Oracle Banking Digital Experience Corporate Bulk File Upload – Trade Finance





Oracle Banking Digital Experience Corporate Bulk File Upload - Trade Finance, Release 25.1.1.0.0

G43798-01

Copyright © 2015, 2025, Oracle and/or its affiliates.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish, or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

If this is software, software documentation, data (as defined in the Federal Acquisition Regulation), or related documentation that is delivered to the U.S. Government or anyone licensing it on behalf of the U.S. Government, then the following notice is applicable:

U.S. GOVERNMENT END USERS: Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs) and Oracle computer documentation or other Oracle data delivered to or accessed by U.S. Government end users are "commercial computer software," "commercial computer software documentation," or "limited rights data" pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, the use, reproduction, duplication, release, display, disclosure, modification, preparation of derivative works, and/or adaptation of i) Oracle programs (including any operating system, integrated software, any programs embedded, installed, or activated on delivered hardware, and modifications of such programs), ii) Oracle computer documentation and/or iii) other Oracle data, is subject to the rights and limitations specified in the license contained in the applicable contract. The terms governing the U.S. Government's use of Oracle cloud services are defined by the applicable contract for such services. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate fail-safe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

Oracle®, Java, MySQL, and NetSuite are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

Intel and Intel Inside are trademarks or registered trademarks of Intel Corporation. All SPARC trademarks are used under license and are trademarks or registered trademarks of SPARC International, Inc. AMD, Epyc, and the AMD logo are trademarks or registered trademarks of Advanced Micro Devices. UNIX is a registered trademark of The Open Group.

This software or hardware and documentation may provide access to or information about content, products, and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services unless otherwise set forth in an applicable agreement between you and Oracle. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services, except as set forth in an applicable agreement between you and Oracle.

Contents

| 1.1 Upload a File | |
|--|---|
| 1.2 Uploaded Files Inquiry | |
| 1.2.1 Uploaded File Inquiry – Default View | |
| 1.2.2 Uploaded File Inquiry – Search Filters | |
| | |
| 1.2.3 Uploaded Files Inquiry – File Details – Trade Finance | |
| 1.2.4 Uploaded File Inquiry – File Details – Trade Finance (Islamic) | 1 |
| 1.2.4 Uploaded File Inquiry – File Details – Trade Finance (Islamic) File Approval | 1 |
| 1.2.4 Uploaded File Inquiry – File Details – Trade Finance (Islamic) File Approval 2.1 File Approval | 1 |
| 1.2.4 Uploaded File Inquiry – File Details – Trade Finance (Islamic) File Approval | 1 |

Preface

- Purpose
- Audience
- Documentation Accessibility
- Critical Patches
- Diversity and Inclusion
- Conventions
- Screenshot Disclaimer
- Acronyms and Abbreviations

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.

Audience

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

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 <u>Critical Patches</u>, <u>Security Alerts and Bulletins</u>. All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by <u>Oracle Software Security Assurance</u>.

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. |
| italic | 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. |

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.

Acronyms and Abbreviations

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

Table Abbreviations

| Abbreviation | Description |
|--------------|-----------------------------------|
| OBDX | Oracle Banking Digital Experience |

File Upload

This topic provides the details about to upload a file.

Corporate often seek a way to handle multiple transactions and maintenance tasks quickly and easily by uploading a single file. This is usually for processing employee salaries, making vendor payments, managing Virtual Accounts, or creating invoices for buyers through file uploads.

The File Upload module in Oracle Banking Digital Experience allows corporate customers to handle file uploads. Corporate users can upload different types of financial and non-financial files using pre-defined templates, which saves time compared to entering each transaction individually.

Bank Guarantee template creation, Letter of Credit template creation, trade Other Party maintenance are a few examples of non-financial transactions that can be supported through file upload.

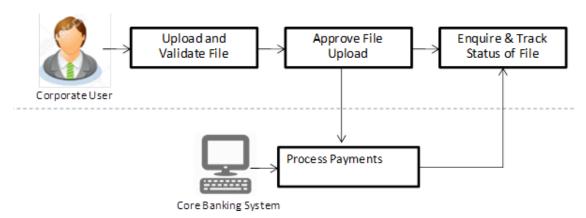
The File Upload functionality enables users to process:

- Creating LC templates
- · Create Beneficiaries
- Create Bank Guarantees

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

Figure 1-1 Workflow



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

This topic provides the systematic instructions about to upload the file.

