Oracle® Banking Virtual Account Management

Customer and Accounts User Guide

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Oracle Banking Virtual Account Management Customer and Accounts User Guide, Release 14.6.1.0.0

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Preface

Purpose

This guide is designed to help you quickly get acquainted with the customer and accounts functionality of Oracle Banking Virtual Account Management.

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.

List of Topics

This guide is organized as follows:

Table 1   List of Topics

Topics	Description
Introduction	This topic provides the information about the various features related to customer and accounts.
Account Facility	This topic provides the information about the Account Facility maintenance.
Corporate Specific Account Number Range	This topic provides the information about the Corporate Specific Account Number Range maintenance.
Customer Account Product	This topic provides the information about the Customer Account Product maintenance.
Virtual Entity	This topic provides the information about the Virtual Entity maintenance.
Virtual Multi-Currency Account	This topic provides the information about the Virtual Multi-Currency Account maintenance.
Account Closure	This topic provides the information about the Account Closure maintenance.
Account Input	This topic provides the information about the Account Input maintenance.
Account Structure	This topic provides the information about the Account Structure maintenance.
Adhoc Interest Liquidation	This topic provides the information about the Adhoc Interest Liquidation maintenance.
Internal Credit Line	This topic provides the information about the Internal Credit Line maintenance.
Line Account Linkage	This topic provides the information about the Line Account Linkage maintenance.
Sanction Status	This topic provides the information about the Sanction Status maintenance.

Table 1   (Cont.) List of Topics

Topics	Description
Error Codes and Messages	This topic provides the error code and messages found while using Oracle Banking Virtual Account Management.
Annexure - Events	This topic provides the events and its purpose

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 **Reject**.
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**.

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Table 2   (Cont.) Basic Actions

Actions	Description
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

This guide has the following list of symbols and icons.

Table 3   Symbols and Icons - Common

Symbol/Icon	Function
	Minimize
	Maximize
	Close
	Perform Search
	Open a list
	Add a new record
	Navigate to the first record
	Navigate to the last record
	Navigate to the previous record
	Navigate to the next record

Table 3   (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Grid view
	List view
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Calendar
	Alerts

Table 4   Symbols and Icons – Audit Details

Symbol/Icon	Function
	A user
	Date and time
	Unauthorized or Closed status
	Authorized or Open status
	Rejected status

Table 5   Symbols and Icons - Widget

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

Related Documents

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*
- *Charges User Guide*
- *Configuration User Guide*
- *Identifier User Guide*
- *Transactions User Guide*
- *Oracle Banking Virtual Account Management Installation Guide*

1

Introduction

Each virtual account is a dummy sub-account of the customer's own physical account with the bank. They cannot exist outside of that immediate relationship, hence they are virtual. The serves to segregate any funds from any other funds in the same main account and yet is inextricably linked to that account. The key to a virtual account is thus the virtual account number/identifier.

2
Account Facility

This topic provides the information about the Account Facility maintenance.

As part of on-boarding a customer for virtual account facility, the user must enable virtual account facility for the customer. The user can enable/disable virtual account facility for one or more accounts. The customer information is provided by the DDA system.

This topic contains the following subtopics:

- Create Account Facility
  This topic describes the systematic instructions to enable or disable virtual account facility for a customer.

- View Account Facility
  This topic describes the systematic instructions to view the list of enabled virtual account facility for a customer.

2.1 Create Account Facility

This topic describes the systematic instructions to enable or disable virtual account facility for a customer.

The **Create Account Facility** screen allows the user to select the product templates under which the virtual accounts can be created. The user can also link a customer to a pricing scheme and define the charge funding account for customer level charges.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Customer**.

2. Under **Customer**, click **Account Facility**. Under **Account Facility**, click **Create Account Facility**.

   The **Create Account Facility - Account Facility** screen displays.

Figure 2-1   Create Account Facility - Account Facility

3. Specify the fields on **Create Account Facility - Account Facility** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 2-1   Create Account Facility - Account Facility – Field Description

Field	Description
Customer Number	Click **Search** icon to view and select the required customer number. The customer information is stored and used from the DDA system.
Customer Name	Based on the **Customer Number** selected, the information is auto-populated.
Sanction Check Exempted	By default, it is disabled. If enabled, the customer is exempted from sanction check. It will be enabled only if Sanction Check Required is selected while configuring the bank parameters.
All Accounts	Displays the list of all the account of the selected customers. Specify the name of the account on the filter and/or select the required account to enable the virtual account facility that appears on the grid.
Virtual Account Enabled	Displays the list of the accounts enabled for the virtual account facility.

Table 2-1 (Cont.) Create Account Facility - Account Facility – Field Description

Field	Description
Branch Restrictions	Select the option to allow/restrict the virtual accounts to be opened under specific branches. The available options are: • **Allowed** • **Restricted**
Branch Group	Click **Search** icon to view and select the required branch group.
Description	Based on the **Branch Group** selected, the information is auto-populated. > **Note:** > For more information on branch group creation and branch linking, refer to the **Branch Group** topic in *Configuration User Guide*.
Pricing Scheme	Click **Search** to view and select the required pricing scheme.
Description	Based on the Pricing Scheme selected, the information is auto-populated.
Real Account Number	Click **Search** to view and select the required real account number to collect the charges.
Real Account Branch	Based on the Real Account Number selected, the information is auto-populated.
Real Account Currency	Based on the Real Account Number selected, the information is auto-populated.
Branch Code	Click **Search** to view and select the required branch code. This branch code will be used during charge postings.
Description	Based on the Branch Code selected, the information is auto-populated.

4. Click **>** to move the selected account into the **Virtual Account Enabled** grid. The list of accounts displayed in the grid is enabled for virtual account facility.

> **Note:**
> The user can use the respective options to move the records back and forth from one grid to another. The user can also filter to select the required account and move the record.

Products

The **Products** screen allows the user to select the one or more product templates.

5. Click **Next**.

The **Create Account Facility - Products** screen displays.

Figure 2-2   Create Account Facility - Products

6. Specify the fields on **Create Account Facility - Products** screen.

> ✎ **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 2-2   Create Account Facility - Products – Field Description

Field	Description
Customer Number	Based on the customer number selected in **Account Facility** screen, the information is auto-populated.
Customer Name	Based on the customer name selected in **Account Facility** screen, the information is auto-populated.
Product Template	Click **Search** icon to view and select the required product template. Displays the list of product templates that are allowed for the customer category. For more information, refer to the **Restrictions** section of **Account Product Proposition** topic in *Configuration User Guide*. ✎ **Note:** Product Template/s are allowed to be attached during the account facility creation only. Once a facility is created, the customer account product/s will automatically be created based on the product template/s attached. Any further maintenances on customer account products needs to be performed through View Customer Account Product screen or if any subsequent product templates need to be attached to a customer, it can be performed through Create Customer Account Product screen.

Table 2-2   (Cont.) Create Account Facility - Products – Field Description

Field	Description
Product Description	Based on the **Product Template** selected, the information is auto-populated.
Interest Group Template	Based on the **Product Template** selected, the information is auto-populated.
Description	Based on the **Product Template**, selected the information is auto-populated.
Customer Specific Interest Rate	By default, this is disabled. If enabled, indicates if a customer specific interest rate needs to be maintained. **Note:** If Customer Specific Interest Rate is selected, a new Customer Interest group will be created and mapped to the customer and Virtual Account product in IC else the Interest Group template selected will be mapped. The Interest products will be based on the Interest Group template selected.

7. Click **+** to map the multiple product templates to a customer.

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

    The user can view the enabled virtual account facility details in the View Account Facility.

    Note:

    After enabling an account for virtual account facility, the user can either go ahead and create a virtual account and/or a virtual identifier.

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

2.2 View Account Facility

This topic describes the systematic instructions to view the list of enabled virtual account facility for a customer.

The user can enable the virtual account facility using the Create Account Facility.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Customer**.

2. Under **Customer**, click **Account Facility**. Under **Account Facility**, click **View Account Facility**.

    The **View Account Facility** screen displays.

Figure 2-3   View Account Facility
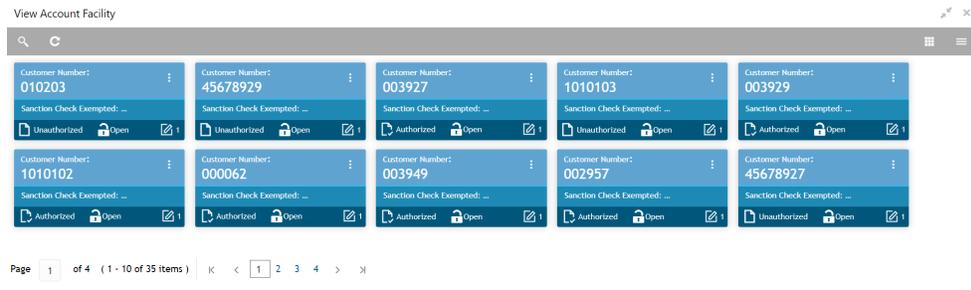
For more information on fields, refer to the field description table.

Table 2-3   View Account Facility – Field Description

Field	Description
Customer Number	Displays the number of the customer.
Sanction Check Exempted	Displays whether the sanction check is exempted or not.
Authorization 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

Corporate Specific Account Number Range

This topic provides the information about the Corporate Specific Account Number Range maintenance.

The **Corporate Specific Account Number Range** enables the user to configure virtual account number range for a specific corporate and branch.

This topic contains the following subtopics:

- Create Corporate Specific Account Number Range
  This topic describes the systematic instructions to define the virtual account number range or ranges for a specific corporate and branch.

- View Corporate Specific Account Number Range
  This topic describes the systematic instructions to view the defined corporate specific account number range or a list of defined corporate specific account number ranges.

3.1 Create Corporate Specific Account Number Range

This topic describes the systematic instructions to define the virtual account number range or ranges for a specific corporate and branch.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Customer**.

2. Under **Customer**, click **Corporate Specific Account Number Range**. Under **Corporate Specific Account Number Range**, click **Create Corporate Specific Account Number Range**.

   The **Create Corporate Specific Account Number Range** screen displays.

   Figure 3-1   Create Corporate Specific Account Number Range

3. Specify the fields on **Create Corporate Specific Account Number Range** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 3-1   Create Corporate Specific Account Number Range – Field Description

Field	Description
Customer Number	Click **Search** icon to view and select the required Customer Number.
Customer Name	Based on the **Customer Name** selected, the information is auto-populated.
Branch Code	Click **Search** icon to view and select the required branch code.
Branch Name	Based on the **Branch Code** selected, the information is auto-populated.
Account Mask	Based on the **Branch Code** selected, the information is auto-populated.
Start Range Number	Specify the start number range. The range should be defined only for the n characters of the Account mask.
End Range Number	Specify the end number range. The range should be defined only for the n characters of the Account mask.

4. Click **+** icon to add a row and specify the required details.

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

The user can view the configured account number range in View Corporate Specific Account Number Range.

> **Note:**
>
> - For each corporate, one or more account number ranges can be defined. However, for a specific branch, two corporates are not allowed to have an overlapping account number ranges.
>
> - The user can not modify account number range or ranges, once defined. However, a new account number range can be added for a corporate.

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

3.2 View Corporate Specific Account Number Range

This topic describes the systematic instructions to view the defined corporate specific account number range or a list of defined corporate specific account number ranges.

The user can configure a corporate specific account number range using the Create Corporate Specific Account Number Range.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Customer**.

2. Under **Customer**, click **Corporate Specific Account Number Range**. Under **Corporate Specific Account Number Range**, click **View Corporate Specific Account Number Range**.

   The **View Corporate Specific Account Number Range** screen displays.

Figure 3-2   View Corporate Specific Account Number Range

Table 3-2   View Corporate Specific Account Number Range – Field Description

Field	Description
Customer Number	Displays the customer number.
Branch Code	Displays the branch code.
Authorization 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 Status	Displays the number of modification performed on the record.

4

Customer Account Product

This topic provides the information about the Customer Account Product maintenance.

The **Customer Account Product** enables the user to configure account product/s for a customer.

- Create Customer Account Product
  This topic describes the systematic instructions to configure the account products for a customer.

- View Customer Account Product
  This topic describes the systematic instructions to view the list of configured customer account products.

4.1 Create Customer Account Product

This topic describes the systematic instructions to configure the account products for a customer.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Customer**.

2. Under **Customer**, click **Customer Account Product**. Under **Customer Account Product**, click **Create Customer Account Product**.

   The **Create Customer Account Product - Virtual Account Product** screen displays.

   Figure 4-1   Create Customer Account Product - Virtual Account Product

3. Specify the fields on **Create Customer Account Product - Virtual Account Product** screen.

> **✏ Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 4-1   Create Customer Account Product - Virtual Account Product – Field Description

Field	Description
Customer Number	Click **Search** icon to view and select the required customer number.
Customer Name	Based on the **Customer Number** selected, the information is auto-populated.
Account Product	Specify a unique product code for the customer. The user can create a new product code for the customer or use an existing product template to create a customer account product. To use a Product Template, refer to the Use Product Template section.
Account Product Description	Specify the description of the account product.
Interest Calculation	By default, this is disabled. If enabled, indicates if interest calculation is required for the virtual accounts created under this product, and Interest Group Mapping screen is visible.
Debit Transaction Allowed	By default, this is disabled. If enabled, indicates if the debit transactions are allowed for the virtual accounts created under this product.
Credit Transaction Allowed	By default, this is disabled. If enabled, indicates if the credit transactions are allowed for the virtual accounts created under this product.
Overdraft Facility Allowed	By default, this is disabled. If enabled, indicates if the overdrafts are allowed for the virtual accounts created under this product.
Liquidity Management Allowed	By default, this is disabled. If enabled, indicates if the virtual accounts created under this product are allowed to be created as Liquidity Management accounts in Oracle Banking Liquidity Management.
Inactive Days	Select the number of days to indicate after how many days of inactivity, the account must be marked inactive.

