

Oracle® Banking Virtual Account Management Cloud Service Charges User Guide



Release 14.7.1.0.0
F85400-01
September 2023

ORACLE®

Copyright © 2023, 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, and MySQL 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

Preface

Purpose	v
Audience	v
Documentation Accessibility	v
Diversity and Inclusion	v
Related Resources	vi
Conventions	vi
Screenshot Disclaimer	vi
Acronyms and Abbreviations	vi
Basic Actions	vii
Symbols and Icons	viii

1 Introduction

2 Charge Code

2.1 Create Charge Code	2-1
2.2 View Charge Code	2-2

3 Charge Rule

3.1 Create Charge Rule	3-1
3.1.1 Examples for Tier Based Amount	3-4
3.2 View Charge Rule	3-6

4 Pricing Schemes

4.1 Create Pricing Schemes	4-1
4.2 View Pricing Schemes	4-2

5	Charge Decisioning	
5.1	Create Charge Decisioning	5-1
5.2	View Charge Decisioning	5-5
6	Charge Preferential Pricing	
6.1	Create Charge Preferential Pricing	6-1
6.2	View Charge Preferential Pricing	6-3
7	Charge Inquiry	
A	Error Codes and Messages	
B	Functional Activity Codes	
C	Annexure - Events	
	Index	

Preface

- [Purpose](#)
- [Audience](#)
- [Documentation Accessibility](#)
- [Diversity and Inclusion](#)
- [Related Resources](#)
- [Conventions](#)
- [Screenshot Disclaimer](#)
- [Acronyms and Abbreviations](#)
- [Basic Actions](#)
- [Symbols and Icons](#)

Purpose

This guide is designed to help the user to get quickly acquainted with different types of charges supported for virtual accounts usage in Oracle® Banking Virtual Account Management Cloud Service.

Audience

This guide is intended for Back Office Data Entry Clerk, Back Office Managers/Officers, Product Managers, End of Day Operators, and Financial Controller users.

Documentation Accessibility

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

Access to Oracle Support

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

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.

Related Resources

The related documents are as follows:

- *Oracle Banking Security Management System User Guide*
- *Oracle Banking Common Core User Guide*
- *Oracle Banking Getting Started User Guide*
- *Overview User Guide*
- *Configuration User Guide*
- *Customer and Accounts User Guide*
- *Identifier User Guide*
- *Transactions User Guide*

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.
<code>monospace</code>	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

Personal information used in the interface or documents are dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
EOD	End of Day

Basic Actions

The basic actions performed in the screens are as follows:

Table 2 Basic Actions

Actions	Description
New	Click New to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. This button is displayed only for the records that are already created.
Save	Click Save to save the details entered or selected in the screen.
Unlock	Click Unlock to update the details of an existing record. The system displays an existing record in editable mode. This button is displayed only for the records that are already created.
Authorize	Click Authorize to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Approve	Click Approve to approve the initiated record. This button is displayed once you click Authorize.
Reject	Click Reject to reject the initiated record. This button is displayed once you click Authorize.
Audit	Click Audit to view the maker details, checker details of the particular record. This button is displayed only for the records that are already created.
Close	Click Close to close a record. This action is available only when a record is created.
Confirm	Click Confirm to confirm the action performed.
Cancel	Click Cancel to cancel the action performed.
Compare	Click Compare to view the comparison through the field values of old record and the current record. This button is displayed in the widget once you click Authorize.
View	Click View to view the details in a particular modification stage. This button is displayed in the widget once you click Authorize.
View Difference only	Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. This button is displayed once you click Compare.
Expand All	Click Expand All to expand and view all the details in the sections. This button is displayed once you click Compare.
Collapse All	Click Collapse All to hide the details in the sections. This button is displayed once you click Compare.
OK	Click OK to confirm the details in the screen.

Symbols and Icons

The list of symbols and icons available on the screens are as follows:

Table 3 Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Date Range
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.

Table 3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Calendar
	Alerts
	Unlock Option
	View Option
	Reopen Option

Table 4 Symbols and Icons - Widget

Symbol/Icon	Function
	Open status
	Unauthorized status
	Rejected status
	Closed status
	Authorized status
	Modification Number

1

Introduction

Banks may levy a charge for Virtual Account Management services offered. The different types of charges defined in Oracle® Banking Virtual Account Management Cloud Service are listed as follows:

Onetime Virtual Account setup charges: These are one-time flat charges configured whenever a customer is onboarded for virtual account facility.

Structure Setup Charge: These are flat charges configured per virtual account structure creation.

Maintenance Charge for Virtual Account Usage: These are flat periodic charges configured for virtual account maintenance.

Charges based on Number of Virtual Account: These are periodic tier or slab-based charges configured based on number of open and authorized virtual accounts for a customer.

Charges based on Number of Transactions: These are periodic tier or slab-based charges configured based on number of transactions performed on virtual accounts of a customer for a charge period.

Structure Maintenance Charges by Structure: These are flat periodic charges configured for structure maintenance and are charged by structure.

Structure Maintenance Charges by Accounts: These are periodic tier or slab-based charges configured for structure maintenance and are charged by number of virtual accounts in a structure.

Tax on Charges: These are taxes which are configured on charges.

2

Charge Code

This topic provides the information to configure and maintain charge codes for the various charges.

This topic contains the following subtopics:

- [Create Charge Code](#)
This topic describes the systematic instructions to create the charge code.
- [View Charge Code](#)
This topic describes the systematic instructions to view a list of configured charge codes.

