CORFE13 Tree Struct CORFE13	April 24, 2018	5	Active
TreeStruct11CORFE13 Tree Struct14 CORFE13	April 24, 2018	3	Active
TreeStruct11CORFE13 Tree Struct14 CORFE13	April 24, 2018	3	Active
TreeStruct13CORFE13 Tree Struct15 CORFE13	April 24, 2018	1	Active

Cancel

Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list to view the applicable Virtual Accounts Structure. By default, the primary party of the logged-in user is selected. Note: Based on the party name selection, the mapped Virtual Accounts Structure are displayed.

Virtual Accounts Structure

Customer Name	Displays the customer name.
---------------	-----------------------------

Field Name	Description
Customer IDs	Displays the customer ID of the customer.
Structure Code	Specify the structure code corresponding to the real account.
Structure Name	Specify the structure name corresponding to the real account.
Structure List	
Total Count of Records	Displays the total count of records based on the search criteria.
Structure Code & Name	Displays the structure code and name.
Creation Date	Displays the structure creation date.
Child Accounts	Displays the total count of Virtual Accounts linked to the structure.
Status	Displays the status of the structure.

4. Click **Manage Columns** to reorder or modify or save column preferences in virtual Accounts Structure screen.

View Virtual Accounts Structure – Manage Columns overlay screen appears.

The screenshot shows the Futura Bank interface. The main screen is titled "Virtual Accounts Structure" and displays a search bar, a dropdown for "Party Name" (ABZ Solutions | ***462), and input fields for "Structure Code" (1) and "Structure Name". Below these is a "Search" button and a "Clear" link. The "Structure List" section shows "9 Record(s)". The "Manage Columns" overlay is open on the right, showing a list of columns with "Fixed" buttons and equals signs. The columns are: Structure Code & Name, Creation Date, Child Accounts, and Status. At the bottom of the overlay are "Reset" and "Apply" buttons.

- a. Click **Apply** to apply the modified columns preferences.

- b. Click **Reset** to reset the columns preferences.
5. Click the **Structure Code & Name** link to view the Virtual Accounts Structure details. The **Virtual Accounts Structure - View** screen appears.

View Virtual Accounts Structure - Tree View

The screenshot displays the 'Virtual Accounts Structure - Tree View' interface. At the top, there's a header with the 'Futura Bank' logo, a search bar, and a 'Virtual Accounts Structure' title. Below the header, a table provides details about the structure: Structure Code (TreeStruc14AUTOR39), Structure Name (Tree Struc14 AUTOR39), Real/Virtual Multi-Currency Account (xxxxxxxxxxxx0024 | Account 04), and Charge Account (xxxxxxxxxxxx0013 | Account 05). The main area shows a tree diagram with a root node 'test' (account number xxxxxxxxxxxx2151, GBP 0.00, 3 children) and three child nodes, each with its own account number and balance. The bottom of the screen features buttons for 'Edit', 'Close Structure', and 'Back'. A copyright notice is visible at the very bottom.

Note: Only Header node and its immediate child accounts will appear on the screen initially. To view further nodes, click on the respective nodes to expand and view its child accounts.

View Virtual Accounts Structure - Tabular View

Futura Bank

What would you like to do today?

VM

↑

Virtual Accounts Structure

ABZ Solutions | ***462

Edit

Structure Code

TreeStruc14AUTOR39

Structure Name

Tree Struc14 AUTOR39

Real/Virtual Multi-Currency Account

xxxxxxxxxxxx0024 | Account 04

Charge Account

xxxxxxxxxxxx0013 | Account 05

Download

Structure Details

Virtual Account Name	Virtual Account Number	Balances	Accounts Linked	
▼ test	xxxxxxxxxxxx2151	GBP 0.00	3	Account Details
▶ test	xxxxxxxxxxxx2153	GBP 0.00	2	Account Details
▼ test	xxxxxxxxxxxx2730	GBP 0.00	2	Account Details
test	xxxxxxxxxxxx2691	GBP 0.00	0	Account Details
▶ test	xxxxxxxxxxxx2003	EUR 0.00	1	Account Details
▶ test	xxxxxxxxxxxx2152	GBP 0.00	1	Account Details

Edit

Close Structure

Back

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Note: Header account and all its child accounts will appear on the screen initially.

View Virtual Accounts Structure - Account Balance Details

Virtual Accounts Structure

ABZ Solutions | ***462

Virtual Account Name

Virtual Account Number

▼ test

▶ test

▼ test

test

▶ test

▶ test

xxxxxxxxxxxx2151

xxxxxxxxxxxx2153

xxxxxxxxxxxx2730

xxxxxxxxxxxx2691

xxxxxxxxxxxx2003

xxxxxxxxxxxx2152

Edit

Close Structure

Back

Account Balance Details

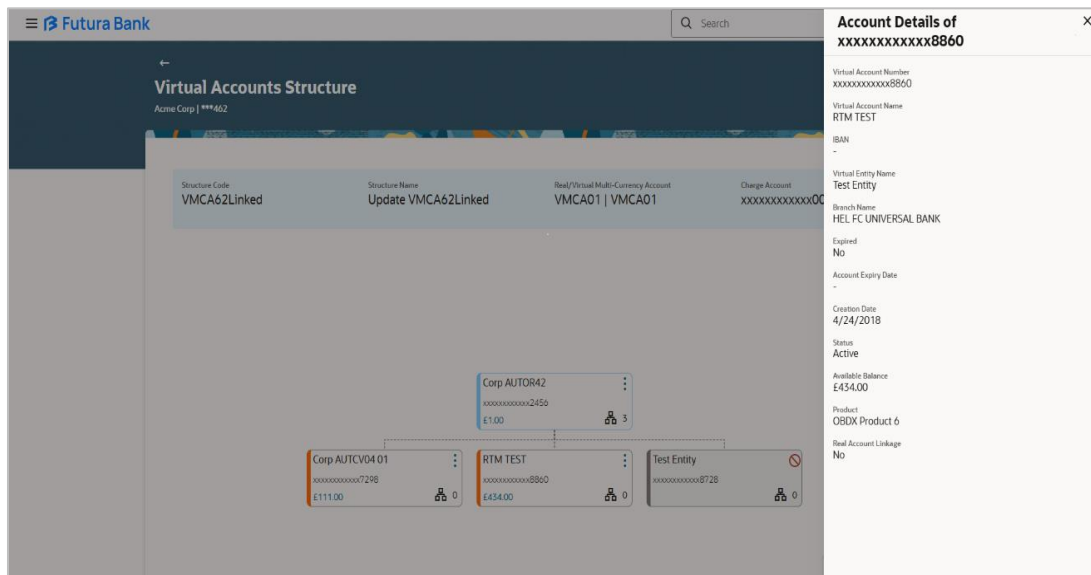
×

Account Number	xxxxxxxxxxxx2151
Account Currency	GBP
Account Name	test
Own Balance	GBP 0.00
Child Contributions	GBP 0.00
Blocked Child Contributions	GBP 0.00
Blocked Amount	GBP 0.00
Unauthorized Debit	GBP 0.00
Overdraft Amount	GBP 0.00
Deferred Amount	GBP 0.00
Uncollected Amount	GBP 0.00
Available Balance	GBP 0.00
Benefit from Pool	GBP 0.00
Effective Available Balance	GBP 0.00
Unauthorized Credit	GBP 0.00


Ok

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View Virtual Accounts Structure - Account Details –



Note:

- Header Node is displayed in different colour and Selected node is highlighted.
- Click  to navigate between pages to view all the linked accounts. Count of nodes to be visible at a single level in a Virtual Accounts Structure will be as maintained in system configuration post which all the nodes appear in horizontal pagination.

Field Description

Field Name	Description
Virtual Accounts Structure	
Real Customer Name & ID	Displays the Real customer name and ID.
Structure Code	Displays the Structure code corresponding to the real account.
Structure Name	Displays the Structure name corresponding to the real account.
Real/ Virtual Multi-Currency Account	Displays the Real/Multi-Currency account number and name under which the structure is to be created. Note: In case of VMCA, Virtual Multi-Currency Account is displayed. This field will not be visible if the user does not have access to Real/Multi-Currency account.
Charge Account	Displays the charge account number and name from which the charges will be collected.

Field Name	Description
------------	-------------

View Structure functionality is available in both **Tree** and **Table** view. Below fields are available / applicable for both the views.

Virtual Account Name	Displays the Virtual Account name corresponding to the Virtual Account Number.
-----------------------------	--


Virtual Account Number	Displays the Virtual Account Numbers.
-------------------------------	---------------------------------------

Note: This field is greyed out for the Virtual Account which the user does not have access.

Balances	Displays the balance available in Virtual Account. Click on the Account Balance hyperlink, Account Balance overlay appears.
-----------------	---

Account Linked	Displays the number of linked accounts to the Virtual Account Number.
-----------------------	---

This field is displayed as column in **Tabular** view.

This field  2 is displayed directly in the Virtual Account node in **Tree** view.

Account Balance Details

Click on the Account Balance of the Virtual Account. The **Account Balance Details** screen appears.

Account Number	Displays the Virtual account number.
-----------------------	--------------------------------------

Account Currency	Displays the Virtual account currency.
-------------------------	--

Account Name	Displays the name of the Virtual account.
---------------------	---

Own Balance	Displays the balance in the Virtual Account.
--------------------	--

Child Contributions	Displays the contributions made by the linked child Virtual Accounts.
----------------------------	---

Currency wise Child Contribution	Displays the currency wise child contribution. Click the Currency wise Child Contribution link to view currency wise contribution from child accounts.
---	--

Blocked Child Contributions	Displays the blocked amount of the linked child Virtual Accounts.
------------------------------------	---

Blocked Amount	Displays the blocked amount, which cannot be utilized.
-----------------------	--

Unauthorized Debit	Displays the unauthorized debit amount.
---------------------------	---

Overdraft Amount	Displays the overdraft amount on the Virtual Account.
-------------------------	---

Deferred Amount	Displays the deferred amount on the Virtual Account.
------------------------	--

Uncollected Amount	Displays the uncollected amount on the Virtual Account.
---------------------------	---


Available Balance	Displays the available balance in the Virtual account.
--------------------------	--

Field Name	Description
Benefit From Pool	Displays the beneficial amount available in the pool contributed by different accounts.
Effective Available Balance	Displays the effective available balance in the Virtual Account.
Unauthorized Credit	Displays the unauthorized credit amount.
Transaction Inquiry	Click on the link to view the transactions of the virtual account for the specified period. For information, refer Transaction Inquiry section.

Account Details

Click on the Account Number of the Virtual Account. The Account Balance Details screen appears.

Virtual Account Number	Displays the Virtual Account Numbers
Virtual Account Name	Displays the name of the Virtual account
IBAN	Displays the IBAN number of the Virtual Account
Virtual Entity Name	Displays the name of the virtual entity corresponding to the Virtual Accounts
Branch Name	Displays the branch name of the account
Expired	Displays the Status of Expiry of Virtual Account.
Account Expiry Date	Displays the Expiry date of the virtual account
Creation Date	Displays the structure creation date.
Status	Displays the status of the structure
Available Balance	Displays the available balance in the Virtual account.
Product	Displays the product name under which the Virtual Account is opened
Real Account Linkage	Displays whether the Virtual Account is linked to the Real Account

6. In **Tree** view, click  icon to view the **Account Details**.

OR


In **Tabular** view, click **Account Details**.

The **Account Details** screen is displayed.


Note: This button appears only for the Virtual Accounts which the user has access.

7. Click on the header node to view the accounts linked under the Virtual Account.

OR

Click  to view the account structure in a tree view. You can click on each account widget to view the account balance details.

OR

Click  to view the account structure in tabular view. You can click **View More** link to view the account balance details.

OR

Click **Download** to download the Virtual Accounts Structure in .csv format.

Note: This option will not appear for the closed Virtual Accounts Structure.

8. Click **Edit** to modify and update the Virtual Accounts structure.

OR

Click **Close Structure** to close the Virtual Accounts structure.

OR

Click **Back** to navigate back to previous screen.

6.3 Edit Virtual Accounts Structure

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Accounts Structure > View/Edit Structure
OR

Toggle Menu > Virtual Account Management > Overview > Virtual Accounts Structure > View All

This option allows the user to edit the Virtual Accounts structure. The user can add a child account as well as remove the child account as required.

Note: Delink option is available only for a node which does not have any child accounts. User can delink the node from the structure only if its own balance is Zero. It will only delink a Virtual Account from the structure and not close the Virtual Account.

To edit Virtual Accounts Structure:

1. Navigate to the **View Virtual Accounts Structure** and in the **Structure Code** field, enter the Virtual Accounts structure code whose details you want to edit.
OR
In the **Structure Name** field, enter the name of the Virtual Accounts Structure whose details you want to edit.
2. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction
3. Click the link under the **Structure Code & Name** column. The structure code details are displayed.
4. Click **Edit**. The **Edit Virtual Accounts Structure** screen is displayed.

Edit Virtual Accounts Structure

The screenshot displays the 'Edit Virtual Accounts Structure' interface. At the top, there's a navigation bar with the Futura Bank logo and a search bar. Below this, a header section shows 'Virtual Accounts Structure' and 'ABZ Solutions | ***462'. The main form area contains several input fields: 'Party Name' (ABZ Solutions | ***462), 'Structure Code' (TreeStruc14AUTOR39), 'Structure Name' (Tree Struc14 AUTOR39), 'Real/Virtual Multi-Currency Account' (xxxxxxxxxxxx0024 - Account 04 | GBP | HEL), 'Header Account' (xxxxxxxxxxxx2151 - test | GBP | HEL), and 'Charge Account' (xxxxxxxxxxxx0013 - Account 05 | GBP | HEL). There is also a checkbox for 'Interest Calculation Required'. At the bottom, there are three buttons: 'Build Structure', 'Cancel', and 'Back'. A copyright notice is visible at the very bottom of the page.

Field Description

Field Name	Description
Party Name	Displays the party name and ID mapped to the selected Virtual Accounts Structure.
Structure Code	Displays the structure code.
Structure Name	Displays the structure name corresponding to the structure code.
Real/Multi-Currency Account	<p>Select the Real/Multi-Currency account number and name under which the structure is to be updated.</p> <hr/> <p>Note: User cannot change the Real/VMCA account number in a structure until all linked Virtual accounts are zeroed and removed.</p> <p>This field appears only if the user has access to the specified Real/Multi-Currency Account.</p> <hr/>
Balance	<p>Displays the current balance in the selected Real/Multi-Currency account.</p> <hr/> <p>Note: This field appears only if the user has access to the specified Real/Multi-Currency Account.</p> <hr/>
Header Account	Displays the Header account number and name under which the structure is to be updated.
Interest Calculation Required	Indicates whether interest calculation is required ta structure level.
Charge Account	<p>Select the charge account number and name from which the charges can be collected.</p> <hr/> <p>Note: User can search the Charge Accounts by Account Name, Account Number, Branch or Currency based on the parameters set in the system configuration and displays these details in the search results and the respective fields once the required account is selected.</p> <hr/>

5. Modify the Structure Name, Interest Calculation Required toggle and Charge Account, if required.
6. Click **Build Structure**. The **Edit Virtual Accounts Structure – Tree View** screen is displayed.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

Edit Virtual Accounts Structure – Tree View

Futura Bank

What would you like to do today?

VM

Virtual Accounts Structure

ABZ Solutions | ***462

Structure Code

TreeStruc14AUTOR39

Structure Name

Tree Struc14 AUTOR39

Real/Virtual Multi-Currency Account

xxxxxxxxxxxx0024 | Account 04

Charge Account

xxxxxxxxxxxx0013 | Account 05

test

xxxxxxxxxxxx2151

GBP 0.00

3

test

xxxxxxxxxxxx2153

GBP 0.00

2

test

xxxxxxxxxxxx2730

GBP 0.00

2

test

xxxxxxxxxxxx2152

GBP 0.00

2

test

xxxxxxxxxxxx2383

INR 0.00

0

test

xxxxxxxxxxxx2597

EUR

0

Save

Cancel

Back

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Note: Only Header node and its immediate child accounts will appear on the screen initially. To view further nodes, User has to click on the nodes to expand and view its child accounts.

Edit Virtual Accounts Structure – Tabular View

Futura Bank

What would you like to do today?

VM

Virtual Accounts Structure

ABZ Solutions | ***462

Structure Code

TreeStruc14AUTOR39

Structure Name

Tree Struc14 AUTOR39

Real/Virtual Multi-Currency Account

xxxxxxxxxxxx0024 | Account 04

Charge Account

xxxxxxxxxxxx0013 | Account 05

Virtual Account Name	Virtual Account Number	Balances	Accounts Linked	Actions
▼ test	xxxxxxxxxxxx2151	GBP 0.00	3	<div><div></div><div></div></div>
▶ test	xxxxxxxxxxxx2153	GBP 0.00	2	<div><div></div><div></div></div>
▶ test	xxxxxxxxxxxx2730	GBP 0.00	2	<div><div></div><div></div></div>
▼ test	xxxxxxxxxxxx2152	GBP 0.00	2	<div><div></div><div></div></div>
test Deleted	xxxxxxxxxxxx2383	INR 0.00	0	<div><div></div><div></div></div>
test Newly Added	xxxxxxxxxxxx2597	EUR	0	<div><div></div><div></div></div>

Save

Cancel

Back

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Note: Only Header node and its immediate child accounts will appear on the screen initially.
To view further nodes, User has to click on expand and collapse icon to view its child accounts.

Edit Virtual Accounts Structure - Link Accounts Overlay

Futura Bank

What would you like to do today?

↑

Virtual Accounts Structure

ABZ Solutions | ***462

Structure Code

TESTSTRUCT01

Structure Name

STRUCTURE NAME

Link Accounts

Virtual Account Number

Virtual Account Name

Branch Name

Currency

Search

Clear

<input type="checkbox"/>	Virtual Account No. & Name	Branch Name	Currency
<input type="checkbox"/>	xxxxxxxxxxxx0581 Struct156	HEL FC UNIVERSAL BANK	GBP
<input type="checkbox"/>	xxxxxxxxxxxx0582 Struct156	HEL FC UNIVERSAL BANK	GBP
<input type="checkbox"/>	xxxxxxxxxxxx0583 Struct156	HEL FC UNIVERSAL BANK	GBP
<input type="checkbox"/>	xxxxxxxxxxxx0584 Struct156	HEL FC UNIVERSAL BANK	GBP
<input type="checkbox"/>	xxxxxxxxxxxx0585 Struct156	HEL FC UNIVERSAL BANK	GBP
<input type="checkbox"/>	xxxxxxxxxxxx0586 Struct156	HEL FC UNIVERSAL BANK	GBP

Link

Cancel

Edit Virtual Accounts Structure - Account Balance Details

Futura Bank

What would you like to do today?

↑

Virtual Accounts Structure

ABZ Solutions | ***462

test

xxxxxxxxxxxx2153

GBP 0.00

test

xxxxxxxxxxxx2691

GBP 0.00

Account Balance Details

Account Number

xxxxxxxxxxxx2730

Account Currency

GBP

Account Name

test

Own Balance

GBP 0.00

Child Contributions

GBP 0.00

Blocked Child Contributions

GBP 0.00

Blocked Amount

GBP 0.00

Unauthorized Debit

GBP 0.00

Overdraft Amount

GBP 0.00

Deferred Amount

GBP 0.00

Uncollected Amount

GBP 0.00

Available Balance

GBP 0.00

Benefit from Pool

GBP 0.00

Effective Available Balance

GBP 0.00

Unauthorized Credit

GBP 0.00

Ok

Edit Virtual Accounts Structure - Account Details

The screenshot displays the 'Virtual Accounts Structure' interface. The main area shows a hierarchical tree of virtual accounts. The top-level node is 'test' with ID 'xxxxxxxxxxxx2151' and balance 'GBP 0.00'. It has three child nodes: 'test' (ID 'xxxxxxxxxxxx2153', GBP 0.00), 'test' (ID 'xxxxxxxxxxxx2730', GBP 0.00), and 'test' (ID 'xxxxxxxxxxxx2891', GBP 0.00). The 'test' node with ID 'xxxxxxxxxxxx2730' has two child nodes: 'test' (ID 'xxxxxxxxxxxx2003', EUR 0.00) and 'test' (ID 'xxxxxxxxxxxx2003', EUR 0.00). The side panel shows the 'Account Details of xxxxxxxxxxxx2730'.