Use Product Template
The **Use Product Template** hyperlink is used to link a new product template to a customer after the customer is onboarded for virtual account facility. Based the product template selected, the product parameters are defaulted and the user is allowed to modify the parameters at the customer account product level.

> **Note:**
>
> The **Use Product Template** hyperlink is applicable only during creation of a Customer Account Product.

4. Click **Use Product Template**.

   The **Create Customer Account Product - Use Product Template** pop-up screen displays the list of applicable product templates based on the customer category.

   Figure 4-2   Create Customer Account Product - Use Product Template
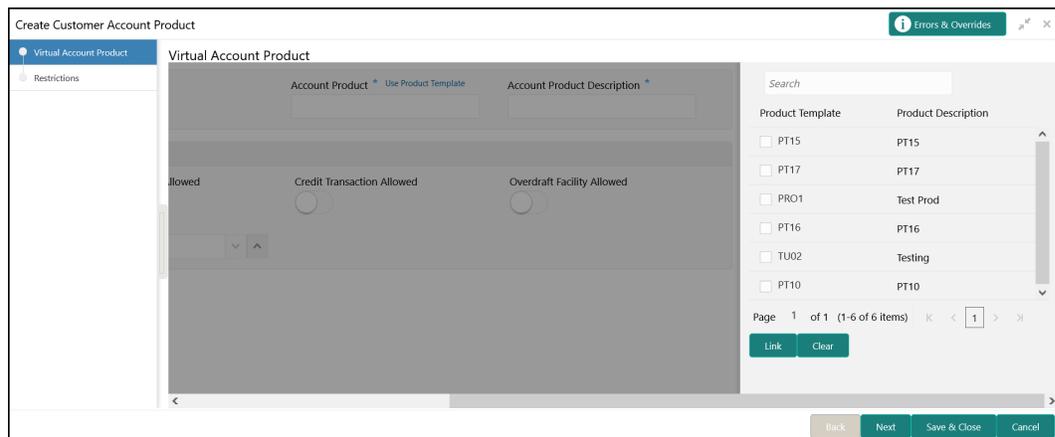
5. Specify the details to search and select the required product template from the list.

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

   Table 4-2   Create Customer Account Product - Use Product Template – Field Description

Field	Description
Product Template	Displays the name of the product template.
Product Description	Displays the description of the product.

6. Click **Link** to use the selected product template.

   The product parameters get defaulted from the template.

7. Click **Clear** to clear the search filter.

   Restrictions
   The **Restrictions** screen allows the user to configure product restrictions.

8. Click **Next**.

   The **Create Customer Account Product - Restrictions** screen displays.

Figure 4-3   Create Customer Account Product - Restrictions

9. Specify the fields on **Create Customer Account Product - Restrictions** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 4-3   Create Customer Account Product - Restrictions – Field Description

Field	Description
Customer Number	Based on the **Customer Number** selected in the **Virtual Account Product** screen, the information is auto-populated.
Customer Name	Based on the **Customer Name** selected in the **Virtual Account Product** screen, the information is auto-populated.
Account Product	Based on the **Account Product** selected in the **Virtual Account Product** screen, the information is auto-populated.
Account Product Description	Based on the **Account Product Description** selected in the **Virtual Account Product** screen, the information is auto-populated.
Allowed / Restricted	Select one of the options. This is used for allowing or not allowing transaction codes for virtual accounts opened under this product.
Transaction Code	Click **Search** to view and select the required transaction code. To create a new transaction code, refer to **Transaction Code Maintenance** in the Common Core User Guide.
Description	Based on the **Transaction Code** selected, the information is auto-populated.

Table 4-3   (Cont.) Create Customer Account Product - Restrictions – Field Description

Field	Description
Allowed / Restricted	Select one of the options. This is used for allowing or not allowing currencies for which the virtual accounts can be opened under this product.
Currency	Click **Search** to view and select the required currency. To define a new currency, refer to **Currency Definition** topic in the Common Core User Guide.
Currency Description	Based on the **Currency** selected, the information is auto-populated.

10. Click **+** to add a row and provide the required details.

Interest Group Mapping
The **Interest Group Mapping** screen allows the user to map a Customer Virtual Account Product to an interest group. This screen displays only if the **Interest Calculation** is enabled in **Virtual Account Product** screen.

11. Enable the **Interest Calculation** and click **Next**.

The **Create Customer Account Product - Interest Group Mapping** screen displays.

Figure 4-4   Create Customer Account Product - Interest Group Mapping

12. Specify the fields on **Create Customer Account Product - Interest Group Mapping** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

**Table 4-4   Create Customer Account Product - Interest Group Mapping –
Field Description**

Field	Description
Interest Group Template	Click **Search** icon to view and select the required interest group template. Displays the list of all the bank level Interest groups maintained in IC.
Description	Based on the **Interest Group Template** selected, the information is auto-populated.
Customer Specific Rate	By default, this is disabled. If enabled, indicates if a customer specific interest group needs to be maintained.
Customer Interest Group	Displays the customer interest group. ✎ **Note:** If **Corporate Specific Rate** is selected, a new Customer Interest group is created and mapped to the Customer and Virtual Account product in IC else the Interest Group template selected is mapped. The Interest products is based on the **Interest Group template** selected.
Interest Products	Displays a list of interest product/s mapped to selected **Interest Group Template**.
Product Code	Displays the Interest Product Code.
Product Description	Displays the Interest Product Description.
Currency Code	Displays the currency of Interest Product.

13. Click **Save and Close** to save the details.

    The user can view the configured account product details in the View Customer Account Product.

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

4.2 View Customer Account Product

This topic describes the systematic instructions to view the list of configured customer account products.

The user can configure an account product using the Create Customer Account Product.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Customer**.

2. Under **Customer**, click **Customer Account Product**. Under **Customer Account Product**, click **View Customer Account Product**.

    The **View Customer Account Product** screen displays.

Figure 4-5   View Customer Account Product
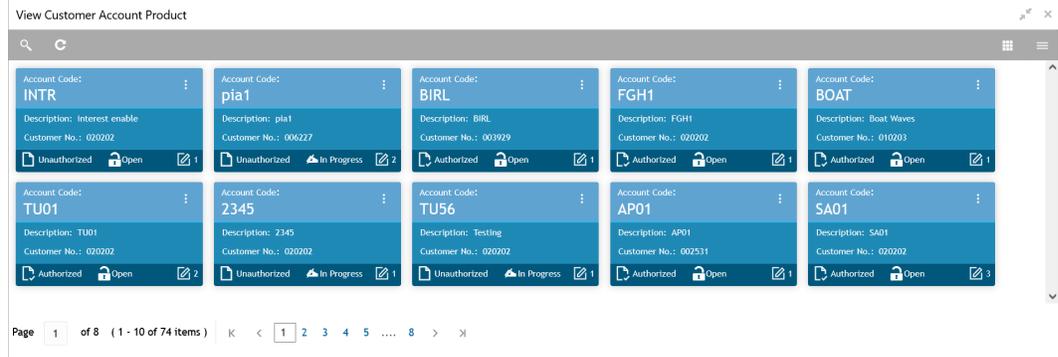
For more information on fields, refer to the field description table.

Table 4-5   View Customer Account Product – Field Description

Field	Description
Account Code	Displays the code of the account.
Description	Displays the additional information of the account.
Customer Number	Displays the customer number that is associated with the account code.
Authorization 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

Virtual Entity

This topic provides the information about the Virtual Entity maintenance.

The **Virtual Entity** enables the user to create a virtual entity and use it to map the details with a virtual account. The user can create multiple virtual entities for a real customer.

This topic contains the following subtopics:

- Create Virtual Entity
  This topic describes the systematic instructions to configure the virtual entity and its preferences.
- View Virtual Entity
  This topic describes the systemetic instructions to view the list of virtual entity configured for a customer.

5.1 Create Virtual Entity

This topic describes the systematic instructions to configure the virtual entity and its preferences.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Customer**.

2. Under **Customer**, click **Virtual Entity**. Under **Virtual Entity**, click **Create Virtual Entity**.

   The **Create Virtual Entity - Entity Information** screen displays.

   Figure 5-1   Create Virtual Entity - Entity Information

3. Specify the fields on **Create Virtual Entity - Entity Information** screen.

5-2

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 5-1   Create Virtual Entity - Entity Information – Field Description

Field	Description
Customer Number	Click **Search** icon to view and select the required customer number.
Customer Name	Based on the **Customer Number** selected, the information is auto-populated.
Virtual Entity ID	This field is disabled. Once the record is saved, an **Entity ID Generation** screen appears, where you can provide the information.
Entity Name	Specify a name for the entity.
Entity Type	Select one of the following: • **Corporate**: If selected, the record configured is for a corporate entity. • **Individual**: If selected, the record configured is for an individual entity. > **Note:** > Depending on the **Entity Type** selected, the Entity Information appears with different fields.
Corporate Type	Select the corporate type. The available options are: • Corporation • Partnership • Sole Proprietorship • Micro Business > **Note:** > • The drop down values can be updated at bank level as a part of Day 0 setup. > • This field appears only if the **Entity Type** is selected as **Corporate**.

**Table 5-1   (Cont.) Create Virtual Entity - Entity Information – Field
Description**

Field	Description
Country of Incorporation	Click **Search** icon to view and select the required country for which you want to incorporate the virtual entity. **Note:** This field appears only if the **Entity Type** is selected as **Corporate**.
Date of Incorporation	Select a date of incorporation from the drop-down calendar. **Note:** This field appears only if the **Entity Type** is selected as **Corporate**.
Unique ID	Specify an unique ID for the virtual entity. **Note:** This field appears only if the **Entity Type** is selected as **Corporate**.
Email ID	Specify the customer Email ID. **Note:** This field appears only if the **Entity Type** is selected as **Corporate**.
Mobile	Specify the customer contact number. **Note:** This field appears only if the **Entity Type** is selected as **Corporate**.

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Table 5-1   (Cont.) Create Virtual Entity - Entity Information – Field Description

Field	Description
Work Phone 1-2	Specify the customer work contact number. **Note:** This field appears only if the **Entity Type** is selected as **Corporate**.
Preferred Mode	Select one of the following: • **Mobile**: If selected, mobile is the preferred mode to contact the customer. • **Email**: If selected, Email is the preferred mode to contact the customer. **Note:** This field appears only if the **Entity Type** is selected as **Corporate**.
BIC	Specify the business identifier code. **Note:** This field appears only if the **Entity Type** is selected as **Corporate**.
First Name	Specify the first name of an individual. **Note:** This field appears only if the **Entity Type** is selected as **Individual**.
Middle Name	Specify the middle/maiden name of an individual. **Note:** This field appears only if the **Entity Type** is selected as **Individual**.

Table 5-1   (Cont.) Create Virtual Entity - Entity Information – Field Description

Field	Description
Last Name	Specify the last name/surname of an individual. **✎ Note:** This field appears only if the **Entity Type** is selected as **Individual**.
Date of Birth	Select a DOB of the individual from the drop-down calendar. **✎ Note:** This field appears only if the **Entity Type** is selected as **Individual**.
Gender	Select a gender from the drop-down list. **✎ Note:** This field appears only if the **Entity Type** is selected as **Individual**.
Nationality	Click **Search** icon to view and select the required nationality. **✎ Note:** This field appears only if the **Entity Type** is selected as **Individual**.
National ID	Specify a national ID. **✎ Note:** This field appears only if the **Entity Type** is selected as **Individual**.

Table 5-1   (Cont.) Create Virtual Entity - Entity Information – Field Description

Field	Description
Home Phone	Specify the residential contact number of the individual. **Note:** This field appears only if the **Entity Type** is selected as **Individual**.
Work Phone	Specify the official contact number of the individual. **Note:** This field appears only if the **Entity Type** is selected as **Individual**.
Mobile	Specify contact number of the individual. **Note:** This field appears only if the **Entity Type** is selected as **Individual**.
Email ID	Specify Email ID of the individual. **Note:** This field appears only if the **Entity Type** is selected as **Individual**.
Preferred Mode	Select one of the following: • **Mobile**: If selected, mobile is the preferred mode to contact the customer. • **Email**: If selected, Email is the preferred mode to contact the customer. **Note:** This field appears only if the **Entity Type** is selected as **Individual**.

Table 5-1   (Cont.) Create Virtual Entity - Entity Information – Field Description

Field	Description
Identification Type	Select an identification type from the drop-down list. The available options are: • National ID • Passport • SSN ✏ **Note:** The drop down values can be updated at bank level as a part of Day 0 setup
Identification Number	Specify an identification number.
Tax Identification Number	Specify a tax identification number.

4. Click **Next**.

   The **Entity ID Generation** popup screen displays.

Figure 5-2   Entity ID Generation
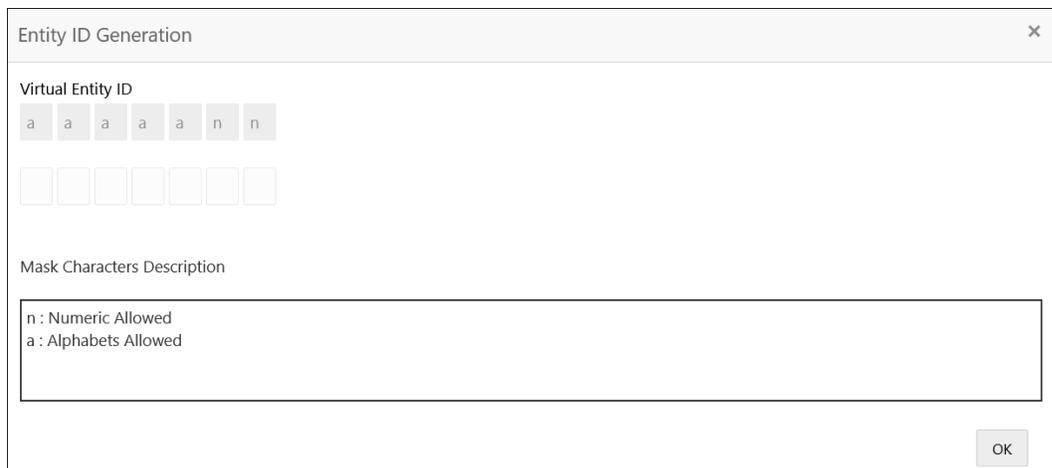
5. Specify the required Entity ID in the format displayed.