Uploaded Files Inquiry

This topic provides the details about to upload a files inquiry.

1.1 Upload a File

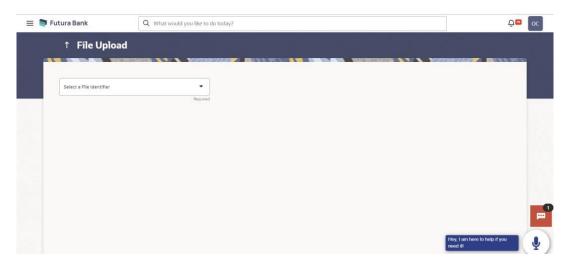
This topic provides the systematic instructions about to upload the file.

The file upload option allows corporate users to upload files that include both financial and non-financial transactions.

- 1. Perform anyone of the following navigation to access the **File Upload** screen.
 - From the Corporate Dashboard, click Toggle Menu, then click File Upload, and then click File Upload.
 - From the Corporate Dashboard, click Quick Links, and then click File Upload.

The **File Upload** screen appears.

Figure 1-2 File Upload



2. On File Upload screen, specify the fields.

For more information refer to the field description table below:



Table 1-1 File Upload

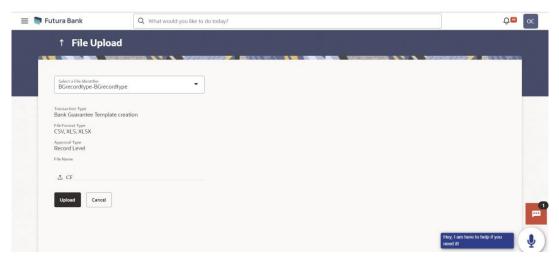
| Field Name | Description |
|-----------------|---|
| File Identifier | File identifier created earlier, in order to identify the file. This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads. |
| File Name | Browse and select the file to be uploaded. |

To upload a file:

3. From the **File Identifier** list, select the file identifier.

The file identifier details appears.

Figure 1-3 File to be Uploaded



4. In the **File Name** field, select the file to be uploaded.

For more information refer to the field description table below:

Table 1-2 File Upload

| Field Name | Description |
|------------------|---|
| File Identifier | Select the File identifier created earlier and mapped to the user in order to identify the file. |
| Transaction Type | Displays the transaction type of the file upload. It can either be a payment type or a non-payment transaction type. Information is displayed based on the parameters defined at the file identifier selected by the user. |
| File Format Type | Displays the format in which the file can be uploaded. The file formats could be: |



Table 1-2 (Cont.) File Upload

| Field Name | Description |
|-----------------|--|
| Approval Type | Displays approval level of the file. |
| | The approval could be: Record Level: In record type approval, the approver has the ability to approve certain records (within a file) while rejecting others. Only the records that are approved will be processed. File Level: In a file type approval, the approver either accepts or rejects the whole file, and all records are either processed or turned down. |
| | Information is displayed based on the parameters defined at the file identifier selected by the user. |
| Accounting Type | Displays accounting type of the file. This field is displayed for the files which are financial in nature. |
| File Name | Choose the file from the local machine for upload. Post choosing the file, displays the file name. |

5. Click **Upload** or Click **Cancel** to abort the file uploading process.

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

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

The Uploaded File Inquiry screen appears.

FAO

1. What are the different file formats that can be uploaded?

The file upload formats supported are:

Delimited (CSV, XLS, XLSX) / Fixed Length

2. Can a file upload fail, before generating a File Reference Number?

Yes, the system checks the uploaded file for errors before creating a file reference number. If any validations do not pass, an error message will appear on the screen, and the file reference number will not be created.

Validations involve checking the maximum size, ensuring the file is not harmful; confirming it is not a duplicate, verifying it has the right extension, and checking that it is not empty, among other things.

1.2 Uploaded Files Inquiry

This topic provides the details about to upload a files inquiry.

Using this option, the user can see the files uploaded by the corporate user on the OBDX platform (only the files the user has permission to access) and their status.

- The search can be filtered on various parameters like status and file reference ID.
- Users can monitor the file's status, and if an error occurs, they can download the error file
 to find out the specific reason for the 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 also check Individual record details.
- <u>Uploaded File Inquiry Default View</u>
 This topic provides the systematic instructions about to uploaded file inquiry.
- <u>Uploaded File Inquiry Search Filters</u>
 This topic provides the systematic instructions about to uploaded file inquiry.
- <u>Uploaded Files Inquiry File Details Trade Finance</u>
 This topic provides the systematic instructions about to upload the inquiry in trade finance.
- <u>Uploaded File Inquiry File Details Trade Finance (Islamic)</u>
 This topic provides the systematic instructions about to upload the inquiry in trade finance.