Field Name	Description
Virtual Account Number	xxxxxxxxxxxx2730
Virtual Account Name	test
IBAN	-
Virtual Entry Name	ABCDL21
Branch Name	Universal HEL
Status	Active
Available Balance	GBP 0.00
Creation Date	4/24/18
Product	OBDX Product 6
Real Account Linkage	No

Field Description

Field Name	Description
------------	-------------

Virtual Accounts Structure

Real Customer Name & ID	Displays the Real customer name and ID.
------------------------------------	---

Structure Code	Displays the structure code corresponding to the real account.
-----------------------	--

Structure Name	Displays the structure name corresponding to the real account.
-----------------------	--

Real/Multi-Currency Account	Displays the Real/Multi-Currency account number and name under which the structure is to be updated.
------------------------------------	--



Note: This field appears only for the Real/Multi-Currency Accounts which the user has access.

Charge Account	Displays the charge account number and name from which the charges will be collected.
-----------------------	---

Edit Structure functionality is available in both **Tree** and **Table** view. Below fields are available / applicable for both the views.

Virtual Account Name	Displays the Virtual Account name corresponding to the Virtual Account Number on each node.
-----------------------------	---

Virtual Account Number	Displays the Virtual Account Numbers on each node.
-------------------------------	--

Field Name	Description
Balances	<p>Displays the balance available in Virtual Account on each node. Click on the Account Balance hyperlink, Account Balance overlay appears.</p> <hr/> <p>Note: This field appears only for the Virtual Accounts which the user has access.</p> <hr/>
Accounts Linked	<p>Displays the number of linked accounts to the Virtual Account Number. This field is displayed as column in Tabular view.</p> <p>This field  3 is displayed directly in the Virtual Account node in Tree view.</p>
Actions	<p>Click  to view the account details, undo link the child accounts under Virtual Account Number, delink the existing Virtual Account from Structure and undo delink accounts.</p> <hr/> <p>Note:</p> <ol style="list-style-type: none"> 1. This button appears only for the Virtual Accounts which the user has access. 2. Undo link will appear only for newly added Virtual accounts while modifying the structure 3. Delink will appear only for existing Virtual accounts without child accounts. User can delink an account only if the node balance is zero. 4. Undo Delink will appear only for the delinked Virtual accounts from the structure. Once an account is delinked, it is highlighted differently and shown in red border. <hr/>
Link Accounts overlay	
Virtual Account Number	Specify the Virtual account number.
Virtual Account Name	Specify the Virtual account name.
Branch Name	Select the branch of the account from the list.
Currency Name	Select the currency of the account from the list.
Search Result	
Note:	
<p>User can view only the configured number of Virtual Account Number in the search results.</p> <p>If the search result count exceeds the configured count, an error message appears to refine the search criteria.</p> <hr/>	

Field Name	Description
------------	-------------

Virtual Account No. & Name	Displays the Virtual Account number and name.
---------------------------------------	---

Branch Name	Displays the branch name of the account.
--------------------	--

Currency	Displays the currency of the account.
-----------------	---------------------------------------

Account Balance Details

Click on the Account Balance of the Virtual Account. The **Account Balance Details** screen appears.

Account Number	Displays the Virtual account number.
-----------------------	--------------------------------------

Account Currency	Displays the Virtual account currency.
-------------------------	--

Account Name	Displays the name of the Virtual account.
---------------------	---

Own Balance	Displays the balance in the Virtual Account.
--------------------	--

Child Contributions	Displays the contributions made by the linked child Virtual Accounts.
----------------------------	---

Blocked Child Contributions	Displays the blocked amount of the linked child Virtual Accounts.
------------------------------------	---

Blocked Amount	Displays the blocked amount, which cannot be utilized.
-----------------------	--

Unauthorized Debit	Displays the unauthorized debit amount.
---------------------------	---

Overdraft Amount	Displays the overdraft amount on the Virtual Account.
-------------------------	---

Deferred Amount	Displays the deferred amount on the Virtual Account.
------------------------	--

Uncollected Amount	Displays the uncollected amount on the Virtual Account.
---------------------------	---

Available Balance	Displays the available balance in the Virtual account.
--------------------------	--

Benefit From Pool	Displays the beneficial amount available in the pool contributed by different accounts.
--------------------------	---

Effective Available Balance	Displays the effective available balance in the Virtual Account.
------------------------------------	--

Unauthorized Credit	Displays the unauthorized credit amount.
----------------------------	--


Account Details



Click on the Account Number of the Virtual Account. The Account Details screen appears.

Virtual Account Number	Displays the Virtual Account Numbers
-------------------------------	--------------------------------------

Field Name	Description
Virtual Account Name	Displays the name of the Virtual account
IBAN	Displays the IBAN number of the Virtual Account
Virtual Entity Name	Displays the name of the virtual entity corresponding to the Virtual Accounts
Branch Name	Displays the branch name of the account
Status	Displays the status of the structure
Available Balance	Displays the available balance in the Virtual account
Creation Date	Displays the structure creation date.
Product	Displays the product name under which the Virtual Account is opened
Real Account Linkage	Displays whether the Virtual Account is linked to the Real Account

Note:

- Header Node is displayed in different colour and selected node is highlighted.
 - Click  to navigate between pages to view all the linked accounts. Count of nodes to be visible at a single level in a Virtual Accounts Structure will be as maintained in system configuration post which all the nodes appear in horizontal pagination.
 - Existing Virtual Account in a structure can only be removed when its own balance and all the linked child account balances is zero.
-

- Click  to view the account details, or undo link the Virtual Account.
 - Click **Account Details**. The **Account Details** screen is displayed.
 - Click  to link the Virtual Account to the parent Virtual Account. The **Link Accounts** overlay screen is displayed.
 - Click **Search** to search the virtual account based on search criteria.
OR
Click **Clear** to reset the entered data.
OR
Click **Cancel** to cancel the Virtual Account selection.
 - Select the appropriate account number and click **Link**.
The selected Virtual Account Number is linked to the parent Virtual Account.
 - Click **Undo Link**. a message confirming removal of the newly added accounts is displayed.
Click **OK**.
 - Click **Delink**. a message confirming removal of the existing accounts is displayed.
Click **OK**.

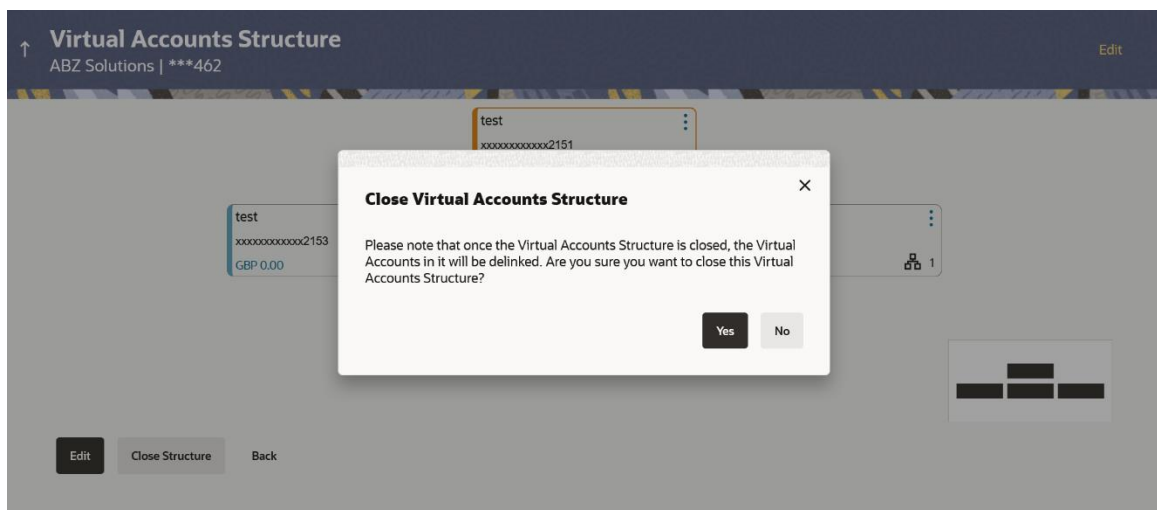
- g. Click **Undo Delink** to undo the removed virtual account from the parent account.
- 8. Click **Submit** to update the Virtual Accounts Structure.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen
- 9. The **Review** screen appears only with the updated details. Verify the updated details and click **Review Structure**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
- 10. Click **Confirm** to update the Virtual Accounts Structure.
The success message of Virtual Accounts Structure update appears along with the reference number.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to create Virtual Accounts Structure.
- 11. Click **Home** to navigate to the application dashboard screen.
OR
Click **Create more Structure** to create virtual structure.

6.4 Close Virtual Accounts Structure

To close Virtual Accounts Structure:

1. Navigate to the View Virtual Accounts Structure and in the **Structure Code** field, enter the Virtual Accounts Structure code whose details you want to close.
OR
In the **Structure Name** field, enter the name of the Virtual Accounts Structure whose details you want to edit.
2. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction.
3. Click the link under the **Structure Code & Name** column. The structure code details are displayed.
4. Click **Close**. A message is displayed prompting for record closure-

Close Virtual Accounts Structure



Note:

Virtual Accounts structure can only be closed if

1. User has the access to the header account of the structure.
 2. All the child account balances are zero.
-
5. Click **Yes** to close the Virtual Accounts Structure. The success message of Virtual Accounts Structure deletion is displayed along with the reference number.
OR
Click **No** if you do not wish to close the Virtual Accounts Structure.

Note: Once the Virtual Accounts Structure is closed, Virtual Accounts are delinked and can be added to another Virtual Accounts Structure.

6. Click **Home** to navigate to the application dashboard screen.

7. Remittance ID

Remittance IDs are the Virtual Accounts that do not have account balances of their own but act like pipelines to the real accounts and help to keep track of Remitters.

This feature allows following:

- Create Remittance ID
- View Remittance ID
- Edit Remittance ID
- Close Remittance ID
- Reopen Remittance ID

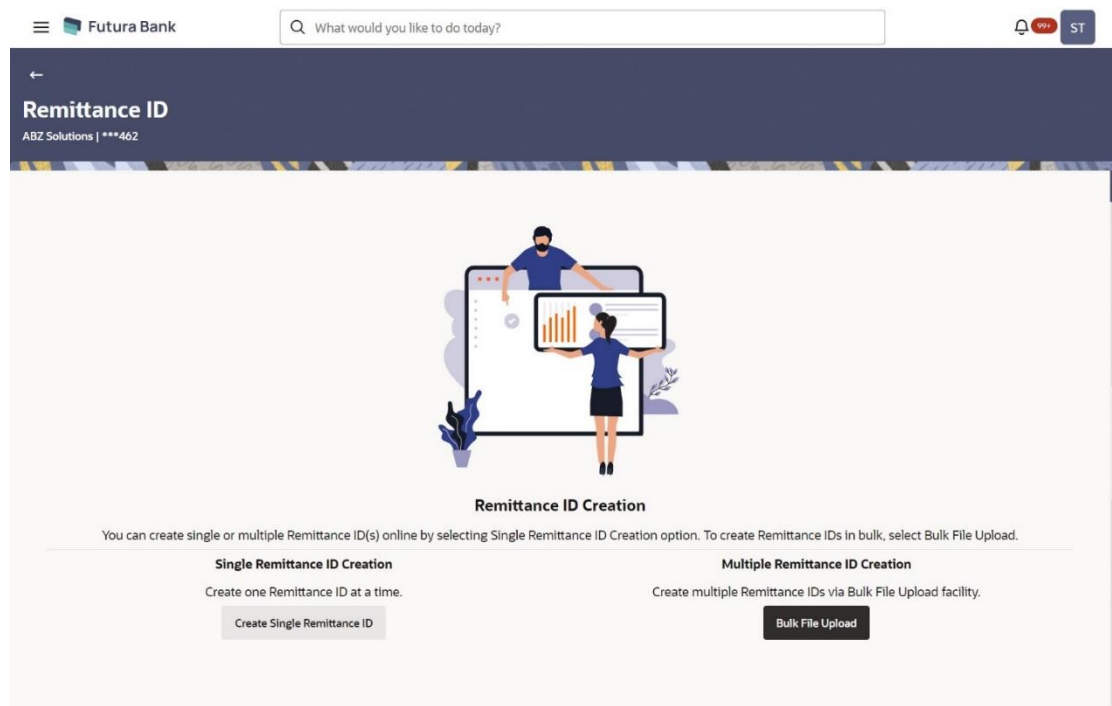
7.1 Create Remittance ID

This feature allows the corporate user to create Remittance ID.

How to reach here:

Toggle Menu > Virtual Account Management > Remittance ID > Create Remittance ID

Remittance ID Creation






1. Click **Create Single Remittance ID** to create one Remittance ID at a time.
OR
Click **Bulk File Upload** to create multiple Remittance ID through Bulk File Upload.

To create single Remittance ID:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. From the **Virtual Identifier** list, select the Virtual Identifier.
3. In the **Remittance ID** field, enter the Remittance ID.
4. From the **Valid From** list select the validity start date of the Remittance ID.
5. From the **Valid To** list select the validity end date of the Remittance ID.
6. In the **Reconciliation Information** field, enter the reconciliation details.
7. In the **Additional Information** field, enter the additional details.
8. Move the **IBAN Required** toggle to enable the IBAN for the Remittance ID.

Create Remittance ID





↑

Remittance ID
ABZ Solutions | ***462

Party Name
ABZ Solutions | ***462

Remittance ID Details

Virtual Identifier
002 - multi desc

Remittance List ID & Name
001-001

Branch Name
HEL FC UNIVERSAL BANK

Real/Virtual Multi-Currency Account Number
xxxxxxxxxxxx0024 | Account 04

Remittance ID
Required

Valid From
5/18/23

Valid To

Reconciliation Information

Additional Information

IBAN Required
☐

Submit

Cancel

Back

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Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list in which the Remittance ID must be created. By default, the primary party of the logged-in user is selected.
Remittance ID Details	
Virtual Identifier	Select the Virtual Identifier from the dropdown list. <hr/> Note: User can view the Virtual Identifiers for which he has access to. <hr/>
Remittance List ID & Name	Displays the Remittance List ID and Name.
Branch Name	Displays the branch name of the selected Virtual Identifier.
Real/Virtual Multi-Currency Account Number	Displays the Real/Virtual Multi-Currency Account Number and name along with the available balance. This field appears only if the user has access to Real/Virtual Multi-Currency Account Number .
Remittance ID	Specify the Remittance ID.
Valid From	Select the Remittance ID validity start date.
Valid To	Select the Remittance ID validity end date.
Reconciliation Information	Specify the reconciliation information of the Remittance.
Additional Information	Specify the additional information about the Remittance.
IBAN Required	Move the toggle to enable the IBAN for the Remittance ID.

9. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
10. The **Review** screen appears. Verify the details and click **Confirm**.
The success message appears along with the reference number.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

11. Click **Home** to navigate to the application dashboard screen.
OR
Click **Create More Remittance ID** to create Remittance ID.

7.2 View Remittance ID

This feature allows the corporate user to view Remittance ID.

How to reach here:

Toggle Menu > Virtual Account Management > Remittance ID > View/Edit Remittance ID

To view Remittance ID:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. From the **Virtual Identifier** list, select the Virtual Identifier.
3. In the **Status** field, select the status of the Remittance ID.
4. In the **Virtual Account Number** field, enter the Virtual Account Number.
5. In the **Remittance ID** field, enter the Remittance ID.
6. Click on **Show more options** and search the Remittance ID by specifying the below parameters.
7. In the **Reconciliation Information** field, enter the Reconciliation Information.
8. In the **Additional Information** field, enter the Additional Information.
9. In the **IBAN** field, enter the IBAN number.

Note: It is mandatory to select the Virtual Identifier, Status and any one of the other parameters to get the search result.

10. Click **Search** to view Remittance ID.
The search result corresponding to the search criteria are displayed.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

View Remittance ID

Futura Bank

What would you like to do today?

ST

←

Remittance ID

ABZ Solutions | ***462

Party Name
ABZ Solutions | ***462

Virtual Identifier
005 - MultiCurrency

Status
Active

Virtual Account Number

Remittance ID
1

Show More Options

To get your search results, it is mandatory to select the Virtual Identifier and Status along with any one of other parameters.

Search

Clear

Remittance ID List

4 Record(s)

Manage Columns

Remittance ID	Virtual Account Number	IBAN	Reconciliation Information	Additional Information
11nn	00511nn		test	tetest
11ww	00511ww		test	test
12ew	00512ew	GB5000HELO0512ew	test	test
12fd	00512fd		test	test

Cancel

Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list to view the applicable Remittance IDs. By default, the primary party of the logged-in user is selected. Note: Based on the party name selection, the mapped Remittance IDs are displayed.
Virtual Identifier	Search and Select the Virtual Identifier. Note: User can view the Virtual Identifiers for which he has access to.
Status	Select the status of Remittance ID.

Field Name	Description
Virtual Account Number	Specify the Virtual Account Number.
Remittance ID	Specify the Remittance ID.
Show More Options	
More options to select search criteria.	
Below fields appear if you expand Show More Options .	
Reconciliation Information	Specify the reconciliation information of the Remittance.
Additional Information	Specify the additional information about the Remittance.
IBAN	Specify the IBAN of the Remittance ID.
Remittance ID List	
Total Count of Records	Displays the total count of records based on the search criteria.
Remittance ID	Displays the Remittance ID.
Virtual Account Number	Displays the Virtual Account Number corresponding to the Remittance ID.
IBAN	Displays the IBAN number corresponding to the Remittance ID.
Reconciliation Information	Displays the Reconciliation Information of the Remittance.
Additional Information	Displays the Additional Information about the Remittance.

11. Click **Manage Columns** to reorder or modify or save column preferences in remittance ID screen.

View Remittance ID – Manage Columns overlay screen appears.

Futura Bank

What would you like to do today?

←

Remittance ID

ABZ Solutions | ***462

Show More Options

To get your search results, it is mandatory to select the Virtual Identifier and Status along with any one of other parameters.

Search

Clear

Remittance ID List

4 Record(s)

Remittance ID	Virtual Account Number	IBAN	Reconciliation Information
11nn	00511nn		test
11ww	00511ww		test

Manage Columns

Here columns can be reordered or modified

Remittance ID

Fixed

Virtual Account Number

Fixed

☒ IBAN

☒ Reconciliation Information

☒ Additional Information

Reset



Apply

- Click **Apply** to apply the modified columns preferences.
 - Click **Reset** to reset the columns preferences.
12. Click the **Remittance ID** link to view the remittance details. The **Remittance ID Details** screen appears.

Remittance ID Details

Futura Bank

What would you like to do today?



↑

Remittance ID
ABZ Solutions | ***462


Edit

Remittance ID
99bn

Active

Virtual Identifier
003 - VMCA01 - 003

Real/Virtual Multi-Currency Account Number
VMCA01 | VMCA01 - 003



Virtual Account Number
00399bn

Party Name
ABZ Solutions | ***462

Remittance ID Details

Remittance List ID & Name
001 - 001

Branch Name
HEL FC UNIVERSAL BANK

Remittance ID
99bn

Valid From
9/6/22

Valid To
12/31/22

Reconciliation Information
Reconciliation Info

Additional Information
Edit

IBAN
GB8000HEL00399bn

Edit

Close

Cancel

Back

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Field Description

Field Name	Description
Remittance ID	Displays the Remittance ID.
Status	Displays the status of the Remittance ID.
Virtual Identifier	Displays the Virtual Identifier ID & Name.
Real/Virtual Multi-Currency Account Number	<p>Displays the Real/Virtual Multi-Currency Account Number and name along with the available balance.</p> <p>The View Balance hyperlink appears to view the available balances of the Real Accounts linked to the Virtual Multi-Currency Account.</p> <p>This field appears only if the user has access to Real/Virtual Multi-Currency Account Number.</p>
Virtual Account Number	Displays the Virtual Account Number.
Party Name	Displays the party name and ID mapped to the selected Remittance ID.