2.1 Create Charge Code

This topic describes the systematic instructions to create the charge code.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Charges**.
2. Under **Charges**, click **Charge Code**. Under **Charge Code**, click **Create Charge Code**.
The **Create Charge Code** screen displays.

Figure 2-1 Create Charge Code

The screenshot shows the 'Create Charge Code' form. It includes the following fields and controls:

- Charge Code**: Text input, Required.
- Charge Description**: Text input, Required.
- Charge Category**: Dropdown menu with 'Select' option, Required.
- Charge Credit Account**: Searchable text input, Required.
- Account Description**: Text input, Required.
- Credit Transaction Code**: Searchable text input, Required.
- Credit Transaction Code Description**: Text input.
- Debit Transaction Code**: Searchable text input, Required.
- Debit Transaction Code Description**: Text input.
- Buttons**: 'Cancel' and 'Save' buttons at the bottom right.

3. On **Create Charge Code** screen, specify the fields.

Note:

The fields marked as **Required** are mandatory.

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

Table 2-1 Create Charge Code - Field Description

Field	Description
Charge Code	Specify the unique ID to identify the charge code.
Charge Description	Specify the description of the charge code.
Charge Category	Select the charge category. The available options are: • Tax • Standard
Charge Credit Account	Click Search icon to view and select the GL account number.
Account Description	Displays the description of the GL account number.
Credit Transaction Code	Click Search icon to view and select the transaction code to be used for Credit leg of charge posting.
Credit Transaction Code Description	Displays the description of the transaction code for Credit leg.
Debit Transaction Code	Click Search icon to view and select the transaction code to be used for Debit leg of charge posting.
Debit Transaction Code Description	Displays the description of the transaction code for Debit leg.

4. Click **Save** to save the details.

The user can view the configured charge code in the [View Charge Code](#).

5. Click **Cancel** to close the details without saving.

2.2 View Charge Code

This topic describes the systematic instructions to view a list of configured charge codes.

The user can configure charge code using [Create Charge Code](#).

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Charges**.
2. Under **Charges**, click **Charge Code**. Under **Charge Code**, click **View Charge Code**.

The **View Charge Code** screen displays.

Figure 2-2 View Charge Code

Charge Code	Description	Charge Category	Authorized Status	Record Status	Modification Number
CHG30	CHG30 STANDARD	Unauthorized	Open	1	
CHG01	Test1 TAX	Unauthorized	Open	6	
Char	Charge code for... STANDARD	Authorized	Open	2	
555	Structure Setup STANDARD	Authorized	Open	1	
666	Virtual Account Facili... STANDARD	Authorized	Open	1	
777	Structure Maint... STANDARD	Authorized	Open	1	
SS1	Standard Charges for... STANDARD	Authorized	Open	1	
SS2	Standard Charges for... STANDARD	Authorized	Open	1	
CHR01	Test ChargeCode STANDARD	Unauthorized	Open	1	
DC5	Standard Charges for... STANDARD	Unauthorized	Open	3	

Page 1 of 7 (1 - 10 of 69 items) |< 1 2 3 4 5 ... 7 >|

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

Table 2-2 View Charge Code - Field Description

Field	Description
Charge Code	Displays the charge code.
Charge Description	Displays the description of the charge code.
Charge Category	Displays the charge category.
Authorized Status	Displays the authorization status of the record. The options are: - Authorized - Rejected - Unauthorized
Record Status	Displays the status of the record. The options are: - Open - Closed
Modification Number	Displays the number of modification performed on the record.

3

Charge Rule

This topic provides the information to configure and maintain charge rule to calculate charges.

This topic contains the following subtopics:

- [Create Charge Rule](#)
This topic describes the systematic instructions to configure the charge rule.
- [View Charge Rule](#)
This topic describes the systematic instructions to view a list of configured charge rules.

3.1 Create Charge Rule

This topic describes the systematic instructions to configure the charge rule.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Charges**.
2. Under **Charges**, click **Charge Rule**. Under **Charge Rule**, click **Create Charge Rule**.
The **Create Charge Rule** screen displays.

Figure 3-1 Create Charge Rule

From	To	Amount	Units	Action
0	500	£50.00	1	[Edit] [Delete]
501	1,000	£100.00	1	[Edit] [Delete]

3. On **Create Charge Rule** screen, specify the fields.

Note:

The fields marked as **Required** are mandatory.

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

Table 3-1 Create Charge Rule - Field Description

Field	Description
Charge Pricing Rule ID	The system generates the Rule ID to identify the rule.
Charge Pricing Description	Specify the description for the charge pricing rule.
Pricing Category	Select the pricing category. The available options are: • Fixed Amount • Fixed Percentage • Tier Based Amount
Pricing Method	Select the pricing method to configure charge pricing. The available options are: • Fixed Amount This option appears only if Pricing Category is selected as Fixed Amount. • Fixed Percentage This option appears only if Pricing Category is selected as Fixed Percentage. • Variable Amount By Count This option appears only if Pricing Category is selected as Tier Based Amount. • Slab Amount By Count This option appears only if Pricing Category is selected as Tier Based Amount.  Note: Refer to the Examples for Tier Based Amount for Tier Based Amount Charges.
Pricing Currency	Select the currency in which the pricing is to be done.
Fixed Amount	Specify the fixed charge amount.  Note: This field displays only if Pricing Category is selected as Fixed Amount.
Fixed Percentage	Specify the fixed charge percentage.  Note: This field displays only if Pricing Category is selected as Fixed Percentage.