   To create a new entity ID format, refer to **Entity Mask Configuration Maintenance** in the *Configuration User Guide*.

6. Click **OK** to save the entity ID.

   Address Details:
   The **Address Details** screen allows the user to capture the address details for a customer.

7. Click **Next**.

   The **Create Virtual Entity - Address Details** screen appears.

Figure 5-3   Create Virtual Entity - Address Details

8. Specify the fields on **Create Virtual Entity - Address Details** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 5-2   Create Virtual Entity - Address Details – Field Description

Field	Description
Customer Number	Displays the customer number.
Customer Name	Displays the customer name.
Virtual Entity ID	Displays the Virtual Entity ID.
Entity Name	Displays the name of the entity.
Address Line 1	Specify the address line 1 of the correspondence address. > **Note:** > This field is mandatory if **Structured Address Applicable** is not selected.
Address Line 2	Specify the address line 2 of the correspondence address.
Address Line 3	Specify the address line 3 of the correspondence address.
Address Line 4	Specify the address line 4 of the correspondence address.

Table 5-2   (Cont.) Create Virtual Entity - Address Details – Field Description

Field	Description
Country	Click **Search** icon to view and select the require country of the correspondence address. **Note:** This field is mandatory if **Structured Address Applicable** is not selected.
Zip Code	Specify the zip code details of the correspondence address.
Copy from Correspondence Address	Select the checkbox to copy the address from the correspondence address to registered address.
Address Line 1	Specify the address line 1 of the registered address. **Note:** This field is mandatory if **Structured Address Applicable** is not selected.
Address Line 2	Specify the address line 2 of the registered address.
Address Line 3	Specify the address line 3 of the registered address.
Address Line 4	Specify the address line 4 of the registered address.
Country	Click **Search** icon to view and select the require country of the registered address. **Note:** This field is mandatory if **Structured Address Applicable** is not selected.
Zip Code	Specify the zip code details of the registered address.

Structured Address

The **Structured Address** screen allows the user to capture the address details of a customer in a structured format.

If **Structured Address Applicable** is selected in **Create Bank Parameters** screen, then **Structured Address** is visible to provide the required information.

9. Click **Next**.

   The **Create Virtual Entity - Structured Address** screen displays.

Figure 5-4   Create Virtual Entity - Structured Address

10. Specify the fields on **Create Virtual Entity - Structured Address** screen.

> ✏ **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 5-3   Create Virtual Entity - Structured Address – Field Description

Field	Description
Department	Specify the department.
Sub Department	Specify the sub department.
Street Name	Specify the street name.
Building Number	Specify the building number.
Building Name	Specify the building name.
Floor	Specify the floor number.
Post Box	Specify the post box details
Room	Specify the room number.
Post Code	Specify the post code details.
Town Name	Specify the town name.
Town Location Name	Specify the location name of the town.
District Name	Specify the district name.
Country Sub Division	Specify the country sub division.
Country	Click **Search** to view and select the required country.

KYC Details

The **KYC Details** screen allows the user to capture the address details for a customer.

11. Click **Next**.

The **Create Virtual Entity - KYC Details** screen displays.

Figure 5-5   Create Virtual Entity - KYC Details

12. Specify the fields on **Create Virtual Entity - KYC Details** screen.

> ✎ **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 5-4   Create Virtual Entity - KYC Details – Field Description

Field	Description
KYC Status	Select a KYC status from the drop-down list.
KYC Reference	Specify a KYC reference number.
Last KYC Date	Select the last KYC performed from the drop-down calendar.

Statement Preferences

The **Statement Preferences** screen allows the user to configure the account statement preferences.

13. Click **Next**.

The **Create Virtual Entity - Statement Preferences** screen displays.

Figure 5-6   Create Virtual Entity - Statement Preferences

14. Specify the fields on **Create Virtual Entity - Statement Preferences** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 5-5   Create Virtual Entity - Statement Preferences – Field Description

Field	Description
Customer Number	Displays the customer number.
Customer Name	Displays the customer name.
Virtual Entity ID	Displays the virtual entity ID.
Entity Name	Displays the entity name.
Generate PDF	If selected, an account statement is generated in PDF format.
Statement Type	Select one of the options: • **Consolidated**: If selected, a consolidated statement is generated. • **Account Level**: If selected, an account level statement is generated.
Frequency	Select a frequency from the drop-down list.

Table 5-5   (Cont.) Create Virtual Entity - Statement Preferences – Field Description

Field	Description
Due On	Select the due date to generate the account statement from the drop-down list. The available options based on the frequency selected are: • **Daily** - This field is not applicable and will not appear for Daily frequency. • **Weekly** - Select the day when the account statement needs to be generated for the week. • **Monthly** - Select the day of the month when the account statement needs to be generated for the month. **Example:** If **Due On** is selected as "31", this will be considered as the last day of the month and the account statements will be generated on the last day for all the months. • **Quarterly** - Select the end month of quarter when the account statement needs to be generated. Statement will always be generated on the last day of the month selected **Example:** If **Due On** is selected as "March (3)", the account statement will be generated on the last day of the month (31st March) for the period of 1st January to 31st March. • **Yearly** - Select the month when the account statement needs to be generated for the year. Statement will always be generated on the last day of the month selected. **Note:** PDF Account statements can be generated in customer's language. Based on the media and advice created, and report locale selected while creating the advice, report can be generated in that language. Language specific templates will need to be provided by the bank.
Generate MT940	If selected, the statement is generated in MT940 format.
Generate MT950	If selected, the statement is generated in MT950 format.
Generate MT942	If selected, the intra-day account statement is generated in MT942 format.

Table 5-5　(Cont.) Create Virtual Entity - Statement Preferences – Field Description

Field	Description
Display IBAN	If selected, generated statement is reported with IBAN Account Number instead of Virtual Account Number. **✎ Note:** System generates a statement automatically on the account closure day based on the statement preferences captured except the scheduled generation date.
Generate Message Only On Movement	By default, it is disabled. If enabled, system generates statement only if additional entries have been posted subsequent to the previous statement generation.
Report Transactions Since	Select one of the required options from the drop-down list: • **940**: If selected, the current statement includes all of the transactions posted and authorized since the previous MT940 generation. • **950**: If selected, the current statement includes all of the transactions posted and authorized since the previous MT950 generation. • **942**: If selected, the current statement includes all of the transactions posted and authorized since the previous MT942 generation.
Generation Time (In Hours)	Select a timing for MT942 generation from the multi-select drop-down list. **✎ Note:** System supports only hourly time intervals.
Generate CAMT.052	If selected, the statement is generated in CAMT.053 format.
Generate CAMT.053	If selected, the intra day account statement is generated in CAMT.052 format.
Generate Message Only On Movement	By default, it is disabled. If enabled, system generates statement only if additional entries have been posted subsequent to the previous statement generation.
Report Transactions Since	Select the one of the required options from the drop-down list: • **052**: If selected, the current statement will include all the transactions posted and authorized since the previous CAMT.052 generation. • **053**: If selected, the current statement will include all the transactions posted and authorized since the previous CAMT.053 generation.

Table 5-5 (Cont.) Create Virtual Entity - Statement Preferences – Field Description

Field	Description
Generation Time (In Hours)	Select a timing for CAMT.052 generation from the multi select drop-down list. > ✎ **Note:** > System supports only hourly time intervals.

15. Click **Save and Close** to save the details.

    The user can view the defined virtual entity in the View Virtual Entity.

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

5.2 View Virtual Entity

This topic describes the systemetic instructions to view the list of virtual entity configured for a customer.

The user can capture the virtual entity details and its preferences using the Create Virtual Entity.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Customer**.

2. Under **Customer**, click **Virtual Entity**. Under **Virtual Entity**, click **View Virtual Entity**.

    The **View Virtual Entity** screen displays.

Figure 5-7 View Virtual Entity
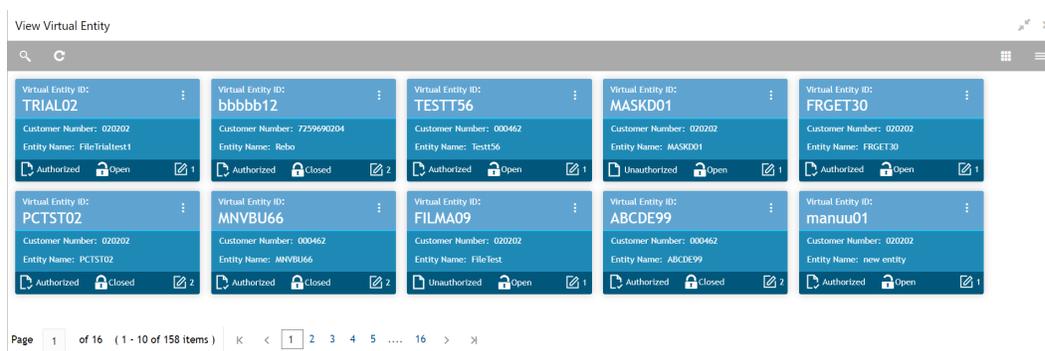
For more information on fields, refer to the field description table.

Table 5-6   View Virtual Entity – Field Description

Field	Description
Virtual Entity ID	Displays the unique ID of the virtual entity.
Customer Number	Displays the customer number.
Entity Name	Displays the name of the entity.
Authorization 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

Virtual Multi-Currency Account

This topic provides the information about the Virtual Multi-Currency Account maintenance.

The **Virtual Multi-Currency Account** enables the user to create a group of multiple accounts with different currencies for a customer. The user can manage account transactions with more than one currency for a customer.

This topic contains the following subtopics:

- Create Virtual Multi-Currency Account
  This topic describes the systematic instructions to configure a virtual multi-currency account.

- View Virtual Multi-Currency Account
  This topic describes the systemetic instructions to view the list of configured virtual multi-currency account.

6.1 Create Virtual Multi-Currency Account

This topic describes the systematic instructions to configure a virtual multi-currency account.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Virtual Multi-Currency Account**. Under **Virtual Multi-Currency Account**, click **Create Virtual Multi-Currency Account**.

   The **Create Virtual Multi-Currency Account** screen displays.

   Figure 6-1   Create Virtual Multi-Currency Account

3. Specify the fields on **Create Virtual Multi-Currency Account** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 6-1   Create Virtual Multi-Currency Account – Field Description

Field	Description
Customer Number	Click **Search** icon to view and select the required customer number.
Customer Name	Based on the **Customer Number** selected, the information is auto-populated.
Virtual Multi-Currency Account Number	Specify a virtual multi-currency account number.
Account Description	Specify the additional information of the account.
View Account	Click **View Account** to view the list all real account that are associated with the customer number.
Real Account Number	Click **Search** icon to view and select the required action name.
Currency	Based on the **Real Account Number** selected, the information is auto-populated.
Branch	Based on the **Real Account Number** selected, the information is auto-populated.
Default	If selected, indicates that the selected account currency is the default currency, if the transaction currency is not configured for a customer. For example, If the virtual multi-currency account consists of USD, EURO, and Peso, the default account currency is configured as USD. Any transactions performed in INR on the virtual multi-currency account is performed in the USD (default) account.

4. Click **+** to add a row and provide the required details.

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

    The user can view the configured virtual multi-currency account in the View Virtual Multi- Currency Account.

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

6.2 View Virtual Multi-Currency Account

This topic describes the systemetic instructions to view the list of configured virtual multi-currency account.

The user can configure a virtual multi-currency account using the Create Virtual Multi-Currency Account.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Virtual Multi-Currency Account**. Under **Virtual Multi-Currency Account**, click **View Virtual Multi-Currency Account**.

The **View Virtual Multi-Currency Account** screen displays.

Figure 6-2   View Virtual Multi-Currency Account
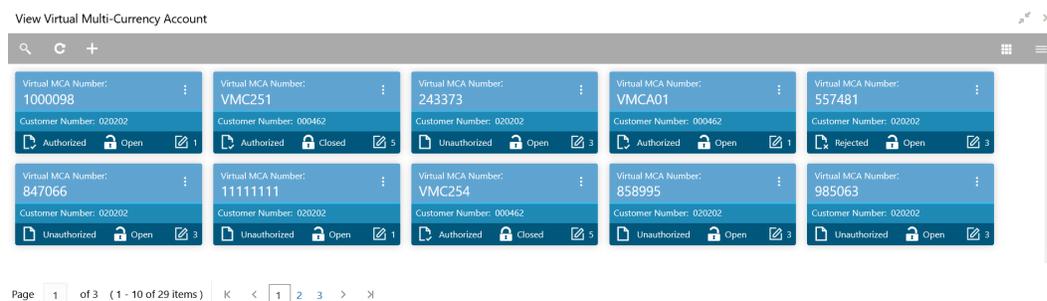
For more information on fields, refer to the field description table.

Table 6-2   View Virtual Multi-Currency Account – Field Description

Field	Description
Virtual MCA Number	Displays the virtual multi-currency account number.
Customer Number	Displays the customer number.
Authorization 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.

7

Account Closure

This topic provides the information about the Account Closure maintenance.

The **Account Closure** enables the user to initiate account closure for one or more virtual accounts for a customer.