1.2.1 Uploaded File Inquiry – Default View

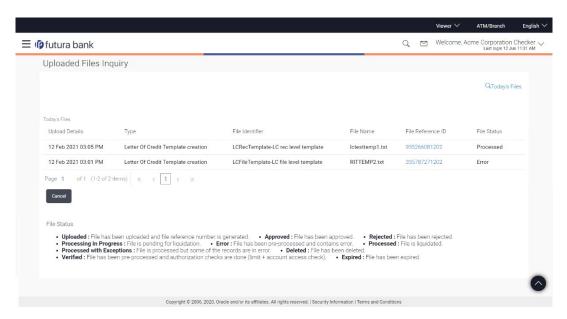
This topic provides the systematic instructions about to uploaded file inquiry.

When user selects the **Uploaded File Inquiry** option from the menu, the screen automatically shows a summary of the files uploaded that day along with their statuses. Users can view the file details by clicking on the File Reference ID or can search for files uploaded on earlier days using the search filters.

- Perform anyone of the following navigation to access the File Upload screen.
 - From the Corporate Dashboard, click Toggle Menu, then click File Upload, and then click Uploaded Files Inquiry.
 - From the Corporate Dashboard, click Quick Links, and then click Uploaded Files Inquiry.

The **Uploaded Files Inquiry** screen appears.

Figure 1-4 Uploaded Files Inquiry





1.2.2 Uploaded File Inquiry – Search Filters

This topic provides the systematic instructions about to uploaded file inquiry.

On clicking the



search filters gets enabled on the screen, they become active on the screen. Corporate users can search for and view files uploaded under a party using the file identifier, date range, transaction type, and transaction reference ID, as well as see the details of the records.

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

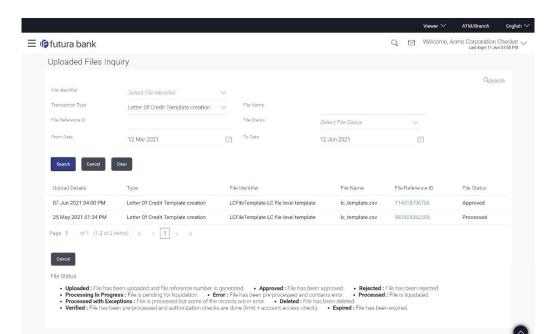
1. Click



to expand the search criteria.

The search section appears.

- 2. Enter any two search criteria in the search section.
- 3. Perform anyone of the following action for Uploaded Files Inquiry.
 - Click Search.
 The search results appear on the Uploaded File Inquiry screen based on the search parameters.
 - Click Clear to reset the search criteria.



Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Cor

Figure 1-5 Uploaded File Inquiry - Search

On Uploaded Files Inquiry screen, specify the fields

For more information refer to the field description table below:



Table 1-3 Uploaded Files Inquiry

| Field Name | Description |
|-------------------|--|
| File Identifier | File identifier created earlier, in order to identify the file. |
| | This will list the file identifiers assigned by the administrator user to the logged in user for handling of file uploads. |
| Transaction Type | Search with the transaction type associated with the file. |
| File Name | Search with the file name of the uploaded file. |
| File Reference ID | Search with the file reference number which was generated while uploading the file. |
| File Status | Search with the status of the file uploads. Uploaded Approved Rejected Processing In Progress Error Processed Processed Verified Expired Under Repair Repaired |
| From Date | From Date, to search for an uploaded file, in the specified date range. |
| To Date | To Date, to search for an uploaded file, in the specified date range. |
| Upload Details | Displays the file upload date and time. |
| Туре | 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: 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 Under Repair: File is under repair Repaired: File is repaired. |



Table 1-3 (Cont.) Uploaded Files Inquiry

| Field Name | Description |
|------------|---|
| Action | The available action icon against the uploaded file. |
| | The task is to remove the uploaded file. Only files that have an approval record type and are uploaded with a future date can be deleted. These files are currently in Processing in Progress status. |

- Perform anyone of the following action to view the uploaded file record or delete the record.
 - Click the File Reference ID link to view the details.
 The Uploaded Files Inquiry File Details screen appears.
 - Click



against a specific file upload record to delete the record.