Table 3-1 (Cont.) Create Charge Rule - Field Description

Field	Description
Min/Max Validation Criteria	Indicates whether the charge is to be validated based on an amount range. The available options are: • Amount  Note: This field displays only if Pricing Category is selected as Tier Based Amount.
Minimum Charge Amount	Specify the minimum charge amount to be considered.  Note: This field displays only if Pricing Category is selected as Tier Based Amount and Min/Max Validation Criteria is selected as Amount.
Maximum Charge Amount	Specify the maximum charge amount to be considered.  Note: This field displays only if Pricing Category is selected as Tier Based Amount and Min/Max Validation Criteria is selected as Amount.
From	Specify the start value of the count range.  Note: This field appears only if Pricing Category is selected as Tier Based Amount.
To	Specify the final value of the count range.  Note: This field appears only if Pricing Category is selected as Tier Based Amount.

Table 3-1 (Cont.) Create Charge Rule - Field Description

Field	Description
Amount	Specify the charge amount.  Note: This field appears only if Pricing Category is selected as Tier Based Amount.
Units	Specify the number of charge units.  Note: This field appears only if Pricing Category is selected as Tier Based Amount.

4. Click **+** button to add the multiple rows in the grid.

5. Click **Edit** icon to edit the row.

6. Click **Delete** icon to delete the row.

7. Click **Save** to save the details.

The user can view the configured charge rule in the [View Charge Rule](#).

8. Click **Cancel** to close the details without saving.

- [Examples for Tier Based Amount](#)

Some examples for Tier Based Amount calculation are provided for the better understanding.

3.1.1 Examples for Tier Based Amount

Some examples for Tier Based Amount calculation are provided for the better understanding.

Pricing Method - **Slab Amount by Number of Count**

Table 3-2 Example With No Unit

Count Slabs	Charge Amount	Unit
0 – 250	10	Blank
251 – 500	20	Blank
> 501	30	Blank

Count = 1000

Charge Amount = 10+20+30 = 60 USD

Table 3-3 Example With Unit

Count Slabs	Charge Amount	Unit
0 – 250	1	1
251 – 500	2	1
> 501	3	1

Count = 1000

Charge Amount = $250 + 500 + 1500$ (i.e., $1 \times 250 + 2 \times 250 + 3 \times 500$) = 2250 USD

**Note:**

Unit specifies the charge amount to be levied per unit.

Pricing Method - **Variable Amount by Number of Count.**

Table 3-4 Example With No Unit

Count Slabs	Charge Amount	Unit
0 – 250	10	Blank
251 – 500	20	Blank
> 501	30	Blank

Count = 1000

Charge Amount = 30 USD

Table 3-5 Example With Unit

Count Slabs	Charge Amount	Unit
0 – 250	1	1
251 – 500	2	1
> 501	3	1

Count = 1000

Charge Amount = 3×1000 = USD 3000

**Note:**

Unit specifies the charge amount to be levied per unit.

3.2 View Charge Rule

This topic describes the systematic instructions to view a list of configured charge rules.

The user can configure the charge rule using [Create Charge Rule](#).

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Charges**.
2. Under **Charges**, click **Charge Rule**. Under **Charge Rule**, click **View Charge Rule**.

The **View Charge Rule** screen displays.

Figure 3-2 View Charge Rule

Charge Price ID	Description	Application	Status
PRCRULE090418_00000...	Selling702709 VAMCHG	Unauthorized	Closed
PRCRULE090418_00000...	Str Perl Mail... VAMCHG	Unauthorized	Open
PRCRULE090418_00000...	FDFC VAMCHG	Unauthorized	Open
PRCRULE240418_000000...	charge pricin234441 VAMCHG	Unauthorized	In Progress
PRCRULE090418_00000...	Flat Maintenance... VAMCHG	Authorized	Open
PRCRULE090418_00000...	TAX Regression VAMCHG	Authorized	Open
PRCRULE090418_00000...	Virtual Account Facility VAMCHG	Authorized	Open
PRCRULE090418_00000...	tristha VAMCHG	Unauthorized	Open
PRCRULE070418_000000...	GTB Var Rule Str VA... VAMCHG	Authorized	Open
PRCRULE070418_000000...	GFA Rule Structure... VAMCHG	Authorized	Open

Page 1 of 11 (1 - 10 of 106 items) | 1 2 3 4 5 ... 11 >

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

Table 3-6 View Charge Rule - Field Description

Field	Description
Charge Price ID	Displays the charge pricing rule ID.
Description	Displays the description of the charge pricing rule.
Application Code	Displays the application code.
Authorized Status	Displays the authorization status of the record. The options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: • Open • Closed

Table 3-6 (Cont.) View Charge Rule - Field Description

Field	Description
Modification Number	Displays the number of modification performed on the record.

4

Pricing Schemes

This topic provides the information to configure and maintain the pricing schemes.

Customers can be associated with one of the pricing schemes during onboarding and different charge decisions can be configured per pricing scheme.

This topic contains the following subtopics:

- [Create Pricing Schemes](#)
This topic describes the systematic instructions to configure the pricing schemes.
- [View Pricing Schemes](#)
This topic describes the systematic instructions to view a list of configured pricing schemes.

