

Oracle® Banking Digital Experience Cloud Service

Virtual Account Management Corporate File Upload User Manual



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The Oracle logo, consisting of a solid red square with the word "ORACLE" in white, uppercase, sans-serif font centered within it.

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Contents

Preface

Purpose	i
Audience	i
Documentation Accessibility	i
Critical Patches	i
Diversity and Inclusion	ii
Conventions	ii
Structure	ii
Related Resources	iii
Screenshot Disclaimer	iii
Acronyms and Abbreviations	iii

1 Virtual Account Management File Upload

1.1 Upload a File	2
1.1.1 FAQs	4
1.2 Uploaded Files Inquiry	5
1.2.1 Uploaded File Inquiry – Default View	5
1.2.2 Uploaded File Inquiry – Search Filters	6
1.2.3 Uploaded File Inquiry - File Details	9
1.2.4 FAQs	21

2 File Approval

2.1 File Approval	1
2.2 Record Level Approval	3

3 Mobile Touch Point

4 Bulk Upload File Structure

Index

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Critical Patches](#)
- [Diversity and Inclusion](#)
- [Conventions](#)
- [Structure](#)
- [Related Resources](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

This document is intended for the following audience:

- Customers
- Partners

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 customer access to and use of Oracle support services will be pursuant to the terms and conditions specified in their Oracle order for the applicable services.

Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and](#)

[Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

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.

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.

Structure

This manual is organized into the following categories:

Preface gives information on the intended audience. It also describes the overall structure of the User Manual.

Introduction provides brief information on the overall functionality covered in the User Manual.

The subsequent chapters provide information on transactions covered in the User Manual.

Each transaction is explained in the following manner:

- Introduction to the transaction
- Screenshots of the transaction
- The images of screens used in this user manual are for illustrative purpose only, to provide improved understanding of the functionality; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.
- Procedure containing steps to complete the transaction - The mandatory and conditional fields of the transaction are explained in the procedure. If a transaction contains multiple

procedures, each procedure is explained. If some functionality is present in many transactions, this functionality is explained separately.

Related Resources

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

- Oracle Banking Digital Experience Cloud Service Licensing Manuals

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

The list of the acronyms and abbreviations used in this guide are as follows:

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDXCS	Oracle Banking Digital Experience Cloud Service

1

Virtual Account Management File Upload

Corporates often look forward for an option to make multiple transactions and multiple maintenances quickly and conveniently through a single file upload typically for processing the salary of the corporate staff, for making the vendor payments or even for managing their Virtual Accounts or creating invoices on buyers through uploading a file.

File Upload module of Oracle Banking Digital Experience provides with an ability to the corporate customers to manage file uploads. Various financial and non-financial type of files can be upload by the corporate using pre-defined templates resulting in saving the transaction processing time than entering single record for each transaction.

Salary payments, fund transfers, vendor payments are a few examples of financial transactions that can be supported through file upload. A non-financial file upload facilitates upload of multiple payee creation records, Virtual Account creation, Virtual Account modification, Virtual Account closure, Virtual Accounts Structure creation, Virtual Accounts Structure modification, Virtual Entity creation, Virtual Entity modification, Virtual Entity closure, Remittance ID creation and Special Rates addition at a single instance.

S.No	Functionality Name	File Level Approval	Record Level Approval
1	Virtual Account Creation (With and without Real Accounts Linkage)	Y	Y
2	Virtual Account Modification	Y	Y
3	Virtual Account Closure	Y	Y
4	Virtual Accounts Structure creation	Y	N
5	Virtual Accounts structure Modification	Y	N
6	Virtual Entity Creation	Y	Y
7	Virtual Entity Modification	Y	Y
8	Virtual Entity Closure	Y	Y
9	Remittance ID Creation	Y	N
10	Special Rates Addition	Y	N

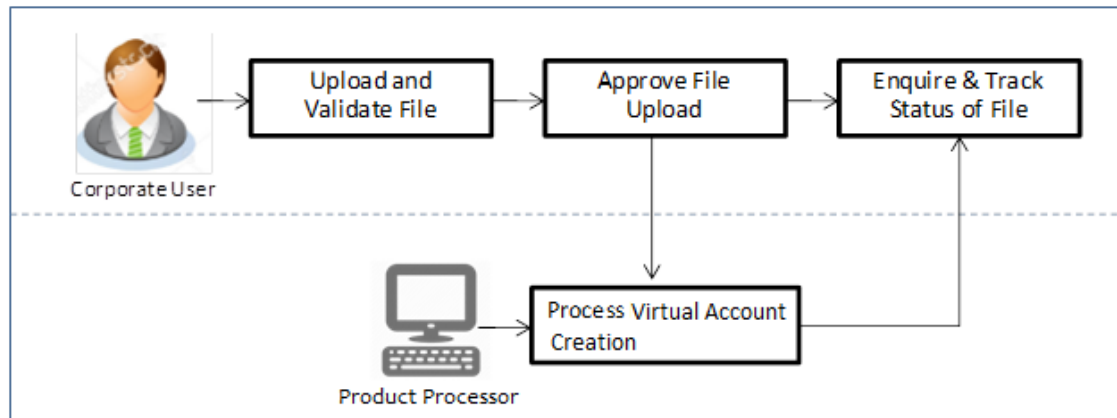
Oracle Banking Digital Experience File Upload module enables banks to upload files according to agreed operational and business rules. Also allows the users view the status of the files and records uploaded using Oracle Banking Digital Experience Platform. Further User can view and download the files which went to the error status and response file.

