

Oracle Fusion Cloud Financials

**Enable Bank Account Validation
Service for J.P. Morgan**



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1 Get Started With Bank Account Validation Service for J. P. Morgan

About this Playbook

This playbook covers the end-to-end process for enabling J.P. Morgan Bank Account Validation Service (AVS). This is a paid partner-bank service used with Oracle Fusion Cloud ERP to validate supplier bank account details during supplier registration and supplier profile change approval flows.

AVS helps validate supplier bank account information by providing these capabilities:

- Bank account validity: Confirms whether the supplier bank account exists and is open or valid for payments.
- Bank account owner validation: Checks whether the supplier's name matches the name associated with the bank account.
- Approver visibility: Shows the AVS validation result and supporting message in the supplier registration and supplier profile change approval notification.
- Informational result: Provides validation information that approvers can use when reviewing supplier registrations, supplier profile changes, or payment-related decisions. AVS doesn't automatically reject the supplier, block approvals, or stop payment processing.

These roles can perform the tasks described in this playbook:

- Customer implementation teams responsible for enabling and configuring J.P. Morgan AVS in Oracle Fusion Cloud ERP.
- Financials, Procurement, Payables, and Supplier Portal administrators responsible for configuring supplier registration and supplier profile change settings.

Scope and Limitations

The supported AVS validation scope and known limitations include account location, branch type, ownership validation, and where validation occurs:

Scope

The scope that applies to AVS validation is as follows:

- AVS supports supplier bank accounts in these 18 countries:
 - Austria
 - Belgium
 - Bulgaria
 - The Czech Republic

- Denmark
 - France
 - Germany
 - Ireland
 - Italy
 - Luxembourg
 - The Netherlands
 - Norway
 - Poland
 - Portugal
 - Spain
 - Sweden
 - Switzerland
 - The United States.
- AVS validates ownership against the supplier's name for supplier profile change requests.
 - Account verification is performed at the bank account or account owner level, not at the supplier header or supplier site level.

The validation is tied to the bank account itself and its associated account owner records, regardless of where the account is entered or assigned. Although a bank account can be associated within a supplier or supplier site context, AVS validates the underlying bank account information rather than performing a separate validation specific to the supplier level.

Limitations

These are the limitations that apply to AVS validation:

- Bank accounts in countries outside the 18 supported countries aren't supported. Oracle displays a message indicating that validation wasn't performed.
- Joint account owners aren't evaluated separately and may not be recognized during ownership validation.

Before You Begin

Before performing the tasks, make sure that the required roles, privileges, and readiness requirements are available.

Required Access

Before performing the tasks, make sure that the required roles and privileges are assigned in Oracle Cloud ERP.

This table displays the required roles and privileges:

Functional Privilege	Allowed Action	Assigned to Job Role
Configure Oracle Fusion Applications Offering ASM_CONFIGURE_OFFERING_PRIV	Configure offerings and functional areas that will be implemented in the current environment	Application Implementation Consultant
Review Applications Offering ASM_REVIEW_ APPLICATIONS_OFFERINGS_PRIV	Access the Getting Started page	Financial Application Administrator

Prerequisites

Before you proceed, check these prerequisites:

- The customer has engaged J.P. Morgan and completed the required AVS onboarding process or statement of work requirements.
- The customer has a designated J.P. Morgan Payments Developer Portal administrator who can access the AVS project and upload mTLS certificates for the applicable test and production environments.
- The customer has obtained the client identifier, program identifier, bank account validation profile name, and bank account validation program type from J.P. Morgan.
- The customer has the production and test cloud pod names ready to include in the Oracle service request.
- If the customer has an existing J.P. Morgan program, confirm with J.P. Morgan whether it can be used for AVS and whether the certificate configuration is compatible.

2 Enable Bank Account Validation Service

Complete J.P. Morgan AVS Subscription

Before requesting Oracle enablement, the customer must complete the J.P. Morgan AVS subscription process and ensure that the required J.P. Morgan Payments Developer Portal access is available.