4.1 Create Pricing Schemes

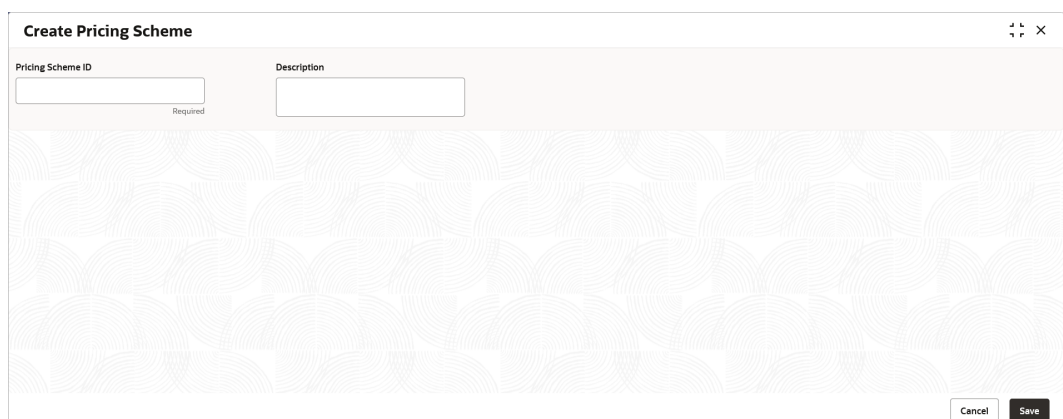
This topic describes the systematic instructions to configure the pricing schemes.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Charges**.
2. Under **Charges**, click **Pricing Schemes**. Under **Pricing Schemes**, click **Create Pricing Schemes**.

The **Create Pricing Schemes** screen displays.

Figure 4-1 Create Pricing Schemes



3. On **Create Pricing Schemes** screen, specify the fields.

Note:

The fields marked as **Required** are mandatory.

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

Table 4-1 Create Pricing Schemes - Field Description

Field	Description
Pricing Scheme ID	Specify the unique ID to identify the pricing scheme.
Description	Specify the description of the pricing scheme.

- Click **Save** to save the details.

The user can view the configured pricing schemes in the [View Pricing Schemes](#).

- Click **Cancel** to close the details without saving.

4.2 View Pricing Schemes

This topic describes the systematic instructions to view a list of configured pricing schemes.

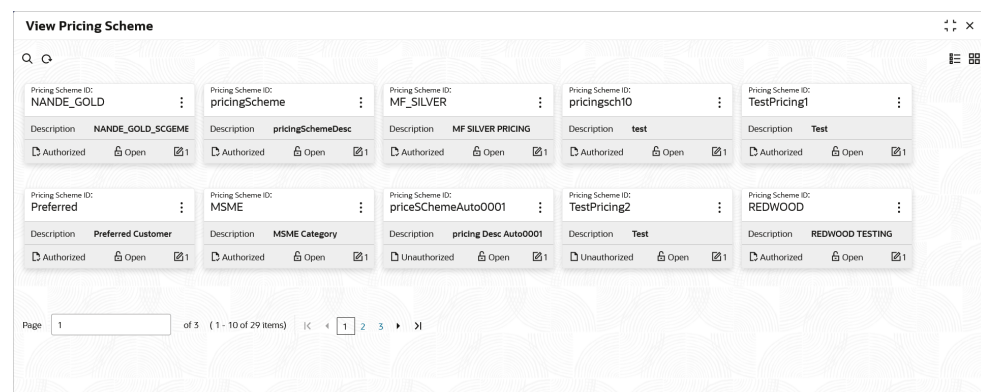
The user can configure the pricing schemes using [Create Pricing Schemes](#).

Specify **User ID** and **Password**, and login to **Home** screen.

- On **Home** Screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Charges**.
- Under **Charges**, click **Pricing Schemes**. Under **Pricing Schemes**, click **View Pricing Schemes**.

The **View Pricing Schemes** screen displays.

Figure 4-2 View Pricing Schemes



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

Table 4-2 View Pricing Schemes - Field Description

Field	Description
Pricing Scheme ID	Displays the Pricing Scheme ID.
Description	Displays the description of the pricing scheme.
Authorized Status	Displays the authorization status of the record. The options are: • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

5

Charge Decisioning

This topic provides the information to configure and maintain charge decisioning.

Using this screen, the charge code, charge rule and pricing schemes configured can be mapped to a specific charge event and the charge collection frequency is defined for the same.

This topic contains the following subtopics:

- [Create Charge Decisioning](#)
This topic describes the systematic instructions to configure the charge decisioning.
- [View Charge Decisioning](#)
This topic describes the systematic instructions to view a list of configured charge decisioning.

5.1 Create Charge Decisioning

This topic describes the systematic instructions to configure the charge decisioning.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Charges**.
2. Under **Charges**, click **Charge Decisioning**. Under **Charge Decisioning**, click **Create Charge Decisioning**.

The **Create Charge Decisioning** screen displays.

Figure 5-1 Create Charge Decisioning

3. On **Create Charge Decisioning** screen, specify the fields.

 Note:

The fields marked as **Required** are mandatory.