File Uploads facility is simple to use, has daily transaction limits and comes with the security of dual / multi signatory approvals with an option to approve the entire file (File Level approval) or each record uploaded as a part of file (Record level approval)

Features Supported in Application

- Upload a File
- Approve a File (File Authorization)
- View Uploaded Files and status of file and its records (Uploaded File Inquiry)
- Access Error file (if any)

- Access Response File



Prerequisites

- Party Preferences set for Corporate
- Corporate user is created
- Transaction and Party ID access is provided to corporate user.
- Approval rule set up for corporate user to perform the actions.
- Account and Transaction access has been provided to the user
- Access of the file identifiers are provided to the party and user to perform uploads and view other details.
- [Upload a File](#)
- [Uploaded Files Inquiry](#)

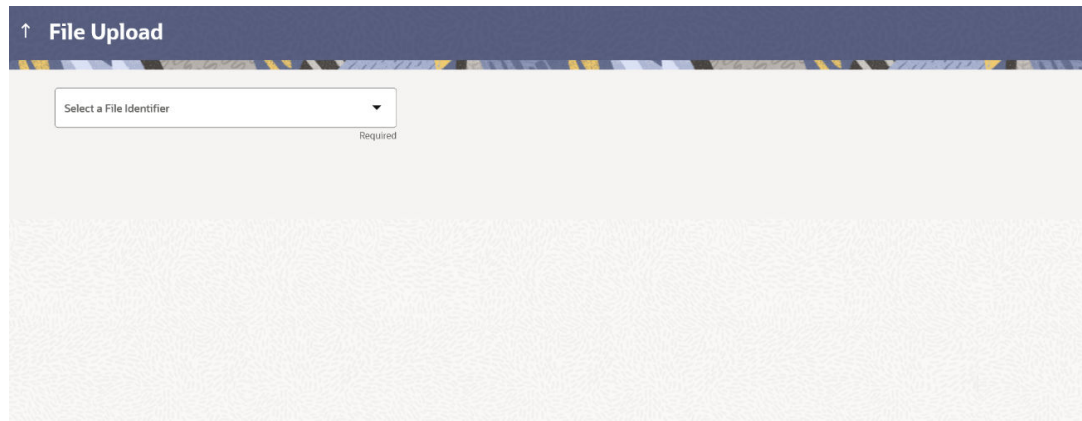
1.1 Upload a File

Upload a file option provides an option to the corporate user to upload files containing multiple Virtual Account related transactions.

While files are managed entirely within the Oracle Banking Digital Experience File Uploads module, the Virtual Account management specific transactions are queued in the respective Core Banking system/Back office system, once submitted.

1. Perform any one of the following navigation to access the screen:
 - On Home Screen, click **Corporate Dashboard**. Under **Corporate Dashboard**, click **Toggle Menu**. Under **Toggle menu**, click **File Upload**
 - Under **Corporate Dashboard**, click **Quick links**. Under **Quick links**, click **File Upload**

The **File Upload** screen displays.



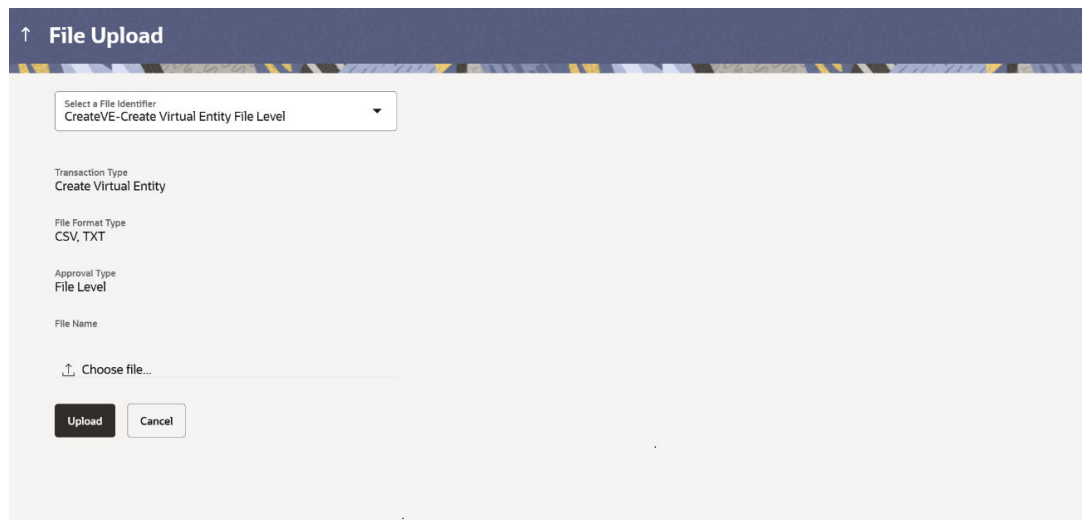
For more information on fields, refer to the field description table.

Table 1-1 File Upload - Field Description

Field	Description
File Identifier	File identifier created earlier, in order to identify the file. This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads.

2. On **File Upload** screen, select the File Identifier.
3. Under **File Identifier list**, select **File Identifier**.

The **File Identifier details** displays



For more information on fields, refer to the field description table.

Table 1-2 File Upload - Field Description

Field	Description
File Identifier	Select the File identifier created earlier and mapped to the user in order to identify the file.

Table 1-2 (Cont.) File Upload - Field Description

Field	Description
Transaction Type	<p>Displays the transaction type of the file upload.</p> <p>The transaction type applicable for Virtual Account Management:</p> <p>File and Record Level:</p> <ul style="list-style-type: none"> • Create Virtual Account (with and without Real Account Linkage) • Modify Virtual Account • Close Virtual Account • Create Virtual Entity • Modify Virtual Entity • Close Virtual Entity <p>File Level:</p> <ul style="list-style-type: none"> • Create Virtual Accounts Structure • Modify Virtual Accounts Structure • Create Remittance ID • Add Special Rates
File Format Type	<p>Displays the format in which the file can be uploaded.</p> <p>Virtual Account Management module supports only CSV and TXT file format.</p>
Approval Type	<p>Displays approval level of the file.</p> <p>The approval could be:</p> <ul style="list-style-type: none"> • Record Level: In record type approval, the approver can approve some records (in a file) and reject others. Only approved records are processed. • File Level: In a file type approval, the approver accepts or rejects the entire file, and all records are either processed or rejected. <p>Information is displayed based on the parameters defined at the file identifier selected by the user.</p>
File Name	<p>Choose the file from the local machine for upload.</p> <p>Post choosing the file, displays the file name.</p>

4. User can Perform any one of the following action:

- Click **Upload**.
- Click **Cancel** to abort the file uploading process.