This topic contains the following subtopics:

- Create Account Closure
  This topic describes the systematic instructions to to initiate an account closure request.

- View Account Closure
  This topic describes the systematic instructions to view the list of closure requests initiated.

- Account Closure Status
  This topic describes the systematic instructions to view the status of the closure request for a specific virtual account.

7.1 Create Account Closure

This topic describes the systematic instructions to to initiate an account closure request.

The user can initiate the account closure of one or more virtual accounts of a customer.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Account Closure**. Under **Account Closure**, click **Create Account Closure**.

   The **Create Account Closure - Account Selection** screen displays.

   Figure 7-1   Create Account Closure - Account Selection

3. Specify the fields on **Create Account Closure - Account Selection** screen.

> ✎ **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 7-1   Create Account Closure - Account Selection – Field Description

Field	Description
Source Reference Number	Specify the source reference number.
Reference Number	System generates the reference number.
Source Code	Click **Search** icon to view and select the source code.
Customer Number	Click **Search** icon to view and select the customer number.
Customer Name	Based on the **Customer Number** selected, the information is auto-populated.
Virtual Entity	Click **Search** icon to view and select the virtual entity.
Virtual Account Number	Click **Search** icon to view and select the virtual account number.
Account Description	Specify the account description.
Branch Code	Click **Search** icon to view and select the branch code.
Currency	Click **Search** icon to view and select the currency.
IBAN Account Number	Click **Search** to view and select the IBAN account number.

4. Click **Query** to list the virtual accounts.

5. Click the collapsible button to view the details and mark the respective virtual account or accounts for closure.

The **Create Account Closure - Query** screen displays.

Figure 7-2   Create Account Closure - Query
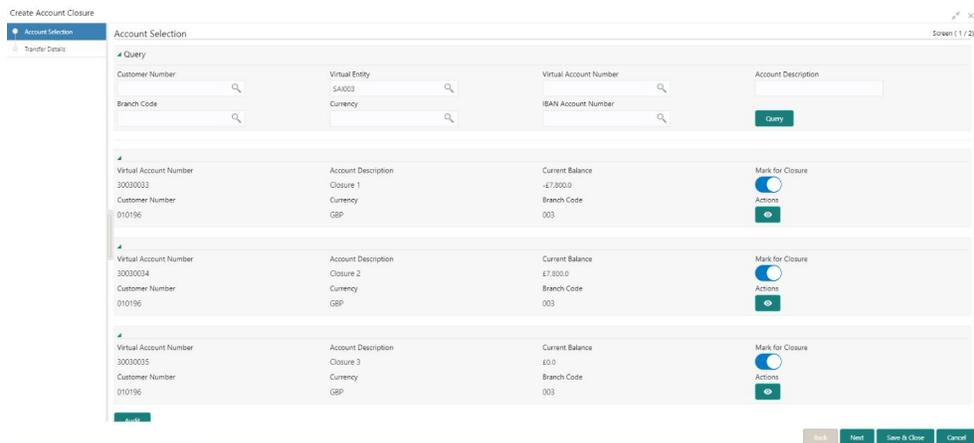
Table 7-2   Create Account Closure - Query

Field	Description
Virtual Account Number	Displays the virtual account number.
Account Description	Displays the account description.
Current Balance	Displays the current balance.
Mark for Closure	Select the toggle to mark the virtual account or accounts for closure.
Actions	Click this icon to view the virtual account details.

6. Click **Next**.

The **Create Account Closure - Transfer Details** screen displays.

Figure 7-3   Create Account Closure - Transfer Details

7. Specify the fields on **Create Account Closure - Transfer Details** screen.

> 📝 **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 7-3   Create Account Closure - Transfer Details – Field Description

Field	Description
Source Reference Number	Displays the source reference number.
Reference Number	Displays the reference number.
Virtual Account Number	Displays the virtual account or virtual accounts selected in Account Selection for closure.
Current Balance	Displays the current account balance.
Accrued Interest	Displays the accrued interest.
Net Amount	Displays the net amount. Net Amount = Current Balance + Accrued Interest.

Table 7-3   (Cont.) Create Account Closure - Transfer Details – Field Description

Field	Description
Transfer Details	Click **Search** and select the offset virtual account from the list for transferring To/ From the residual balance based on the Net Balance.

8. Click **Save and Close** to submit the account closure request.

    The user can view the account closure request in View Account Closure.

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

7.2 View Account Closure

This topic describes the systematic instructions to view the list of closure requests initiated.

The user can initiate a closure request for one or more virtual accounts of a customer in a single operation using the Create Account Closure.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Account Closure**. Under **Account Closure**, click **View Account Closure**.

    The **View Account Closure** screen displays.

Figure 7-4   View Account Closure
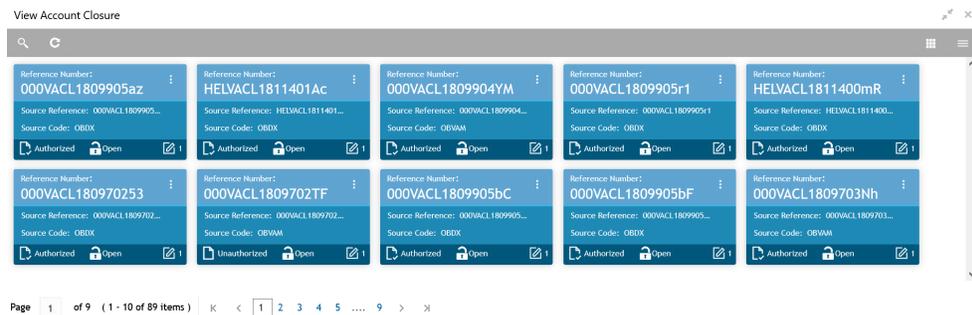
For more information on fields, refer to the field description table.

Table 7-4   View Account Closure – Field Description

Field	Description
Source Reference Number	Displays the source reference number of the closure request.
Source Code	Displays the source code.

Table 7-4   (Cont.) View Account Closure – Field Description

Field	Description
Authorization 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.

7.3 Account Closure Status

This topic describes the systematic instructions to view the status of the closure request for a specific virtual account.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Queues**.

2. Under **Queues**, click **Account Closure Status**.

   The **Account Closure Status** screen displays.

Figure 7-5   Account Closure Status
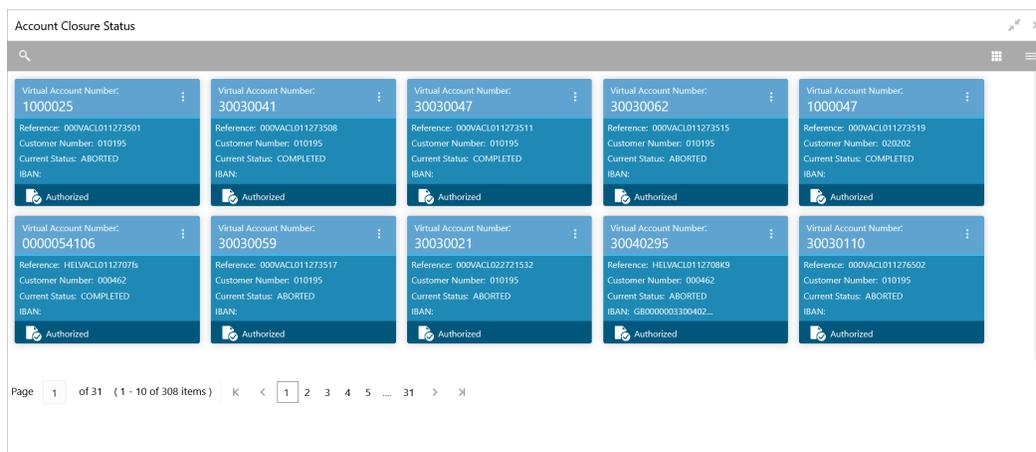
For more information on fields, refer to the field description table.

Table 7-5   Account Closure Status – Field Description

Field	Description
Virtual Account Number	Displays the virtual account number.

Table 7-5   (Cont.) Account Closure Status – Field Description

Field	Description
Reference	Displays the reference number.
Customer Number	Displays the customer number.
Current Status	Displays the current status.
IBAN	Displays the IBAN number.
Authorization Status	Displays the authorization status of the record. The available options are: • **Authorized** • **Unauthorized**

3. In the **Account Closure Status** screen, click a tile to open a record.

The **Account Closure Request Status** screen displays.

Figure 7-6   Account Closure Request Status
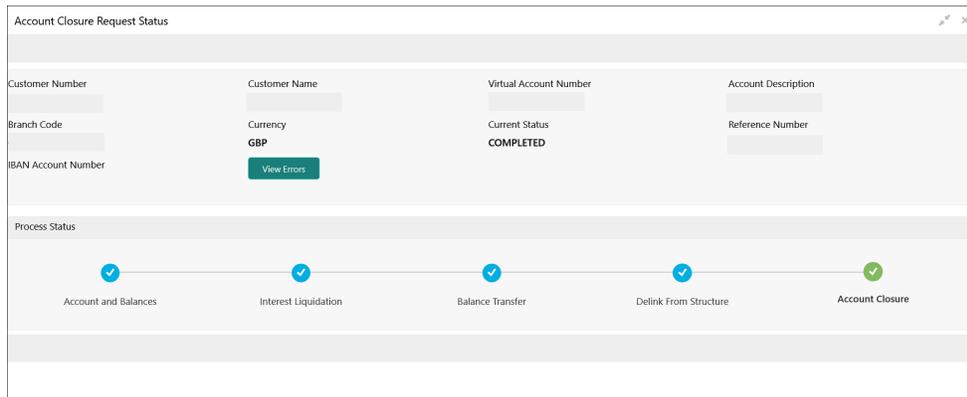
For more information on fields, refer to the field description table.

Table 7-6   Account Closure Request Status – Field Description

Field	Description
Customer Number	Displays the customer number of the virtual account being closed.
Customer Name	Displays the customer name.
Virtual Account Number	Displays the account number being closed.
Account Description	Displays the account description.
Branch Code	Displays the branch code of the account.
Currency	Displays the account currency.
Currency Status	Displays the current account closure status.
Reference Number	Displays the reference number.
View Errors	Click this option to view the error details of a marked stage.
Process Status	Displays the process status.

Account Closure Status
The available account closure status are:

- **In-Progress**: The status of the closure request is marked as **In-Progress** until all the closure stages are successfully completed.

- **Completed**: On successful closure of the Virtual Account, the status of the closure request is marked as **Completed**.

- **Aborted**: The status of the closure request is marked as **Aborted**, whenever a user aborts a closure request before the account is closed. Click **Abort** to abort a closure request.

- **Failed**: The status of the closure request is marked as **Failed** if any of the closure stages fail. Click **View Errors** to view the failure reason. Click **Retry** to retry the closure request. The Retry process will start from the first closure stage (i.e. Account and Balances) irrespective of which stage the error has occurred.

Account Closure Stages
The account closure stages are as follows:

- **Account and Balances**: These are internal validations performed by the system.

- **Open Contracts**: These are external validations performed to validate, if any active Standing Orders, Future Value Dated Payments and Pending Payments are set on a virtual account in Oracle Banking Payments, and also the virtual account is an active liquidity account in Oracle Banking Liquidity Management.

- **Interest Liquidation**: Interest liquidation of the accrued Interest till date.

- **Balance Transfer**: Transfer of residual balance to a designated virtual account specified during account closure initiation.

> **Note:**
>
> Transactions posting on virtual account, after the balance transfer stage for which closure request is in progress will either be allowed or disallowed based on a parameter. For more details on the parameter, refer to *Oracle Banking Virtual Account Management Installation Guide*.

- **Delink From Structure**: Delinking of virtual accounts that are a part of structure and do not have any child accounts.

- **Account Closure**: Successful closure of virtual account.

8

Account Input

This topic provides the information about the Account Input maintenance.

The **Account Input** enables the user to create a virtual account for a customer.

This topic contains the following subtopics:

- Create Account Input
  This topic describes the systematic instructions to configure the virtual account details.

- View Account Input
  This topic describes the systematic instructions to view the list of configured virtual account.

8.1 Create Account Input

This topic describes the systematic instructions to configure the virtual account details.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Account Input**. Under **Account Input**, click **Create Account Input**.

   The **Create Account Input** screen displays.

Figure 8-1   Create Account Input

3. Specify the fields on **Create Account Input** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 8-1   Create Account Input – Field Description

Field	Description
Customer Number	Click **Search** icon to view and select the required customer number.
Customer Name	Based on the **Customer Number** selected, the information is auto-populated.
Virtual Entity ID	Click **Search** icon to view and select the required virtual entity ID.

Table 8-1   (Cont.) Create Account Input – Field Description

Field	Description
Virtual Entity Name	Based on the **Virtual Entity ID** selected, the information is auto-populated.
Account Product	Click **Search** icon to view and select the required account product.
Account Currency	Click **Search** icon to view and select the required account currency. Displays the list of currencies based on the currency restrictions configured in Customer Account Product.
Branch Code	Click **Search** icon to view and select the required branch code. Displays the list of branches based on the Branch Restrictions configured in Create Account Facility for the customer.
IBAN Required	By default, this is disabled. If enabled, indicates that an IBAN must be generated.
Virtual Account Number	System generates the virtual account number based on account numbering mask and corporate specific range, if defined. • If the **External Account Number** is selected in Branch Parameters configuration, the system suppresses internal account number generation logic and accepts externally generated account number for the specific branch. • If **Corporate Specific Range Required** is opted and the auto-generation of account number is also enabled, the system automatically allocates the virtual account numbers from the corporate specified range defined. In this case, the next incremental virtual account number from the corporate specified range will be allocated. In case a corporate has been allocated with multiple ranges, then the new virtual account number is allocated from lowest number in the defined range or ranges. However, if all of the ranges are utilized for a corporate, the user needs to define a new corporate specific range for a given corporate. Until then, the user is not allowed to create a new virtual account for a given corporate. • If **Manual Account Number Generation** is opted, the user has to manually provide account number from the corporate specific range defined.
IBAN Account Number	System generates the IBAN based on IBAN numbering mask. If the **External IBAN** is selected in Branch Parameters configuration, system suppresses internal IBAN generation logic and accepts externally generated IBAN for the specific branch.
Copy Address from Entity	Select the checkbox to copy the correspondence address captured at virtual entity level. However, you can also modify the address at the virtual account level.