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

Table 5-1 Create Charge Decisioning - Field Description

Field	Description
Event	Select the event on the occurrence of which the charge has to be applied. The available options are: • EOD - This option is selected for periodic charges. • Virtual Account Facility Setup – This option is selected for virtual accounts facility setup charges. • Structure Setup – This option is selected for structure creation charges.
Pricing Scheme ID	Click the Search icon to view and select the pricing scheme for which the charge decisioning has to be configured.
Charge Type	Select the charge type. The available options are: • Customer – This indicates the charges are at customer level. • Structure – This indicates the charges are at structure level.
Charge Code	Click the Search icon to view and select the charge code for which the charge decisioning has to be configured.
Charge Description	Displays the description of the selected charge code.
Charge Pricing Rule ID	Click the Search icon to view and select the charge pricing rule to be applied.
Charge Pricing Description	Displays the description of the selected Charge Pricing Rule.
Charge Criteria	Select the criteria to be considered based on which the charges are calculated from the drop-down list. The available options are: • One Time Setup Charge • Count of Virtual Accounts • Count of Transactions • Flat Maintenance Charge • Structure Setup Charge • Parent Charge Code – This option is selected for setting up tax on the Charge Code.  Note: The Charge Criteria values are based on Event and Charge Type. For more details, refer to the Matrix for Charge Criteria table.
Effective Date	Select the date from which the charge decisioning validity is effective.
Expiry Date	Select the date till which the charge decisioning validity is effective.

Table 5-1 (Cont.) Create Charge Decisioning - Field Description

Field	Description
Collection Parameter	Displays the collection parameters.
Charge Frequency	Select the frequency of the charge collection. The available options are • Daily • Monthly • Half Yearly  Note: These options displays only if the Event is selected as EOD. • Event Based  Note: This option displays only if the Event is selected as Virtual Account Facility Setup and Structure Setup.
Units	Specify the units of the specified frequency when the charge collection should take place. If the Charge Frequency is selected as Monthly and Units is specified as 2, then the charge would be collected once in two months.  Note: This field displays only if the Event is selected as EOD.

Table 5-1 (Cont.) Create Charge Decisioning - Field Description

Field	Description
Collect At	Displays the period when the charge collection is done for the selected frequency. Charges are always calculated and collected at the end of the charge period for both event and periodic-based charges. Charge calculation and collection can either be at the End of the Day or the Next Day and is controlled through a parameter "chargeRunStage" at the End of Day workflow definition. The values of the parameter can be "EOD" or "BOD". By default, the value is configured as "EOD", which means the charges due for collection today, will be calculated and posted on the same day. Based on the business needs, the parameter value can be configured as "BOD", which means the charges due for collection today, will be calculated and posted on the next day. For more information on End of Day processing, refer EOD Configuration Guide.  Note: This field will always be End of Period.

 Note:

Any modifications/updates to charge decisioning will be applicable immediately. For example, if the charge decisioning is modified in middle of a charge cycle, on the charge calculation date, the updated charge decisioning will be applied for the entire current charge cycle for calculation purpose.

- a. Click **+** button to add the charge decisioning.
- b. Click **X** button to close the charge decisioning.
4. Click **Save** to save the details.

The user can view the configured charge decisioning in the [View Charge Decisioning](#).

5. Click **Cancel** to close the details without saving.

Table 5-2 Matrix for Charge Criteria

Event	Pricing Scheme	Charge Type	Charge Criteria	Charge Frequency
EOD	Scheme	Customer	Count of Virtual Accounts Count of Transactions Flat Maintenance Charge Parent Charge Code	Daily Monthly Half-Yearly
EOD	Scheme	Structure	Flat Maintenance Charge Count of Virtual Accounts Parent Charge Code	Daily Monthly Half-Yearly
Virtual Account Facility Setup	Scheme	Customer	One Time Setup Charge Parent Charge Code	Event Based
Structure Setup	Scheme	Structure	Structure Setup Charge Parent Charge Code	Event Based

5.2 View Charge Decisioning

This topic describes the systematic instructions to view a list of configured charge decisioning.

The user can configure charge decisioning using [Create Charge Decisioning](#).

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Charges**.
2. Under **Charges**, click **Charge Decisioning**. Under **Charge Decisioning**, click **View Charge Decisioning**.

The **View Charge Decisioning** screen displays.

Figure 5-2 View Charge Decisioning

Event	Pricing Scheme	Charge Type	Authorized	Open	Closed	Modification
EOD	pricingScheme	S	Unauthorized	Closed	25	
STR_SETUP_CHARGE	NANDE_GOLD	S	Authorized	Open	3	
EOD	LARGECORP	C	Authorized	Open	3	
EOD	CHRG5	S	Authorized	Open	1	
STR_SETUP_CHARGE	MF_SILVER	S	Authorized	Open	2	
OBVAM_SETUP_CHARGE	NANDE_GOLD	C	Authorized	Open	2	
EOD	MF_SILVER	S	Authorized	Open	2	
OBVAM_SETUP_CHARGE	CHRG5	C	Authorized	Open	1	
EOD	TRISTHA123	C	Authorized	Open	1	
EOD	MF_SILVER	C	Authorized	Open	1	

Page 1 of 3 (1 - 10 of 28 items) < 1 2 3 >

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

Table 5-3 View Charge Decisioning - Field Description

Field	Description
Event	Displays the charge event.
Pricing Scheme ID	Displays the pricing scheme ID.
Charge Type	Displays the charge type.
Authorized Status	Displays the authorization status of the record. The options are: - Authorized - Rejected - Unauthorized
Record Status	Displays the status of the record. The options are: - Open - Closed
Modification Number	Displays the number of modification performed on the record.

6

Charge Preferential Pricing

This topic provides the information to configure and maintain preferential pricing for specific customers.