The success message along with the file reference ID and status of the transaction appears.

5. User can Perform any one of the following action:

- Click **OK** to complete the file upload.
- Click the **File Reference ID** to inquire about the uploaded file status.

The Uploaded File Inquiry screen appears

- [FAQs](#)

1.1.1 FAQs

a) What are the different file formats that can be uploaded?

Virtual Account Management module supports only CSV and TXT file format for upload.

b) Can a file upload fail, before generating a File Reference Number?

Yes, system performs validations on the uploaded file before generating a file reference number. If one or more validations fail – the error message will be displayed on the screen and the file reference number will not be generated.

Validations include a check for maximum size, that the file is not malicious in nature; that the file is not a duplicate file, that it has the correct extension, that it is not empty etc.

1.2 Uploaded Files Inquiry

Through this option the user can view the files uploaded by the corporate user using Oracle Banking Digital Experience platform (only those files that the user has access to) and their status.

- The search can be filtered on various parameters like status and file reference ID.
- The user can track the status of the file and if there is an error in the file, he / she can download the error file to arrive at the exact reason for error.
- For files in the 'Processed' status, the user can download Response file, to vet status of processing (in the host) for each record, of the file.
- The user can track file history and check Individual record details.

Navigate to Uploaded Files Inquiry

- Perform any one of the following navigation to access the Screen:
 - On **Home** Screen, click **Corporate Dashboard**. Under **Corporate Dashboard**, click **Toggle Menu**. Under **Toggle menu**, click **File Upload**. Under **File Upload** click **Uploaded File Inquiry**
 - On **Home** Screen, click **Corporate Dashboard**. Under **Corporate Dashboard**, click **Quick Links**. Under **Quick Links**, click **Uploaded File Inquiry**
- [Uploaded File Inquiry – Default View](#)
- [Uploaded File Inquiry – Search Filters](#)
- [Uploaded File Inquiry - File Details](#)
- [FAQs](#)

1.2.1 Uploaded File Inquiry – Default View

On accessing 'Uploaded File Inquiry' option from the menu, by default screen displays the search screen of the files uploaded.

↑
Uploaded Files Inquiry
 ABZ Solutions | ***462

Required

Show transactions awaiting approval workflow assignment

File Status

- **Uploaded** : File has been uploaded and file reference number is generated.
- **Processing In Progress** : File is processed but some of the records are in error.
- **Verified** : File has been pre-processed and authorization checks are done (limit + account access check).
- **Repaired** :
- **Approved** : File has been approved.
- **Rejected** : File has been rejected.
- **Processed** : File is liquidated.
- **Deleted** : File has been deleted.
- **Expired** : File has been expired.
- **Under Repair** :
- **Error** : File has been pre-processed and contains error.

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1.2.2 Uploaded File Inquiry – Search Filters

On this screen, corporate users can search and view the files that are uploaded under a party with the file identifier, date range, transaction type, transaction reference ID, and view the record details under the same.

User is expected to provide atleast two search parameters to get the better result.

To search and view the uploaded files

1. On **Uploaded File Inquiry** screen, select any two search criteria in the search section.
2. Click **Search**. The search results appear on the based on the search parameters.

The **Uploaded File Inquiry – Search Result** screen displays.

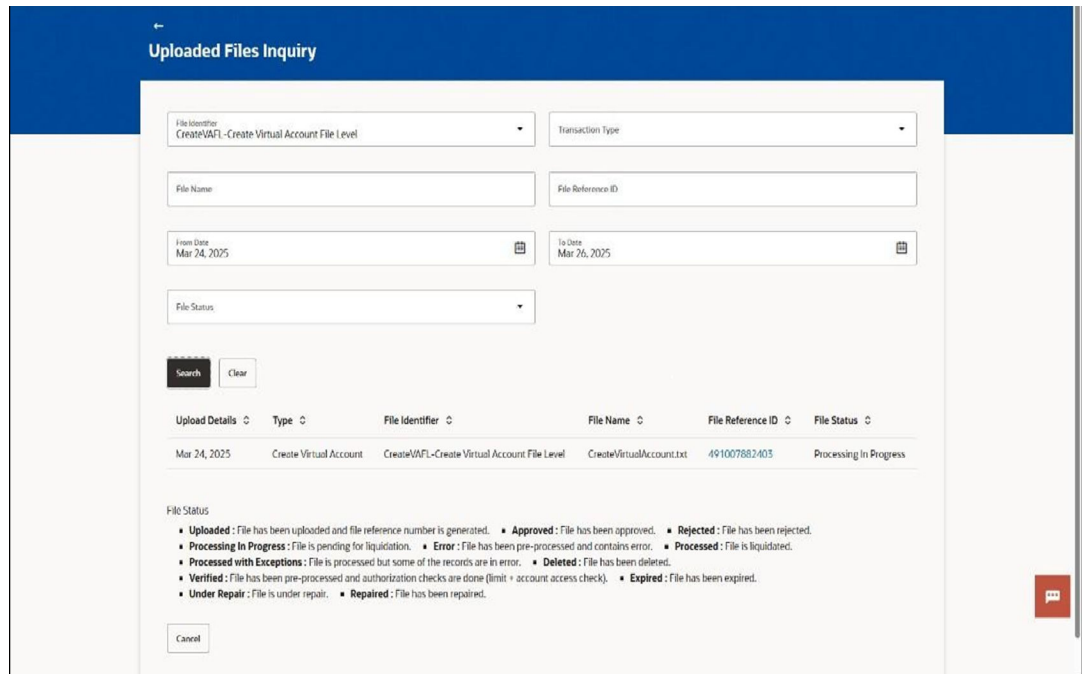


Table 1-3 Uploaded Files Inquiry - Field Description

Field	Description
File Identifier	Select the File identifier created earlier and mapped to the user in order to identify the file.
Transaction Type	<p>Displays the transaction type of the file upload.</p> <p>The transaction type applicable for Virtual Account Management:</p> <p>File and Record Level:</p> <ul style="list-style-type: none"> • Create Virtual Account (with and without Real Account Linkage) • Modify Virtual Account • Close Virtual Account • Create Virtual Entity • Modify Virtual Entity • Close Virtual Entity <p>File Level:</p> <ul style="list-style-type: none"> • Create Virtual Accounts Structure • Modify Virtual Accounts Structure • Create Remittance ID • Add Special Rates
File Name	Select the file name of the uploaded file.
File Reference ID	Select the file reference number which was generated while uploading the file.