Field Name	Description
Remittance ID Details	
Remittance List ID & Name	Displays the Remittance List ID & Name.
Branch Name	Displays the branch name.
Remittance ID	Displays the Remittance ID.
Valid From	Displays the validity start date of the Remittance list ID and name.
Valid To	Displays the validity end date of the Remittance list ID and name.
Reconciliation Information	Displays the reconciliation information of the Remittance.
Additional Information	Displays the additional information about the Remittance.
IBAN	Displays the IBAN number. This field appears only if the IBAN Required toggle is enabled while Remittance ID Creation.

13. Click **View Balance** to view the available balances of the Real Accounts linked to the Virtual Multi-Currency Account.

Balance Details

Balance Details ×

Virtual Multi-Currency Account
VMCA01 | VMCA01

Real Account Name	Real Account Number	Currency	Amount
No data to display.			

14. Click **Edit** to modify and update the Remittance details.
OR
Click **Close** to close the Remittance ID.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

7.3 Edit Remittance ID

This feature allows the corporate user to edit Remittance ID.

How to reach here:

Toggle Menu > Virtual Account Management > Remittance ID > View/Edit Remittance ID

To edit Remittance ID:

1. Navigate to the **View Remittance ID** and enter the appropriate fields to search the Remittance ID whose details you want to edit.
2. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Clear** if you want to reset the search parameters.
OR
Click **Cancel** if you want to cancel the transaction
3. Click the link under the **Remittance ID** column. The Remittance ID details are displayed.
4. Click **Edit**. The **Remittance ID - Edit** screen is displayed.

Edit Remittance ID

Futura Bank What would you like to do today?

Remittance ID
ABZ Solutions | ***462

Remittance ID: 98si **Active** Virtual Identifier: 003 - VMCA01 - 003 Real/Virtual Multi-Currency Account Number: VMCA01 | VMCA01 Virtual Account Number: 00398si

Party Name: ABZ Solutions | ***462

Remittance ID Details

Remittance List ID & Name: 001-001 Branch Name: HEL FC UNIVERSAL BANK

Remittance ID: 98si Valid From: 7/12/22 Valid To: 8/31/22

Reconciliation Information Additional Information

IBAN Required ☐

Submit **Cancel** **Back**

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Field Description

Field Name	Description
Remittance ID	Displays the Remittance ID.
Status	Displays the status of the Remittance ID.
Virtual Identifier	Displays the Virtual Identifier ID & Name.
Real/Virtual Multi-Currency Account Number	<p>Displays the Real/Virtual Multi-Currency Account Number and name along with the available balance.</p> <p>The View Balance hyperlink appears to view the available balances of the Real Accounts linked to the Virtual Multi-Currency Account.</p> <p>This field appears only if the user has access to Real/Virtual Multi-Currency Account Number.</p>
Virtual Account Number	Displays the Virtual Account Number.
Party Name	Displays the party name and ID mapped to the selected Remittance ID.
Remittance ID Details	
Remittance List ID & Name	Displays the Remittance List ID & Name.
Branch Name	Displays the branch name.
Remittance ID	Displays the Remittance ID.
Valid From	Select the validity start date of the Remittance ID.
Valid To	Select the validity end date of the Remittance ID.
Reconciliation Information	Specify the reconciliation information of the Remittance.
Additional Information	Specify the additional information of the Remittance ID.
IBAN Required	Displays the IBAN toggle for the Remittance ID.
IBAN	<p>Displays the IBAN number.</p> <p>This field appears only if the IBAN Required toggle is enabled.</p>

5. Modify the appropriate details.

6. Click **Submit**. The **Review** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
7. Verify the details and click **Confirm**.
The success message of Remittance ID update appears along with the reference number.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
8. Click **Home** to navigate to the application Dashboard screen.
OR
Click **Create More Remittance ID** to create Remittance ID.

7.4 Close Remittance ID

This feature allows the corporate user to close Remittance ID.

How to reach here:

Toggle Menu > Virtual Account Management > Remittance ID > View/Edit Remittance ID

To close Remittance ID:

1. Navigate to the **View Remittance ID** and enter the appropriate fields to search the Remittance ID whose details you want to edit.
2. Click **Search** to view Remittance ID.
The search result corresponding to the search criteria are displayed.
3. Click the **Remittance ID** link in Active status to view the Remittance ID details. The **Remittance ID Details** screen appears.
4. Click **Close**. A message is displayed prompting for record closure.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

Close Remittance ID

The screenshot shows a web application interface for managing Remittance IDs. A modal dialog box titled "Close Remittance ID" is open, asking for confirmation to close the record. The dialog includes a "Remarks" text area and "Yes" and "No" buttons. In the background, the "Remittance ID Details" screen is visible, showing fields for "Remittance ID List ID & Name", "Branch Name", "Remittance ID", "Valid To", and "Additional Information". The "Remittance ID" field contains the value "99bn". The "Valid To" field contains the date "12/31/22". The "Additional Information" field has an "Edit" button. At the bottom of the background screen, there are buttons for "Edit", "Close", "Cancel", and "Back".

5. Specify the remarks in **Remarks** field.
6. Click **Yes**. The success message of Remittance ID closure is displayed along with the reference number.
ORs
Click **No** if you do not wish to close the Remittance ID.
7. Click **Home** to navigate to the application dashboard screen.
OR
Click **Create More Remittance ID** to create Remittance ID.

7.5 Reopen Remittance ID

This feature allows the corporate user to reopen Remittance ID.

How to reach here:

Toggle Menu > Virtual Account Management > Remittance ID > View/Edit Remittance ID

To reopen Remittance ID:

1. Navigate to the **View Remittance ID** and enter the appropriate fields to search the Remittance ID whose details you want to edit.
2. Click **Search** to view Remittance ID.
The search result corresponding to the search criteria are displayed.
3. Click the **Remittance ID** link in Closed status to view the Remittance ID details. The **Remittance ID Details – Closed** screen appears.

Remittance ID Details - Closed

Futura Bank

What would you like to do today?

Remittance ID
ABZ Solutions | ***462

Remittance ID: 40MB (Closed)

Virtual Identifier: 002 - multi desc

Real/Virtual Multi-Currency Account Number: xxxxxxxxxx0024 | Account 04

Virtual Account Number: 00240MB

Party Name: ABZ Solutions | ***462

Remittance ID Details

Remittance List ID & Name 001 - 001	Branch Name HEL FC UNIVERSAL BANK
Remittance ID 40MB	Valid From 4/7/18
Reconciliation Information recon info	Additional Information addi info
IBAN GB7000HEL00240MB	

Reopen Cancel Back

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4. Click **Reopen**. A message is displayed prompting to reopen the record.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

Reopen Remittance ID

The screenshot shows a web application interface for 'Remittance ID' under 'ABZ Solutions | ***462'. On the left, there is a sidebar with the following information: 'Remittance List ID & Name: 001 - 001', 'Remittance ID: 40MB', 'Reconciliation Information: recon info', and 'IBAN: GB7000HEL00240MB'. At the bottom of the sidebar are three buttons: 'Reopen', 'Cancel', and 'Back'. A modal dialog box titled 'Reopen Remittance ID' is open in the center. It contains the question 'Are you sure you want to reopen this Remittance ID?', a 'Remarks' section with a text input field containing the placeholder 'Add Remarks if any', and two buttons at the bottom: 'Yes' and 'No'.

5. Specify the remarks in **Remarks** field.
6. Click **Yes**. The success message of Remittance ID reopen is displayed along with the reference number.
ORs
Click **No** if you do not wish to reopen the Remittance ID.
7. Click **Home** to navigate to the application dashboard screen.
OR
Click **Create More Remittance ID** to create Remittance ID.

7.6 Virtual Identifier Transaction Inquiry

Through this option, the user can search and view the Virtual Account transactions summary for the accessible Virtual Identifier. The user can also download the search results as a statement in a csv format.

How to reach here:

Dashboard > Toggle Menu > Virtual Account Management > Remittance ID > Virtual Identifier Transaction Inquiry

To view and download the Virtual Identifier Transaction Inquiry:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Virtual Identifier** field, select the virtual identifier from the dropdown list.
3. In the **Virtual Account Number** field, enter the virtual account number.
4. In the **From Date** field, select the date from when the transactions must be fetched.
5. In the **To Date** field, select the date till when the transactions must be fetched.

Note: It is mandatory to select the Virtual Identifier, From Date and To Date to get the search result.

6. Click **Search**. Based on search criteria, the search result appears.
OR
Click **Clear** to clear the entered details.
OR
Click **Cancel** to cancel the transaction.

Virtual Identifier Transaction Inquiry

The screenshot shows the Futura Bank interface for a Virtual Identifier Transaction Inquiry. At the top, there's a search bar with the placeholder text "What would you like to do today?". Below this, the page title "Virtual Identifier Transaction Inquiry" is displayed, along with the user's name "ABZ Solutions | ***462". The form contains several input fields: a "Party Name" dropdown menu showing "ABZ Solutions | ***462", a "Virtual Identifier" dropdown menu, and a "Virtual Account Number" text input field. Below these, there are "From Date" and "To Date" date pickers, both marked as "Required". A note indicates that the difference between the From Date and To Date should not be greater than 30 days. At the bottom, there are three buttons: "Search", "Cancel", and "Clear".



Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list to view the applicable Virtual Identifier for transaction inquiry. By default, the primary party of the logged-in user is selected. Note: Based on the party name selection, the mapped Virtual Identifiers are displayed.
Virtual Identifier	Select the Virtual identifier from the dropdown list. Note: User can view the statement of only those Virtual Identifiers for which he has access to.
Virtual Account Number	Specify the Virtual account number for which the transaction has to be displayed. Note: All Virtual accounts (accessible and inaccessible) that are linked to the selected Virtual Identifier is displayed.
From Date	Select the date from when the transaction must be displayed for the selected virtual identifier.
To Date	Select the date till when the transaction must be displayed for the selected virtual identifier.

Virtual Identifier Transaction Inquiry – Search Results

Futura Bank

What would you like to do today?

Virtual Identifier Transaction Inquiry

ABZ Solutions | ***462

Party Name
ABZ Solutions | ***462

Virtual Identifier
STOREV2 - Store Virtual Identifier 2

Virtual Account Number

From Date
3/1/2018

To Date
3/31/2018

ⓘ Difference between From Date and To Date should not be greater than 30 days.

Search

Cancel

Clear

Transaction List

12 Record(s)

Download

Manage Columns

Transaction Date	Virtual Account Number	Transaction Reference Number	Transaction Description	Transaction Amount	Additional Information
3/30/2018	STOREV2AC1	006ZJNL1808901xX	Immediate credit	GBP1000 Cr	
3/30/2018	STOREV2AC1	006ZJNL1808901xY	Immediate credit	GBP100 Cr	
3/30/2018	STOREV2AC1	006ZJNL1808901xZ	Immediate credit	GBP350 Cr	
3/30/2018	STOREV2AC1	006ZJNL1808901xa	Immediate credit	GBP200 Cr	
3/30/2018	STOREV2AC1	006ZJNL1808901xb	Immediate credit	GBP10 Cr	
3/30/2018	STOREV2AC2	006ZJNL1808901xc	Immediate credit	GBP500 Cr	

Field Description

Field Name	Description
------------	-------------

Search Results

It displays the transaction details of the selected Virtual Identifier.

Transaction Date	Displays the date on which the transaction is processed.
Virtual Account Number	Displays the virtual account number in which the transaction is processed.
Transaction Reference Number	Displays the reference number for the transaction.
Transaction Description	Displays the brief description of the transaction.
Transaction Amount	Displays the debit/credit amount of the transaction.
Additional Information	Displays the additional information about the transaction.

- Click **Download** and select **CSV** option to download the transaction summary in a csv format.
The **Select Columns** overlay screen appears.

Virtual Identifier Transaction Inquiry – Select Columns

The screenshot shows the Futura Bank interface. The main header includes the Futura Bank logo and a search bar. The title "Virtual Identifier Transaction Inquiry" is displayed, along with the user "ABZ Solutions | ***462". Below the title, there are input fields for "Party Name" (ABZ Solutions | ***462), "Virtual Identifier" (STOREV2 - Store Virtual Identifier 2), and "Virtual Account Number". There are also date pickers for "From Date" (3/1/2018) and "To Date" (3/30/2018). A note states: "Difference between From Date and To Date should not be greater than 30 days." At the bottom, there are "Search", "Cancel", and "Clear" buttons. A "Select Columns" overlay is open on the right side, showing "No items to display." A chatbot icon is visible in the bottom right corner.

Note: The columns cannot be customized since the entire file is directly downloaded from the host.

8. Click **Download** to download the transaction summary in a csv format.
9. Click **Manage Columns** to reorder, modify or save column preferences in the search result. The **Manage Columns** overlay screen appears.

Virtual Identifier Transaction Inquiry – Manage Columns

The screenshot shows the Futura Bank interface. The main header includes the Futura Bank logo and a search bar. The title "Virtual Identifier Transaction Inquiry" is displayed, along with the user "ABZ Solutions | ***462". Below the title, there are input fields for "Party Name" (ABZ Solutions | ***462), "Virtual Identifier" (STOREV2 - Store Virtual Identifier 2), and "Virtual Account Number". There are also date pickers for "From Date" (3/1/2018) and "To Date" (3/30/2018). A note states: "Difference between From Date and To Date should not be greater than 30 days." At the bottom, there are "Search", "Cancel", and "Clear" buttons. A "Manage Columns" overlay is open on the right side, showing a list of columns that can be reordered or modified. The columns are: Transaction Date, Virtual Account Number, Transaction Description, Transaction Amount, Transaction Reference Number, and Additional Information. Each column has a "Fixed" button and a reorder handle. At the bottom of the overlay, there are "Reset" and "Apply" buttons. A chatbot icon is visible in the bottom right corner.

Transaction Date	Virtual Account Number	Transaction Description
3/30/2018	STOREV2AC1	Immediate credit
3/30/2018	STOREV2AC1	Immediate credit
3/30/2018	STOREV2AC1	Immediate credit
3/30/2018	STOREV2AC1	Immediate credit

10. Click **Apply** to apply the modified column preferences.
OR
Click **Reset** to reset to the column preferences.

8. Virtual Multi-Currency Account

Virtual Multi-Currency Account is a group of Virtual Accounts Management enabled real accounts bundled under a Virtual Multi-Currency Account Number. In a situation where bank offers only single currency real accounts, VMCA helps in achieving support for multi-currency transactions in a Virtual Accounts structure

User creates a Virtual Account by grouping Virtual Accounts Management enabled single currency real accounts of which maximum one account of each currency can be selected.

Using below options, you can:

- Create Virtual Multi-Currency Account
- View Virtual Multi-Currency Account
- Edit Virtual Multi-Currency Account
- Close Virtual Multi-Currency Account

How to reach here:

Toggle Menu > Virtual Account Management > Virtual Multi-Currency Account > Create Multi-Currency Account

8.1 Create Virtual Multi-Currency Account

To create virtual multi-currency account:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Virtual Multi-Currency Account Number** field, enter the account number.
3. In the **Virtual Multi-Currency Account Name** field, enter the account name.
4. Click any currency to get all Virtual Accounts Management enabled accessible Real Accounts maintained under that currency.
5. Select any one Real Account from the list.
6. Selected currency(s) and account(s) will appear in **Virtual Multi-currency Group** column.

Note: User can select multiple such accounts (restricted to one real account per currency) and form a group. User can also set one of the Real Account as “Default” to default payments. (This is an optional field).

Create Virtual Multi-Currency Account

Futura Bank

What would you like to do today?

VM

↑

Virtual Multi-Currency Account
ABZ Solutions | ***462

Party Name
ABZ Solutions | ***462

Virtual Multi-Currency Account Number
Required

Virtual Multi-Currency Account Name
Required

Select Currency and Account to create a group.

Currency

Account

GBP

☐ Account 04
xxxxxxxxxxxx0024
GBP 291,594.77

EUR

☒ Account 05
xxxxxxxxxxxx0013
GBP 179,430.52

☐ Account 03
xxxxxxxxxxxx0035
GBP 102,426.25

Virtual Multi-Currency Account Group

GBP

Account 05
xxxxxxxxxxxx0013

Balance
GBP 179,430.52

Set as Default

Submit


Cancel

Back

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Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list in which the Virtual Multi-Currency Account must be created. By default, the primary party of the logged-in user is selected.
Virtual Multi-Currency Account Number	Specify the account number of virtual multi-currency account.
Virtual Multi-Currency Account Name	Specify the name of the virtual multi-currency account holder.
Currency	Displays the list of currencies for selection.
Account	Displays the list of the real accounts maintained under the selected currency.
Note: Only one Real account can be selected per currency.	

Field Name	Description
Virtual Multi-Currency Account Group	Displays the list of Real Accounts selected for creating Virtual Multi-Currency Account.
	Note: 1. Click  to remove the account. 2. Click Set as Default – to default an account currency.

7. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
8. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
9. The success message of Virtual Multi-Currency Account creation appears along with the reference number and status.
Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to go to the Virtual Account Management Dashboard.
OR
Click **Create More Virtual Multi-Currency Accounts** to create more accounts.

8.2 View Virtual Multi-Currency Account

By default, all accessible virtual multi-currency accounts are displayed. In case if you wish to search a particular account, you can do so by entering the search criteria.

To view virtual multi-currency Account:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Search** field, enter the virtual multi-currency name or account number.
3. Click **Search** to view virtual multi-currency account.
The search result corresponding to the search criteria appears.

View Virtual Multi-Currency Account

Futura Bank

What would you like to do today?

Virtual Multi-Currency Account

ABZ Solutions | ***462

Party Name
ABZ Solutions | ***462

Multi-Currency Account List

Search...

Account Number & Name	Default Currency	Status
VMCA61 VMCA61		Closed
VMCA62 VMCA62		Active
VMCA63 VMCA63		Active
VMCA64 VMCA64	GBP	Active
VMC100 VMC100		Closed

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Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list to view the applicable Virtual Multi-Currency Accounts. By default, the primary party of the logged-in user is selected. Note: Based on the party name selection, the mapped Virtual Multi-Currency Accounts are displayed.

Field Name	Description
Search	Search option to search the specific multi-currency account based on Virtual Multi-Currency Account Number or Account Name.
Multi-Currency Accounts List	
Account Number & Name	Displays the account number and name assigned to virtual multi-currency account.
Default Currency	Displays the currency selected as default while maintaining Virtual Multi-Currency Account. Blank value indicates Virtual Multi-Currency account has no selected default currency
Status	Displays the current status of Virtual Multi-Currency Account.

- Click the **Virtual Multi-Currency Account Number & Name** link to view the account details. The **Virtual Multi-Currency Account - View** screen appears.

Virtual Multi-Currency Account - View

The screenshot displays the 'Virtual Multi-Currency Account - View' interface. At the top, the Futura Bank logo and a search bar are visible. The main header shows the account name 'Virtual Multi-Currency Account' and a sub-header 'ABZ Solutions | ***462'. Below this, a summary bar provides key details: 'Virtual Multi-Currency Account Name: VirMultiCurVMC173' (status: Active), 'Virtual Multi-Currency Account Number: VMC173', and 'Creation Date: 4/24/18'. The main section, titled 'Virtual Multi-Currency Account', lists two sub-accounts: 'Account 04' (GBP) with a balance of 291,594.77 and 'Account 01' (EUR) with a balance of -256,845.04. At the bottom, there are buttons for 'Edit', 'Close', 'Cancel', and 'Back'. A footer contains copyright information: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. [SecurityInformation] Terms and Conditions'.

Field Description

Field Name	Description
Virtual Multi-Currency Account Name	Displays the name of the Virtual Multi-Currency account corresponding to the account number.
Virtual Multi-Currency Account Number	Displays the Virtual Multi-Currency account number.
Creation Date	Displays the date on which the virtual multi-currency account is created.
Status	Displays the status of the virtual multi-currency account.
Virtual Multi-Currency Account	Displays the list of Real Accounts with their balances which are part of Virtual Multi-Currency Account.