This topic contains the following subtopics:

- [Create Charge Preferential Pricing](#)
This topic describes the systematic instructions to configure the charge preferential pricing.
- [View Charge Preferential Pricing](#)
This topic describes the systematic instructions to view a list of configured charge preferential pricing.

6.1 Create Charge Preferential Pricing

This topic describes the systematic instructions to configure the charge preferential pricing.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Charges**.
2. Under **Charges**, click **Charge Preferential Pricing**. Under **Charge Preferential Pricing**, click **Create Charge Preferential Pricing**.

The **Create Charge Preferential Pricing** screen displays.

Figure 6-1 Create Charge Preferential Pricing

The screenshot shows the 'Create Charge Preferential Pricing' form. It has a title bar with a close button. The form is divided into two main sections. The top section contains three fields: 'Customer Number' (with a search icon and 'Required' label), 'Customer Name', and 'Charge Type' (a dropdown menu with 'Select' and 'Required' label). The bottom section, titled '1', contains four fields: 'Charge Code' (with a search icon and 'Required' label), 'Charge Description', 'Charge Pricing Rule ID' (with a search icon and 'Required' label), and 'Charge Pricing Description'. Below these are 'Charge Criteria' (a dropdown menu with 'Select' and 'Required' label), 'Effective Date' (with a calendar icon and 'April 9, 2018' text), and 'Expiry Date' (with a calendar icon). At the bottom right are 'Cancel' and 'Save' buttons.

3. On **Create Charge Preferential Pricing** screen, specify the fields.

Note:

The fields marked as **Required** are mandatory.

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

Table 6-1 Create Charge Preferential Pricing - Field Description

Field	Description
Customer ID	Click Search icon to view and select the customer for which the preferential pricing has to be setup.
Charge Type	Select the type of the charge. The available options are • Customer • Structure
Charge Code	Click Search icon to view and select the charge code for preferential pricing configuration.  Note: The charge code will be listed based on the Charge type and for which the active charge decisioning exists.
Charge Code Description	Displays the description of the selected charge code.
Charge Pricing Rule ID	Click Search icon to view and select the charge pricing to be applied.
Charge Pricing Description	Displays the description of the selected Charge Pricing Rule.
Charge Criteria	Select the criteria to be considered based on which the charges are calculated. The available options are • Count of Virtual Accounts • Count for Transactions • Flat Maintenance Charge • Structure Setup Charge  Note: The taxes will be applicable based on the tax configured for the charge code in charge decisioning.
Effective Date	Select the date from which the preferential pricing validity is effective.
Expiry Date	Select the date from which the preferential pricing validity is effective.

 Note:

Any modifications to the preferential charge decisioning will be applied immediately to the entire charge cycle irrespective of the dates.

4. Click **Save** to save the details.

The user can view the configured charge preferential pricing in the [View Charge Preferential Pricing](#).

5. Click **Cancel** to close the details without saving.

6.2 View Charge Preferential Pricing

This topic describes the systematic instructions to view a list of configured charge preferential pricing.

The user can configure charge preferential pricing using [Create Charge Preferential Pricing](#).

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Charges**.
2. Under **Charges**, click **Charge Preferential Pricing**. Under **Charge Preferential Pricing**, click **View Charge Preferential Pricing**.

The **View Charge Preferential Pricing** screen displays.

Figure 6-2 View Charge Preferential Pricing

The screenshot shows the 'View Charge Preferential Pricing' screen. It features a search bar at the top left and a list of three data cards. Each card displays a Customer Number, Charge Type, Application Code, and an Authorized Status with an 'Open' button and a count of 1. The cards are for Customer Numbers 090123, 020202, and 7259690204. The Charge Type is 'C' for the first, 'S' for the second, and 'S' for the third. The Application Code is 'VAMCHG' for all. The Authorized Status is 'Authorized' for the first two and 'Unauthorized' for the third. At the bottom, there is a pagination bar showing 'Page 1 of 1 (1 - 3 of 3 items)' with navigation arrows.

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

Table 6-2 View Charge Preferential Pricing - Field Description

Field	Description
Customer ID	Displays the customer ID.
Charge Type	Displays the charge type.
Application Code	Displays the application code.
Authorized Status	Displays the authorization status of the record. The options are: • Authorized • Rejected • Unauthorized

Table 6-2 (Cont.) View Charge Preferential Pricing - Field Description

Field	Description
Record Status	Displays the status of the record. The options are: • Open • Closed
Modification Number	Displays the number of modification performed on the record.

7

Charge Inquiry

This topic describes the systematic instructions to query the charges for a customer for a specified charge calculation period.

Specify **User ID** and **Password**, and login to **Home** screen.

1. On **Home** Screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Charges**.
2. Under **Charges**, click **Charge Inquiry**. Under **Charge Inquiry**, click **Charge Inquiry**.
The **Charge Inquiry** screen displays.