Table 1-3 (Cont.) Uploaded Files Inquiry - Field Description

Field	Description
File Status	Select the status of the file uploads. The available options are: <ul style="list-style-type: none"> • Uploaded • Approved • Rejected • Processing In Progress • Error • Processed • Processed with Exceptions • Deleted • Verified • Expired
From Date	Select the From Date, to search for an uploaded file, in the specified date range.
To Date	Select the To Date, to search for an uploaded file, in the specified date range.
Search Results	Displays the fields based on search results
Upload Details	Displays the file upload date and time.
Type	Displays the transaction type of file uploaded
File Identifier	Displays the file identifier selected while uploading the file.
File Name	Displays the name of the uploaded file.
File Reference ID	Displays the file reference number generated after the file was uploaded.
File Status	Displays the status of the uploaded file. The file status could be: <ul style="list-style-type: none"> • Uploaded: File Uploaded and file reference number is generated. • Verified: File has been pre-processed and authorization checks done (limit + account access check). File is now Pending Approval. • Error: File has been pre-processed and contains error. The end of the life cycle of the file (File Level). The user can download the error file at this stage. • Processing in Progress: File is not yet liquidated. • Rejected: File has been rejected (File level). The end of the life cycle of the file. • Approved: File has been fully approved. • Processed: File is completely liquidated. The user can download a response file at this stage. • Processed with exception: File is partially liquidated – i.e. while some records are processed, others are not. • Expired: File has expired. • Deleted: File was deleted.

3. Perform any one of the following action.
 - Click **Clear** to reset the search criteria.
 - Click **Cancel** to close the search panel.
4. Perform any one of the following action.
 - Click the **File Reference ID** link to view the details. The Uploaded File Inquiry - File Details screen appears.
 - Click **Cancel** to discard and navigate back to the previous screen.

1.2.3 Uploaded File Inquiry - File Details

Through this option, the user can view the files uploaded by the corporate user for Virtual Account Creation, Virtual Account Modification, Virtual Account Closure, Virtual Accounts Structure Creation, Virtual Accounts Structure Modification, Virtual Entity Creation, Virtual Entity Modification, Virtual Entity Closure, Remittance ID Creation, and Add Special Rates with their status.

1. Click **Search** to view the files uploaded by the corporate user.

The **File Details – Virtual Account Creation** screen displays.

Uploaded Files Inquiry

File Details

File Name virtualaccount_create_A.csv	Transaction Type Create Virtual Account
File Reference Id 557259102505	Number of Records 1
File Status Processed	Transaction Reference Id

Response File Download

File Workflow

```

graph LR
    1((1)) --- 2((2)) --- 3((3)) --- 4((4)) --- 5((5))
    1 --- Uploaded
    2 --- Verified
    3 --- Approved
    4 --- Processing_In_Progress[Processing In Progress]
    5 --- Processed
  
```

Virtual Account Record

Record Reference Number	Virtual Entity ID	Real Account Number	Virtual Account No. & Name	IBAN	Status
557259102505000001	SDCVE02	HEL0046200024	01180069 RECIBAN119	INBOFA00601180069	COMPLETED

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File Details – Virtual Account Modification

↑ Uploaded Files Inquiry

File Details

File Name: VA_modify_file.csv
 Transaction Type: Modify Virtual Account
 File Reference Id: 699654112405
 Number of Records: 1
 File Status: Processed
 Transaction Reference Id: 2405913A84B1
 Response File Download

File Workflow

Virtual Account Record

Record Reference Number	Virtual Entity ID	Real Account Number	Virtual Account No. & Name	IBAN	Status
699654112405000001	SDCVE02	HEL0046200024	1000124 VAModify12	IN0BOFA0061000124	COMPLETED

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File Details – Virtual Account Closure

↑ Uploaded Files Inquiry

File Details

File Name: virtualaccount_close.csv
 Transaction Type: Close Virtual Account
 File Reference Id: 252956402405
 Number of Records: 1
 File Status: Processed
 Transaction Reference Id: 2405CB272519
 Response File Download

File Workflow

Virtual Account Record

Record Reference Number	Virtual Account Number	Transfer In Virtual Account Number	Transfer Out Virtual Account Number	Status
252956402405000001	01180008	1000063	1000063	COMPLETED

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File Details – Virtual Accounts Structure Creation

↑ Uploaded Files Inquiry

File Details

File Name: [vastructure_create_A.csv](#)
 Transaction Type: Create Virtual Accounts Structure
 File Reference Id: 222684502505
 Number of Records: 1
 File Status: Processed
 Transaction Reference Id: 2505F8199E4A
 Response File Download: [Download](#)

File Workflow

Virtual Account Structure Record

Record Reference Number	Structure Code	Structure Name	Real/Virtual Multi-Currency Account Number	Status
222684502505000001	REALAC152	REALAC157 LINKAGE	HEL0046200024	COMPLETED

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File Details – Virtual Accounts Structure Modification

↑ Uploaded Files Inquiry

File Details

File Name: [ModifyStructure_VMCA2.csv](#)
 Transaction Type: Modify Virtual Account Structure
 File Reference Id: 896815772405
 Number of Records: 1
 File Status: Processed
 Transaction Reference Id: 24056809990D
 Response File Download: [Download](#)

File Workflow

Virtual Account Structure Record

Record Reference Number	Structure Code	Structure Name	Real/Virtual Multi-Currency Account Number	Status
896815772405000001	VMCStructMAIN15	Tree Struct MAIN15	VMC175	COMPLETED