- You don't need a deposit account with J.P. Morgan to use AVS. Work with J.P. Morgan to subscribe, complete the scope of services, and confirm that the Developer Portal project exists.
- If you're new to J.P. Morgan, explore the customer page for J.P. Morgan AVS integration with Oracle Fusion ERP and select **Request More Info**.

Related Topics

- [J.P. Morgan AVS integration with Oracle Fusion ERP](#)

Request Oracle Enablement

Create a service request to enable AVS for the required test and production environments.

Follow these steps:

1. Create a service request in My Oracle Support.
2. Include these values in the service request:
 - Product: Oracle Fusion Payments Cloud Service
 - Category: Embedded Banking
 - Subcategory: Use the customer-specific or Oracle Support provided value
3. Include the production and test environment details.
4. Request these parameters from Oracle Support:
 - Controlled configuration lookup code
 - Certificate generation support for the required environments

Enable the Procurement Feature Opt-In

Enable the required Procurement feature opt-ins to support AVS validation in supplier registration and supplier profile change flows.

Follow these steps:

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Change Feature Opt In**.

2. Select and enable the Procurement feature.

This table displays the required Procurement feature opt-ins to support AVS validation.

Flow	Required Opt-In
Supplier registration	○ Next Generation User Experience for Supplier Registration ○ Configure Supplier Registration Approval Notification Using Oracle Analytics Publisher ○ Validate Supplier Bank Accounts - Registration Request Choice
Supplier profile change	○ Use and Configure Redwood-Style Supplier Profile Change Request Approval Notifications ○ Validate Supplier Bank Accounts - Profile Change Request Choice ○ Enable Suppliers to Manage Company Profile to validate bank accounts submitted from Supplier Portal ○ Approve Internal Changes on Supplier Profile - Bank Accounts Feature Choice

For more information, see the Optional Uptake of New Features section in the readiness document for detailed instructions.

Note: AVS validation is supported only in the required Redwood supplier registration and supplier profile change flows.

Related Topics

- [Opt In To New Features After Update](#)
- [Use and Configure Bank Account Validation Service](#)
- [Validate Supplier Bank Accounts](#)

Add the Controlled Configuration Lookup Code

Add the controlled configuration lookup code provided by Oracle Support to make the Bank Account Validation option available in Embedded Banking setup.

Follow these steps:

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Tasks**, and then search for Manage Standard Lookups.
2. Search for the ORA_ERP_CONTROLLED_CONFIG lookup type.
3. Add the AVS lookup code provided by Oracle Support.
4. Enable the lookup code and save the configuration.

Results:

Adding the lookup code to the ORA_ERP_CONTROLLED_CONFIG lookup type enables the Bank Account Validation option in the Manage Embedded Banking Configurations task.