A delete icon will be shown against a record, only when if a record is of a future date and is fully approved.

1.2.3 Uploaded Files Inquiry – File Details – Trade Finance

This topic provides the systematic instructions about to upload the inquiry in trade finance.

When the user clicks on the File Reference ID from the trade finance file summary page, a new screen appears. This screen allows the user to see the files uploaded by the corporate user for Trade Finance while setting up LC templates, BG templates, and beneficiaries for LC and BG in bulk. The screen shows essential file information such as name, status, reference ID, and the file journey.

Users can download the file, an error report if the file has an error status, and they can also download the response file to see the details at the record level.

The file details section provides a summary of the file's records, including the status of each record. Users can delete a specific record if it is dated in the future or has not been processed.

Users can select to see the record details by clicking the link found on each record.

The user is taken to a screen that displays the specific record details along with the file information used to upload the record.

Each record's details are tailored to the transaction type the user is asking about.



Figure 1-6 File Details - LC Template Creation

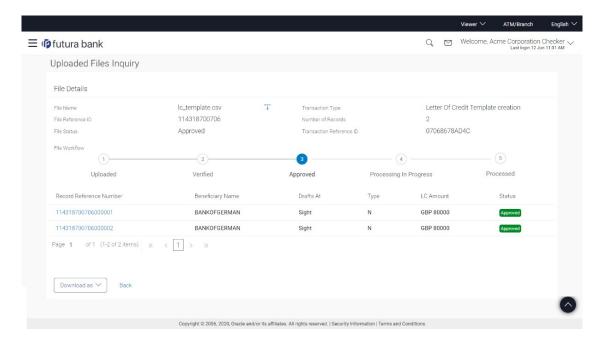


Figure 1-7 File Details - BG Template Creation

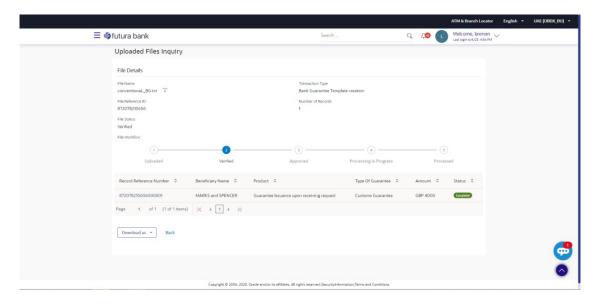
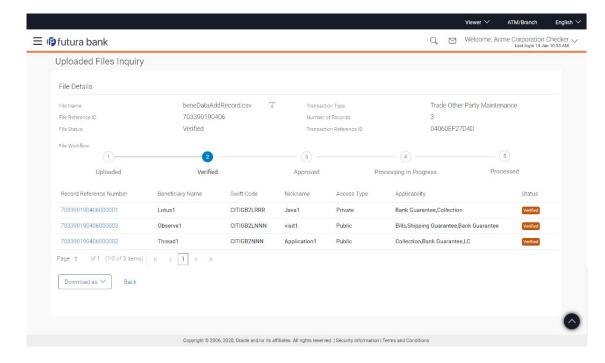




Figure 1-8 File Details - Beneficiary Creation



1. On **Uploaded Files Inquiry** screen, specify the fields.

For more information refer to the field description table below:

Table 1-4 Uploaded Files Inquiry

| Field Name | Description |
|------------------------------------|--|
| File Name | File name of the uploaded file. |
| | User can download the file by clicking in the icon available besides the file name. |
| 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 uploaded as a part of the file. |
| File Status | Displays the status of the file uploads. |
| Error Report | Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute. |
| Response File Download | Shows an icon to download the error response file. |
| Transaction Reference ID | The transaction reference number, which was generated at the time of transaction execution. |
| File Workflow | Flow displaying various stages and status of file upload. |
| Record List – LC Template Creation | If the user is inquiring for 'LC Template Create' type of transaction, the following fields are displayed. |
| Record Reference Number | The reference ID for identification of the records. |
| Beneficiary Name | The beneficiary against whom LC template is created. |
| Draft At | The LC draft type that is 'Sight' or 'Usance'. |
| Туре | The corresponding LC product type. |
| LC Amount | The amount of LC. |