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File Details – Virtual Entity Creation

↑ **Uploaded Files Inquiry**

File Details

File Name: [CreateEntity_786.csv](#) Transaction Type: Create Virtual Entity

File Reference Id: 134235953005 Number of Records: 1

File Status: Error Transaction Reference Id: 3005B9E860ED

[Error Report](#) [Response File Download](#)

File Workflow

Virtual Entity Record

Record Reference Number	Virtual Entity ID	Virtual Entity Name	Entity Type	Status
134235953005000001	AUIFD18	Ind Bulk Upload05	Individual	ERROR

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File Details – Virtual Entity Modification

↑ **Uploaded Files Inquiry**

File Details

File Name: [ModifyEntity.csv](#) Transaction Type: Modify Virtual Entity

File Reference Id: 579295190106 Number of Records: 2

File Status: Processed with Exceptions Transaction Reference Id: 01065E844490

[Response File Download](#)

File Workflow

Virtual Entity Record

Record Reference Number	Virtual Entity ID	Virtual Entity Name	Entity Type	Status
579295190106000001	BULKC14	CorpEntity118	Corporate	ERROR
579295190106000002	AUIF14	IndEntity118	Individual	COMPLETED

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File Details – Virtual Entity Closure

↑ Uploaded Files Inquiry

File Details

File Name: [closeentity.csv](#)
 Transaction Type: Close Virtual Entity
 File Reference Id: 946253230106
 Number of Records: 7
 File Status: Error
 Transaction Reference Id: 0106BF54FA76
[Error Report](#)
[Response File Download](#)

File Workflow

Virtual Entity Record

Record Reference Number	Virtual Entity ID	Status
946253230106000001	AAAAA03	ERROR
946253230106000002	AAAAA29	ERROR
946253230106000003	AUTOD29	ERROR

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File Details – Remittance ID Creation

↑ Uploaded Files Inquiry

File Details

File Name: [remittanceDetails_create.csv](#)
 Transaction Type: Virtual Remittance
 File Reference Id: 756009432405
 Number of Records: 1
 File Status: Processed
 Transaction Reference Id: 24050D1A953C
[Response File Download](#)

File Workflow

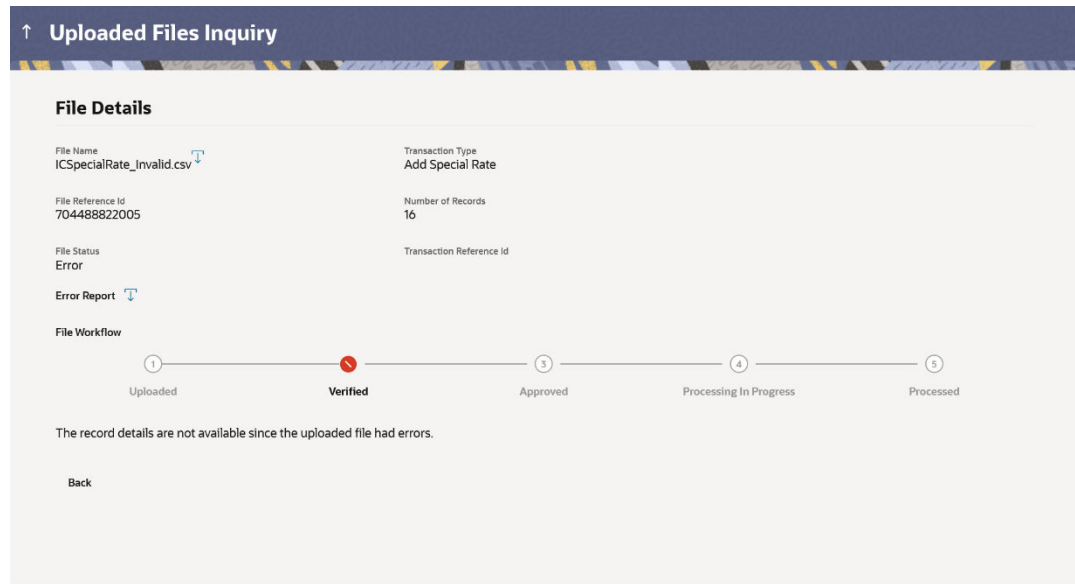
Virtual Remittance Record

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

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File Details – Add Special Rates



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Table 1-4 Field Description

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

Record List – Virtual Account Creation

If the user is inquiring for 'Create Virtual Account' type of transaction, the following fields are displayed.

Table 1-5 Field Description

Field	Description
Record Reference Number	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
Virtual Entity ID	Displays the Virtual Entity ID under which Virtual Account is created.

Table 1-5 (Cont.) Field Description

Field	Description
Real Account Number	Displays the Real Account Number to which Virtual Account is linked. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field remains blank if the Virtual Account is not linked to any Real Account Number.</p> </div>
Virtual Account No. & Name	Displays the Virtual Account Name and Number that has been created.
IBAN	Displays the IBAN number.
Status	Displays the status of the records for the uploaded file.

Note: The Virtual Account Expiry Date field is optional. However, if you fill it in, the Expiry Date cannot be set to today or any earlier date.

Record List – Virtual Account Modification

If the user is inquiring for 'Edit Virtual Account' type of transaction, the following fields are displayed.

Table 1-6 Field Description

Field	Description
Record Reference Number	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
Virtual Entity ID	Displays the Virtual Entity ID under which Virtual Account is created.
Real Account Number	Displays the Real Account Number to which Virtual Account is linked. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>This field remains blank if the Virtual Account is not linked to any Real Account Number.</p> </div>
Virtual Account No. & Name	Displays the Virtual Account Name and Number that has been created.
IBAN	Displays the IBAN number.
Status	Displays the status of the records for the uploaded file.

Note:

- If the user wishes to modify any details other than the expiry date of the Virtual Account, they must input the same expiry date for the Virtual Account in the relevant field.
- The expiry date will be updated, if the user does not keep the current expiry date for the Virtual Account
- To remove the expiry date, the user should enter an empty value in the expiry date field.