5. Click **Edit** to modify and update the virtual multi-currency account.
OR
Click **Close** to close the virtual multi-currency account.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

8.3 Edit Virtual Multi-Currency Account

To edit virtual multi-currency account:

1. Navigate to the **View Virtual Multi-Currency Account** and in the **Account Number** field; enter the virtual multi-currency account whose details you want to edit.
2. Click **Search**. The search results appear based on the search parameters defined.
OR
Click **Cancel** if you want to cancel the transaction.
3. Click **Edit**. The **Edit Virtual Multi-Currency Account** screen appears.

Edit Virtual Multi-Currency Account

Futura Bank

What would you like to do today?

99%

VM

↑

Virtual Multi-Currency Account

ABZ Solutions | ***462

Virtual Multi-Currency Account Name

VirMultiCurVMC173

Active

Virtual Multi-Currency Account Number

VMC173

Creation Date

4/24/18

Party Name

ABZ Solutions | ***462

Virtual Multi-Currency Account Number

VMC173

Virtual Multi-Currency Account Name

VirMultiCurVMC173

Select Currency and Account to create a group.

Currency

GBP

EUR

Account

☒

Account 04
xxxxxxxxxxxx0024
GBP 291,594.77

☐

Account 05
xxxxxxxxxxxx0013
GBP 179,430.52

☐

Account 03
xxxxxxxxxxxx0035
GBP 102,426.25

Virtual Multi-Currency Account Group

GBP

Account 04
xxxxxxxxxxxx0024
Balance
GBP 291,594.77
✓ Default Currency

EUR

Account 01
xxxxxxxxxxxx0057
Balance
-EUR 256,845.04
Set as Default

Submit


Cancel

Back

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Field Description

Field Name	Description
Virtual Multi-Currency Account Name	Displays the name of the Virtual Multi-Currency account.
Virtual Multi-Currency Account Number	Displays the Virtual Multi-Currency account number. Non-editable field.
Creation Date	Displays the date on which the virtual multi-currency account is created.
Party Name	Displays the party name and ID mapped to the selected Virtual Multi-Currency account.

Field Name	Description
Virtual Multi-Currency Account Name	Specify the name of the Virtual Multi-Currency account.
Currency	Displays the list of currencies for selection.
Account	Displays the list of Real accounts maintained under a selected currency.
	Note: Only one Real account can be selected per currency.
Virtual Multi-Currency Account Group	Displays the list of Real Accounts selected for maintaining Virtual Multi-Currency Account.
	Note:
	1. Click  to close the account.
	2. Click Set as Default – to default an account currency.

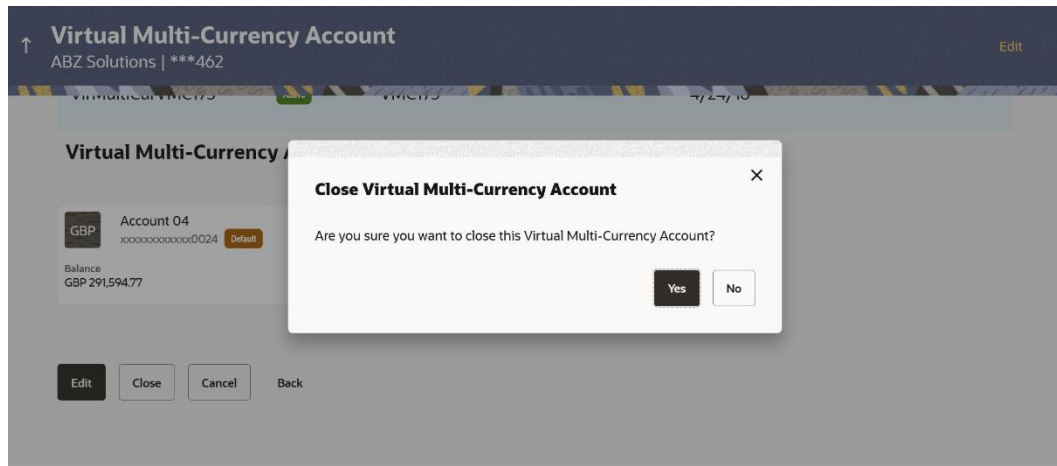
4. Edit the selection of Real Account from the list, if required.
5. Click **Submit**. The **Review** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
6. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
7. The success message of **Virtual Multi-Currency Account** update appears along with the reference number and status.
Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to Virtual Account Management Overview.
OR
Click **Create Virtual Multi-Currency Account** to create new Virtual Management Currency Account.

8.4 Close Virtual Multi-Currency Account

To close Virtual Multi-Currency Account:

1. In the **Virtual Multi-Currency Account Number** field, enter the account number.
2. Click **Search** to view Virtual Account.
The search result corresponding to the search criteria appears.
3. Click the **Account Number & Name** link to view the virtual multi-currency account details.
The **Virtual Multi-Currency Account - View** screen appears.
4. Click **Close**. The message prompting for record closure appears.

Close Virtual Multi-Currency Account



5. Click **Yes** to close the virtual multi-currency account. The success message of Account closure appears along with the reference number.
OR
Click **No** if you do not wish to close the Virtual Multi-Currency Account.
6. Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the new Virtual Account Management Overview screen.

9. Internal Credit Line

Internal Credit Line enables a corporate user to define internal credit limits for its subsidiaries and track usage. Often a corporate with cash surplus creates a credit line internally for one of its group companies to utilize. This is to avoid higher bank lending rates and to better utilize internal funds.

Using this option, corporate user can

- Create Internal Credit Line
- View Internal Credit Line
- Edit Internal Credit Line
- Close Internal Credit Line


9.1 Create Internal Credit Line

Corporate user can initiate request to create internal credit line. On creation of credit line, corporate user can offer this credit facility to its subsidiaries.

How to reach here:

Toggle Menu > Virtual Account Management > Internal Credit Line > Create Internal Credit Line

To create internal credit line:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Line ID** field, enter the unique id for the internal credit line.
3. From the **Line Branch** list, select the branch name, click  to search required branch name.
4. In the **Line Name** field, enter the unique name for the internal credit line.
5. From the **Line Currency** list, select the currency for the internal credit line to be created.
6. In the **Line Amount** field, enter the line amount for the internal credit line.
7. From the **Line Start Date** list, select the start date for the internal credit line.
8. From the **Line End Date** list, select the end date for the internal credit line.
9. From the **Available for Utilization** field, select the appropriate option to decide the whether the credit line is available for utilization or not.

Create Internal Credit Line

Futura Bank

What would you like to do today ?

VM

↑

Internal Credit Line

ABZ Solutions | ***462

Party Name

ABZ Solutions | ***462

Internal Credit Line

Line ID

Required

Line Branch

Required

Line Name

Required

Line Currency

Required

Line Amount

Required

Line Start Date

Required

Line End Date

Required

Available for Utilization

☒

Submit

Cancel

Back

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Field Name	Description
Party Name	Select the party name and ID from the dropdown list in which the internal credit limit must be defined.
Line ID	Specify the unique line ID to identify the internal credit line.
Line Branch	Select the line branch name where the internal credit line is to be created.
Line Name	Specify the unique line name to identify the internal credit line.
Line Currency	Select the line currency in which credit facility is to be offered.
Line Amount	Specify the line amount for the internal credit line to be created.
Start Date	Select the start date of the internal credit line.
End Date	Select the end date of the internal credit line.

Field Name	Description
Available for Utilization	Indicates whether the credit line is available or not. The options are: <ul style="list-style-type: none"> • Yes • No

10. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
11. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
12. The success message of **Internal Credit Line** appears along with the reference number.
Click **Home** to navigate to the dashboard screen.
OR
Click **Create Another Credit Line** to create new credit line.

9.2 View Internal Credit Line

Corporate user can inquire and can view a summary of all existing internal credit line. It gives details of the credit line along with utilization details.

How to reach here:

Toggle Menu > Virtual Account Management > Internal Credit Line > View/Edit Internal Credit Line

To search internal credit line:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Line ID** field enter the line ID of the existing internal credit line which is to be searched.
OR
In the **Line Name** field enter the line name of the existing internal credit line which is to be searched.
OR
From the **Line Currency** list, select the line currency of the existing internal credit line which is to be searched.
3. Click **Search** to search the credit line. The existing internal credit lines appears based on search criteria.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to reset the entered data.

Internal Credit Line - Search Result

Futura Bank

What would you like to do today?

99%

ST

Internal Credit Line

ABZ Solutions | ***462

Party Name
ABZ Solutions | ***462

Line ID

Line Name

Line Currency
GBP

Search

Clear

Internal Credit Line List

120 Record(s)

Download

Manage Columns

Line ID & Name	Line Amount	Start Date	End Date	Available	Status
ABC6184 ABCDTest2	GBP 100.00	September 16, 2022	September 29, 2022	No	Active
ABC913B ABCDTest2	GBP 1,000.00	September 16, 2022	September 29, 2022	No	Inactive
APRIL2023LINE001 Line 001 April 2023	GBP 20,000.00	April 26, 2023	December 31, 2023	No	Active
ICL001 ICL001	GBP 10,000.00	August 2, 2022	August 31, 2030	Yes	Active
ICL01 ICL01	GBP 60,000.00	December 3, 2023	December 31, 2023	Yes	Active
ICLTEST001 ICLTEST001	GBP 1,234.00	April 1, 2024	April 30, 2024	Yes	Active
ICLTEST1234 ICLTEST1234test	GBP 5,500.00	December 11, 2023	January 31, 2024	Yes	Active
ICNR5451476 ICNR 545114	GBP 4,564,564,546.00	June 23, 2021	June 12, 2021	Yes	Inactive
ININCO1 Installer Internal Credit Line 01 Edit 1	GBP 20,000.00	December 5, 2022	January 30, 2023	Yes	Active
INTCREDLINE014 Internal Credit Line 5	GBP 50,000.00	June 23, 2022	December 27, 2022	No	Inactive

Cancel

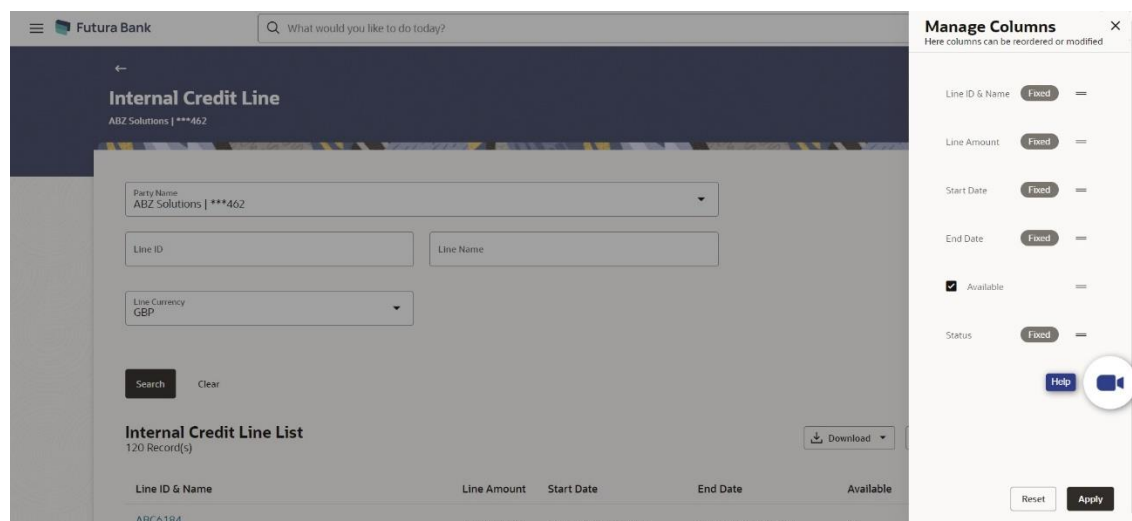
Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list to view the applicable Internal Credit Lines. By default, the primary party of the logged-in user is selected. Note: Based on the party name selection, the mapped Internal Credit Lines are displayed.

Field Name	Description
Total Count of Records	Displays the total count of records based on the search criteria.
Line ID	Specify the unique line ID of the existing internal credit line which is to be searched.
Line Name	Specify the unique line name of the existing internal credit line which is to be searched.
Line Currency	Select the line currency of the existing internal credit line which is to be searched.
Search Result	
Line ID & Name	Displays the line ID or name of the existing credit line.
Line Amount	Displays the line amount along with the currency of the existing credit line.
Start Date	Displays the start date of the internal credit line.
End Date	Displays the end date of the internal credit line.
Available	Displays the whether the credit line available for utilization or not.
Status	Displays the status of the credit line if active or non-active

- Click **Manage Columns** to reorder or modify or save column preferences in View Internal Credit Line screen.

The **View Internal Credit Line – Manage Columns** overlay screen appears.



- Click **Apply** to apply the modified columns preferences.

- b. Click **Reset** to reset the columns preferences.
5. Click **Download** and select the option PDF from the dropdown list.
The **Select Columns** overlay screen appears.

Internal Credit Line List – Select Columns

The screenshot shows the Futura Bank 'Internal Credit Line' interface. The main panel has a search bar at the top with the text 'What would you like to do today?'. Below it, the title 'Internal Credit Line' is followed by 'ABZ Solutions | ***462'. There are input fields for 'Party Name' (ABZ Solutions | ***462), 'Line ID', 'Line Name', and 'Line Currency' (GBP). A 'Search' button and a 'Clear' button are present. Below the search area, the title 'Internal Credit Line List' is followed by '120 Record(s)'. A table with columns 'Line ID & Name', 'Line Amount', 'Start Date', 'End Date', and 'Available' is shown. The first row has the value 'ABC6184'. A 'Download' button with a dropdown arrow is in the top right of the table area. A 'Select Columns' overlay is open on the right side, showing a list of columns with checkboxes: 'Line ID & Name', 'Line Amount', 'Start Date', 'End Date', 'Available', and 'Status'. All checkboxes are checked. There is a 'Help' button and a 'Download' button at the bottom of the overlay.

6. Click **Download** to download the Internal Credit Line list in PDF format with selected columns.
7. Click on the **Line ID & Name** link to view details of the credit line along with utilization details & its linked Accounts. The **Internal Credit Line - Line Details** screen appears with the details of the selected line.

Internal Credit Line - Line Details

Futura Bank

What would you like to do today?

VM

↑

Internal Credit Line

ABZ Solutions | ***462

Edit Line Details

Edit Linked Accounts

Line Details

Linked Accounts

Line Name

SD Line Edit

Line Amount

GBP 200,000.00

Start Date - End Date

4/25/17 - 1/6/21

Party Name

ABZ Solutions | ***462

Line Details

Line ID

LINE001

Line Branch

Universal HEL

Line Name

SD Line Edit

Line Currency

GBP

Line Amount

GBP 200,000.00

Start Date

4/25/17

End Date

1/6/21

Utilization Details

Date of Last Utilization

Date of First Utilization

GBP 200,000.00

Utilized Amount

Available Amount

Edit

Close

Back

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Field Description

Field Name	Description
Party Name	Displays the party name and ID mapped to the selected Internal Credit Line.

Field Name	Description
Line Details	
Line ID	Displays the line ID of the existing internal credit line.
Line Branch	Displays the line branch name where the internal credit line is created.
Line Name	Displays the line name of the existing internal credit line.
Line Currency	Displays the line currency of the existing credit line.
Line Amount	Displays the line amount of the existing internal credit line.
Start Date	Displays the start date of the credit line.
End Date	Displays the end date of the credit line.
Utilization Details	
This section displays the donut graph to represent line utilization.	
Utilized Amount	Displays the utilized amount of the total credit amount.
Available Amount	Displays the available amount for use of the credit line.
Date of Last Utilization	Displays the date of last utilization of credit line.
Date of First Utilization	Displays the date of first utilization of credit line.

4. Click **Edit** to modify and update the credit line.
OR
Click **Close** to close the credit line. Refer **Close Internal Credit Line** section for more details.
OR
Click **Back** to navigate back to previous screen.

9.3 Edit Internal Credit Line

To edit internal credit line:

1. Navigate to the **View Internal Credit Line** screen, and in the **Line ID/ Name/ Line Currency** field; enter the name or ID or Line currency of the credit line whose details you want to edit.
2. Click **Search** to search the credit line. The existing internal credit lines appears based on search criteria.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to reset the entered data.
3. Click on the **Line ID & Name** link whose details you want to edit.
4. In **Line Details** tab, click **Edit** to modify credit line details. The **Line Details - Edit** screen appears.
 - a. Modify the credit line details, if required in editable fields.
 - b. Click **Save**. The **Review** screen appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

Line Details - Edit

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

Internal Credit Line

ABZ Solutions | ***462

Line Name SD Line Edit	Line Amount GBP 200,000.00	Start Date - End Date 4/25/17 - 1/6/21
---------------------------	-------------------------------	---

Party Name
ABZ Solutions | ***462

Internal Credit Line

Line ID LINE001	Line Branch Universal HEL
Line Name SD Line Edit	Line Currency GBP
Line Amount GBP 200,000.00	Line Start Date 4/25/17
Line End Date 1/6/21	Available for Utilization <input checked="" type="checkbox"/>

Submit **Cancel** **Back**

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Field Description

Field Name	Description
Party Name	Displays the party name and ID mapped to the selected Internal Credit Line.
Line ID	Displays the unique line ID to identify the internal credit line.
Line Branch	Displays the line branch name where the internal credit line is to be created.
Line Name	Specify the unique line name to identify the internal credit line.
Line Currency	Displays the line currency in which credit facility is to be offered.
Line Amount	Specify the line amount for the internal credit line to be created.
Line Start Date	Select the start date of the internal credit line.
Line End Date	Select the end date of the internal credit line.
Available for Utilization	Indicates whether the credit line is available or not. The options are: <ul style="list-style-type: none">• Yes• No

5. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
6. The success message of **Internal Credit Line** update appears along with the reference number.
Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to go to the Virtual Account Management Dashboard.
OR
Click **Create Another Credit Line** to create new credit line.

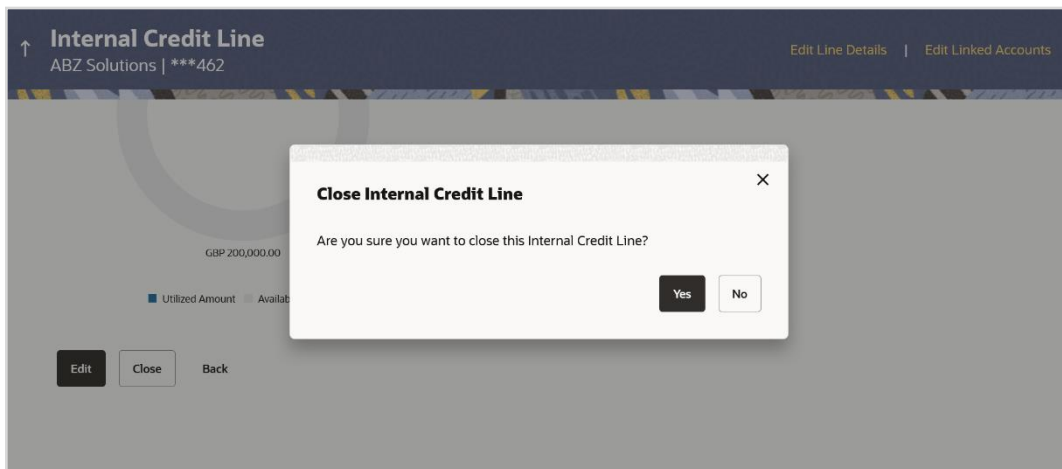
9.4 Close Internal Credit Line

Using this option corporate user can close existing internal credit line, after it cannot be used by Virtual Account.

To close internal credit line:

1. Navigate to the **View Internal Credit Line** screen, and in the **Line ID/ Name/ Line Currency** field; enter the name or ID or Line currency of the credit line whose details you want to close.
2. Click **Search** to search the credit line. The existing internal credit lines appears based on search criteria.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to reset the entered data.
3. Click on the **Line ID & Name** link to view the details internal credit line depending on access to the linked Virtual accounts. The **Internal Credit Line - Line Details** screen appears with the details of the selected line.
4. Click **Edit** to modify and update the credit line.
OR
Click **Close** to close the internal credit line.
OR
Click **Back** to navigate back to previous screen.
5. The confirmation popup appears to close the credit line.
 - a. Click **Yes** to close the credit line.
OR
Click **No** to cancel the deletion.