Table 8-1   (Cont.) Create Account Input – Field Description

Field	Description
Address Line 1	Specify the address line 1 address details. **Note:** This field is mandatory if **Structured Address Applicable** is not selected.
Address Line 2	Specify the address line 2 address details.
Address Line 3	Specify the address line 3 address details.
Address Line 4	Specify the address line 4 address details.
Country	Click **Search** icon to view and select the require country. **Note:** This field is mandatory if **Structured Address Applicable** is not selected.
Zip Code	Specify the zip code details of the address.
Structured Address	If **Structured Address Applicable** is selected in **Create Bank Parameters**, then the Structured Address is displayed to provide the required information.
Copy Address from Entity	Select the checkbox to copy the structured address captured at virtual entity level. However, you can also modify the address at the virtual account level.
Department	Specify the department.
Sub Department	Specify the sub department.
Street Name	Specify the street name.
Building Number	Specify the building number.
Building Name	Specify the building name.
Floor	Specify the floor number.
Post Box	Specify the post box details
Room	Specify the room number.
Post Code	Specify the post code details.
Town Name	Specify the town name.
Town Location Name	Specify the location name of the town.
District Name	Specify the district name.
Country Sub Division	Specify the country sub division.
Country	Click **Search** icon to view and select the required country. This field is mandatory.
Account Description	This is auto-populated as virtual entity name. User can modify the auto-populated details.
Account Purpose	Specify the purpose of the virtual account.

Table 8-1   (Cont.) Create Account Input – Field Description

Field	Description
Balance Availability	Select one of the following options: • **Own Balance**: This is the available balance of the virtual account including child contributions and internal limits if available. • **Pool Balance**: The entire pool balance is available for this accounts irrespective of its own balance. • **Own Balance and Fixed Amount from Pool**: Sum of own balance as mentioned above and a fixed amount from the pool balance. If Own Balance and Fixed Amount from Pool is selected, the Fixed Amount in Pool Currency field is available to provide the fixed amount.
Fixed Amount in Pool Currency	Specify the fixed amount in the pool currency.
Balance Check for Debits	This is defaulted from the account product used. The default value can be modified.
Debit Transaction Allowed	This is defaulted from the account product used. **Note:** This option can be disabled, but cannot enable it.
Credit Transaction Allowed	This is defaulted from the account product used. **Note:** This option can be disabled, but cannot enable it.
Account Frozen	By default, this is disabled. If selected, indicates if the account is frozen.
Overdraft Required	This is defaulted from the account product used. **Note:** This option can be disabled, but cannot enable it.
Overdraft Amount	Specify the fixed amount that can be overdrawn by the account. This is applicable if overdraft is allowed.
Interest Calculation	This is defaulted from the account product used. **Note:** This option can be disabled, but cannot enable it.

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Table 8-1   (Cont.) Create Account Input – Field Description

Field	Description
Liquidity Management Allowed	This is defaulted from the account product used. This option can be disabled but cannot enable. If enabled, the virtual accounts will be automatically created as Liquidity accounts in Oracle Banking Liquidity Management during Virtual Account creation. ✎ **Note:** Any maintenances on virtual accounts in Oracle Banking Virtual Account Management or liquidity accounts in Oracle Banking Liquidity Management will have independent life cycles in the respective systems.
Sanction Check Status	System displays the sanction check status for the virtual account. The available options are : • **Success** • **Failed** • **Pending** • **Not Required** ✎ **Note:** During the virtual account creation or modification, the **Sanction Check Status** is marked as **Pending** by default, if the **Sanction Check Required** is selected while configuring the bank parameters. If the customer is exempted from the sanction check, the **Sanction Check Status** is marked as **Not Required**. However, the user can update the sanction check status from Update Sanction Status.
Real Account Linkage	Select one of the options: • **Structure Level**: If selected, indicates that the real account for this virtual account is linked at the structure level. • **Account Level**: If selected, indicates that the real account for this virtual account is linked at the account level.
Structure Code	Specify the structure code to link the virtual account to an existing structure of the customer. This field is displayed if **Real Account Linkage** is selected as **Structure Level**.
Structure Description	Based on the **Structure Code** selected, the information is auto-populated. This field is displayed if **Real Account Linkage** is selected as **Structure Level**.

Table 8-1   (Cont.) Create Account Input – Field Description

Field	Description
Parent Account Linkage	Select the required parent virtual account number from the drop-down list for linking the virtual account. The list of parent virtual accounts is based on the structure code selected. This field is displayed if **Real Account Linkage** is selected as **Structure Level**.
Real Account Number	Click **Search** icon to view and select the required real account number, if real account linkage is at the account level. This field is displayed if **Real Account Linkage** is selected as **Account Level**.
Real Account Branch	Based on the **Real Account Number** selected, the information is auto-populated. This field is displayed if **Real Account Linkage** is selected as **Account Level**.
Real Account Currency	Based on the **Real Account Number** selected, the information is auto-populated. This field is displayed if **Real Account Linkage** is selected as **Account Level**.
Account Opening Date	Displays the account opening date for the virtual account.
Account Closure Date	Displays the account opening date for the virtual account.
Last Activity Date	Displays the last date on which a transaction was performed for the virtual account.
Account Status	Displays the current account status for the virtual account.

Account Transactions Enquiry

The **Account Transactions Enquiry** screen enables the user to view the virtual account transactions.

4. On **Create Account Input** screen, select an account for which the user want to view the account transactions. The respective screen opens with the account details.

5. Click **View Transactions**.

   The **Account Transactions Enquiry** screen displays.

Figure 8-2   Account Transactions Enquiry
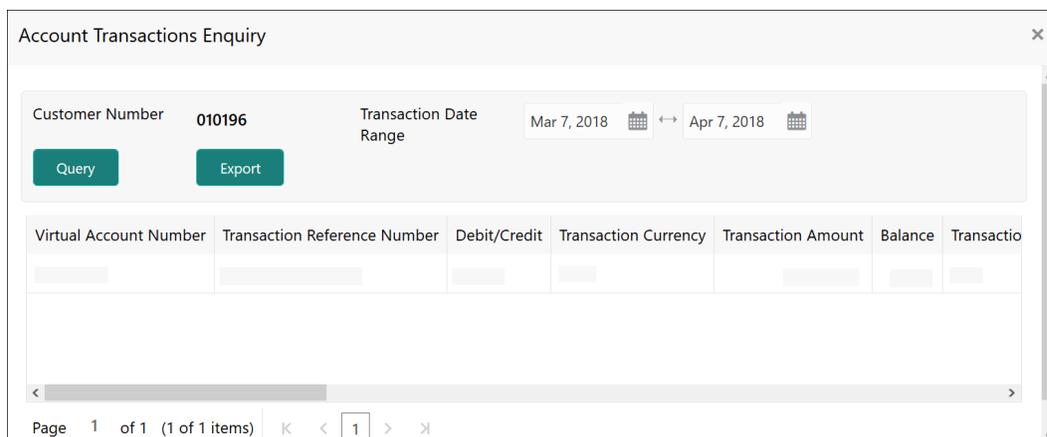
> **✎ Note:**
>
> By default, the last one month transactions are auto-populated.

6. Select the **Transaction Date Range** and click **Query** to view the list of transactions.

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

   Table 8-2   Account Transactions Enquiry – Field Description

Field	Description
Virtual Account Number	Displays the virtual account number.
Transaction Reference Number	Displays the transaction reference number.
Debit/Credit	Indicates whether it is debit/credit transaction.
Transaction Currency	Displays the transaction currency.
Transaction Amount	Displays the transaction amount.
Balance	Displays the account balance.
Transaction Code	Displays the transaction code.
Transaction Date	Displays the transaction date.
Value Date	Displays the value date.
Additional Information	Displays the additional information about the transaction.
Reconciliation Reference Number	Displays the reconciliation reference number.
Exchange Rate	Displays the exchange rate.
Real Account	Displays the real account number.
Real Account CCY	Displays the real account currency.
Real Account Branch	Displays the branch of the real account number.
Real Transaction Exchange Rate	Displays the transaction exchange rate.
Real Transaction Amount	Displays the transaction amount in real account currency.
Source Code	Displays the source of transaction.
Transaction Type	Displays the transaction type.

7. Click **Export** to export the transaction details in .csv format.

Account Balance Details
After saving a record, the user can navigate to **View Account Input** screen and **View Account Structure** screen to view the account balance details.

8. On **Create Account Input** screen, select an account for which the user want to view the account balance details. The respective screen opens with the configured details.

9. Click **View Balance**.

   The **Account Balance and Transactions** screen displays.

Figure 8-3   Account Balance and Transactions

Account Balance & Transactions   ✕

Account Number

Account Description

Account Currency

Current Balance   £0.00

Available Balance   £0.00

◢ Available Balance Breakdown

Add   Overdraft Amount   £0.00

Add   Deferred Amount   £0.00

Less   Blocked Amount   £0.00

Less   Unauthorized Debit   £0.00

Less   Uncollected Amount   £0.00

Add   **Child Contributions**   £0.00

Less   **Blocked Child Contributions**   £0.00

Benefit from Pool ❓
                                                             £0.00
Available Line Amount ❓
                                                             £0.00

Effective Available Balance   £0.00

Unauthorized Credit   £0.00

◢ Currency Wise Position ❓   £0.00

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

Table 8-3   Account Balance and Transactions - Field Description

Field	Description
Account Number	Displays the account number.
Account Description	Displays the account description.
Account Currency	Displays the account currency.
Current Balance	Displays the current balance.
Available Balance	Displays the available balance.

Table 8-3   (Cont.) Account Balance and Transactions - Field Description

Field	Description
Overdraft Amount	Displays the overdraft amount.
Deferred Amount	Displays the deferred amount.
Blocked Amount	Displays the blocked amount.
Unauthorized Debit	Displays the unauthorized debit.
Uncollected Amount	Displays the uncollected amount.
Child Contributions	Displays the child account contribution.
Blocked Child Contributions	Displays the blocked child account contribution.
Benefit from Pool	Displays the benefit from the pool.
Available Line Amount	Displays the Available line amount.
Effective Available Balance	Displays the effective available balance.
Unauthorized Credit	Displays the unauthorized credit.
Currency Wise Position	Displays the currency wise position.

10. Click **Current Balance**.

   The **Account Balance and Transactions - Transactions** screen displays with the last one month's transactions listed.

Figure 8-4   Account Balance and Transactions - Transactions
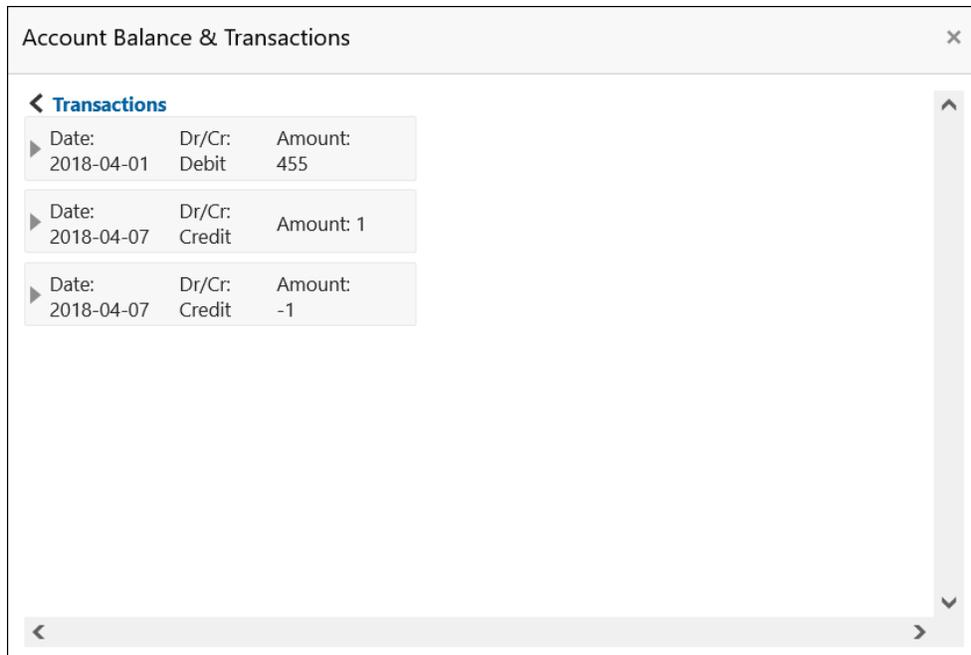
For more information on fields, refer to the field description table.

Table 8-4   Account Balance and Transactions - Transactions - Field Description

Field	Description
Date	Displays the transaction date.
Dr/Cr	Displays the transaction type whether the transaction is Credit or Debit.
Amount	Displays the transaction amount.

11. Click **Child Contributions**.

    The **Account Balance Details - Child Contributions** screen displays with currency wise consolidated child contributions along with the applied exchange rate used for conversion for accounts in a structure.

    Figure 8-5   Account Balance Details - Child Contributions

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

    Table 8-5   Account Balance Details - Child Contributions - Field Description

Field	Description
Child CCY	Displays the child contribution currency.
Contribution	Displays the child contribution amount for a specific currency.
Exchange Rate	Displays the exchange rate applied to derive the equivalent amount in parent account currency.
Account CCY	Displays the parent account currency.
Amount in Account CCY	Displays the child contribution equivalent amount in parent account currency.