- The Expiry Date cannot be set to today or any past date

Record List – Virtual Account Closure

If the user is inquiring for 'Close Virtual Account' type of transaction, the following fields are displayed.

Table 1-7 Field Description

Field	Description
Record Reference Number	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
Virtual Account number	Displays the Virtual Account Number that has been closed.
Transfer In Virtual Account Number	Displays the Transfer In Virtual Account Number.
Transfer Out Virtual Account Number	Displays the Transfer Out Virtual Account Number.
Status	Displays the status of the records for the uploaded file.

Record List – Virtual Accounts Structure Creation

If the user is inquiring for 'Create Virtual Accounts Structure' type of transaction, the following fields are displayed.

Table 1-8 Field Description

Field	Description
Record Reference Number	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
Structure Code	Displays the structure code of the Virtual Accounts structure.
Structure Name	Displays the structure name corresponding to the structure code.
Real/Virtual Multi-Currency Account Number	Displays the Real/Virtual Multi-Currency Account number linked to the structure.
Status	Displays the status of the records for the uploaded file.

Record List – Virtual Accounts Structure Modification

If the user is inquiring for 'Edit Virtual Accounts Structure' type of transaction, the following fields are displayed.

Table 1-9 Field Description

Field	Description
Record Reference Number	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
Structure Code	Displays the structure code of the Virtual Accounts structure.
Structure Name	Displays the structure name corresponding to the structure code.

Table 1-9 (Cont.) Field Description

Field	Description
Real/Virtual Multi-Currency Account Number	Displays the Real/Virtual Multi-Currency Account number linked to the structure.
Status	Displays the status of the records for the uploaded file.

Record List – Virtual Entity Creation

If the user is inquiring for 'Create Virtual Entity' type of transaction, the following fields are displayed.

Table 1-10 Field Description

Field	Description
Record Reference Number	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
Virtual Entity ID	Displays the Virtual Entity ID under which Virtual Account is created.
Virtual Entity Name	Displays the Virtual Entity Name that has been created.
Entity Type	Displays the type of entity.
Status	Displays the status of the records for the uploaded file.

Record List – Virtual Entity Modification

If the user is inquiring for 'Edit Virtual Entity' type of transaction, the following fields are displayed.

Table 1-11 Field Description

Field	Description
Record Reference Number	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
Virtual Entity ID	Displays the Virtual Entity ID under which Virtual Account is created.
Virtual Entity Name	Displays the Virtual Entity Name that has been created.
Entity Type	Displays the type of entity.
Status	Displays the status of the records for the uploaded file.

Record List – Virtual Entity Closure

If the user is inquiring for 'Close Virtual Entity' type of transaction, the following fields are displayed.

Table 1-12 Field Description

Field	Description
Record Reference Number	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
Virtual Entity ID	Displays the Virtual Entity ID under which Virtual Account is created.

Table 1-12 (Cont.) Field Description

Field	Description
Status	Displays the status of the records for the uploaded file.

Record List – Remittance ID Creation

If the user is inquiring for 'Create Remittance ID' type of transaction, the following fields are displayed.

Table 1-13 Field Description

Field	Description
Record Reference Number	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
Virtual Identifier	Displays the Virtual Identifier.
Remittance ID	Displays the Remittance ID.
IBAN	Displays the IBAN number.
Status	Displays the status of the records for the uploaded file.

Record List – Add Special Rates

If the user is inquiring for 'Add Special Rates' type of transaction, the following fields are displayed.

Table 1-14 Field Description

Field	Description
Record Reference Number	Displays the reference ID for identification of the records. Also, click on the reference ID to view the uploaded values.
Effective Date	Displays the date from which interest rate will be effective.
Interest Product	Displays the name of interest product.
Status	Displays the status of the records for the uploaded file.

- In the File Name field, click



to download the originally uploaded file. In the **Response File Download** field click



to download the response file.

- In the **File Details – Virtual Account Creation / Modification** screen, click on the **Record Reference Number** hyperlink to view the virtual account details.

The **View Virtual Account** screen displays.

←
Virtual Account

Virtual Account Name
IBANLMOBRH04

Account Details

Virtual Account Name IBANLMOBRH04 Branch Name HEL - HEL FC UNIVERSAL BANK Purpose Advanced Warfare Linkage Real Account Interest Calculation Required No	Virtual Entity ID & Name SDCVED1 - ABZ Corp Purchases Product LMO1 - LMO1 Currency GBP Real Account Number HEL0046200024 Account Expiry Date 7/30/2029
---	---

Correspondence Address

Address Line 1 Menezes Mansion Address Line 3 Desolate District Country GREAT BRITAIN	Address Line 2 Lonesome Lane Address Line 4 Secluded Suburb Post Code 770077
--	---

Structured Address

Department Department of Defence Street Name Sentry Street Building Name Menezes Mansion Post Box 770077 Postal Code 770077 Town Location Name Funky Town Locale Country Subdivision Secluded Suburb	Sub Department Submarine Unit Building Number 88 Floor 8 Room 8 Town Name Funky Town District Name Desolate District Country GREAT BRITAIN
---	---

Preferences

IBAN Required Yes Balance Availability Option Fixed Amount from Pool Balance Debit Transaction Allowed Yes Overdraft Allowed No	Balance Check For Debits No Fixed Amount from Pool £100.35 Credit Transaction Allowed Yes Available in Liquidity Management Yes
--	--

[Back](#)

4. In the **File Details – Virtual Entity Creation / Modification** screen, click on the **Record Reference Number** hyperlink to view the virtual entity details.

The **View Virtual Entity** screen displays.