Close Internal Credit Line



6. The success message of **Internal Credit Line** closed appears along with the reference number.
Click **Home** to navigate to the dashboard screen.

10. Internal Credit Line Linkage

Using this option corporate user can link his internal credit line to Virtual Account(s). The Virtual Account(s) which are linked are either individual accounts or header accounts from structure. A corporate user is allowed to define percentage of Line Amount or Line Amount can be utilized by an account. A Credit Line ID can be linked to various Virtual Accounts of the same customer.

Using this option corporate user can

- Create Internal Credit Line linkage
- View Linked Virtual Accounts
- Edit Internal Credit Line Linkage
- Delink Virtual Account(s) from Internal Credit Line.

10.1 Create Internal Credit Line Linkage


Corporate user can initiate request to create internal credit line linkage. On linking of Virtual Accounts, its subsidiaries can start utilizing the credit line.

How to reach here:

Toggle Menu > Virtual Account Management > Internal Credit Line > Link Internal Credit Line

To link Virtual Account(s) to a credit line:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. From the **Line ID** list, select the Credit Line ID to whom Virtual Account(s) are to be linked. The **Virtual Accounts for Linkage** section appears.
3. From the **Virtual Account Number** list, select the account number to be linked to the selected Credit Line.
4. From the **Credit Line Linkage Type** list, select the linkage type either in percentage or value which can be utilized by Virtual Account.
5. If "**Amount**" option selected in **Credit Line Linkage Type** list;
 - a. In the **Linkage Value** field, enter the line amount utilized by an account.OR
If "**Percentage**" option selected in **Credit Line Linkage Type** list;
 - a. In the **Linkage Value** field, enter the percentage of Line Amount utilized by an account.
6. Click **Add Row** to link more accounts to credit line.

Note: Click  icon to delete added row.

Internal Credit Line Linkage

Futura Bank

What would you like to do today?

VM

↑

Internal Credit Line Linkage

ABZ Solutions | ***462

Party Name

ABZ Solutions | ***462

Line ID

INTCREDLINE1126 - Internal Credit Line 1 updated

Virtual Accounts for Linkage

Add Row

Virtual Account No. & Name	Credit Limit Linkage Type	Linkage Value
xxxxxxxxxxxx2563 - Installer VA03 GBP HEL	Amount	GBP 10,000.00
xxxxxxxxxxxx2584 - test GBP HEL	Amount	GBP 90,000.00

Submit

Cancel

Back

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Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list in which the internal credit limit must be defined.
Line ID	Select the Credit Line ID to which Virtual Account(s) are to be linked.
Virtual Accounts for Linkage	
Virtual Account	Select the number and name of the Virtual Account (individual accounts or header accounts).
Note: User can search the Virtual Accounts by Account Name, Account Number, Branch or Currency based on the parameters set in the system configuration and displays these details in the search results and the respective fields once the required account is selected.	

Field Name	Description
Credit Limit Linkage Type	<p>Select the percentage of Line Amount or Line Amount which can be utilized by an account.</p> <p>The options are:</p> <ul style="list-style-type: none"> • Percentage • Amount
Linkage Value	<p>Specify the Linkage Value which can be utilized by an account. This field is enabled once the Credit Limit Linkage Type is selected. Value can be entered in percentage or amount based on Credit Limit Linkage Type selection.</p>

- Click **Submit** the details.
OR
Click **Cancel** to cancel the transaction.
- The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
- The success message of initiation of **Internal Credit Line Linkage** appears along with the reference number. Status overlay displays all linked Virtual Accounts.
- Click **Home** to navigate to the dashboard screen.
OR
Click **View Linked Accounts** to view list of all linked Virtual Accounts to a credit line.

10.2 View Internal Credit Line Linked Virtual Accounts

Corporate user can inquire and can view a summary of all existing internal credit line linked accounts.

How to reach here:

Toggle Menu > Virtual Account Management > Internal Credit Line > View/Edit Internal Credit Line

To search internal credit line linked Virtual Accounts:

- In the **Party Name** field, select the party name and ID from the dropdown list.
- In the **Line ID** field, enter the line ID of the existing internal credit line which is to be searched.
OR
In the **Line Name** field enter the line name of the existing internal credit line which is to be searched.
OR
From the **Line Currency** list, select the line currency of the existing internal credit line which is to be searched.

- Click **Search** to search the credit **line**. The existing internal credit lines appears based on search criteria.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to reset the entered data.
- Click on the **Line ID & Name** link to view details of the credit line linked Accounts. The **Internal Credit Line - Line Details** screen appears with the details of **Linked Accounts** as a separate tab.

Internal Credit Line - Linked Accounts

90% JW

[←](#)
[Edit Line Details](#) | [Edit Linked Accounts](#)

Internal Credit Line

Gloria Rodrigues | ***000

[Line Details](#)
[Linked Accounts](#)

Line Name
Internal Credit Line 1

Line Amount
GBP 50,000.00

Start Date - End Date
1/11/2022 - 12/27/2025

Party Name
Gloria Rodrigues | ***000

8 Record(s) Manage Columns

Virtual Account No. & Name	Virtual Account Currency	Linkage Value	Status	Actions
xxxxxxxxxxxx0020 CAcct5 CTCOR41	GBP	EUR 5,004.00	Active	View Utilization
xxxxxxxxxxxx2296 CAcct4 CTCOR41	GBP	EUR 68,895.00	Active	View Utilization
xxxxxxxxxxxx8684 CGroupAcct3	GBP	EUR 1,000.00	Delinked	View Utilization
xxxxxxxxxxxx8685 CGroupAcct4	GBP	EUR 5,647.00	Active	View Utilization
xxxxxxxxxxxx8675 CAcct5	GBP	EUR 123.00	Active	View Utilization
xxxxxxxxxxxx8680 CAcct7	GBP	EUR 56,713.00	Active	View Utilization
xxxxxxxxxxxx2307 hjs	GBP	EUR 1,000.00	Active	View Utilization
xxxxxxxxxxxx2560 Installer VA01 EDIT TEST	GBP	EUR 1,000.00	Active	View Utilization

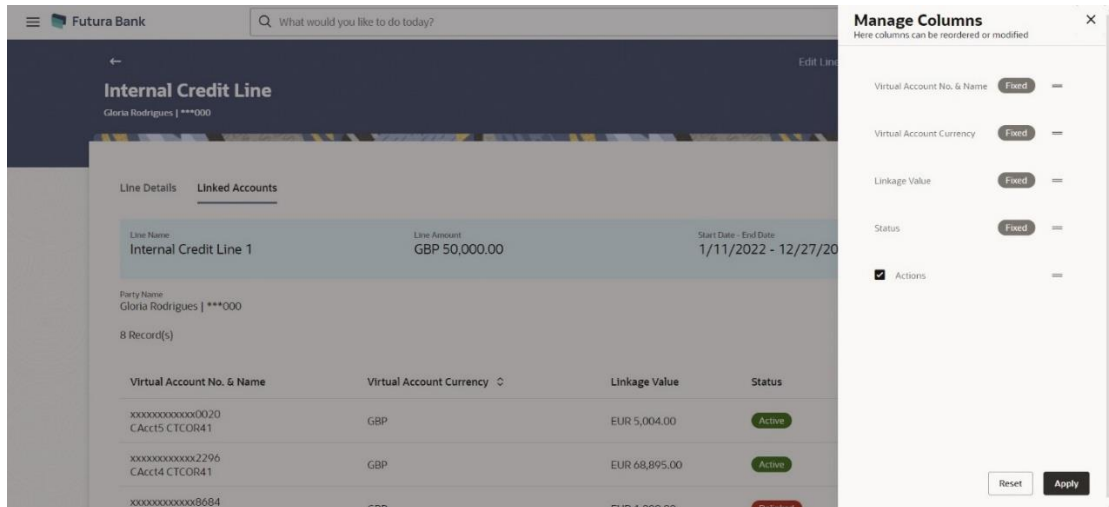
ⓘ You are viewing only those virtual accounts for which you have an access to.

Edit
Cancel
Back

Field Description

Field Name	Description
Real Customer Name & ID	Displays the name of real customer and ID.
Linked Accounts	
This section displays the list of all the associated Virtual Accounts of same customer to a credit line.	
Party Name	Displays the party name and ID mapped to the selected Internal Credit Line.
Linked Virtual Accounts	
Total Count of Records	Displays the total count of records based on the search criteria.
Virtual Account No. & Name	Displays the number and name of the Virtual Account (individual accounts or header accounts).
Virtual Account Currency	Displays the Virtual Account currency.
Linkage Value	Displays the linkage amount either in percentage or amount which can be utilized by Virtual Account.
Status	Displays the status of the linked Virtual Accounts.
Actions	Click on the View Utilization link to view Utilized Amount in Account Currency, Utilized Amount in Line Currency, and Exchange Rate.



-
5. Click **Manage Columns** to reorder or modify or save column preferences in View Internal Credit Line Linked Virtual Account screen.
View Internal Credit Line Linked Virtual Account – Manage Columns overlay screen appears.



6. Click **Apply** to apply the modified columns preferences.
7. Click **Reset** to reset the columns preferences.
8. Click **Edit** to modify and update the credit line linkage.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

10.3 Edit Internal Credit Line Linked Virtual Accounts

To edit internal credit line linked Virtual Accounts:

1. Follow the steps 1 to 4 of the **View internal Credit Line Linked Virtual Accounts** section.
2. In **Linked Accounts** tab, click **Edit** to modify details of linked Virtual Accounts. The **Linked Accounts - Edit** screen appears.
 - a. Select one or more checkbox (es) adjacent to **Virtual Account No. & Name** field, and click **Delink Selected** to remove linkage of Virtual Account to credit line.
OR
In **Action** field, click  to update the **Linkage Value** of Virtual Account in percentage or amount. Click  to save the new value entered.
Click **Submit** to update the details. The **Review** screen appears.
OR
Click **Delink Selected** to remove the linkage of selected Virtual Account with credit line. Refer **Delink Virtual Account** section for more details.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

Edit Linked Virtual Accounts

What would you like to do today?

↑

Internal Credit Line
ABZ Solutions | ***462

Party Name
ABZ Solutions | ***462

Linked Virtual Accounts[Link Another Virtual Account](#)

<input type="checkbox"/>	Virtual Account No. & Name	Virtual Account Currency	Linkage Value	Actions
<input type="checkbox"/>	xxxxxxxxxxxx2103 test	GBP	Linkage Percentage 67.15%	
<input type="checkbox"/>	xxxxxxxxxxxx0001 SDCVE01	GBP	GBP 100.00	

You are viewing only those virtual accounts for which you have an access to.

Submit

Delink Selected

Cancel

Back

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Field Description

Field Name	Description
Party Name	Displays the party name and ID for which the internal credit limit is defined.
Linked Virtual Accounts	
Virtual Account No. & Name	Displays the number and name of the Virtual Account (individual accounts or header accounts).
Virtual Account Currency	Displays the currency of the Virtual Account.
Linkage Value	Displays the Line Amount which can be utilized by an account. This field is enabled after the Amount option is selected in the Credit Limit Linkage Type list. Amount can be put in percentage or figure.
Actions	Click to update the Linkage Value of Virtual Account in percentage or amount. And click to save the new value entered.



3. Click on the **Link Another Virtual Account** link to link new Virtual Account to a credit line. The **Internal Credit Line Linkage** screen appears.
4. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
5. The success message of **Internal Credit Line** linkage update appears along with the reference number. Status overlay displays the Linkage status.
Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to go to the Virtual Account Management Dashboard.
OR
Click **Create Another Credit Line** to create new credit line.

10.4 Delink Internal Credit Line Linked Virtual Accounts

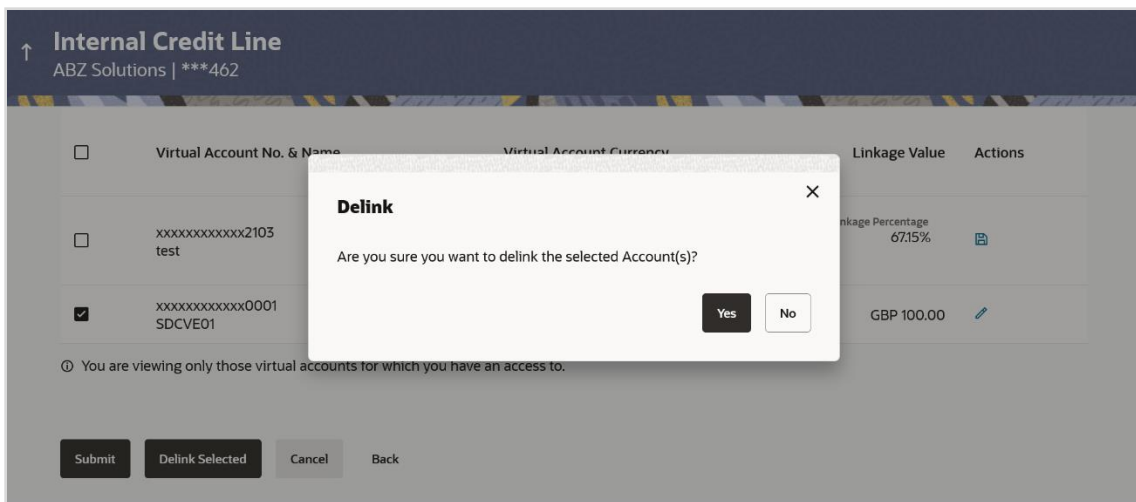
Using this option corporate user can de-associate the linked Virtual Accounts from the credit line.

To delink Virtual Accounts:

1. Navigate to the **View Internal Credit Line** screen, and in the **Line ID/ Name/ Line Currency** field; enter the name or ID or Line currency of the credit line whose details you want to edit.
2. Click **Search** to search the credit line. The existing internal credit lines appears based on search criteria.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to reset the entered data.
3. Click on the **Line ID & Name** link to view the details internal credit line depending on access to the linked Virtual accounts. The **Internal Credit Line - Line Details** screen appears with the details of the selected line.

4. In **Linked Accounts** tab, click **Edit** to modify details of linked Virtual Accounts. The **Linked Accounts - Edit** screen appears.
 - a. Select one or more checkbox (es) adjacent to **Virtual Account No. & Name** field and click **Delink Selected** to remove linkage of Virtual Account to credit line.
OR
In **Action** field, click  to update the **Linkage Value** of Virtual Account. Click  to save the new value entered.
 - b. Click **Submit** to update the details. The **Review** screen appears.
OR
Click **Delink Selected** to remove the linkage of selected Virtual Account with credit line.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

Delink Virtual Account



5. The confirmation popup appears to delink Virtual Account.
 - a. Click **Yes** to delink Virtual Account.
OR
Click **No** to cancel the deletion.

11. Special Rate Maintenance

There are use cases like Third Party Fund Management or POBO-COBO where Virtual Accounts when used also earn interest income. The rate of interest for these Virtual Accounts is set by the corporate itself. There will be a default or 'General Rate' set up that applies to all the Virtual Accounts that have interest income. However, there could be instances where for a few select Virtual Accounts a different rate is applicable. This rate is called "Special Rate" and corporate user will be able to select Virtual Accounts one at a time and set the special rates.

Pre-requisite

Oracle Banking Virtual Account Management and Oracle Banking Interest and Charges integration is available and the necessary linking of Oracle Banking Virtual Account Management Product to Interest Groups in Oracle Banking Interest and Charges is done

Using this option corporate user can

- View Special Rates
- Edit Special Rates
- Add Special Rates

11.1 View Special Rates

How to reach here:

Toggle Menu > Virtual Account Management > Interest Rate > View/Edit Special Rates

To view special rates for Virtual Account:

1. Navigate to the **Special Rate Maintenance** screen.
2. In the **Party Name** field, select the party name and ID from the dropdown list.
Click the **Search** icon to select a Virtual Account. **Virtual Account Lookup** overlay appears.
In the **Virtual Account Lookup** overlay screen, user select the required filter criteria in the respective fields.
3. Search and Select the Virtual Account from the list.
4. Using the calendar, choose the To and From dates from the Effective Date list.
5. Using the calendar, choose the To and From dates from the Effective Date list.
6. The IBAN, Virtual Account Branch and Currency for the selected Virtual Account Number appears.
7. Click **Add** to navigate to the **Add Special Rates** screen.
OR
Click **Search**. Based on search criteria the list of special rates maintained appears.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

Special Rate Maintenance – Search Result

←

Add

Special Rates Maintenance

Acme Corp | ***462

Party Name

Acme Corp | ***462

▼

Virtual Account Number

Q

From Date

To Date

Required

Search

Cancel

Clear

Special Rates

Effective Date

Interest Products

No data to display.

ⓘ You are viewing the details of only those virtual accounts which you have an access to.

Special Rates – Virtual Account Lookup

☰ Futura Bank

←

Special Rates Maintenance

Acme Corp | ***462

Party Name

Acme Corp | ***462

▼

Virtual Account Number

Q

From Date

Required

Search

Cancel

Clear

Special Rates

Virtual Account Lookup

×

Virtual Account Number

1

Virtual Account Name

Virtual Entity

AUTOR42 - ABZ Stores

▼

IBAN

1

Branch Name

▼

Currency

▼

Search

Clear

Virtual Account No. & Name	Branch Name	Currency	IBAN
xxxxxxxxxxxx2126 Test VA 01	Universal HEL	GBP	GB0BOFA00X
xxxxxxxxxxxx2133 VA for Temolate	Universal HEL	GBP	GB0BOFA00X

Field Name	Description
Currency	Specify the currency of the account.

Search Results

Note:

User can view only the configured number of Virtual Account Number in the search results.

If the search result count exceeds the configured count, an error message appears to refine the search criteria.


IBAN	Displays the IBAN number
Effective Date	Displays the date from which the interest rate will be effective.
Branch	Displays the branch name of the account
Currency	Displays the currency of the account



Search Result

Effective Date	Displays the date from which the interest rate is effective.
Interest Products	Displays the count of interest products.

- Click on the specific **Effective Date** link to view the interest rate maintained for Virtual Account for that date. The **Special Rate Maintenance Details** screen appears.

Special Rate Maintenance Details





↑ **Special Rate Maintenance**

ABZ Solutions | ***462

Edit

Virtual Account Number
xxxxxxxxxxxx0929

Effective Date
9/2/22

Branch Name
Universal HEL

Currency
GBP

Party Name
ABZ Solutions | ***462

Special Interest Rates

Interest Product	Element Description	Value	Rate Code
ICP1	Rate 1 - Rate	2.000%	RATE_CR
ICP1	Rate 2 - Rate Code As Rate	3.000%	RATE_CR
ICP1	Rate 3 -Amount	4	
ICP1	Rate 4 - Number	1.5	

Edit

Back

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Field Description

Field Name	Description
Real Customer Name & ID	Displays the name of real customer and ID.
Virtual Account Number	Displays the Virtual Account Number for which special rate maintenance is done.
Effective Date	Displays the date range in which the interest rate will be effective.
Branch Name	Displays the Branch name of Virtual Account Number for which special rate maintenance is done.
Currency	Displays the currency for which special rate maintenance is done.
Party Name	Displays the party name and ID mapped to the selected Virtual Account.
Interest Product	Displays the name of the interest product.
Element Description	Displays the description of the user defined element.

Field Name	Description
Value	Displays the value of the user defined element.
Rate Code	Displays the rate code applied.

9. Click **Edit** to modify the special rate to the Virtual Account.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

11.2 Edit Special Rates

How to reach here:

Toggle Menu > Virtual Account Management > Interest Rate > View/Edit Special Rates



To modify special rates for Virtual Account:

1. Follow the above steps from **View Special Rate** section.
2. Click **Edit** to modify the special rate.
The **Special Rate Maintenance – Edit** screen appears.
3. In the **Rate** field, enter the new rate or special rate to be applicable for the interest product.
4. From the **Rate Code** list, select the appropriate rate category for the interest product.

Special Rate Maintenance – Edit

Futura Bank

What would you like to do today?