Start the Bank Account Validation Flow

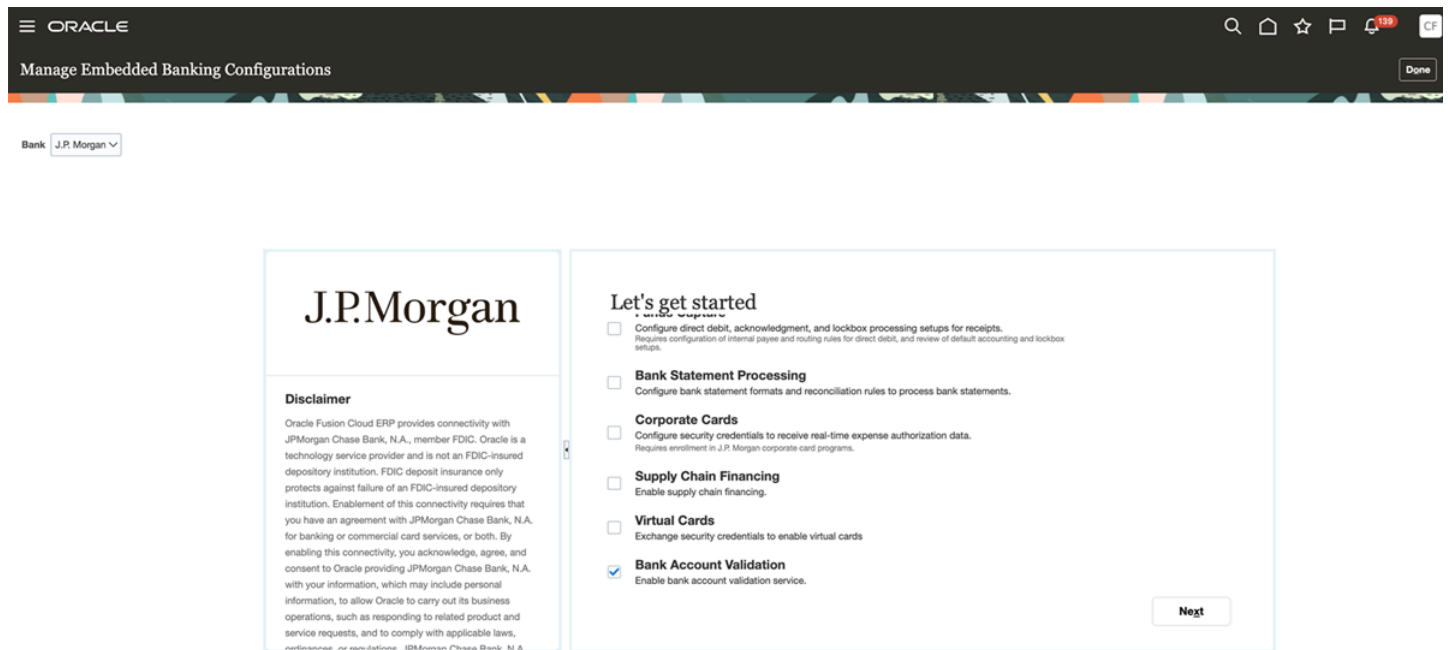
Complete this setup to start J.P. Morgan AVS in embedded banking.

Follow these steps:

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Financials > Manage Embedded Banking Configurations**.
2. Select **Manage Banking Configurations for J.P. Morgan**.
3. In the Manage Banking Configurations for J.P. Morgan dialog box, enable only the flows included in the customer's agreement with J.P. Morgan and select Next.

Note: To enable only AVS, select **Bank Account Validation**.

This screenshot shows the Manage Banking Configurations for J.P. Morgan dialog box.



The J.P. Morgan AVS validation flow starts.

Oracle sends an email with certificates and upload instructions to the administrator who initiated the enablement. The email subject is Action Required: One-Time Security Artifact Upload for J.P. Morgan Services.

Note: If your organization's email security policy blocks external emails with attachments, you can download the certificate directly from the Onboarding UI. In the Bank Account Validation section, select **Download** to retrieve the certificate. If the **Download** option isn't available or you find issues, contact Oracle Support for help.

Upload Certificates in the J.P. Morgan Payments Developer Portal

To enable account validation, upload Oracle-generated certificates in the J.P. Morgan Payments Developer Portal.

Follow these steps:

1. Sign in to the J.P. Morgan Payments Developer Portal using the credentials provided by J.P. Morgan.
2. Follow instructions from J.P. Morgan to upload the certificate under mTLS and apply it to Validation Services.
3. Use the appropriate environment configuration for test, stage, or production environments.
4. Wait for the certificate status to change from Installing certificate to Active.
The certificate email contains a one-time security artifact. After the certificate is uploaded successfully, delete any saved copies that are no longer required.

Confirm Oracle Connectivity Completion

After the J.P. Morgan certificate becomes active, wait for the Oracle connectivity setup to complete.

The Bank Account Validation status on the Manage Embedded Banking Configurations page may remain In Progress while the J.P. Morgan certificate is being installed.

Follow these steps:

1. Wait until the certificates become active in J.P. Morgan. It takes 24 to 48 hours for the Oracle status to change to Complete.
2. If the status remains In Progress, confirm that the certificate was uploaded to the correct J.P. Morgan project and environment tab. Then work with J.P. Morgan or Oracle Support to investigate the issue.