Figure 7-1 Charge Inquiry

The screenshot shows the 'Charge Inquiry' interface. At the top, there are search filters: Customer Number (150524), Customer Name (VFX PVT LTD), Charge Code (STRMAINT), and Charge Description (Structure Maintenance Charge). Below these are dropdowns for Collection Status (SUCCESS) and Charge Period Date Range (April 8, 2018 to April 9, 2018). A 'Search' button and a 'Reset' button are present. Below the filters is a table with the following data:

From Date	To Date	Additional Information	Description	Currency	Amount	Charge Account Currency	Charge Account	Exchange Rate	Posted Amount	Collection Date	Collection Status	Error Description	Charge Code
April 9, 2018	April 9, 2018	Reference:000VCH1810002s1 Structure ID:STRCHG1 Description:Structure Maintenance Charge	Structure Maintenance Charge	USD	80	USD	00001503240017	1	80	April 10, 2018	SUCCESS		STRMAINT
April 9, 2018	April 9, 2018	Reference:000VCH1810002r1 Structure ID:STRCHG2 Description:Structure Maintenance Charge	Structure Maintenance Charge	USD	80	USD	00001503240028	1	80	April 10, 2018	SUCCESS		STRMAINT

At the bottom, there is a pagination bar showing 'Page 1 of 1 (1-2 of 2 items)' and navigation icons.

3. On **Charge Inquiry** screen, specify the fields.

Note:

The fields marked as **Required** are mandatory.

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

Table 7-1 Charge Inquiry - Field Description

Field	Description
Customer ID	Click Search icon to view and select the Customer ID for whom the charges needs to be queried.
Customer Name	Displays the name of the customer based on Customer ID selected.
Charge Code	Click Search icon to view and select the charge code.

Table 7-1 (Cont.) Charge Inquiry - Field Description

Field	Description
Charge Description	Displays the description of the charge code.
Collection Status	Select the collection status. The available options are • SUCCESS • PENDING • FAILED
Charge Period Date Range	Select the date range for which the charges has to be queried.
Search	Click this button to query the charge details.
Reset	Click this button to reset the search criteria.
From Date	Displays the charge period start date.
To Date	Displays the charge period end date.
Additional Info	Displays the additional information like charge reference number, charge description and structure code for structure level charges.
Description	Displays the description of the charges.
CCY	Displays the currency of the charges.
Amount	Displays the charge amount.
Charge Account CCY	Displays the currency of the charge account.
Charge Account	Displays the charge account.
Exchange Rate	Displays the exchange rate used in case the charge currency and charge account currency are different.
Posted Amount	Displays the posted amount to the charge account.
Collection Date	Displays the collection status.
Collection Status	Displays the collection status.
Error Description	Displays the error in case of charge posting failures.
Charge Code	Displays the charge code.

4. Click **Export** to export the details in .csv format.

A

Error Codes and Messages

This topic contains the error codes and messages.

Table A-1 Error Codes and Messages

Error Code	Messages
GCS-COM-009	Resource ID cannot be blank or null.
GCS-COM-010	Successfully cancelled \$1.
GCS-COM-011	\$1 failed to update.
GCS-MOD-007	Only the maker can modify the pending records.
GCS-SAV-003	The record is saved and validated successfully.
GCS-VAL-001	The record is successfully validated.
GCS-AUTH-01	Record Successfully Authorized.
GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
GCS-AUTH-03	Maker cannot authorize.
GCS-AUTH-04	No Valid unauthroized modifications found for approval.
GCS-CLOS-002	Record Successfully Closed.
GCS-CLOS-01	Record Already Closed.
GCS-CLOS-02	Record Successfully Closed.
GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization.
GCS-COM-001	Record does not exist.
GCS-COM-002	Invalid version sent, operation can be performed only on latest version.
GCS-COM-003	Please Send Proper ModNo
GCS-COM-004	Please send makerId in the request
GCS-COM-005	Request is Null. Please Resend with Proper SELECT
GCS-COM-006	Unable to parse JSON
GCS-COM-007	Request Successfully Processed
GCS-COM-008	Modifications should be consecutive.
GCS-DEL-001	Record deleted successfully
GCS-DEL-002	Record(s) deleted successfully
GCS-DEL-003	Modifications didnt match valid unauthorized modifications that can be deleted for this record
GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.
GCS-DEL-006	No valid unauthroized modifications found for deleting
GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
GCS-MOD-001	Closed Record cannot be modified
GCS-MOD-002	Record Successfully Modified
GCS-MOD-003	Record marked for close, cannot modify.

Table A-1 (Cont.) Error Codes and Messages

Error Code	Messages
GCS-MOD-004	Only maker of the record can modify before once auth
GCS-MOD-005	Not amendable field, cannot modify
GCS-MOD-006	Natural Key cannot be modified
GCS-REOP-003	Successfully Reopened
GCS-REOP-01	Unauthorized Record cannot be Reopened
GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
GCS-REOP-03	Successfully Reopened
GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
GCS-SAV-001	Record already exists
GCS-SAV-002	Record Saved Successfully.
GCS-REJ-001	A rejected record cannot be closed. Please delete this modification.
GCS-REJ-002	A rejected record cannot be reopened. Please delete this modification.
GCS-REJ-003	Invalid modifications sent for reject. Highest modification must also be included.
GCS-REJ-004	Record Rejected successfully
GCS-REJ-005	Maker cannot reject the record.
GCS-REJ-006	Checker remarks are mandatory while rejecting.
GCS-REJ-007	No valid modifications found for reject.
GCS-REJ-008	Invalid modifications sent for reject. Consecutive modifications must be included.
VLC-DEF-001	Mandatory Fields are missing
VLC-DEF-002	Incorrect value for charge category
VLC-DEF-003	Invalid Credit charge account
VLC-DEF-004	Invalid transaction code
VLC-DEF-005	There are active charge decisions for this charge code
VLC-DEC-001	Invalid event
VLC-DEC-002	Invalid Pricing Scheme
VLC-DEC-003	Mandatory Fields are missing
VLC-DEC-004	At least one Charge -Rule decision is mandatory
VLC-DEC-006	Effective date cannot be a past date
VLC-DEC-007	Expiry date should always greater than Effective Date
VLC-DEC-009	Mandatory fields are missing in Charge Decision details
VLC-DEC-010	Invalid Charge Type. It should be either customer/structure
VLC-DEC-011	Invalid Charge code
VLC-DEC-013	Invalid Charge criteria for input event and charge type
VLC-DEC-014	Obvam setup charge has to be defined at customer level
VLC-DEC-015	Structure setup charge has to be defined at structure level
VLC-DEC-016	Invalid value for frequency
VLC-DEC-017	Parent charge code is mandatory when charge criteria is Parent charge code
VLC-DEC-018	Same charge cannot be mapped to two rules in the same decision
VLC-PDC-001	Mandatory Fields are missing