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

Virtual Entity Name Ind Bulk Upload05	Virtual Entity ID AUIFD18	Virtual Entity Type Individual
---	-------------------------------------	--

Party Name
ABZ Solutions

Virtual Entity Details

Virtual Entity Name Ind Bulk Upload05	First Name Thomas
Last Name krish	Date of Birth 5/1/72
Gender Female	Nationality INDIA
National ID xIN11	Work Phone +91 2267183001
Email ID testmailCorp@oracle.com	Preferred Mode Email
Mapped Virtual Accounts	

Registered Address

Address Line 1 West Wood	Address Line 2 Hub Mail
Address Line 3 LA	Address Line 4 Florida
Country INDIA	Post Code 478565

Structured Address

Department Block number 1	Sub Department DDept 1
Street Name Brandon Street	Building Number Building 1
Building Name Reinstate	Floor First Floor
Post Box 88129812	Room Room 1
Postal Code 35434	Town Name Yellowstone
Town Location Name Sydney	District Name Sydney
Country Subdivision div 001	Country YEMEN

Identification Details

Identification Type SSN	Identification Number xxx1122
Tax Identification Number 123456	

PDF Statement Preferences

Generate PDF Yes	Statement Type Account Level
Frequency Monthly	Due On 1

SWIFT Statement Preferences

Generate MT940 No	Generate MT950 Yes
Generate MT942 Yes	Generate Message Only on Movement Yes
Report Transactions Since 950	Generation Time 01:00
Display IBAN No	

ISO Statement Preferences

Generate CAMT.053 Yes	Generate CAMT.052 Yes
Generate Message Only on Movement No	Report Transactions Since 052

5. Perform any one of the following action:
 - Click **Download as** to download the file in .pdf or .csv format.
 - Click **Back** to navigate to the previous screen.

Note

If there is an error during file verification (i.e. the file is in error status), an option will be available to download the generated error file.

1.2.4 FAQs

a) What are some of the validations that a file goes through at various stages, in its life cycle?

The following are the validations performed on an uploaded file by Oracle Banking Digital Experience and subsequently by the Host, before file is liquidated.

S. No	Events	Applicable to	Checks
1	On File Upload	All Files	File contents should not match an already uploaded file
2	On File Upload	All Files	File should not exceed the Maximum Size limit
3	On File Upload	All Files	The File Extension type should be the ones permitted
4	On File Upload	All Files	The file should not be Malicious
5	At Pre-Processing	All Files	The format for all fields, should be as templated viz., Date, Currency in accordance with ISO standards, CIF-numeric, account number-alphanumeric etc.
6	At Pre-Processing	All Files	The CIF should be valid, should exist
7	File At Pre-Processing	All Files	CIF and Real/Virtual account should belong to each other
8	At Pre-Processing	All Files	User should have access to Real/Virtual Account

b) If some records in a file are liquidated, others are deleted, what will the status of the file be?

The following table shows the file status which is followed to depict various status of the file upload. So if all the records of file are liquidated then the file status is processed, and if any of the records in the file is liquidated while all the other are rejected the file status will be processed, and if any of the records is liquidated and rest all have an error the file status will be processed with exception.

Verified	Approved	Processing in Progress	Liquidated	Rejected	Deleted	Error	File Status
All							Verified
	All						Approved

Verified	Approved	Processing in Progress	Liquidated	Rejected	Deleted	Error	File Status
		All					Processing in Progress
			All				Processed
				All			Rejected
					All		Deleted
						All	Error
			1	1			Processed
			1		1		Processed
			1			1	Processed with exception
			1	1	1		Processed
			1	1	1	1	Processed with exception
				1	1		Deleted
				1		1	Processed with exception
					1	1	Processed with exception

c) If a working window is set for the File Upload transaction – how will processing be impacted outside of the working window?

Outside of the transaction working window set for file uploads, processing will depend on whether the file has a Record Level approval or a File Type approval.

Files with a File Type approval – will be rejected, outside of the transaction working window
Files with Record Type approval – if some records are processed within the working window, will be completed – if processing of some records, falls outside of the working window – these will be rejected.

d) After a file is successfully uploaded, is the user provided notifications on its status?

Yes, Users mapped to the FI – initiators and approvers of the file, are provided with alerts / notification, as file progresses from the Uploaded stage to Approved to Processing in Progress to the Processed stage. Alternately, users can log in to view the status of the file.

2

File Approval

This option allows the approver to approve / reject the uploaded file. File approval could be either

- File Type
- Record Type

In a File type Approval, the approver accepts or rejects the entire file, and all records are either processed or rejected. While in a Record type approval, the approver could approve some records, and reject others. Only the approved records are processed further.

How to reach here:

Navigate to Approver Dashboard and click **Pending for Approvals**

- [File Approval](#)
- [Record Level Approval](#)

2.1 File Approval

File Approval

Once a file is uploaded and pre-processing checks are successfully completed, the file is pending approval, and is in the respective Approver's queue.

To approve / reject a file:

1. In the **Pending for Approval** section, select **Non Financial** in dropdown list, click the **Bulk File** tab. All the uploaded files that require approval appears.
2. List of available transactions are:
 - a. Create Virtual Account (With and without Real Account Linkage)
 - b. Modify Virtual Account
 - c. Close Virtual Account
 - d. Create Virtual Accounts Structure
 - e. Modify Virtual Accounts Structure
 - f. Create Virtual Entity
 - g. Modify Virtual Entity
 - h. Close Virtual Entity
 - i. Create Remittance ID
 - j. Add Special Rates
3. User can Perform any one of the following action:
 - Select the multiple files and click **Approve** to approve the transactions.
 - Click the link under the **Reference No** column.

The **File Details** screen appears.

↑ Pending For Approval

Non Financial - Bulk File (1)

Reference Number

Enter exact reference number

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

4. User can Perform any one of the following action:
- If you click **Approve**, the **Approval Comment** screen appears. Enter the remarks for approval. Click **Approve**. Transaction successfully approved message appears.
 - If you click **Reject**. The **Approval Comment** screen appears. Enter the remarks for rejection. Click **Reject**. Transaction rejected message appears.
 - If you click **Lock**. The **Lock Comment** screen appears. Enter the remarks for lock. Click **Lock**. Transaction locked message appears.