12. Click **Blocked Contributions**.

    The **Account Balance Details - Blocked Contributions** screen displays with currency wise consolidated child blocked contributions along with the applied exchanged rate used for conversion for accounts part of a structure.For more information on fields, refer to the field description table.

    Table 8-6   Account Balance Details - Blocked Contributions - Field Description

Field	Description
Child CCY	Displays the blocked child contribution currency.

Table 8-6   (Cont.) Account Balance Details - Blocked Contributions - Field Description

Field	Description
Contribution	Displays the blocked child contribution amount for a specific currency.
Exchange Rate	Displays the exchange rate applied to derive the equivalent amount in parent account currency.
Account CCY	Displays the parent account currency.
Amount in Account CCY	Displays the blocked child contribution equivalent amount in parent account currency.

13. Click **Close** icon to close and navigate back to the selected screen.

Interest Rates
The **Interest Rates** screen enables the user to view the interest rates of virtual account. The **View Interest Rates** button is enabled only if **Interest Calculations** is selected during the virtual account opening.

14. On **Create Account Input** screen, Click **View Interest Rates**.

The **Interest Rates** screen displays.

Figure 8-6   Interest Rates

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

Table 8-7   Interest Rates - Field Description

Field	Description
Interest Product	Displays the interest product.
Rate Description	Displays the interest rate description.
Effective Date	Displays the effective date.
Currency	Displays the currency of the interest product.
Rate	Displays the interest rate.
Rate Code	Displays the rate code.

15. Click **Close** icon to close and navigate back to the selected screen.

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

The user can view the configured account details in the View Account Input.

Chapter 8
View Account Input

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

8.2 View Account Input

This topic describes the systematic instructions to view the list of configured virtual account.

The user can configure a virtual account using the Create Account Input.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Account Input**. Under **Account Input**, click **View Account Input**.

   The **View Account Input** screen displays.

Figure 8-7   View Account Input

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

Table 8-8   View Account Input – Field Description

Field	Description
Virtual Account Number	Displays the number of the virtual account.
Account Description	Displays additional details of the virtual account.
Customer ID	Displays the customer ID.
Authorization 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.

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9

Account Structure

This topic provides the information about the Account Structure maintenance.

The **Account Structure** enables the user to configure an account structure for a real account that belongs to any customer.

This topic contains the following subtopics:

- Create Account Structure
  This topic describes the systematic instructions to create or modify the account structure for a customer.
- View Account Structure
  This topic describes the systematic instructions to view the list of the configured account structures.

9.1 Create Account Structure

This topic describes the systematic instructions to create or modify the account structure for a customer.

The user can configure charge funding account for structure level charges.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Account Structure**. Under **Account Structure**, click **Create Account Structure**.

   The **Create Account Structure** screen displays.

Figure 9-1   Create Account Structure

3. Specify the fields on **Create Account Structure** screen.

> ✎ **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 9-1   Create Account Structure – Field Description

Field	Description
Customer Number	Click **Search** icon to view and select the required customer number.
Customer Name	Based on the **Customer Number** selected, the information is auto-populated.
Structure Code	Specify a code for the structure. A maximum length of eight alphanumeric characters are allowed.
Structure Description	Specify the additional information for the structure.
Header Account Number	Click **Search** icon to view and select the required header account number. This is the root node for the structure and is always a virtual account.
Interest Calculation Required	If enabled, indicates the interest calculation required at the account structure level.
Account Linkage	Select one of the options below: • **Real Account**: If selected, the user can configure an account structure for a real account. The **Real Account Number** and the **Real Account Branch** are enabled to select the account. • **Virtual MCA**: If selected, the user can configure an account structure for a virtual multi-currency account. The **Virtual Multi-Currency Account** is enabled to select the account.
Real Account Number	Click **Search** icon to view and select the required real account number.
Real Account Branch	Based on the **Real Account Number** selected, the information is auto-populated.
Virtual Multi-Currency Account	Click **Search** icon to view and select the required virtual multi-currency account.
Real Account Number	Click **Search** icon to view and select the required real account number.
Real Account Name	Based on the **Real Account Number** selected, the information is auto-populated.
Real Account Branch	Based on the **Real Account Number** selected, the information is auto-populated.
Real Account Currency	Based on the **Real Account Number** selected, the information is auto-populated.

4. Click **Build Structure** to define the account structure using **Diagram View** or **Detail View**.

The selected **Header Account Number** displays as the first node.

Figure 9-2   Create Account Structure - Header Account Number
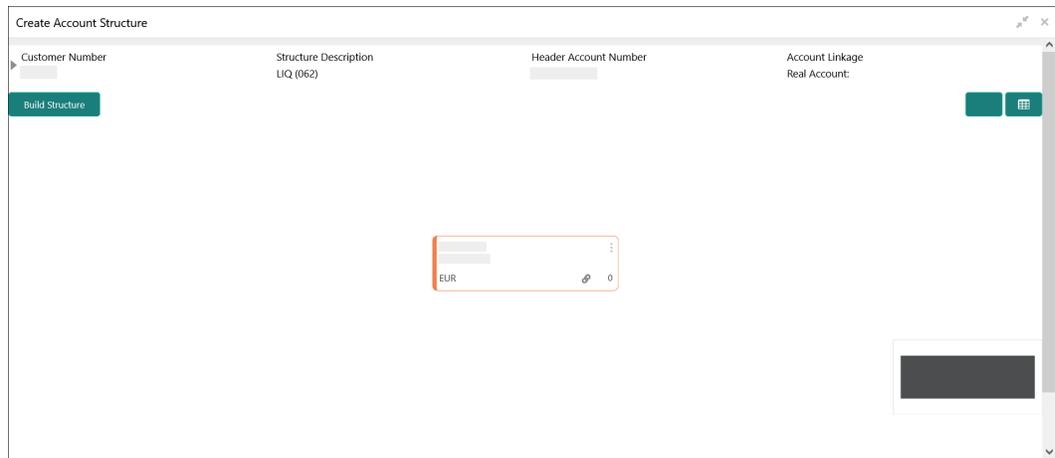
Diagram View

5. For **Diagram View**, follow the below steps:

a. Click on the **Link** button to link the virtual accounts to the structure.

Figure 9-3   Create Account Structure - Diagram View - Link Account
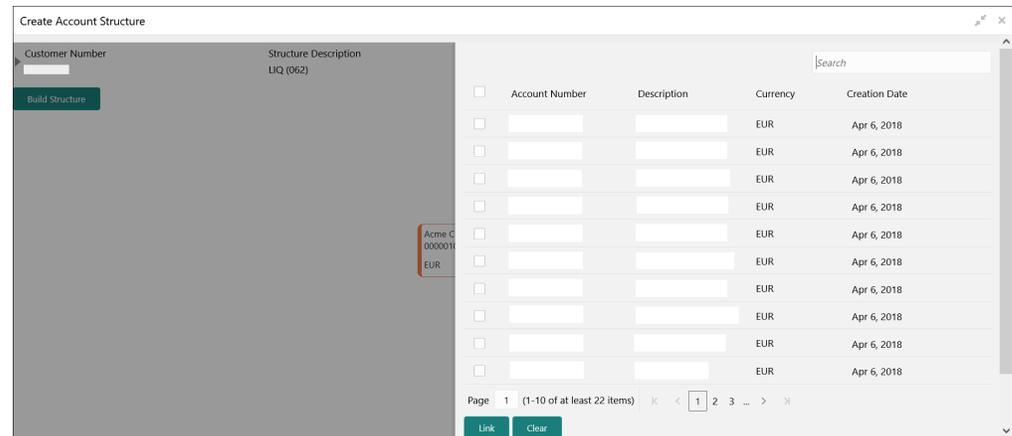
b. Select the virtual account number from the list which needs to be linked and click **Link**.

Figure 9-4   Create Account Structure - Diagram View
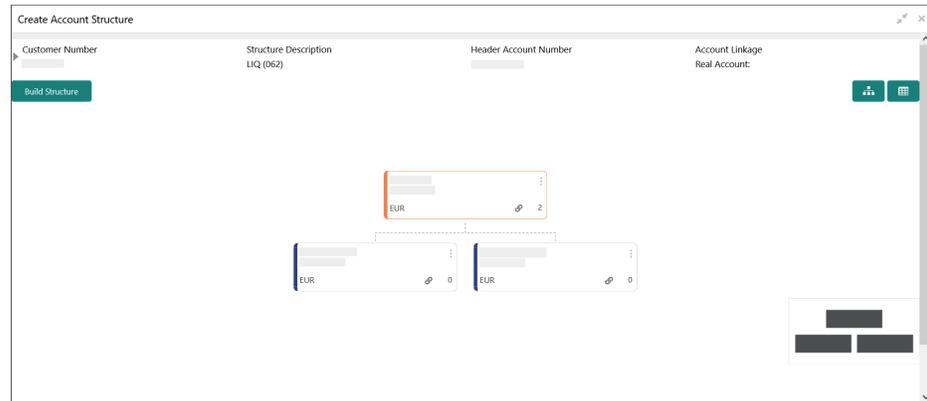
- The user can select a node, click on three dots symbol, and click on **Account Details** to view more details of the account.
- The user can select a node, click on three dots symbol, and click on **Undo Link** to remove the newly added linkage before submitting the request.

Detail View

6. For **Detail View**, follow the below steps:

    a. Click **Detail View** to change the view and provide the details in a tabular format.

    Figure 9-5   Create Account Structure - Detail View - Header Account Number

    b. Click **Link** button to link the virtual accounts to the structure.

Figure 9-6   Create Account Structure - Detail View - Link Account
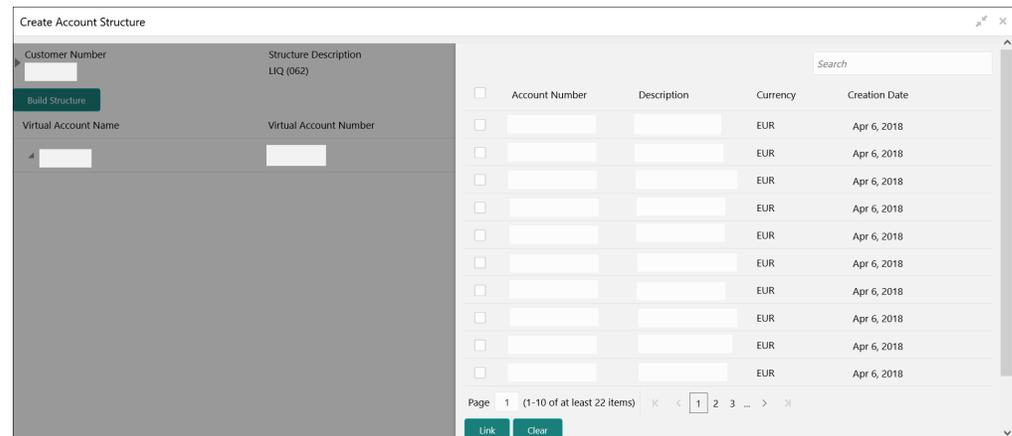
c.   Select the virtual account number from the list which needs to be linked and click
Link.

Figure 9-7   Create Account Structure - Detail View
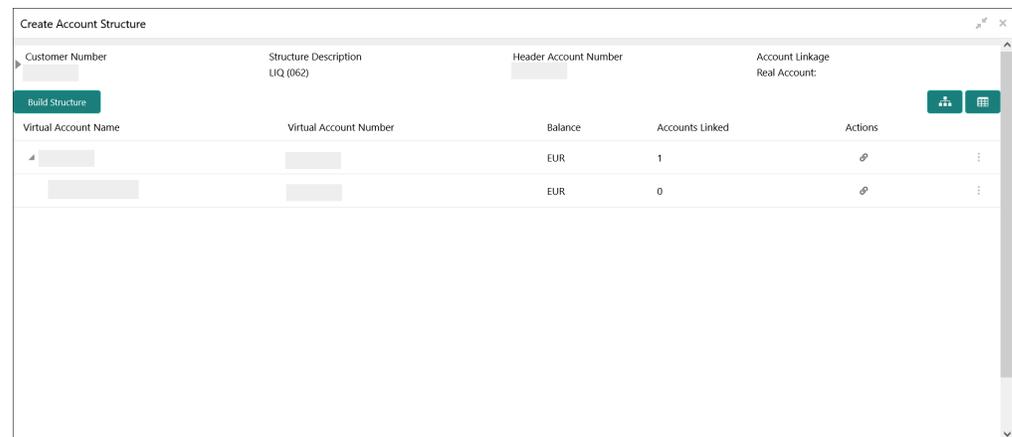
- The user can select a node, click on three dots symbol, and click on **Account
Details** to view more details of the account.
- The user can select a node, click on three dots symbol, and click on **Undo Link**
to remove the newly added linkage before submitting the request.

7.   Click **Export** to download the account structure in .csv format.

> **Note:**
>
> The Account Structure displays in the **Diagram View** when all the available
> rows of the **Detail View** has relevant data.

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

The user can view the configured account structure details in the View Account Structure.

> **✎ Note:**
>
> Once the Virtual Account Structure is closed and authorized, the linked virtual accounts will automatically be delinked and will be available to be linked to a new or existing Virtual Account Structure. A closed Virtual Account Structure cannot be re-opened.

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

9.2 View Account Structure

This topic describes the systematic instructions to view the list of the configured account structures.

The user can configure an account structure using the Create Account Structure.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Account Structure**. Under **Account Structure**, click **View Account Structure**.

   The **View Account Structure** screen displays.