↑

Special Rates Maintenance
ABZ Solutions | ***462

Virtual Account Number
XXXXXXXXXXXX0929

Effective Date
9/2/22

Branch Name
Universal HEL

Currency
GBP

Party Name
ABZ Solutions | ***462

Special Interest Rates

Interest Product	Element Description	Value	Rate Code
ICP1	Rate 1 - Rate	2.000%	RATE_CR ▼
ICP1	Rate 2 - Rate Code As Rate	3.000%	RATE_CR ▼
ICP1	Rate 3 - Amount	4.000	Select ▼
ICP1	Rate 4 - Number	1.500	Select ▼

Submit

Cancel

Back

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- Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
- The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
- The success message for initiation of Special Rate update appears along with the reference number.
Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.

11.3 Add Special Rates

How to reach here:

Toggle Menu > Virtual Account Management > Interest Rate > Add Special Rates

OR

Toggle Menu > Virtual Account Management > Interest Rate > View/Edit Special Rates > Add

OR

Toggle Menu > Virtual Account Management > Overview > Quick Links > Add Special Rates

To add special rates for Virtual Account:

1. Navigate to the **Add Special Rates** screen.
2. In the **Party Name** field, select the party name and ID from the dropdown list.
3. Click **Search** icon to select the Virtual Account.
The **Add Special Rates - Virtual Account Lookup** overlay appears.
4. In the **Virtual Account Lookup** overlay screen, select the required filter criteria in the respective fields.
5. Click **Search** to search the virtual account based on search criteria.
OR
Click **Clear** to reset the entered data.
OR
Click **Cancel** to cancel the Virtual Account selection.
6. Search and select the Virtual Account Number or name from the list.
7. From the **Effective Date** list, select the date from the calendar.
8. The IBAN, Virtual Account Branch and Currency for the selected Virtual Account Number appears.
9. Click **Search**. Based on search criteria the list of virtual account appears.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

Add Special Rates

←

Special Rates Maintenance

Acme Corp | ***462

Party Name

Acme Corp | ***462

Virtual Account Number

Effective Date

Required

Required

Search

Cancel

Clear

Add Special Rates – Virtual Account Lookup

≡ Futura Bank

←

Special Rates Maintenance

Acme Corp | ***462

Party Name

Acme Corp | ***462

Virtual Account Number

Effective Date

Required

Required

Search

Cancel

Clear

Virtual Account Lookup

Virtual Account Number

Virtual Account Name

Virtual Entity

IBAN

Branch Name

Currency

Search

Clear

Virtual Account No. & Name	Branch Name	Currency	IBAN
xxxxxxxxxxxx2126 Test VA 01	Universal HEL	GBP	GB0BOFA000
xxxxxxxxxxxx2133 VA for Template	Universal HEL	GBP	GB0BOFA000

Field Description

Field Name	Description
Party Name	<p>Select the party name and ID from the dropdown list to add the special rates for the applicable Virtual Accounts.</p> <p>By default, the primary party of the logged-in user is selected.</p> <p>Note: Based on the party name selection, the mapped Virtual Accounts are displayed.</p>
Virtual Account Number	<p>Select the Virtual Account Number and name for which special rate maintenance is done.</p> <p>Note: Virtual Account number should be searched through Search icon where the Virtual Account Lookup appears and search can be done using Virtual Account Number, Virtual Account Name, Virtual Entity, IBAN, Branch and Currency.</p>
Virtual Account Lookup	
Virtual Account Number	Specify the Virtual Account number.
Virtual Account Name	Specify the Virtual Account name.
Virtual Entity	Select the Virtual Entity.
IBAN	<p>Displays the IBAN number based on Virtual Account selection</p> <p>Note: Based on IBAN selection, Virtual Account Number will be pre-populated.</p>

Field Name	Description
------------	-------------

Branch Name	Specify the branch name of the account.
--------------------	---

Currency	Specify the currency of the account.
-----------------	--------------------------------------

Search Results

Note:

User can view only the configured number of Virtual Account Number in the search results.

If the search result count exceeds the configured count, an error message appears to refine the search criteria.

Virtual Account No & Name	Displays the Virtual Account number and name.
--------------------------------------	---

IBAN	Displays the IBAN number
-------------	--------------------------

Effective Date	Displays the date from which the interest rate will be effective.
-----------------------	---

Branch	Displays the branch name of the account
---------------	---

Currency	Displays the currency of the account
-----------------	--------------------------------------

Search Results

Interest Product	Displays the name of the interest product.
-------------------------	--

Element Description	Displays the description of the user defined element mapped to the interest product.
----------------------------	--

Value	Specify the value to be applied for the user defined element.
--------------	---

Rate Code	Specify the rate code to be applied.
------------------	--------------------------------------

10. Click **Submit**.

OR

Click **Cancel** to cancel the transaction.

OR

Click **Back** to navigate to the previous screen.

11. The **Review** screen appears. Verify the details and click **Confirm**.

OR

Click **Cancel** to cancel the transaction.

OR

Click **Back** to navigate to the previous screen.

12. The success message for initiation of New/Special Rate appears along with the reference number.
Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.

12. General Rate Maintenance

There are use cases like Third Party Fund Management or POBO-COBO where Virtual Accounts when used also earn interest income. The rate of interest for these Virtual Accounts is set by the corporate itself. There will be a default or “General Rate” set up that applies to all the Virtual Accounts that have interest income.

Pre-requisite

Oracle Banking Virtual Account Management and Oracle Banking Interest and Charges integration is available and the necessary linking of Oracle Banking Virtual Account Management Product to Interest Groups in Oracle Banking Interest and Charges is done

Using this option corporate user can


- View General Rates
- Edit General Rates
- Add General Rates

12.1 View General Rates


How to reach here:



Toggle Menu > Virtual Account Management > Interest Rate > View/Edit General Rates


To view general rates for Virtual Account Product:

1. Navigate to the **View General Rates** screen.
2. In the **Party Name** field, select the party name and ID from the dropdown list.
3. In the **Product** field, enter or select the Virtual Account product from the list, click .
4. From the **Effective Date** list, select the From and To date from the calendar.
5. From the **Branch** list, select the Virtual Account branch.
6. From the **Currency** list, select the Virtual Account currency.
7. Click **Search**. Based on search criteria the list of general rates maintained appears. Product, Branch Name, and Currency is mandatory to get search results
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

General Rate Maintenance – Search Result







General Rates Maintenance

ABZ Solutions | ***462

Add

Party Name
ABZ Solutions | ***462

Product
OBD6 - OBDX Product 6

Branch Name
Universal HEL

From Date
7/1/22

To Date
10/1/22

Currency
GBP

Search

Clear

General Rates

Effective Date	Interest Products	Branch Name	Currency
9/2/22	4	Universal HEL	GBP
8/30/22	4	Universal HEL	GBP
7/19/22	4	Universal HEL	GBP

Cancel

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Field Description

Field Name	Description
Party Name	<p>Select the party name and ID from the dropdown list to view the general rates of the applicable Products.</p> <p>By default, the primary party of the logged-in user is selected.</p> <p>Note: Based on the party name selection, the mapped Products are displayed.</p>
Product	<p>Specify the Virtual Account product name for which general rate maintenance to be viewed.</p> <hr/> <p>Note: Virtual Account Product for which interest rates are not maintained will not be available in dropdown list.</p> <hr/>
Effective Date	<p>Specify the date from and to which the general rate is maintained.</p>
Branch Name	<p>Specify the branch name of the Virtual Account.</p> <hr/> <p>Note: User can view the branch names for which he has access to.</p> <hr/>

Field Name	Description
Currency	Specify the currency of Virtual Account.
Search Result	
Effective Date	Displays the date from which the interest rate is effective.
Interest Products	Displays the count of interest products.
Branch Name	Displays the branch name of the Virtual Account.
Currency	Displays the currency of the Virtual Account.

- Click on the specific **Effective Date** link to view the interest rate maintained for Virtual Account for that date. The **General Rate Maintenance Details** screen appears.

General Rate Maintenance Details

General Rates Maintenance

ABZ Solutions | ***462

Edit

Product	Effective Date	Branch Name	Currency
OBD6 - OBDX Product 6	9/2/22	Universal HEL	GBP

Party Name
ABZ Solutions | ***462

General Interest Rates

Interest Product	Element Description	Value	Rate Code
ICP1	Rate 1 - Rate	2.000%	RATE_CR
ICP1	Rate 2 - Rate Code As Rate	3.000%	RATE_CR
ICP1	Rate 3 -Amount	4.5	
ICP1	Rate 4 - Number	1	

Edit

Back

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Field Description

Field Name	Description
Real Customer Name & ID	Displays the name of real customer and ID.
Product	Displays the name of the Virtual Account product for which general rate maintenance is done. <hr/> Note: Product for which Interest rates are maintained only be available in the dropdown list. <hr/>
Effective Date	Displays the date range in which the interest rate will be effective.
Branch Name	Displays the branch name of the Virtual Account.
Currency	Displays the currency for which general rate maintenance is done.
Party Name	Displays the party name and ID mapped to the selected Virtual Account Product.
General Interest Rates	
Interest Product	Displays the name of the interest product.
Element Description	Displays the description of the user defined element.
Value	Displays the value of the user defined element.
Rate Code	Displays the rate code applied.
<hr/> Note: Interest rates cannot be modified for the Virtual Account Product selected with the bank level rates. Edit option will not appear for those Virtual Account Products. <hr/>	

9. Click **Edit** to modify the general rate to the Virtual Account Product.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate back to previous screen.

12.2 Edit General Rates

To modify general rates for Virtual Account Product:

1. Follow the steps 1 to 8 of **View General Rate** section.
2. Click **Edit** to modify the general rates.
The **General Rate Maintenance – Edit** screen appears.
3. In the **Rate** field, enter the new rate or general rate to be applicable for the interest product.
4. From the **Rate Code** list, select the appropriate rate category for the interest product.

General Rate Maintenance – Edit

Futura Bank

What would you like to do today?

General Rates Maintenance
ABZ Solutions | ***462

Product: OBD6 - OBDX Product 6
Effective Date: 9/2/22
Branch Name: Universal HEL
Currency: GBP

Party Name: ABZ Solutions | ***462

General Interest Rates

Interest Product	Element Description	Value	Rate Code
ICP1	Rate 1 - Rate	2.000%	RA ▼
ICP1	Rate 2 - Rate Code As Rate	3.000%	RA ▼
ICP1	Rate 3 -Amount	4.500	Sel ▼
ICP1	Rate 4 - Number	1.000	Sel ▼

Submit Cancel Back

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5. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
6. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.

7. The success message for initiation of General Rate update appears along with the reference number.
Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.

12.3 Add General Rates

How to reach here:

Toggle Menu > Virtual Account Management > Interest Rate > Add General Rates

OR

Toggle Menu > Virtual Account Management > Interest Rate > View/Edit General Rates > Add

OR

Toggle Menu > Virtual Account Management > Overview > Quick Links > Add General Rates

To add general rates for Virtual Account:

1. Navigate to the **Add General Rates** screen.
2. In the **Party Name** field, select the party name and ID from the dropdown list.
3. In the **Product** field, search and select the Virtual Account Product or name from the list.

Note: Virtual Account Product for which the interest rates are not maintained, and the bank level rates are maintained will not be available in dropdown list.

4. From the **Effective Date** list, select the date from the calendar.
5. From the **Branch Name** field, select the branch name.
6. From the **Currency** field, select the Virtual Account Currency
7. Click **Search**. Based on search criteria the list of virtual account product appears.
OR
Click **Clear** to clear the search criteria.
OR
Click **Cancel** to cancel the transaction.

Add General Rates

Futura Bank

What would you like to do today?

VM

↑

General Rates Maintenance

ABZ Solutions | ***462

Party Name

ABZ Solutions | ***462

Product

OBD6 - OBDX Product 6

Effective Date

5/1/23

Branch Name

BANK BR3

Currency

GBP

Search

Clear

General Interest Rates

Interest Product	Element Description	Value	Rate Code
ICP1	Rate 4 - Number		Sel ▼
ICP1	Rate 1 - Rate		Sel ▼
ICP1	Rate 2 - Rate Code As Rate		Sel ▼
ICP1	Rate 3 -Amount		Sel ▼

Submit

Cancel

Back

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Field Description

Field Name	Description
Party Name	<p>Select the party name and ID from the dropdown list to add the general rates of the applicable Products.</p> <p>By default, the primary party of the logged-in user is selected.</p> <hr/> <p>Note: Based on the party name selection, the mapped Products are displayed.</p> <hr/>
Product	<p>Specify the name of the Virtual Account product for which general rate maintenance is done.</p>
Effective Date	<p>Specify the date from which the interest rate will be effective.</p>
Branch Name	<p>Specify the Branch name of Virtual Account Number for which general rate maintenance is done.</p>

Field Name	Description
Currency	Specify the currency for which general rate maintenance is done.
Search Results	
Interest Product	Displays the name of the interest product.
Element Description	Displays the description of the user defined element mapped to the interest product.
Value	Specify the value to be applied for the user defined element.
Rate Code	Specify the rate code to be applied.

8. Click **Submit**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
9. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
10. The success message for initiation of New/General Rate appears along with the reference number.
Click **Home** to navigate to the dashboard screen.
OR
Click **Go To Overview** to navigate to the Virtual Account management dashboard.

13. Payments Using Virtual Accounts

Virtual Accounts Management payments feature enables the business users to perform corporate payments using Virtual Accounts.

13.1 Move Money

Move money allows you to transfer money from one Virtual Account to another Virtual Account that are mapped to the same real account. Each transaction is sent to the checker, approver, and releaser for the approval as per the configuration maintained.


How to reach here:

Toggle Menu > Virtual Account Management > Move Money

OR

Toggle Menu > Virtual Account Management > Overview > Move Money

To move money:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Transfer From** field, click **Search** icon to search the Virtual Account.
The **Search Virtual Account** overlay appears.
3. In the **Transfer To** field, click **Search** icon to search the Virtual Account.
The **Search Virtual Account** overlay appears.
4. In the **Amount** field, select the currency and enter the amount to be transferred.
5. Click  icon to view the transaction limit for the selected channel.
The **My Limits** popup screen appears.
6. In the **Remarks** field, specify the remarks on the transaction.

Move Money

Futura Bank

What would you like to do today?

VM

Move Money

ABZ Solutions | ***462

Party Name

ABZ Solutions | ***462

Move Money Details

Transfer From

xxxxxxxxxxxxQ206 | test | GBP | HEL

Balance: EUR 0.00

Transfer To

xxxxxxxxxxxx4720 | Corp AUTOR42 | GBP | HEL

Real Account Number

xxxxxxxxxxxx0046 | Account 02

Currency

GBP

Amount

Required

Remarks

Submit

Cancel

Back

Field Description

Field Name	Description
Party Name	<p>Select the party name and ID from the dropdown list to view and select the applicable Virtual Accounts for the money transfer.</p> <p>By default, the primary party of the logged-in user is selected.</p> <p>Note: Based on the party name selection, the mapped Virtual Accounts are displayed.</p>
Move Money Details	
Transfer From	<p>Click Search icon and select the Virtual Account Number or name from which the amount is to be transferred.</p>
Balance	<p>Displays the balance in the source account is displayed.</p>
Transfer To	<p>Click Search icon and select the Virtual Account Number or name to which the amount is to be transferred.</p> <p>Note: This field is enabled only after selecting the “Transfer From”.</p>
Real Account Number	<p>Displays the real account number that is linked to the selected From Virtual Account.</p> <p>Note: This read only field appears after selecting the Transfer From field.</p>

Field Name	Description
Amount	Specify the currency and amount to be transferred. Note: Funds Transfer can be initiated only between Virtual Accounts belonging to the same real account.
Remarks	Specify the remarks on the transaction.

Search Virtual Account Overlay Screen

Field Description

Field Name	Description
Virtual Account Number	Specify the Virtual Account number.
Virtual Account Name	Specify the Virtual Account name.
Virtual Entity	Select the Virtual Entity.
Branch Name	Select the branch of the account.
Currency	Select the currency of the account.

Field Name	Description
Search Results	
Note:	
User can view only the configured number of Virtual Account Number in the search results.	
Virtual Account No & Name	Displays the Virtual Account number and name.
Branch Name	Displays the branch name of the account.
Currency	Displays the currency of the account.

My Limits

My Limits [X]

Channel ⓘ

SMS Banking ▼

Available Limits

	Amount	GBP 1.00 to GBP 99,999,999.99.00
--	--------	----------------------------------

ⓘ Note - Above limits is your per transaction initiation limit for the current channel. The transaction will get processed only if the sufficient cumulative limits are available for approving this transaction with respective approver and limits are available for your party. You may have limits available for initiating this transaction from other channel, to know more details access - View Limits

Ok

Field Description

Field Name	Description
Channel	Select the channel for which the transaction limits must be displayed from the list.
Available Limits	Displays the available limits for the selected channel.

- Click **Submit**.
OR
Click **Cancel** to cancel the transaction.

9. The **Review** screen appears. Verify the details and click **Confirm**.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Back** to navigate to the previous screen.
10. The success message of money moved appears along with the reference number.
Click **Home** to navigate to the application dashboard screen.

14. Statements

14.1 Transaction Inquiry

Through this option, the user can search and view the transactions of a Virtual Account which they have access to. The user can also download the search results as a statement in a password protected pdf or csv format.

How to reach here:

Toggle Menu > Virtual Account Management > Statements > Transaction Inquiry

OR

Toggle Menu > Virtual Account Management > Overview > Quick Links > Transaction Inquiry

To view and download the Virtual Account management Transaction Inquiry:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. In the **Virtual Account** field, click **Search** icon to search the Virtual Account.
The **Transaction Inquiry – Virtual Account Lookup** overlay appears.
3. In the **Virtual Account Lookup** overlay screen, select the required filter criteria in the respective fields.
4. Click **Search** to search the virtual account based on search criteria.
OR
Click **Clear** to reset the entered data.
OR
Click **Cancel** to cancel the Virtual Account selection.
5. Search and select the Virtual Account Number or name from the list.
6. In **Reference Number** field, enter the reference number.
7. In **Transaction Type** field, select the transaction type.
8. In the **From Date** field, select the date from which statement is needed from the calendar.
9. In the **To Date** field, select the date to which statement is needed from the calendar.
10. Click **Search**. Based on search criteria, the search result appears.
OR
Click **Cancel** to cancel the transaction.
OR
Click **Clear** to clear the entered details.

Transaction Inquiry

Transaction Inquiry
ABZ Solutions | ***462

Party Name: ABZ Solutions | ***462

Virtual Account: Required

Reference Number:

Transaction Type: All

From Date: Required To Date: Required

Field Description

Field Name	Description
Party Name	<p>Select the party name and ID from the dropdown list to view the applicable Virtual Accounts for transaction inquiry.</p> <p>By default, the primary party of the logged-in user is selected.</p> <p>Note: Based on the party name selection, the mapped Virtual Accounts are displayed.</p>
Virtual Account	<p>Select the Virtual account number and name of the user.</p> <p>Note: User can view the statement of only those Virtual Accounts, which he has access to.</p>
Reference Number	<p>Specify the reference number of the transaction.</p>
Transaction Type	<p>Select the type of the transaction. The options are:</p> <ul style="list-style-type: none">• All• Credit• Debit
From Date / To Date	<p>Select the start and end date range of the transaction – for a date bound search.</p>

Transaction Inquiry – Virtual Account Lookup

The screenshot shows the Futura Bank Transaction Inquiry - Virtual Account Lookup interface. The main form has the following fields:

- Virtual Account Number (text input)
- Virtual Account Name (text input)
- Virtual Entity (dropdown menu, currently showing "SDCVE01 - Corp SDCVE01")
- Branch Name (dropdown menu)
- Currency (dropdown menu, currently showing "GBP")

Below the search form is a table with the following columns: Virtual Account No. & Name, Branch Name, and Currency. The table contains three rows of search results:

Virtual Account No. & Name	Branch Name	Currency
xxxxxxxxxxxx9724 Corp SDCVE01	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx5593 VA 01	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx5594 Corp SDCVE01	HEL FC UNIVERSAL BANK	GBP

Field Description

Field Name	Description
Virtual Account Number	Specify the Virtual Account number.
Virtual Account Name	Specify the Virtual Account name.
Virtual Entity	Select the Virtual Entity.
Branch Name	Select the branch of the account.
Currency	Select the currency of the account.