Table A-1 (Cont.) Error Codes and Messages

Error Code	Messages
VLC-PDC-002	The customer is not mapped to pricing schme
VLC-PDC-004	At least one Charge -Rule decision is mandatory
VLC-PDC-006	Effective date cannot be a past date
VLC-PDC-007	Expiry date should always greater than Effective Date
VLC-PDC-009	Mandatory fields are missing in Charge Decision details
VLC-PDC-010	Invalid Charge Type. It should be either customer/structure
VLC-PDC-011	Invalid Charge code
VLC-PDC-013	Invalid Charge criteria for the charge type
GCS-AUTH-05	Failed to Authorize the record
GCS-CLOS-04	Failed to Close the record
GCS-COM-012	Error saving child datasegment, Master validation failed
GCS-COM-013	Error saving the datasegment
GCS-COM-014	Error validating the datasegment
GCS-COM-015	Error submitting the datasegment
GCS-COM-016	Unexpected error occured during runtime
GCS-COM-017	Error deleting the extended datasegment
GCS-COM-018	Remove lock failed
GCS-COM-019	Revert call to extended datasegment failed
GCS-COM-020	Revert call to subdomain datasegment failed
GCS-COM-021	Error deleting the subdomain datasegment
GCS-COM-022	Authorize call to extended datasegment failed
GCS-COM-023	Authorize call to subdomain datasegment failed
GCS-COM-025	Client error occurred during API call
GCS-COM-026	Invalid datasegment code
GCS-DEL-008	Failed to Delete the record
GCS-DEL-009	No valid prevalidated modifications found for deletion
GCS-MOD-008	Failed to Update the record
GCS-REOP-05	Failed to Reopen the record
GCS-REVT-01	Record reverted successfully
GCS-REVT-02	Failed to Revert the record
GCS-SAV-004	Failed to create the record
GCS-LOCK-01	Remove dirty lock failed
PLATO-EVNT-001	Failed to update
PLATO-EVNT-002	Record already exists
ST-AUTH-001	Current Branch should be \$1 to perform this operation

B

Functional Activity Codes

Table B-1 List of Functional Activity Codes

Screen Name	Functional Activity Code
Create Charge Code	VCH_FA_CHARGE_DEF_NEW
View Charge Code	VCH_FA_CHARGE_DEF_VIEW
Create Charge Decisioning	VCH_FA_CHARGE_DEC_NEW
View Charge Decisioning	VCH_FA_CHARGE_DEC_VIEW
Charge Inquiry	VCH_FA_CHARGE_INQUIRY
Create Charge Preferential Pricing	VCH_FA_CHARGE_PREF_DEC_NEW
View Charge Preferential Pricing	VCH_FA_CHARGE_PREF_DEC_VIEW
Create Charge Rule	VCH_FA_CHARGE_RULE_NEW
View Charge Rule	VCH_FA_CHARGE_RULE_VIEW
Create Pricing Scheme	VCH_FA_PRICING_SCHEME_NEW
View Pricing Scheme	VCH_FA_PRICING_SCHEME_VIEW

C

Annexure - Events

This topic provides list of events and its purpose.

Table C-1 List of Events

Events	Purpose
vamlm.bankchargeeventrequest	Event raised to push the charge preferences at bank level.
vamlm.branchchargeeventrequest	Event raised to push branch level currency conversion configuration for Charges.
vas.genericdashboardeventrequest	Event is generated for unauthorized transaction count.
vamlm.pricingmapnotification	Event raised to push Charge Preferences at Customer level.
vamlm.structurechargesnotification	Event raised to push Charge Preferences at Structure level.
vamlm.chargebasisnotification vamlm.vamchargebasisnotification	Event raised to update the action and count related to : • account Creation/Closure/Reopen • Transaction create/reverse • sweep transaction in Oracle Banking Liquidity Management

Index

C

Charge Code, [2-1](#)
Charge Decisioning, [5-1](#)
Charge Inquiry, [7-1](#)
Charge Preferential Pricing, [6-1](#)
Charge Rule, [3-1](#)
Create Charge Code, [2-1](#)
Create Charge Decisioning, [5-1](#)
Create Charge Preferential Pricing, [6-1](#)
Create Charge Rule, [3-1](#)
Create Pricing Schemes, [4-1](#)

E

Examples for Tier Based Amount, [3-4](#)

F

Functional Activity Codes, [B-1](#)

P

Pricing Schemes, [4-1](#)

V

View Charge Code, [2-2](#)
View Charge Decisioning, [5-5](#)
View Charge Preferential Pricing, [6-3](#)
View Charge Rule, [3-6](#)
View Pricing Schemes, [4-2](#)