Figure 9-8   View Account Structure
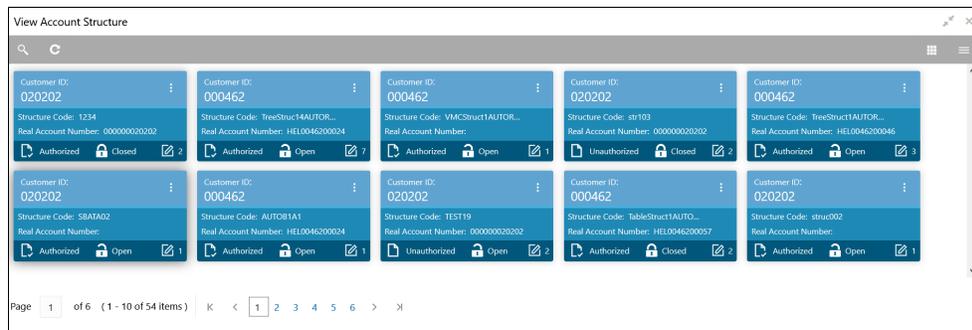
For more information on fields, refer to the field description table.

Table 9-2   View Account Structure – Field Description

Field	Description
Customer ID	Displays the customer ID details.
Structure Code	Displays the structure code associated with the account structure.
Real Account Number	Displays the account number that is mapped to the structure.

Table 9-2   (Cont.) View Account Structure – Field Description

Field	Description
Authorization 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.

10
Adhoc Interest Liquidation

This topic provides the information about the Adhoc Interest Liquidation maintenance.

The **Adhoc Interest Liquidation** enables the user to initiate the adhoc interest liquidation for a virtual account. Interest accrued till date will be liquidated.

This topic contains the following subtopics:

- Create Adhoc Interest Liquidation
  This topic describes the systemetic instructions to initiate the adhoc interest liquidation request for a virtual account.

- View Adhoc Interest Liquidation
  This topic describes the systematic instructions to view the adhoc interest liquidation.

10.1 Create Adhoc Interest Liquidation

This topic describes the systemetic instructions to initiate the adhoc interest liquidation request for a virtual account.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Adhoc Interest Liquidation**. Under **Adhoc Interest Liquidation**, click **Create Adhoc Interest Liquidation**.

   The **Create Adhoc Interest Liquidation** screen displays.

   Figure 10-1   Create Adhoc Interest Liquidation

3. Specify the fields on **Create Adhoc Interest Liquidation** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 10-1   Create Adhoc Interest Liquidation – Field Description

Field	Description
Source Reference Number	Specify the required source reference number.
Reference Number	System generates the reference number for the transaction.
Source Code	Click **Search** icon to view and select the required source code.
Virtual Account Number	Click **Search** icon to view and select the virtual account number.
Branch Code	Displays the branch code.
Currency	Displays the currency.
Accured Interest	Displays the accured interest till date.

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

   The user can view the adhoc interest liquidation details in View Adhoc Interest Liquidation.

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

10.2 View Adhoc Interest Liquidation

This topic describes the systematic instructions to view the adhoc interest liquidation.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Adhoc Interest Liquidation**. Under **Adhoc Interest Liquidation**, click **View Adhoc Interest Liquidation**.

   The **View Adhoc Interest Liquidation** screen displays.

Figure 10-2   View Adhoc Interest Liquidation
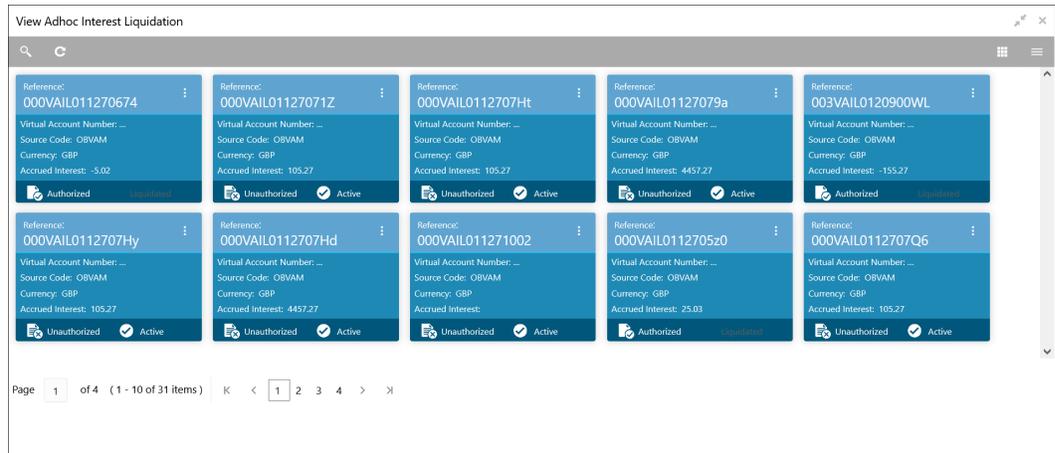
For more information on fields, refer to the field description table.

Table 10-2   View Adhoc Interest Liquidation – Field Description

Field	Description
Reference	Displays the reference number.
Virtual Account Number	Displays the virtual account number.
Source Code	Displays the Source Code.
Currency	Displays the currency of the virtual account.
Accured Interest	Displays the accured interest.
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Rejected** • **Unauthorized**
Transaction Status	Displays the status of the record. The options are: • **Active** • **Expired** • **Liquidated**

11

Internal Credit Line

This topic provides the information about the Internal Credit Line maintenance.

The **Internal Credit Line** enables the user to configure internal credit line for a customer. The customer can offer the facility to its subsidiaries and the subsidiaries can use the credit line.

This topic contains the following subtopics:

- Create Internal Credit Line
  This topic describes the systematic instructions to configure internal credit line.

- View Internal Credit Line
  This topic describes the systematic instructions to view the list of configured internal credit line.

11.1 Create Internal Credit Line

This topic describes the systematic instructions to configure internal credit line.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Internal Credit Line**. Under **Internal Credit Line**, click **Create Internal Credit Line**.

   The **Create Internal Credit Line** screen displays.

   Figure 11-1   Create Internal Credit Line

3. Specify the fields on **Create Internal Credit Line** screen.

> **Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 11-1   Create Internal Credit Line – Field Description

Field	Description
Customer Number	Click **Search** icon to view and select the required customer number.
Customer Name	Based on the **Customer Number** selected, the information is auto-populated.
Line ID	Specify a line ID.
Description	Specify the additional information about the line ID.
Line Currency	Click **Search** icon to view and select the required line currency.
Line Amount	Specify the internal credit line amount.
Line Start Date	Specify a start date for the line amount from the drop-down calendar.
Line End Date	Specify an end date for the line amount from the drop-down calendar.
Available	By default, this option is selected. If selected, indicates that the line amount is valid for the selected period.
Utilization Status	Displays the pie chart of the amount that is utilized.
Utilized Amount	Displays the amount that is utilized.
Amount Utilized Today	Displays the amount that is utilized today.
Available Amount	Displays the amount that is available.
Date of First Utilization	Displays the date from when the amount is utilized.
Maximum Available Amount	Displays the maximum amount that is available.
Date of Last Utilization	Displays the date until when the amount is utilized.

4. Click **Utilization Details** to view all the utilization details of the internal credit line.

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

   The user can view the configured internal credit line in the View Internal Credit Line.

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

11.2 View Internal Credit Line

This topic describes the systematic instructions to view the list of configured internal credit line.

The user can configure an internal credit line using the Create Internal Credit Line.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Internal Credit Line**. Under **Internal Credit Line**, click **View Internal Credit Line**.

   The **View Internal Credit Line** screen displays.

   Figure 11-2   View Internal Credit Line
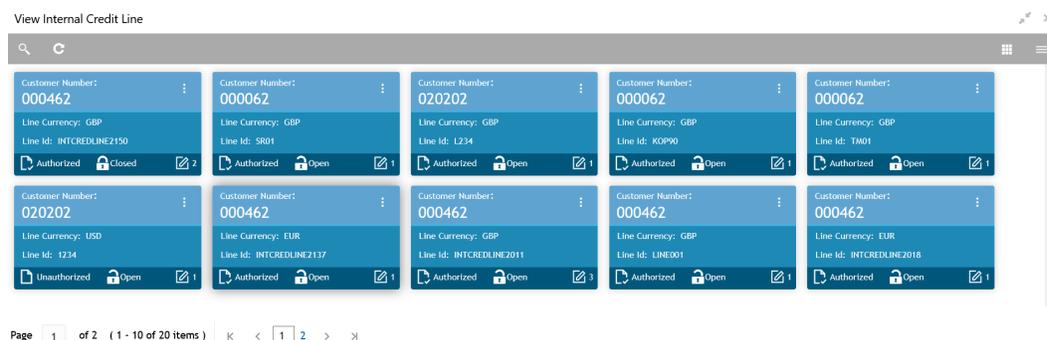
   For more information on fields, refer to the field description table.

   Table 11-2   View Internal Credit Line – Field Description

Field	Description
Customer Number	Displays the customer number details.
Line Currency	Displays the line currency details.
Line ID	Displays the line ID details.
Authorization 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.

12

Line Account Linkage

This topic provides the information about the Line Account Linkage maintenance.

The **Line Account Linkage** enables the user to configure the credit line of a customer to a virtual account for that customer. The virtual account that is linked must be either individual accounts or header accounts from account structure.

This topic contains the following subtopics:

- Create Line Account Linkage
  This topic describes the systematic instructions to configure line account linkage.

- View Line Account Linkage
  This topic describes the systematic instructions to view the list of configured line account linkage.

12.1 Create Line Account Linkage

This topic describes the systematic instructions to configure line account linkage.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Line Account Linkage**. Under **Line Account Linkage**, click **Create Line Account Linkage**.

   The **Create Line Account Linkage** screen displays.

Figure 12-1   Create Line Account Linkage

3. Specify the fields on **Create Line Account Linkage** screen.

> **✎ Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 12-1   Create Line Account Linkage – Field Description

Field	Description
Customer Number	Click **Search** icon to view and select the required customer number.
Customer Name	Based on the **Customer Number** selected, the information is auto-populated.
Virtual Account Number	Click **Search** icon to view and select the required virtual account number.
Account Description	Specify additional information about the line account linkage.
Line ID	Specify a line ID.
Description	Specify additional information about the line ID.
Line Currency	Click **Search** icon to view and select the required line currency.
Credit Line Linkage	Select one of the following: • **Amount**: If selected, displays the credit line in amounts. • **Percentage**: If selected, displays the credit line in percentage.
Linkage Value	Specify a linkage value.

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

   The user can view the configured line account linkage in the View Line Account Linkage.

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

12.2 View Line Account Linkage

This topic describes the systematic instructions to view the list of configured line account linkage.

The user can configure the line account linkage using the Create Line Account Linkage.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Line Account Linkage**. Under **Line Account Linkage**, click **View Line Account Linkage**.

   The **View Line Account Linkage** screen displays.

Figure 12-2   View Line Account Linkage
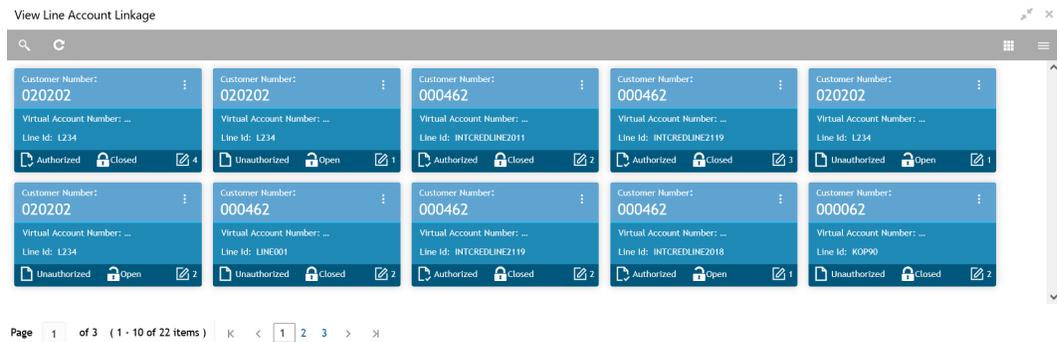
For more information on fields, refer to the field description table.

Table 12-2   View Line Account Linkage – Field Description

Field	Description
Customer Number	Displays the customer number.
Virtual Account Number	Displays the virtual account number details.
Line ID	Displays the line ID details.
Authorization 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.

13

Sanction Status

This topic provides the information about the Sanction Status maintenance.

The **Sanction Status** enables the user to update and view the sanction status of the virtual accounts.

This topic contains the following subtopics:

- Update Sanction Status
  This topic describes the systematic instructions to update the sanction status for a virtual account.

- View Sanction Status
  This topic describes the systematic instructions to view the list of virtual accounts with sanction status.

13.1 Update Sanction Status

This topic describes the systematic instructions to update the sanction status for a virtual account.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Sanction Status**. Under **Sanction Status**, click **Update Sanction Status**.

   The **Update Sanction Status** screen displays.

   Figure 13-1   Update Sanction Status

3. Specify the fields on **Update Sanction Status** screen.

> **✐ Note:**
>
> The fields, which are marked with an asterisk, are mandatory.

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

Table 13-1   Update Sanction Status – Field Description

Field	Description
Account Number	Click **Search** icon to view and select the required account number.
Account Description	Displays additional information about the account.
Current Sanction Status	Displays the current sanction status.
New Sanction Status	Select the new sanction status from the drop-down list. The available options are as following: • **Success** • **Failed** • **Pending** • **Not Required**
Customer ID	Displays the current customer ID.
Reference Number	Displays the reference number.
Source Reference Number	Specify the source reference number.
Remarks	Specify the remarks, if any.

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

   The user can view the sanction status in the View Sanction Status.

13.2 View Sanction Status

This topic describes the systematic instructions to view the list of virtual accounts with sanction status.