Search Results

Note:

User can view only the configured number of Virtual Account Number in the search results. If the search result count exceeds the configured count, an error message appears to refine the search criteria.

Virtual Account No & Name	Displays the Virtual Account number and name.
Branch Name	Displays the branch name of the account.
Currency	Displays the currency of the account.

Transaction Inquiry – Search Results

Transaction Inquiry

Gloria Rodrigues | ***000

Party Name: Gloria Rodrigues | ***000

Virtual Account: xxxxxxxxxxxx2296 | CAcct4 CTCOR41 | GBP | HEL

Reference Number:

Transaction Type: All

From Date: 4/1/2024

To Date: 4/22/2024

Search Clear

Transactions List

4 Record(s)

Download Manage Columns

Transaction Date	Value Date	Description	Reference Number	Amount
4/24/2018	11/7/2022		PCOA26	GBP 150.00Cr
4/24/2018	11/7/2022		PCOA27	GBP 150.00Cr
4/24/2018	11/7/2022		PCOA26	GBP 150.00Cr
4/24/2018	11/7/2022		PCOA27	GBP 150.00Cr

Cancel

Field Description

Field Name

Description

Search Results

It displays the account activity.

Total Count of Records

Displays the total count of records based on the search criteria.

Transaction Date

Displays the date on which the transaction is processed.

Description

Displays the brief description of the transaction.

Reference Number

Displays the reference number of the transaction.

Amount

Displays the debit/ credit amount of the transaction.

Value Date

Displays the date on which the transaction is processed.

11. Click **Manage Columns** to reorder or modify or save column preferences in transaction inquiry screen.

Transaction Inquiry – Manage Columns overlay screen appears.

The screenshot shows the Futura Bank Transaction Inquiry interface. The main screen displays search filters for Party Name (Gloria Rodrigues | ***000), Virtual Account (xxxxxxxxxxxx0011 | IndAcct1 | GBP | HEL), Transaction Type (All), and date ranges (From Date: 4/1/2024, To Date: 4/29/2024). A 'Transactions List' table shows 2 records. A 'Manage Columns' overlay is open on the right, showing a list of columns with 'Fixed' buttons next to them. The columns listed are Transaction Date, Value Date, Description, Reference Number, and Amount, each appearing twice. The overlay has 'Reset' and 'Apply' buttons at the bottom.

Manage Columns
Here columns can be reordered or modified

- Transaction Date Fixed
- Value Date Fixed
- Description Fixed
- Reference Number Fixed
- Amount Fixed
- Reference Number Fixed
- Amount Fixed

Reset Apply

a. Click **Apply** to apply the modified columns preferences.

b. Click **Reset** to reset the columns preferences.

12. Click **Download** and select the option PDF or CSV from the dropdown list.

The **Select Columns** overlay screen appears.

Transaction Inquiry – Select Columns

The screenshot shows the Futura Bank Transaction Inquiry interface with the 'Select Columns' overlay open. The main screen is identical to the previous one. The 'Select Columns' overlay on the right shows a list of columns with checkboxes next to them. The columns listed are Transaction Date, Value Date, Description, Reference Number, Amount, Reference Number, and Amount. All checkboxes are checked. The overlay has a 'Download' button at the bottom.

Select Columns

- ☒ Transaction Date
- ☒ Value Date
- ☒ Description
- ☒ Reference Number
- ☒ Amount
- ☒ Reference Number
- ☒ Amount

Download

13. Click **Download** to download the transaction summary in PDF or CSV format with selected columns.

14.2 Pre-Generated Statement

Pre-Generated statement provides the details of the transactions of the Virtual Accounts for a given period. The user selects the Virtual Account Number or Name for which the available statements are fetched. The business user can choose the statement format as MT940, MT942, MT950, CAMT.052, CAMT.053, and PDF.

Note: At System configuration, the maximum date range to request the statements are configured.

How to reach here:

Toggle Menu > Virtual Account Management > Statement > Pre-Generated Statement

OR

Toggle Menu > Virtual Account Management > Overview > Quick Links > Pre-Generated Statement

To generate the Pre-Generated statement:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. From the **Statement Type** list, select the appropriate type in which format you wish to search the statement.

Note:

If the **Statement Type** is selected as **PDF**, system validates the **Statement Type** selected under **PDF Statement Preferences** for the selected Virtual Entity. If preference is Account Level, Virtual Account will be available.- If preference is Consolidated, Virtual Account field will not be available.

-
3. In the **Virtual Entity** field, select the Virtual Entity ID or name from the dropdown list.
 4. In the **Virtual Account** field, click **Search** icon to search the Virtual account number.
The **Virtual Account Lookup** overlay appears.

Note:

This field displays only if the **Virtual Entity** ID is selected from the list.

5. In the **Virtual Account Lookup** overlay screen, select the required filter criteria in the respective fields.
6. Click **Search** to search the virtual account based on search criteria.
OR
Click **Clear** to reset the entered data.
OR
Click **Cancel** to cancel the Virtual Account selection.
7. Search and select the Virtual Account Number or name from the list.
8. In the **From Date** field, select the date from which statement is needed from the calendar.
9. In the **To Date** field, select the date to which statement is needed from the calendar.

10. Click **Search** to search the statements based on search criteria. Statement Type, Virtual Entity, Virtual Account, From Date, and To Date are mandatory to get search results.
OR
Click **Reset** to reset the entered data.
OR
Click **Cancel** to cancel the transaction.

Note:

PDF Statements:

- In the scenario, when the statement preference is set to the **Virtual Entity** Level (consolidated), Users can generate a PDF statement for a Virtual Entity only if they have been granted appropriate access to all the Virtual accounts linked to that Entity.
- Users can download the PDF statement only if they have maintained appropriate access to the Virtual Account, given that the preference level for statements is set at the Account Level.

MT/CAMT Statements:

- The Virtual Account in context must be granted appropriate access for users to download MT/CAMT statements.

Pre-Generated Statement

The screenshot shows the 'Pre-Generated Statement' interface of Futura Bank. At the top, there's a search bar with the placeholder 'What would you like to do today?' and a user profile icon labeled 'VV'. Below this, the title 'Pre-Generated Statement' is displayed with a sub-header 'ABZ Solutions | ***462'. The form contains several input fields: 'Party Name' (a dropdown menu showing 'ABZ Solutions | ***462'), 'Statement Type' (a dropdown menu with a 'Required' label below it), 'Virtual Entity' (a dropdown menu showing 'MAINT16 - Corp MAINT16'), 'Virtual Account' (a text input with a search icon and a 'Required' label below it), 'From Date' (a date picker with a 'Required' label below it), and 'To Date' (a date picker with a 'Required' label below it). At the bottom of the form, there are three buttons: 'Search', 'Reset', and 'Cancel'. Below the buttons, a message states: 'Difference between From Date and To Date should not be greater than 30 days.' The footer of the page contains the copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved.[SecurityInformation]Terms and Conditions'.

Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list to view the applicable Virtual Accounts for generating the statement. By default, the primary party of the logged-in user is selected.

Field Name	Description
Statement Type	Select the statement type format you wish to search the statement generated.
Virtual Entity	Select the Virtual Entity for which the statements are to be searched.
Virtual Account	Click Search icon and select the Virtual Account Number or name for which the statements are to be searched.
From Date	Select the date from which statement is required.
To Date	Select the date to which statement is required.

Virtual Account Lookup

The screenshot shows the Futura Bank 'Pre-Generated Statement' interface. The background form includes fields for Party Name (ABZ Solutions | ***462), Statement Type, Virtual Entity (SDCVE01 - Corp SDCVE), Virtual Account, From Date, and To Date. A modal titled 'Virtual Account Lookup' is open on the right, displaying search results for Virtual Entity SDCVE01. The modal contains input fields for Virtual Account Number, Virtual Account Name (SDCVE), IBAN, Branch Name, and Currency. Below these fields are 'Search' and 'Clear' buttons. The search results table lists three virtual accounts, all from HEL FC UNIVERSAL BANK with a GBP currency.

Virtual Account No. & Name	Branch Name	Currency
xxxxxxxxxxxx9724 Corp SDCVE01	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx5428 Corp SDCVE01	HEL FC UNIVERSAL BANK	GBP
xxxxxxxxxxxx5594 Corp SDCVE01	HEL FC UNIVERSAL BANK	GBP

Field Description

Field Name	Description
Virtual Entity	Displays the selected Virtual Entity.
Virtual Account Number	Specify the Virtual Account Number to filter the Virtual Accounts.
Virtual Account Name	Specify the Virtual Account Name to filter the Virtual Accounts.

Field Name	Description
IBAN	Specify the IBAN for which the statements are to be searched.
Branch Name	Select the Branch Name to filter the Virtual Accounts. Note: User can view the branch names for which he has access to.
Currency	Select the currency for which the statements are to be searched.
Search Results	
Note:	
Only accessible Virtual accounts gets listed.	
User can view only the configured number of Virtual Account Number in the search results.	
If the search result count exceeds the configured count, an error message appears to refine the search criteria.	
Virtual Account No. & Name	Displays the virtual account number and name.
Branch Name	Displays the branch of the virtual account.
Currency	Displays the currency of the virtual account.

Available Statements

Displays the list of statements based on search criteria along with the date and time generated.

Available Statements

The screenshot shows a web interface titled "Pre-Generated Statement" for "Acme Corp | ***462". It contains several input fields: "Party Name" (Acme Corp | ***462), "Statement Type" (MT940), "Virtual Entity" (AUTOR42 - ABZ Stores), and "Virtual Account" (xxxxxxxxxxxx7299 | Corp AUTOR42 | GBP | HEL). There are also "From Date" (4/23/2018) and "To Date" (4/23/2018) fields with calendar icons. A message states: "Difference between From Date and To Date should not be greater than 30 days." Below this are "Search" and "Reset" buttons. The "Available Statements" section displays a table with two rows, each showing "4/23/2018, 12:00AM" and a download icon. A "Cancel" button is at the bottom left.

Available Statements	
4/23/2018, 12:00AM	
4/23/2018, 12:00AM	

1. Click on  icon to download the respective statement.

Note: User cannot customize the list of transactions in the generated statements as it comes directly from Oracle Banking Virtual Account Management.

14.3 Ad hoc Statement

An ad hoc statement offers information about Virtual Account transactions for a specific time frame as needed. The user must select the Virtual Account Number or Name for which they want the statement. The business user can pick the statement format from MT942, CAMT.052, or PDF.

Note: At System configuration, the maximum date range to request the statements is configured.

How to reach here:

Toggle Menu > Virtual Account Management > Statement > Ad hoc Statement

OR

Toggle Menu > Virtual Account Management > Overview > Quick Links > Ad hoc Statement

To generate the Ad hoc statement:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. From the **Statement Type** list, select the appropriate type in which the statement has to be generated.
3. In the **Virtual Entity** field, select the Virtual Entity ID or name from the list.
4. In the **Virtual Account** field, click **Search** icon to search the Virtual account number.

The **Virtual Account Lookup** overlay appears.

Note:

This field displays only if the **Virtual Entity** field is selected from the list.

5. In the **Virtual Account Lookup** overlay screen, select the required filter criteria in the respective fields.
6. Click **Search** to search the virtual account based on search criteria.
OR
Click **Clear** to reset the entered data.
OR
Click **Cancel** to cancel the Virtual Account selection.
7. Search and select the Virtual Account Number or name from the list.

Note: Users must maintain appropriate access to the Virtual Account in order to download all statement types (PDF & MT/CAMT) provided.

8. In the **From Date** field, select the date from which statement is needed from the calendar.
9. In the **To Date** field, select the date to which statement is needed from the calendar.

Note: **From Date** and **To Date** fields are displayed only if the **Statement Type** is selected as **PDF**.

10. Click **Generate** to download the respective statement based on the selection. Statement Type, Virtual Entity, Virtual Account, From Date, and To Date are mandatory to generate the statement.
OR
Click **Reset** to reset the entered data.
OR
Click **Cancel** to cancel the transaction.

Note: Also, User cannot customize the list of transactions in the generated statement as it comes directly from Oracle Banking Virtual Account Management.

Ad hoc Statement

The screenshot shows the 'Adhoc Statement' page in the Futura Bank interface. At the top, there's a search bar with the placeholder 'What would you like to do today?'. Below this, the page title 'Adhoc Statement' is displayed with the user's name 'ABZ Solutions | ***462'. The main form contains several fields: 'Party Name' (a dropdown menu showing 'ABZ Solutions | ***462'), 'Statement Type' (a dropdown menu showing 'PDF'), and 'Virtual Entity' (a dropdown menu showing 'MAINT16 - Corp MAINT16'). Below these, there's a 'Virtual Account' search field with a magnifying glass icon and a 'Required' label. To the right of this are 'From Date' and 'To Date' fields, each with a calendar icon and a 'Required' label. A note below these fields states: 'Difference between From Date and To Date should not be greater than 30 days.' At the bottom of the form are three buttons: 'Generate', 'Reset', and 'Cancel'. The footer of the page contains the copyright notice: 'Copyright © 2006, 2023, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions'.

Field Description

Field Name	Description
Party Name	Select the party name and ID from the dropdown list to view the applicable Virtual Accounts for generating the ad hoc statement. By default, the primary party of the logged-in user is selected.
Statement Type	Select the statement type format you wish to search the statement generated.
Virtual Entity	Select the Virtual Entity for which the statements are to be searched.
Virtual Account	Click Search icon and select the Virtual Account Number or name for which the statements are to be searched.
From Date	Select the date from which statement is required. This field is displayed only if the Statement Type is selected as PDF .
To Date	Select the date to which statement is required. This field is displayed only if the Statement Type is selected as PDF .

Ad hoc Statement – Virtual Account Lookup

The screenshot shows the Futura Bank interface. On the left, the 'Adhoc Statement' section is visible, showing a search for 'ABZ Solutions | ***462' with a 'Statement Type' of 'PDF'. On the right, the 'Virtual Account Lookup' modal is open. It contains search filters: 'Virtual Entity' (MAINT16), 'Virtual Account Number', 'Virtual Account Name', 'IBAN', 'Branch Name', and 'Currency' (RUB). A 'Search' button is present. Below the filters, a table displays search results with columns for 'Virtual Account No. & Name', 'Branch Name', and 'Currency'. Two results are shown, both for 'HEL FC UNIVERSAL BANK' with currency 'RUB'. A 'Cancel' button is at the bottom of the modal.

Virtual Account No. & Name	Branch Name	Currency
xxxxxxxxxxxx9868 Corp MAINT16	HEL FC UNIVERSAL BANK	RUB
xxxxxxxxxxxx9995 Corp MAINT16 test	HEL FC UNIVERSAL BANK	RUB

Field Description

Field Name	Description
Virtual Entity	Displays the selected Virtual Entity.
Virtual Account Number	Specify the Virtual Account Number to filter the Virtual Accounts.
Virtual Account Name	Specify the Virtual Account Name to filter the Virtual Accounts.
IBAN	Specify the IBAN for which the statements are to be searched.
Branch Name	Select the Branch Name to filter the Virtual Accounts.
Currency	Select the currency for which the statements are to be searched.

Note: User can view the branch names for which he has access.

Search Results

Note:

User can view only the configured number of Virtual Account Number in the search results.

If the search result count exceeds the configured count, an error message appears to refine the search criteria.

Virtual Account No. & Name	Displays the virtual account number and name.
Branch Name	Displays the branch of the virtual account.
Currency	Displays the currency of the virtual account.

14.4 Charges Inquiry

Through this option, the user can search and view the charges collected for Virtual Account activity to be informed of the costs associated with its use. The user can also download the charges list as a statement in csv format.

How to reach here:

Toggle Menu > Virtual Account Management > Statements > Charges Inquiry

Charges Inquiry

The screenshot displays the 'Charges Inquiry' page within the Futura Bank interface. At the top, there's a search bar and a navigation menu. The main content area features a form with the following fields: 'Party Name' (a dropdown menu showing 'ABZ Solutions | ***462'), 'Charge Description' (a dropdown menu), 'From Date' (a date picker with a calendar icon), 'To Date' (a date picker with a calendar icon), and 'Collection Status' (a dropdown menu). Below these fields, a note indicates: 'Difference between From Date and To Date should not be greater than 30 days.' At the bottom of the form, there are three buttons: 'Search', 'Cancel', and 'Clear'. The interface is styled with a dark blue header and a light gray background.

Field Description

Field Name	Description
Party Name	<p>Select the party name and ID from the dropdown list to inquire the charges for the applicable Virtual Accounts.</p> <p>By default, the primary party of the logged-in user is selected.</p> <hr/> <p>Note: Based on the party name selection, the mapped Virtual Accounts are displayed.</p> <hr/>
Charge Description	Select the Charge Description.
Collection Status	<p>Select the collection status. The available options are</p> <ul style="list-style-type: none">• Success• Failed• Pending
From Date	Select the date from when the statement is needed from the calendar.

Field Name**Description****To Date**

Select the date till when the statement is needed from the calendar.

To view and download the Charges Inquiry:

1. In the **Party Name** field, select the party name and ID from the dropdown list.
2. Select the **Charge Description** to select the charge type.
3. In **Collection Status** field, select the collection status.
4. In the **From Date** field, select the date from when the statement is needed from the calendar.
5. In the **To Date** field, select the date to when the statement is needed from the calendar.
6. Click **Search**.

Based on search criteria, the **Charges Inquiry – Charges List** screen appears.

OR

Click **Reset** to clear the entered details.

OR

Click **Cancel** to cancel the transaction.**Charges Inquiry – Charges List**

The screenshot shows the 'Charges Inquiry' interface for 'Futura Bank'. The header includes a search bar and a user profile icon. The main section is titled 'Charges Inquiry' with a sub-header 'ABZ Solutions | ***462'. Below this, there are search filters: 'Party Name' (ABZ Solutions | ***462), 'Charge Description' (a dropdown menu), 'From Date' (2/1/2024), 'To Date' (2/15/2024), and 'Collection Status' (a dropdown menu). A note states: 'Difference between From Date and To Date should not be greater than 30 days.' Below the filters are 'Search' and 'Clear' buttons. The results section is titled 'Charges List' with '12 Record(s)' and includes 'Download' and 'Manage Columns' options. The table below lists 12 records with columns: From Date, Error, Description, To Date, Description, Account No. & Name, Amount, Collection Amount, Collection Date, and Collection Status.

From Date	Error	Description	To Date	Description	Account No. & Name	Amount	Collection Amount	Collection Date	Collection Status
1/1/2020			7/1/2021	Counter based charges	xxxxxxxxxxxx7777	GBP 12,412.22	USD 8,751,258.00	10/1/2020	SUCCESS
1/1/2021			11/1/2021	Counter based 2 charges	xxxxxxxxxxxx9832	GBP 1,986,215.00	INR 96,832.00	1/1/2021	PENDING
2/1/2020	oracle denied		9/1/2020	Tax may ghapla	xxxxxxxxxxxx4249	USD 9,126.00	INR 98,396,293.00	10/1/2021	FAILED
1/1/2020			7/1/2021	Counter based charges	xxxxxxxxxxxx7777	GBP 12,412.22	USD 8,751,258.00	10/1/2020	SUCCESS
1/1/2021			11/1/2021	Counter based 2 charges	xxxxxxxxxxxx9832	GBP 1,986,215.00	INR 96,832.00	1/1/2021	PENDING
2/1/2020	oracle denied		9/1/2020	Tax may ghapla	xxxxxxxxxxxx4249	USD 9,126.00	INR 98,396,293.00	10/1/2021	FAILED
1/1/2020			7/1/2021	Counter based charges	xxxxxxxxxxxx7777	GBP 12,412.22	USD 8,751,258.00	10/1/2020	SUCCESS
1/1/2021			11/1/2021	Counter based 2 charges	xxxxxxxxxxxx9832	GBP 1,986,215.00	INR 96,832.00	1/1/2021	PENDING
2/1/2020	oracle denied		9/1/2020	Tax may ghapla	xxxxxxxxxxxx4249	USD 9,126.00	INR 98,396,293.00	10/1/2021	FAILED
1/1/2020			7/1/2021	Counter based charges	xxxxxxxxxxxx7777	GBP 12,412.22	USD 8,751,258.00	10/1/2020	SUCCESS
1/1/2021			11/1/2021	Counter based 2 charges	xxxxxxxxxxxx9832	INR 1,986,215.00	INR 96,832.00	1/1/2021	PENDING
2/1/2020	oracle denied		9/1/2020	Tax may ghapla	xxxxxxxxxxxx4249	USD 9,126.00	INR 98,396,293.00	10/1/2021	FAILED

At the bottom of the table is a 'Cancel' button.