Enter J.P. Morgan Payment System Values in Oracle

Enter J.P. Morgan payment system values in Oracle to send AVS requests to the correct customer identifiers and configuration.

Follow these steps:

1. Go to **Navigator > My Enterprise > Setup and Maintenance > Payments > Manage Payment Systems**.
2. Search for J.P. Morgan Bank Account Validation System.
3. Select the payment system and select **Edit Payment System Accounts**.

4. Enter the required values provided by J.P. Morgan, and save.

This table describes payment system options and how to set up each option.

Payment System Option	Action
Bank Account Validation Countries List	The default applicable country list is US.
Bank Account Validation Profile Name	Enter the value provided by J.P. Morgan during onboarding.
Bank Account Validation Program Type	Enter the value provided by J.P. Morgan during onboarding.
Client Identifier	Enter the value provided by J.P. Morgan during onboarding.
Program Identifier	Enter the value provided by J.P. Morgan during onboarding.
Request and Response Formats	Oracle preconfigures these options. Don't change them.
Result Usage or Usage Rule	Accept Failure is preconfigured. Don't change it.
Transmission Configuration	J.P. Morgan AVS Outbound is preconfigured. Don't change it.

Test the AVS Setup

You can test the AVS setup in a test or stage environment using the J.P. Morgan provided test data and confirm that AVS validation results appear in the approval notification.

Before you proceed, confirm that these prerequisites are complete:

- The customer has access to the J.P. Morgan provided test data spreadsheet for nonproduction testing.
- Test administrators are available to submit supplier registration or supplier profile change requests.
- Approvers are available to confirm that AVS results appear in the approval notification.
- Supplier Portal access or internal supplier profile access is configured for the flow being tested.

Follow these steps:

1. For test or stage testing, use the J.P. Morgan provided spreadsheet containing sample bank account details and expected AVS validation results. Configure the test data exactly as provided by J.P. Morgan.
2. Submit a supplier registration or supplier profile change request with a supplier bank account.
3. Confirm that the approval notification shows the AVS result and supporting message.

4. Confirm these test results:

- The API connection is working correctly.
- AVS responses are returned successfully.
- AVS validation results are visible within the approval notification flow.

Approvers may also see these results:

- If an approver returns a supplier registration request and the requester resubmits it, Oracle revalidates the bank account, and the approver sees the latest result.
- For supplier profile change requests, the requester doesn't see the AVS result. Only approvers see the AVS result.

3 Validate Test Outcomes

Use the AVS validation status to help determine whether additional review of the supplier bank account information is required.

This table describes the possible AVS validation outcomes and recommended actions for each outcome.

Status	Meaning	Allowed Action
Verified	The account is open and valid, and the supplier is verified as the account owner.	Continue the normal approval review.
Failed	The account is invalid or closed. The account is valid, but the supplier doesn't match the account owner.	Review the bank account details and supplier ownership evidence before approval.
Inconclusive	J.P. Morgan couldn't find or validate the account or account ownership.	Ask the supplier to verify routing or account details and ownership information, then resubmit where appropriate.

Result Visibility

Review where AVS results are shown and when they're saved to the supplier profile.

You can view the AVS results in these locations:

- **Supplier registration:** The validation result appears in the registration approval notification and is saved to the supplier profile after approval.
- **Supplier profile change:** The validation result appears in the supplier profile change approval notification and is saved to the supplier profile after the change request is approved.
- **Informational result:** AVS results are informational only and don't automatically reject suppliers, prevent approvals, or stop payment processing.

Differences Between Test and Production Environments

Understand the key setup and testing differences between test or stage and production environments.

This table lists the differences between these environments.

Area	Test or Stage	Production
Certificates	Use the test or stage certificate from Oracle.	Use the production certificate from Oracle.