Table 1-4 (Cont.) Uploaded Files Inquiry

| Field Name | Description |
|---------------------------------------|---|
| | Description |
| Status | Status of the records of the uploaded file. |
| Action | Icon to download the e-receipt. |
| | This column appears if the record status is Approved . |
| Record List – Beneficiary Creation | If the user is inquiring for 'Beneficiary Creation' type of transaction, following fields are displayed. |
| Record Reference Number | The reference ID for identification of the records. |
| Beneficiary Name | The beneficiary name. |
| SWIFT Code | The SWIFT ID of the Beneficiary Bank. |
| Nickname | The nickname of the Beneficiary. |
| Access Type | The accessibility the beneficiary recorded will have. |
| Applicability | The applicability the beneficiary recorded will have. The options are: |
| Status | Status of the records of the uploaded file. |
| Action | Icon to download the e-receipt. This column appears if the record status is Approved . |
| Record List – BG Template Creation | If the user is inquiring for 'BG Template Create' type of transaction, the following fields are displayed. |
| Record Reference Number | The reference ID for identification of the records. |
| Beneficiary Name | The beneficiary against whom BG template is created. |
| Product | The BG Product Type i.e., 'GUIR - Guarantee Issuance upon receiving request' or 'GUID - GUID BDX Guarantee Issuance / Reissuance upon receiving request'. |
| Type of Guarantee | The corresponding BG Type of Undertaking. |
| LC Amount | The amount of BG. |
| Status | Status of the records of the uploaded file. |
| Action | Icon to download the e-receipt. This column appears if the record status is Approved . |

- 2. Perform the following action to download the 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.

- 3. Perform the following action to download the file or delete the file or navigate to the previous screen. the file.
 - Click Download as to download the file in .pdf or .csv format.



- Click **Delete** to delete the uploaded file.
- 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 Uploaded File Inquiry – File Details – Trade Finance (Islamic)

This topic provides the systematic instructions about to upload the inquiry in trade finance.

When the user clicks on the File Reference ID from the summary page of the Islamic trade finance file, a new screen appears. This screen allows the user to see the files uploaded by the corporate user for Islamic Trade Finance while creating Islamic LC templates and Islamic BG templates in bulk. The screen shows essential file details such as name, status, reference ID, and the file journey.

Users can download files, an error report if the file has an error status, and they can also download a response file to see the details at the record level.

The file details section displays a summary of the file's records along with the status of each record. Users can delete a specific record if it is dated in the future or has not been processed.

Users have the option to see the record details by clicking the link provided for each record.

The user will be taken to a screen displaying the specific record details, including the file information used for the upload.

The details of each record are tailored to the transaction type the user is asking about.

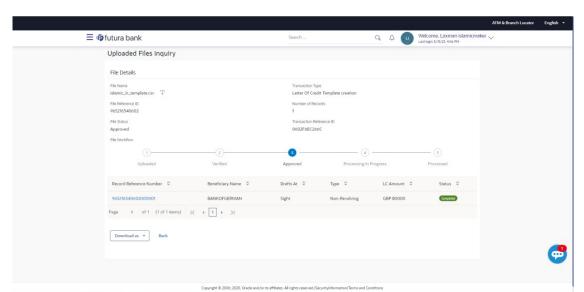


Figure 1-9 File Details – LC Template Creation (Islamic)



Figure 1-10 File Details - BG Template Creation (Islamic) Field Description Field Name

L. On **Uploaded Files Inquiry** screen, specify the fields

For more information refer to the field description table below:

Table 1-5 Uploaded Files Inquiry

| Field Name | Description |
|--|--|
| File Name | File name of the uploaded file. |
| | User can download the file by clicking in the icon available besides the file name. |
| 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 uploaded as a part of the file. |
| File Status | Displays the status of the file uploads. |
| Error Report | Shows an icon to download the error file in case the uploaded file faced some runtime issue and failed to execute. |
| Response File Download | Shows an icon to download the error response file. |
| Transaction Reference ID | The transaction reference number, which was generated at the time of transaction execution. |
| File Workflow | Flow displaying various stages and status of file upload. |
| Record List – LC Template Creation (Islamic) | If the user is inquiring for 'Islamic LC Template Create' type of transaction, the following fields are displayed. |
| Record Reference Number | The reference ID for identification of the records. |
| Beneficiary Name | The beneficiary against whom LC template is created. |
| Draft At | The LC draft type that is 'Sight' or 'Usance'. |
| Туре | The corresponding LC product type. |
| LC Amount | The amount of LC. |
| Status | Status of the records of the uploaded file. |