Bulk File Approve / Reject / Lock – Remarks

Approval Comment

Summary of Selected Transactions (1)

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

Remarks (Optional)

Note

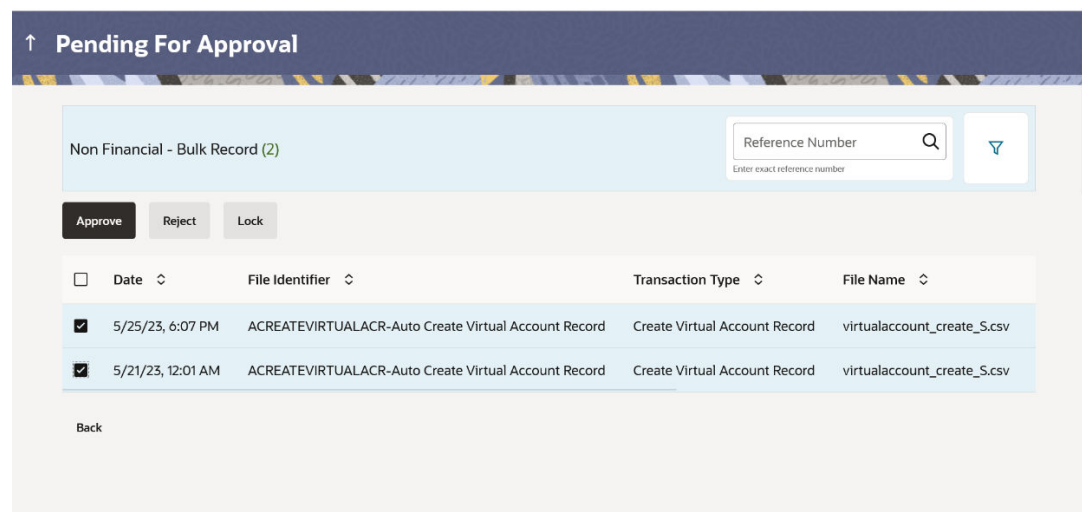
If the account access verification is unsuccessful, then the entire file will be rejected. Applicable on (Create Virtual Account, Modify Virtual Account, Close Virtual Account)

2.2 Record Level Approval

In record level approval, approver can approve individual records/ transactions within the uploaded file.

1. In the Pending for Approval section, select Non Financial in dropdown list, click the Bulk Record tab. All the uploaded files that require approval appears.
2. List of available transactions are:
 - a. Create Virtual Account (With and without Real Account Linkage)
 - b. Modify Virtual Account
 - c. Close Virtual Account
 - d. Create Virtual Entity
 - e. Modify Virtual Entity
 - f. Close Virtual Entity
3. Select a file that is to be approved.
The **Record Approval** screen appears.
4. If we Click the link under the **Reference No** column.
The **File details** screen displays.

Bulk Record Approve / Reject



The screenshot shows a web interface titled "Pending For Approval". At the top, there is a search bar for "Reference Number" with a search icon and a dropdown arrow. Below the search bar, there are three buttons: "Approve", "Reject", and "Lock". The main content is a table with the following columns: "Date", "File Identifier", "Transaction Type", and "File Name". Two rows of data are visible, both with checked checkboxes in the first column.

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

At the bottom left of the table area, there is a "Back" button.

5. Perform any one of the following action: Click Approve to approve the transaction.
 - Click **Approve** to approve the transaction. The **Approval Comment** screen appears. Enter the remarks for approval. Click **Approve**. Transaction successfully approved message appears.
 - Click **Reject** to reject the transaction. The **Rejection Comment** screen appears. Enter the remarks for rejection. Click **Reject**. Transaction rejected message appears.
 - Click **Lock** to reject the transaction. The **Lock Comment** screen appears. Enter the remarks for lock. Click **Lock**. Transaction locked message appears.

Note

To approve / reject / lock multiple bulk records, select multiple check boxes, and then click **Approve / Reject / Lock**.

Record Approval - File Details

- In the **Pending for Approval** section, click the **Reference Id** link of the file that is to be approved.

The **Bulk Record Approval – File Details** screen appears.

The screenshot displays the 'Uploaded Files Inquiry' interface. At the top, there are buttons for 'Approve', 'Reject', and 'Lock'. Below this is the 'File Details' section with the following information:

File Name TestRemittID_initAuth.csv	Transaction Type Virtual Remittance
File Reference Id 505768972005	Number of Records 1
File Status Verified	Transaction Reference Id 2005CC3255EC

The 'File Workflow' section shows a progress bar with five steps: 1. Uploaded, 2. Verified (current step), 3. Approved, 4. Processing In Progress, and 5. Processed.

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

Record Reference Number	Virtual Identifier	Remittance ID	IBAN	Status
505768972005000001	002	ddd1abc324		VERIFIED

The 'Transaction Journey' section shows a detailed journey with three stages: 1. Initiation Successful (marked with a green checkmark), 2. Approval, and 3. Completion. Below the journey, it shows 'VAMMAK BU4' and the timestamp '5/20/23, 6:21 PM'. A 'Back' button is located at the bottom left.

- Perform any one of the following action:
 - Click **Approve** to approve the transaction. The **Approval Comment** screen appears. Enter the remarks for approval. Click Approve. Transaction successfully approved message appears.
 - Click **Reject** to reject the transaction. The **Rejection Comment** screen appears. Enter the remarks for rejection. Click Reject. Transaction rejected message appears.
 - Click **Lock** to lock the transaction. The **Lock Comment** screen appears. Enter the remarks for lock. Click Lock. Transaction locked message appears.

3

Mobile Touch Point

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

Screen Name	Transaction Type
Approver Screens	<ul style="list-style-type: none">• Create Virtual Account• Modify Virtual Account• Virtual Account Closure• Create Virtual Entity• Modify Virtual Entity• Close Virtual Entity• Create Virtual Account Structure• Modify Virtual Account Structure• Remittance ID creation• Special Rates Addition

4

Bulk Upload File Structure

This section provides a description of the Bulk File Upload functionality related field level description as well as other feature, including details such as allowable about the required data types, lengths, and formats necessary for executing Virtual Account Bulk File transactions.

Note

To view the **OBDX_VAM_File_Upload_Details** and **File Upload Formats** Excel attachment, Refer [Bulk File Upload formats](#) .

Glossary

Index