Area	Test or Stage	Production
AVS enablement flow	Complete the AVS enablement flow for the test or stage pod.	Complete the AVS enablement flow for the production pod.
Identifiers	Use J.P. Morgan provided test values if J.P. Morgan issues environment-specific values.	Use J.P. Morgan provided production values.
Testing	Use J.P. Morgan-approved test cases and data.	Use the live onboarding and approval process for limited production validation. Don't use test data.

4 Resolve AVS Validation Issues

This table lists the troubleshooting actions that help resolve common AVS setup and validation issues.

Issue	Cause	Action
Bank Account Validation option is missing	The controlled configuration lookup code wasn't created.	Add the AVS lookup code under ORA_ERP_CONTROLLED_CONFIG and save.
Status remains In Progress	Certificate hasn't been uploaded, was uploaded to the wrong J.P. Morgan environment tab, or hasn't become active yet.	Upload the certificate to the correct project and environment tab, wait for Active status, then recheck Oracle after a few hours.
Certificate email went to the wrong person	The email is sent to the administrator who started the AVS enablement flow.	Forward it securely to the organization's J.P. Morgan portal administrator, or work with Oracle Support if it must be regenerated.
Certificate email isn't received	Your organization's internal email security policy may have blocked the email because it contains attachments.	Confirm with your internal IT or security team whether external attachments are blocked. If confirmed, update the Oracle Service Request, and ask Oracle Support to attach the certificates to the service request.
Validation doesn't run after setup	Missing J.P. Morgan payment system values, wrong feature choices, bank account in an unsupported country, or unsupported classic flow.	Check Manage Payment Systems values, opt-ins, request type, country, and Redwood flow setup.
Validation status is Failed	Invalid or closed account or supplier doesn't match the bank account owner.	Verify the account and ownership evidence with the supplier before approval.
Validation status is Inconclusive	Account or owner couldn't be confirmed by AVS.	Ask the supplier to verify details, then resubmit if the request can be corrected.
Bank account shows no validation	AVS scope is limited to 18 countries.	Use normal manual review for unsupported countries until the service scope changes.
Generic error: Missing J.P. Morgan payment system values	Payment system setup is incomplete, and client and profile identifiers provided by J.P. Morgan weren't entered.	Enter the missing values provided by J.P. Morgan. For more information, see Enter J.P. Morgan Payment System Values in Oracle .
Generic error: Individual supplier type test data issue in releases earlier than 26B	There is a known issue for supplier type Individual when testing with sample data in releases earlier than 26B.	If testing in releases earlier than 26B, set the tax organization type to Corporation.

5 FAQs

Review answers to common questions about AVS setup, scope, validation behavior, and certificate handling.

Which bank provides AVS for Oracle ERP?

J.P. Morgan provides the bank account validation service.

Is AVS a paid service?

Yes. Bank account validation is a paid subscription with the bank.

Does the supplier bank account need to be with J.P. Morgan?

No. Supplier bank accounts may be held at J.P. Morgan or another bank, but they must be in one of the 18 supported countries.

Does the customer need a J.P. Morgan account?

No. You don't need a deposit account with J.P. Morgan to use AVS. You do need to subscribe to the service through J.P. Morgan.

Which processes use AVS?

AVS is used in supplier-related processes. The supplier registration process is supported starting in Oracle Fusion Cloud release 25C. The Supplier Profile Change Management process is supported starting in Oracle Fusion Cloud release 25D when the related feature choices are enabled.

Which countries does AVS support?

AVS supports supplier bank accounts in these 18 countries:

- Austria
- Belgium
- Bulgaria
- The Czech Republic
- Denmark
- France
- Germany
- Ireland
- Italy
- Luxembourg
- The Netherlands

- Norway
- Poland
- Portugal
- Spain
- Sweden
- Switzerland
- The United States.

Does AVS stop payments or block approvals?

No. Approvers may use the AVS validation result as part of their review.

Can I change the request or response formats or transmission configuration?

No. Oracle preconfigures these for J.P. Morgan AVS. Changing them can break onboarding or operation.

Who sees the AVS result?

Approvers see the result in the relevant approval notification. For supplier profile change requests, the requester or supplier doesn't see the validation status.