Table 1-5 (Cont.) Uploaded Files Inquiry

| Field Name | Description |
|---|---|
| Action | Icon to download the e-receipt. |
| | This column appears if the record status is Approved . |
| Record List – Beneficiary Creation (Islamic) | If the user is inquiring for 'Beneficiary Creation' type of transaction, following fields are displayed. |
| Record Reference Number | The reference ID for identification of the records. |
| Beneficiary Name | The beneficiary's name against whom BG template is created |
| Product | The BG product type. 'GLIR - Islamic Guarantee Issuance / Reissuance upon receiving request' or ' GLAM - Islamic Guarantee Issuance / Reissuance upon receiving request'. |
| Type of Guarantee | The corresponding BG Type of Undertaking. |
| LC Amount | The amount of BG. |
| Status | Status of the records of the uploaded file. |
| Action | Icon to download the e-receipt. This column appears if the record status is Approved . |

- 2. Perform the following action to download the 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.

- 3. Perform the following action to download the file or delete the file or navigate to the previous screen. the file.
 - Click Download as to download the file in .pdf or .csv format.
 - Click **Delete** to delete the uploaded file.
 - Click Back to navigate to the previous screen.

① Note

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

FAQ

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

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



Table 1-6 Validation

| Events | Applicable to | Checks | |
|---------------------|-------------------------|---|--|
| On File Upload | All Files | File contents should not match an already uploaded file | |
| On File Upload | All Files | File should not exceed the Maximum Size limit | |
| On File Upload | All Files | The File Extension type should be the ones permitted | |
| On File Upload | All Files | The file should not be Malicious | |
| 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. | |
| At Pre-Processing | All Files | The CIF should be valid, should exist | |
| At Pre-Processing | All Files | CIF and Debit account should belong to each other | |
| At Pre-Processing | All Files | User should have access to Debit Account | |
| At Pre-Processing | All Files | Debit account should not be in closed status | |
| At Pre-Processing | All Files | Transaction Limits are not violated at user level | |
| At Pre-Processing | All Files | Payment date should not be in the past | |
| At Pre-Processing | All Files | Payment date should not be a holiday as per the host calendar maintenance | |
| At Pre-Processing | All Files | Debit account should be a CASA account, not loan or TD | |
| At Pre-Processing | All Files | Debit currency in the file, should match the currency of the CASA account | |
| At Pre-Processing | Internal Files | Transaction currency should match either the debit or credit CASA | |
| At Pre-Processing | Internal Files | The Credit Account should be a CASA account, not loan or TD | |
| At Pre-Processing | All SDSC and SDMC files | A file with multiple records, should have the same debit account | |
| At Pre-Processing | Internal Ad hoc | The Purpose of remittance should be valid | |
| At Pre-Processing | Domestic Files | The NEFT / RTGS code should be valid | |
| At Approval | All Files | Cumulative limits should not be violated either for the Approver and the Party | |
| Validations in Core | All Files | The Debit account should have sufficient balance | |
| Validations in Core | All Files | Debit account should not be in dormant status | |
| Validations in Core | All Files | Debit account should not be in debit block status | |
| Validations in Core | Internal Files | The Credit CASA account should not be closed | |
| Validations in Core | Internal Files | There should not be a Credit Block on the CASA account | |
| Validations in Core | International Files | The BIC / SWIFT code should be valid, as per the BIC / Clearing directory as maintained in the host system | |

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



The table below displays the file status used to represent different stages of the file upload. If all records in the file are liquidated, the file status will be marked as processed. If some records are liquidated while the others are rejected, the file status will still be processed. However, if any records are liquidated and the rest have errors, the file status will be processed with exceptions.

Table 1-7 File Status

| Verifie d | Appro ved | Processing in Progress | Liquid ated | Reject ed | Delete d | Error | File Status |
|--------------|--------------|---------------------------|----------------|--------------|-------------|-------|---------------------------|
| All | - | - | - | - | - | - | Verified |
| - | All | - | - | - | - | - | Approved |
| - | - | All | - | - | - | - | Processing in Progress |
| - | - | - | All | - | - | - | Processed |
| - | - | - | - | All | - | - | Rejected |
| - | - | - | - | - | All | - | Deleted |
| - | - | - | - | - | - | All | Error |
| - | - | - | 1 | 1 | - | - | Processed |
| - | - | - | 1 | - | 1 | - | Processed |
| - | - | - | 1 | - | - | 1 | Processed with exception |
| - | - | - | 1 | 1 | 1 | - | Processed |
| - | - | - | 1 | 1 | 1 | 1 | Processed with exception |
| - | - | - | - | 1 | 1 | - | Deleted |
| - | - | - | - | 1 | - | 1 | Processed with exception |
| - | - | - | - | - | 1 | 1 | Processed with exception |

- **c.** If a payment file is in the approved status, does it mean that all the records are successfully liquidated?
 - No, the file still has to successfully pass validations in the host system, before records are processed.
- d. Can a user delete the entire file or deletion of only individual records within a file is allowed?