Field Description

Field Name	Description
Charges List	
It displays the charge collection activity.	
From Date	Displays the date from when the statement is needed from the calendar.
Error Description	Displays the error description for the failed charges. This field displays only if the Collection Status is Failed .
To Date	Displays the date till when the statement is needed from the calendar.
Description	Displays the charges description.
Account No. & Name	Displays the charges account number and name.
Amount	Displays the charge amount.
Collection Amount	Displays the collection amount.
Collection Date	Displays the collection date.
Collection Status	Displays the collection status.
Exchange Rate	Displays the exchange rate of the charges.
Additional Info	Displays the additional info of the charges
Description	Displays the description of the charges.

7. Click **Manage Columns** to reorder or modify or save column preferences in charge inquiry screen.

Charges List – Manage Columns overlay screen appears.

Charges Inquiry
ABZ Solutions | ***462

Party Name: ABZ Solutions | ***462

Charge Description: [Dropdown]

From Date: Feb 1, 2024 To Date: Feb 29, 2024

Collection Status: [Dropdown]

ⓘ Difference between From Date and To Date should not be greater than 30 days.

Charges List

No data to display.

Manage Columns
More columns can be deselected or modified.

- ☐ From Date
- ☒ Exchange Rate
- ☐ To Date
- ☐ Amount
- ☐ Account No. & Name
- ☐ Collection Amount
- ☐ Collection Status
- ☐ Additional Info
- ☐ Error Description
- ☐ Description
- ☐ Collection Date

Reset Apply

- Click **Apply** to apply the modified columns preferences.
 - Click **Reset** to reset the columns preferences.
8. Click **Download** and select the option PDF or CSV from the dropdown list.
The **Select Columns** overlay screen appears.

Charges List – Select Columns

Charges Inquiry
ABZ Solutions | ***462

Party Name: ABZ Solutions | ***462

Charge Description: [Dropdown]

From Date: 2/1/2024 To Date: 2/15/2024

Collection Status: [Dropdown]

ⓘ Difference between From Date and To Date should not be greater than 30 days.

Charges List
12 Record(s)

From Date	Error Description	To Date	Description	Account No. & Name	Amount	Collection Amount	Collection Date	Collection Status
1/1/2020		7/1/2021	Counter based charges	XXXXXXXXXXXX7777	GBP 12,412.22	USD 8,751,258.00	10/1/2020	SUCCESS
1/1/2021		11/1/2021	Counter based 2 charges	XXXXXXXXXXXX9832	GBP 1,986,215.00	INR 96,832.00	1/1/2021	PENDING
2/1/2020	oracle denied	9/1/2020	Tax may ghapla	XXXXXXXXXXXX4249	USD 9,126.00	INR 98,396,295.00	10/1/2021	FAILED
1/1/2020		7/1/2021	Counter based charges	XXXXXXXXXXXX7777	GBP 12,412.22	USD 8,751,258.00	10/1/2020	SUCCESS
1/1/2021		11/1/2021	Counter based 2 charges	XXXXXXXXXXXX9832	GBP 1,986,215.00	INR 96,832.00	1/1/2021	PENDING
2/1/2020	oracle denied	9/1/2020	Tax may ghapla	XXXXXXXXXXXX4249	USD 9,126.00	INR 98,396,295.00	10/1/2021	FAILED
1/1/2020		7/1/2021	Counter based charges	XXXXXXXXXXXX7777	GBP 12,412.22	USD 8,751,258.00	10/1/2020	SUCCESS
1/1/2021		11/1/2021	Counter based 2 charges	XXXXXXXXXXXX9832	GBP 1,986,215.00	INR 96,832.00	1/1/2021	PENDING

Select Columns
More columns can be deselected or modified.

- ☒ From Date
- ☒ To Date
- ☒ Description
- ☒ Amount
- ☒ Account No. & Name
- ☒ Collection Amount
- ☒ Exchange Rate
- ☒ Collection Date
- ☒ Collection Status
- ☐ Additional Info
- ☐ Error Description

Download

- Click **Download** to download the charges list in PDF or CSV format with selected columns.

15. Access Management

Access to Virtual Account functionalities and information displayed on screen is dependent on how the management has been set up. At present a user's access to Virtual Accounts Management functionalities can be determined by

- Access to Real Accounts that participate in Virtual Accounts Management
- Access to Virtual Accounts and
- Access to Virtual Identifier

For more details on how to set up access management for Virtual Accounts Management please refer 'Access Management' section in *User Manual Oracle Banking Digital Experience Core*.

Access management & Virtual Accounts Management widgets

Following is a broad guideline as to how access management rights of a user impacts the Virtual Account widgets and other Virtual Accounts Management screens

Dashboard Widgets

- Real Accounts: A user will see information and be able to transact in only those Virtual Accounts Management enabled real accounts that he has appropriate access to
- Virtual Entities: A user will be able to see all the virtual entities that belong to the party id in context
- Virtual Accounts: A user will see information & be able to transact in only those Virtual Accounts that he has appropriate access to
- Virtual Accounts Structure: A user will see the full list & count of the Virtual Accounts structure of the party ID in context. User can further click on the link to view the structure details.

Other Virtual Accounts Management screens

The same principle explained above applies to the Virtual Accounts Management screens. Information displayed in various search screens, lists and details screens function depends on the access to real & Virtual Accounts user has access to. For example, Virtual Entity may have 500 Virtual Accounts mapped, but what a user will see is only those accounts that he has access to – could be all 500 or less.

Note: If the user does not have access to underlying Real Account, the user will still be able to view and transact on virtual account structure.

16. Send-to-Modify

Send-to-Modify functionality enables the approver to send the application back to the maker for the further modification.

The below transactions are eligible for Send-to-Modify functionality

- Virtual Account - Close
- General Rate - Create
- General Rate - Edit
- Special Rate - Create
- Special Rate – Edit

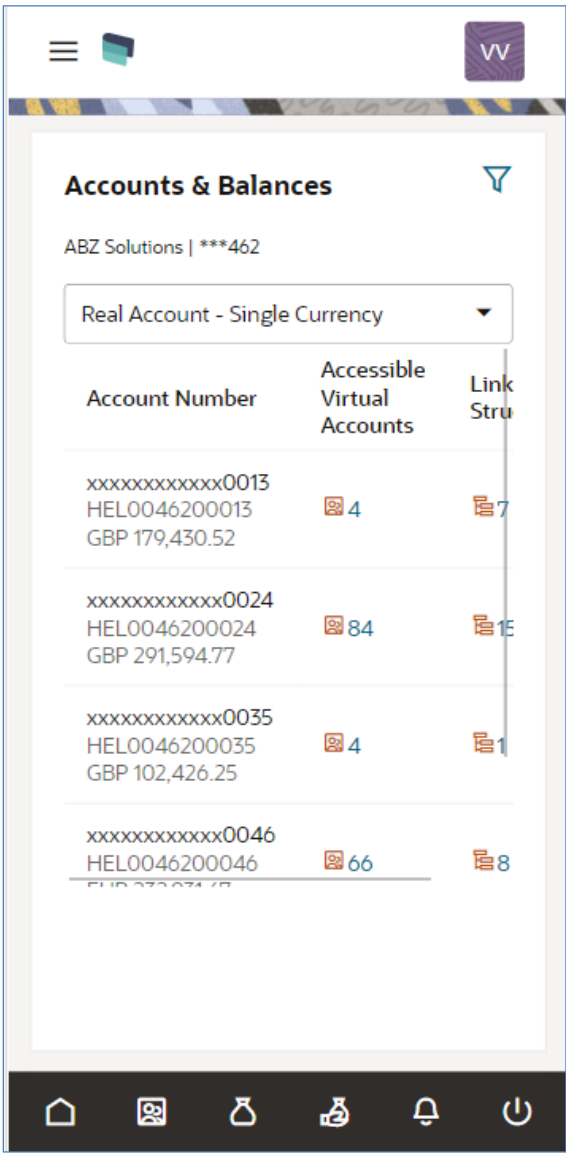
17. Mobile Touch Point

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


Note: Functionality and Information displayed in each widget (columns, links, Graphs, charts etc) depends on the access to Real Accounts and Virtual Accounts user has and is consistent with what is available on Desktop

The below screen gives an idea how the data in widget will be shown on mobile screen:

Dashboard – Accounts & Balances Widget



Create Virtual Entity - Entity Information

 **Virtual Entity**
ABZ Solutions | ***462

Virtual Entity ID

Required


Virtual Entity Name

Required

Corporate Type

Required

Date of Incorporation



Country of Incorporation

Virtual Entity - View

↑

Virtual Entity

ABZ Solutions | ***462

Edit

Virtual Entity Name

Corp SDCVE01

Active

Virtual Entity ID

SDCVE01

Virtual Entity Type

Corporate

Party Name

ABZ Solutions | ***462

Virtual Entity Details

Virtual Entity Name

Corp SDCVE01

Corporate Type

Corporation

Country of Incorporation

ALAND ISLANDS

Mapped Virtual Accounts

6

Create Virtual Account

17-3

ORACLE®

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Virtual Account

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New Virtual Account

Templates

Party Name

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▼

Account Details

Virtual Entity ID & Name

▼

Required

Branch Name

▼

Required

Virtual Account Name

Required

Product

▼

Required

Virtual Account – View

↑

Virtual Account

ABZ Solutions | ***462

Edit | ⋮

Virtual Account Name

Corp AUTOR40

Active

Virtual Account Number

XXXXXXXXXXXX9998

Available Balance

GBP 12.00

£

Account Details

Party Name

ABZ Solutions | ***462

Virtual Account Name

Corp AUTOR40

Virtual Entity ID & Name

AUTOR40 - Corp AUTOR40

Branch Name

HEL FC UNIVERSAL BANK

Product

DEF1 - DEF1

The below list of transactions is enabled on mobile application:

Screen Name	Transaction Type
Dashboard	<ul style="list-style-type: none">• Virtual Entity Summary• Position By Currency• Balance Trends of Virtual Account• Top 5 Virtual Account Balances• Account and Balance• Cash Position Overall• Move Money
Internal Screens	<ul style="list-style-type: none">• Create Virtual Entity• View Virtual Entity Summary• View Virtual Entity Details• Edit Virtual Entity• Close Virtual Entity• Create Virtual Account• Create Virtual Account - Templates• View Virtual Account Summary• View Virtual Account Details• View Virtual Account Structure Summary – Tabular view• View Virtual Account Structure – Tabular view• Close Virtual Account Structure• Edit Virtual Account• Close Virtual Account• Virtual Accounts Selected for Closure• Virtual Accounts Closure Status• Reopen Virtual Account• Create Remittance ID• View Remittance ID Summary• View Remittance ID Details• Edit Remittance ID• Close Remittance ID

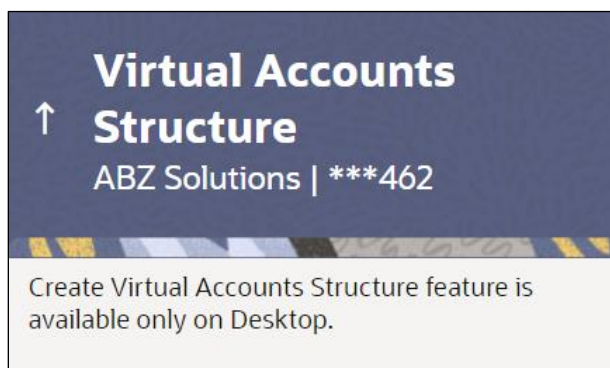
Screen Name	Transaction Type
Internal Screens (Continued)	<ul style="list-style-type: none"> • Reopen Remittance ID • Virtual Identifier Transaction Inquiry • View Virtual Multi-Currency Accounts Summary • View Virtual Multi-Currency Accounts Details • View Internal Credit Line Summary • Internal Credit Line – Line Details • Move Money • Transaction Inquiry • Pre-Generated Statement • Ad hoc Statement • View Restrictions • Edit Restrictions • Charges Inquiry
Approver Screens	<ul style="list-style-type: none"> • Create Virtual Accounts Structure – Tabular view • Edit Virtual Accounts Structure • Close Virtual Accounts Structure • Create Virtual Entity • Edit Virtual Entity • Close Virtual Entity • Create Virtual Account • Reopen Virtual Account • Edit Virtual Account • Close Virtual Account • Create Internal Credit Line • Edit Internal Credit Line • Close Internal Credit Line • Create Internal Credit Line Linkage • Edit Internal Credit Line Linkage • Close Internal Credit Line Linkage • Move Money • Add General Rates • Edit General Rates • Add Special Rates • Edit Special Rates • Create Virtual Account - File Upload • Create Virtual Account Structure - File Upload • Virtual Account Closure - File Upload

The below list of transactions is not supported on mobile application:

Screen Name	Transaction Type
Dashboard	<ul style="list-style-type: none">Virtual Account Structure
Internal Screens	<ul style="list-style-type: none">Create Virtual Accounts Structure – Tree and Tabular viewView Virtual Accounts Structure – Tree viewEdit Virtual Accounts Structure – Tree and Tabular viewCreate Virtual Multi-Currency AccountEdit Virtual Multi-Currency AccountCreate Internal Credit LineEdit Internal Credit LineCreate Internal Credit Line LinkageView Internal Credit Line Linkage - Summary PageEdit Internal Credit Line LinkageDelink Internal Credit Line LinkageView Special RatesView Special Rates DetailsAdd Special RatesEdit Special RatesView General RatesView General Rates DetailsAdd General RatesEdit General RatesManage Columns and UI Download

Note: The system populates the error message if the user opens any of the non-supported transactions in the mobile application.

Error Message – Non-Supported Transactions



FAQs

1. Can I create multiple Virtual Entities?

Yes, you can create numerous Virtual Entities under a Real Entity. There is no upper limit to it.

2. Is it necessary to create a Virtual entity in order to create a Virtual Account?

Yes, for creating a Virtual Account, it is mandatory to first create a Virtual Entity & then create Virtual Accounts under it. You may choose to open a single or multiple Virtual Accounts under a single Virtual entity.

3. Can I create multiple Virtual Accounts in a single request?

Yes, you can create numerous Virtual accounts using Bulk file upload option. There is no upper limit to it. You may also create multiple Virtual Accounts via menu option; however, this is limited to one Virtual Account at a time.

4. Can I close a Virtual Entity or a Virtual Account even if there is any balance in it?

No, you cannot close a virtual Account if there is any balance in it. Similarly, you cannot close a Virtual Entity until all the linked Virtual accounts under it are zeroed and closed.

5. How do I create a Virtual Accounts Structure?

You need to first select a real account under which you want to create a structure. In the structure there will be a Virtual Account, which sits on the top as a Header Account under which you can start linking child accounts. You can create one structure at a time however there is no upper limit of adding child accounts to a parent account.

6. Can I create a Virtual Accounts Structure in different views?

Yes, you can create a Virtual Accounts Structure in tree view or in tabular view. You can also switch the view anytime during the creation to one way or the other.

7. Can I edit a Virtual Accounts Structure in different views?

No, you can only create, view & close a Virtual Accounts Structure in both table & tree format. Edit Structure in Tree view is currently not supported and can only be performed in Table view.

8. Will I be able to access Virtual Accounts structure on all the browsers?

No, virtual Accounts structure is not supported on any version of Internet Explorer.

9. How do I make Payments and Transfers?

You can make payments & funds transfers using Move Money option placed on Dashboard or via Menu option however, transfers can only be initiated from one Virtual Account to another Virtual Account belonging to a single real account.

10. Can I create multiple Remittance ID list in a single request?

Yes, you can create multiple Remittance ID's in a single request by using Bulk file upload.

11. Can I use Virtual Account Management application from mobile?

Yes, it is supported on following devices -

- Tablet - Landscape view (All VAM transactions)
- Tablet - Portrait view (Refer section [17 Mobile Touch Point](#) for list of enabled transactions)
- On Mobile view - (Refer section [17 Mobile Touch Point](#) for list of enabled transactions)

12. Can I get an updated overview of my Top Virtual Account Balances & cash positions any time?

Yes, you can get the complete information and overall Virtual Accounts performances real time on Virtual Account Management Dashboard.

13. Can I customize my Dashboard and select the widgets I want?

Yes, you can pick the widgets for your Dashboard preferred as per your usage and create your own Dashboard.

14. Will I see the data of all the Virtual Accounts on Dashboard even If I have limited access to only few Accounts?

No, data, balances, Graphs, charts etc. of only those Virtual Accounts will be shown in the entire application for which you have access to. Access is provided basis Real Accounts and Virtual Accounts.

15. Is it mandatory to select Virtual Entity & Currency to view details in Balance Trends, Top 5 Virtual Accounts & Cash Positions widget?

Yes, data will be published based on your selection of Entity and currency. In case if no accounts are maintained in selected combination, then error message will be shown to you.

16. Can I create Virtual Multi-Currency Account using Real accounts I do not have access to?

No, you can create virtual multi-currency account by using only those single currency real accounts, which you have access to. Further, only those real accounts that have been identified for participating in Virtual Accounts Management can be used to create a Virtual multi-currency account.

17. Can I view the Balances of all the linked Real Accounts in a VMCA?

Yes. After Selecting a Virtual Multi-currency account from the drop down, “View Balance” link will appear. On click of it, a pop up is shown which will display the balance of each real account.

18. Is it mandatory to default a currency while creating Virtual Multi-Currency Account?

No, it is an optional field. You may choose to create a virtual multi-currency account without defaulting a currency.

19. Can I create multiple Virtual Multi-currency accounts using the same real accounts?

Yes, you can create Virtual Multi-currency accounts in such combination.

20. Are all the parties displayed in the party selection dropdown?

No, you can view and select only those parties where appropriate access has been provided.

21. Will I be able to view all the Virtual Accounts for the selected Virtual Entity on Statement screens?

No, the list of Virtual Accounts will be displayed based on the configured limit. If we select the Virtual Entity which contains more than the configured limit of Virtual Accounts, the error message will be displayed.

22. Can I customize PDF file downloads?

No, there cannot be any customization as the list of transactions comes directly from Oracle Banking Virtual Account Management for download.

23. Is there be any impact on (OBDX VAM/RTM screens) due to role transaction mapping clean up ?

Yes, due to clean up, existing functionality has been improved to simplify the categorization of role transaction mapping for all the transactions related to Virtual Accounts Management, effectively grouping them under the relevant transaction menu categories.

Following changes have been done –

1. Grouping of transactions from individual transactions (Create, Edit, View, Download, etc.) into broader categories (Maintain, Inquire, Delete, etc.) in Role transaction mapping screens.

2. Additionally, the dependencies between cross transactions have been updated to ensure that all functional transactions in the Hamburger Menu on OBDX VAM UI works in line with the corresponding line items listed under RTM transactions.

24. What happens when DDA integration is not available?

Virtual Account module will work seamlessly even when integration to the bank's DDA is not available. In such a scenario, when the parameter "DDA availability for Virtual Accounts Management (Y/N)" is set to No, field containing the Real account balance as well as the real account balances will not be displayed on the UI but the virtual account functionalities will continue to work.

25. What actions are allowed at the Virtual Account level if it expires?

When a Virtual Account expires, users are permitted to: 1. Update the details and expiry date of the Virtual Account, 2. Generate and view statements for expired Virtual Accounts, 3. Adjust access rights associated with the expired Virtual Account.

26. If Virtual Entity Name changes, will this change be reflected in the Virtual Account Name for already available virtual accounts where Name got defaulted from Virtual Entity due to Name Change Restriction at Product level?

No, any updates to the Virtual Entity Name will not affect the name of the existing Virtual Account.