Whether only records can be deleted, or the entire file will be deleted depends on the accounting type of the file, and the approval type (Record Level or File level).

The table below throws light on the combinations allowed.

| Accounting Type | Authorization Type | File / Record Deletion allowed? |
|-----------------|--------------------|---|
| SDMC | File Level | Not allowed |
| SDSC | File Level | Not allowed |
| SDSC | Record Level | Only records can be deleted, and not the entire file. |
| MDMC | Record Level | Only records can be deleted, and not the entire file. |

e. 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.

- f. What is the impact of limits on processing of File Upload transactions? File uploads transaction will utilize limits depending on if the transfer is an internal, domestic, or international funds transfer.
 - Further, for domestic funds transfer limits are defined for each network NEFT, RTGS and IMPS. Limits will be checked at the pre-processing's stage for file uploads.
- g. 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.

File Approval

This topic provides the details about to approve the file.

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.

<u>File Approval</u>
 This topic provides the systematic instructions to approve the file.

<u>Record Level Approval</u>
 This topic provides the systematic instructions about record level approval.

2.1 File Approval

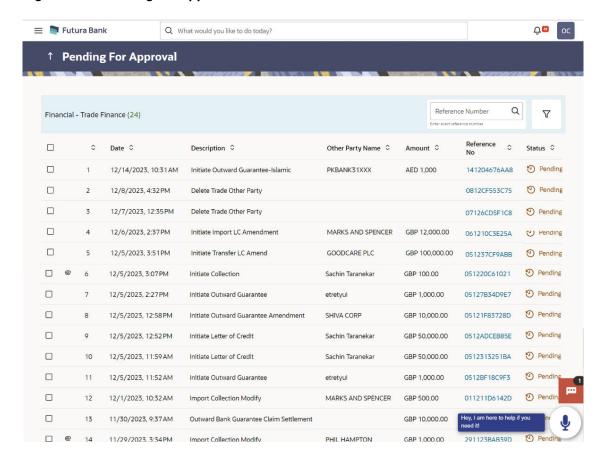
This topic provides the systematic instructions to approve the file.

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.

The transactions has the attachment icon against each record that indicates the transaction has physical document linked to it. Based on this information, approver can directly approve the transaction or he will drill down the transaction details and verify the attached documents by downloading it.



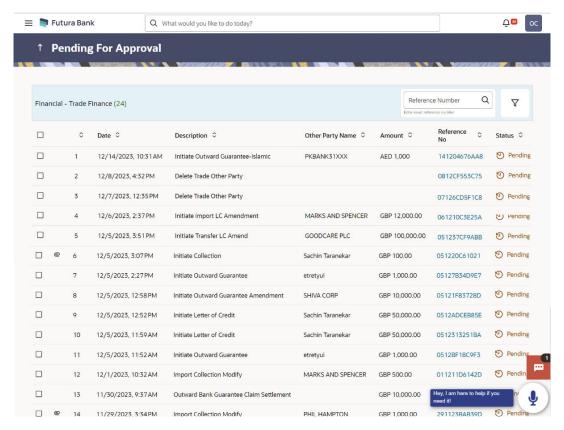
Figure 2-1 Pending for Approval



- From Approver Dashboard, click Pending for Approval
 The Pending for Approval screen is displayed.
- 2. In the **Pending for Approval** section, click the **Bulk File** tab.
 - All the uploaded files that require approval appears.
- 3. Select the multiple files and click **Approve** to approve the transactions.
- 4. Click the link under the Reference No column.
 - The File Details screen appears.

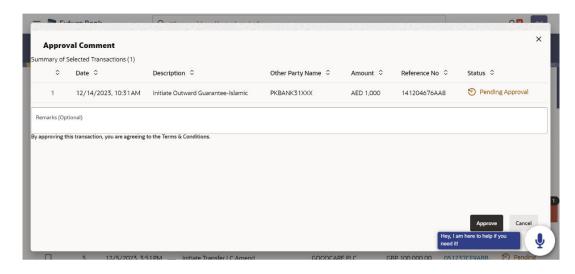


Figure 2-2 Bulk File Approve / Reject



5. If you click **Approve**, the **Approval Comment** screen appears.

Figure 2-3 Bulk File Approve / Reject - Remarks



- Enter the remarks for approval. Click Ok.
 Transaction successfully approved message appears.
- If you click Reject. The Approval Comment screen appears.



- 6. If you click **Reject**. The **Approval Comment** screen appears.
 - Enter the remarks for rejection. Click Reject.
 Transaction rejected message appears.

2.2 Record Level Approval

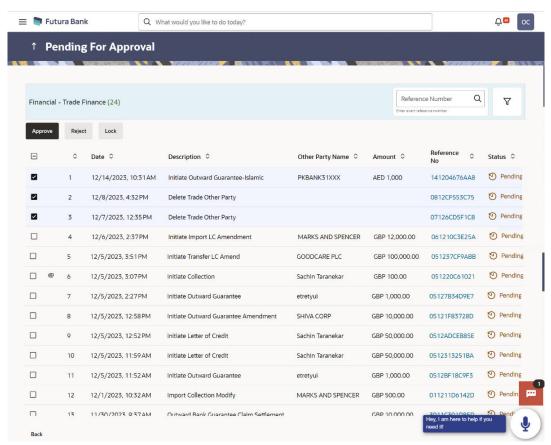
This topic provides the systematic instructions about record level approval.

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

To approve / reject a record in file:

- 1. In the **Pending for Approval** section, click the **Bulk Record** tab.
 - All the uploaded files that require approval appears.
- 2. Select a file that is to be approved.
 - The Record Approval screen appears.
- 3. Click the link under the **Reference No** column.
 - The **File Details** screen appears.

Figure 2-4 Bulk Record Approve / Reject



Click Approve to approve the transaction.

The Approval Comment screen appears.



Enter the remarks for approval. Click Approve.

Transaction successfully approved message appears.

5. Click **Reject** to reject the transaction.

The Approval Comment screen appears.

Enter the remarks for rejection. Click Reject.

Transaction rejected message appears.

(i) Note

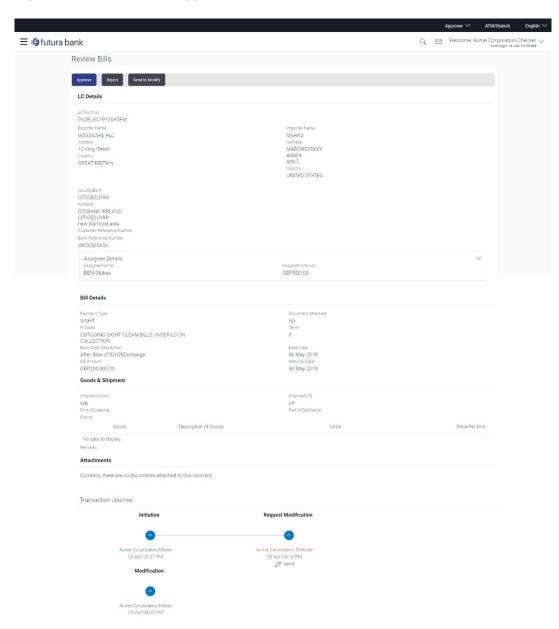
To approve / reject bulk records, select multiple check boxes, and then click approve / reject.

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.





Copyright © 2006, 2020, Oracle and/or its affiliates. All rights reserved. | Security Information | Terms and Conditions

Figure 2-5 Bulk Record Approval – File Details

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 Approval Comment screen appears.

Enter the remarks for rejection. Click Reject.

Transaction rejected message appears.



Click Send to Modify to send the transaction for modification.
 The Modification Comment screen appears.

Enter the remarks for modification. Click **Send to Modify**.

Transaction is sent for medication and Confirmation screen appears.

Index

| F |
|---------------------------------|
| File Approval, 1 File Upload, 1 |
| R |
| Record Level Approval, 4 |
| U |
| Upload a File, 2 |

Uploaded File Inquiry – Default View, 5
Uploaded File Inquiry – File Details – Trade
Finance (Islamic), 12
Uploaded Files Inquiry, 4
Uploaded Files Inquiry – File Details – Trade
Finance, 8
Uploaded Files Inquiry – Search Filters, 6