The user can update the sanction status using the Update Sanction Status.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.

2. Under **Accounts**, click **Sanction Status**. Under **Sanction Status**, click **View Sanction Status**.

   The **View Sanction Status** screen displays.

Figure 13-2   View Sanction Status
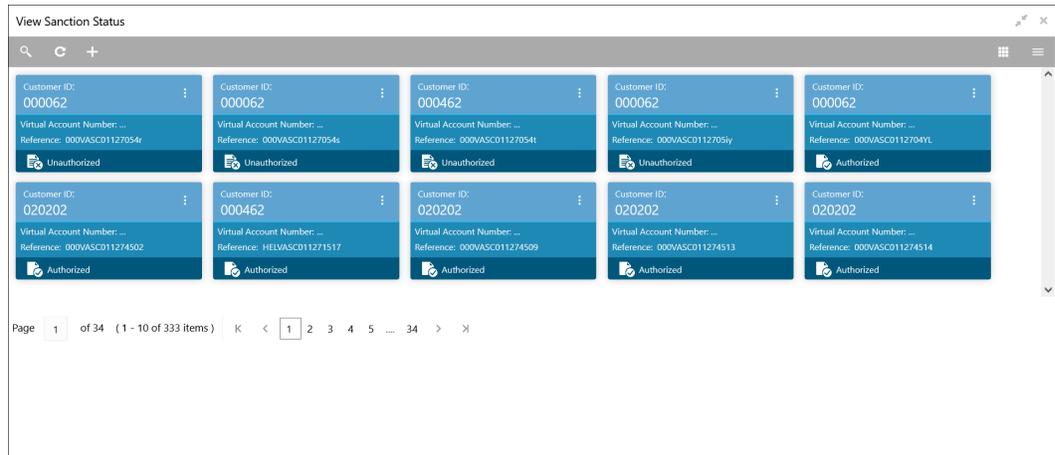
For more information on fields, refer to the field description table.

Table 13-2   View Sanction Status – Field Description

Field	Description
Customer ID	Displays the customer ID.
Virtual Account Number	Displays the virtual account number details.
Reference Number	Displays the reference number.
Authorization Status	Displays the authorization status of the record. The options are: • **Authorized** • **Rejected** • **Unauthorized**

3. On **View Sanction Status** screen, click a tile to open a record.

The **Sanction Check Status** screen displays.

Figure 13-3   Sanction Check Status
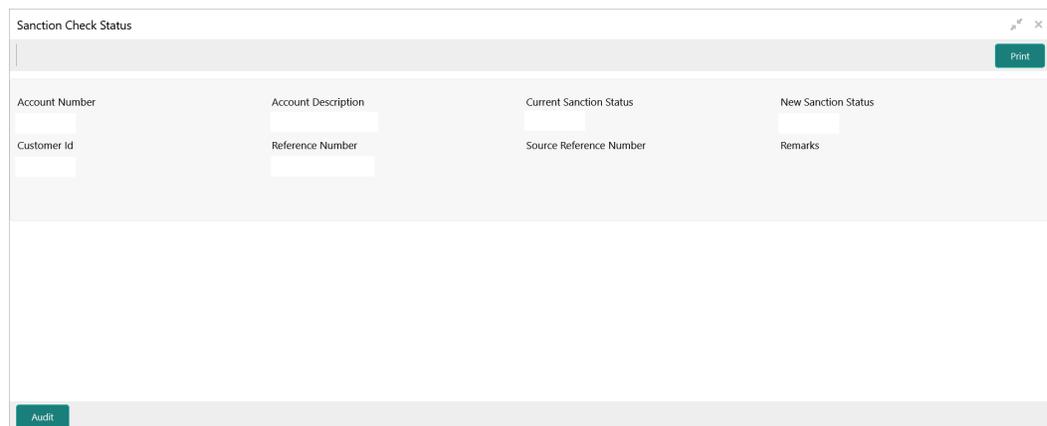
For more information on fields, refer to the field description table.

Table 13-3   Sanction Check Status – Field Description

Field	Description
New	Click **New** to update the sanction check status.
Print	Click **Print** to print the selected records.
Account Number	Displays the virtual account number details.
Account Description	Displays the virtual account description details.
Current Sanction Status	Displays the current sanction status.
New Sanction Status	Displays the new sanction status.
Customer ID	Displays the customer ID.
Reference Number	Displays the reference number.
Source Reference Number	Displays the source reference number.
Remarks	Displays the remarks.

A

Error Codes and Messages

This topic provides the error code and messages found while using Oracle Banking Virtual Account Management.

Table A-1   List of Error Codes and Messages

Screen Name	Error Code	Error Message
All Screens	GC-CLS-02	Record Successfully Closed
All Screens	GC-REOP-03	Successfully Reopened
All Screens	GCS-AUTH-01	Record Successfully Authorized
All Screens	GCS-AUTH-02	Valid modifications for approval were not sent. Failed to match
All Screens	GCS-AUTH-03	Maker cannot authorize
All Screens	GCS-AUTH-04	No Valid unauthorized modifications found for approval.
All Screens	GCS-CLOS-002	Record Successfully Closed
All Screens	GCS-CLOS-01	Record Already Closed
All Screens	GCS-CLOS-02	Record Successfully Closed
All Screens	GCS-CLOS-03	Unauthorized record cannot be closed, it can be deleted before first authorization
All Screens	GCS-COM-001	Record does not exist
All Screens	GCS-COM-002	Invalid version sent, operation can be performed only on latest version
All Screens	GCS-COM-003	Please Send Proper ModNo
All Screens	GCS-COM-004	Please send makerId in the request
All Screens	GCS-COM-005	Request is Null. Please Resend with Proper Values
All Screens	GCS-COM-006	Unable to parse JSON
All Screens	GCS-COM-007	Request Successfully Processed
All Screens	GCS-COM-008	Modifications should be consecutive.
All Screens	GCS-COM-009	Resource ID cannot be blank or "null".
All Screens	GCS-COM-010	Successfully cancelled $1.
All Screens	GCS-COM-011	$1 failed to update.
All Screens	GCS-DEL-001	Record deleted successfully
All Screens	GCS-DEL-002	Record(s) deleted successfully
All Screens	GCS-DEL-003	Modifications didn't match valid unauthorized modifications that can be deleted for this record
All Screens	GCS-DEL-004	Send all unauthorized modifications to be deleted for record that is not authorized even once.
All Screens	GCS-DEL-005	Only Maker of first version of record can delete modifications of record that is not once authorized.

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

Screen Name	Error Code	Error Message
All Screens	GCS-DEL-006	No valid unauthorized modifications found for deleting
All Screens	GCS-DEL-007	Failed to delete. Only maker of the modification(s) can delete.
All Screens	GCS-MOD-001	Closed Record cannot be modified
All Screens	GCS-MOD-002	Record Successfully Modified
All Screens	GCS-MOD-003	Record marked for close, cannot modify.
All Screens	GCS-MOD-004	Only maker of the record can modify before once auth
All Screens	GCS-MOD-005	Not amendable field, cannot modify
All Screens	GCS-MOD-006	Natural Key cannot be modified
All Screens	GCS-MOD-007	Only the maker can modify the pending records.
All Screens	GCS-REOP-003	Successfully Reopened
All Screens	GCS-REOP-01	Unauthorized Record cannot be Reopened
All Screens	GCS-REOP-02	Failed to Reopen the Record, cannot reopen Open records
All Screens	GCS-REOP-03	Successfully Reopened
All Screens	GCS-REOP-04	Unauthorized record cannot be reopened, record should be closed and authorized
All Screens	GCS-SAV-001	Record already exists
All Screens	GCS-SAV-002	Record Saved Successfully.
All Screens	GCS-SAV-003	The record is saved and validated successfully.
All Screens	GCS-REJ-001	A rejected record cannot be closed. Please delete this modification.
All Screens	GCS-REJ-002	A rejected record cannot be reopened. Please delete this modification.
All Screens	GCS-REJ-003	Invalid modifications sent for reject. Highest modification must also be included.
All Screens	GCS-REJ-004	Record Rejected successfully
All Screens	GCS-REJ-005	Maker cannot reject the record.
All Screens	GCS-REJ-006	Checker remarks are mandatory while rejecting.
All Screens	GCS-REJ-007	No valid modifications found for reject.
All Screens	GCS-REJ-008	Invalid modifications sent for reject. Consecutive modifications must be included.
All Screens	GCS-VAL-001	The record is successfully validated.
Account Facility	VAC-FCLT-001	Cannot remove the Association as Mapping exists for the $1 Real Account No
Account Facility	VAC-FCLT-002	Cannot Close the Facility as Virtual Account Mapping exists for the Real Account No
Account Facility	VAC-FCLT-003	Cannot Map $1 Account Number more than once
Account Facility	VAC-FCLT-004	At least One Real Account No must be Mapped to the Customer
Account Facility	VAC-FCLT-005	Cannot Close the Maintenance as Virtual Customer exists

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

Screen Name	Error Code	Error Message
Account Facility	VAC-FCLT-006	Cannot Close the Maintenance as Virtual Account Code exists
Account Facility	VAC-FCLT-007	Cannot Reopen the Facility as the Customer is Closed
Account Facility	VAC-FCLT-008	Cannot Reopen the Facility as the one of the Accounts is Closed
Account Facility	VAC-FCLT-009	Cannot Reopen the Facility as the one of the Branches is Closed
Account Facility	VAC-FCLT-010	Real Customer Number in Master and Detail cannot be different
Account Facility	VAC-FCLT-011	Cannot remove the association as Real Account is Mapped with Virtual Account
Account Facility	VAC-FCLT-012	Cannot Close the Customer as Active Mapping exists in Identifier Service
Account Facility	VAC-FCLT-013	Default Virtual Entity is Invalid
Account Facility	VAC-FCLT-014	Cannot remove the association as Real Account is Mapped in Idmap Service
Account Facility	VAC-FCLT-015	Cannot close the Facility as Real Account is used in IDMAP
Account Facility	VAC-FCLT-016	$1 is an invalid Real Account Number
Account Facility	VAC-FCLT-017	$1 is an invalid Customer Number
Account Facility	VAC-FCLT-018	Cannot Close the facility as existing identifier rule is active
Account Facility	VAC-FCLT-019	Cannot Close the facility as existing remittance Id is active
Account Facility	VAC-FCLT-020	Cannot Close the facility as existing virtual entity is active
Account Facility	VAC-FCLT-021	Currency is not valid for the given real account - $1
Account Facility	VAC-FCLT-022	Currency is not applicable for multi-currency account $1
Account Facility	VAC-FCLT-023	Active account group with the real account number that is being removed exists. Modification not allowed.
Account Facility	VAC-FCLT-024	Active account group for this customer exists. Close not allowed.
Account Facility	VAC-FCLT-027	Source System $1 should be maintained in External DDA Service.
Account Facility	VAC-FCLT-030	Please enter mandatory entity details needed for the Default Virtual Entity
Account Facility	VAC-FCLT-031	Virtual entity id should be same for facility and entity
Account Facility	VAC-FCLT-032	Default Virtual Entity cannot be removed
Account Facility	VAC-FCLT-033	Default Virtual Entity can be created only at the time of facility creation
Account Facility	VAC-FCLT-034	Default Virtual Entity cannot be changed once facility created

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

Screen Name	Error Code	Error Message
Account Facility	VAC-FCLT-035	Entity cannot be modified from facility side after once auth
Account Facility	VAC-FCLT-040	Account class can not be null
Account Facility	VAC-FCLT-041	Account class $1 is not valid for Real account $2 and Branch $3
Account Facility	VAC-FCLT-042	Sanction check Exempted flag can not be ON when sanction check required flag in bank parameter is OFF
Account Facility	VAC-FCLT-043	Account Product $1 can not be mapped to Customer number Twice.
Virtual Multi-Currency Account	VAC-GRP-001	Cannot close the Group as Active Group exist in Identifier Mapping
Virtual Multi-Currency Account	VAC-GRP-002	Cannot close the Group as Active Group exist in Virtual Account Structure
Virtual Multi-Currency Account	VAC-GRP-003	Cannot reopen Real Customer number is Invalid
Virtual Multi-Currency Account	VAC-GRP-004	Cannot reopen Real Customer number is Invalid in Core
Virtual Multi-Currency Account	VAC-GRP-005	Cannot reopen as Ccy $1 is invalid
Virtual Multi-Currency Account	VAC-GRP-006	Real Customer No in all the detail blocks must be same as the Master block
Virtual Multi-Currency Account	VAC-GRP-007	Modify failed as currency present in Account Group is mapped in Account Structure
Virtual Multi-Currency Account	VAC-GRP-025	Cannot map two accounts with the same currency
Virtual Multi-Currency Account	VAC-GRP-026	More than one Account cannot selected as Default
Virtual Multi-Currency Account	VAC-GRP-027	Account Group Id in all the detail blocks must be same as the Master block
Virtual Multi-Currency Account	VAC-GRP-028	Real Account $1, branch $2 and currency $3 Mapping is Invalid for customer $4
Virtual Multi-Currency Account	VAC-GRP-029	Account $1 is Invalid in Core
Virtual Multi-Currency Account	VAC-GRP-030	Ccy $1 is invalid
Virtual Multi-Currency Account	VAC-GRP-031	Please Map at least one Account-currency pair
Virtual Multi-Currency Account	VAC-GRP-032	Rolled Back Due to Exception
Virtual Multi-Currency Account Account Input Account Structure	VAC-GRP-033	Virtual Multi-ccy Account not found for the Customer
Virtual Entity	VAE-CIF-01	Entity cannot be created, as customer is closed
Virtual Entity	VAE-CIF-02	Size of Virtual Customer No and virtual customer mask maintained at virtual bank parameters do not match
Virtual Entity	VAE-CIF-03	Inputted Virtual Entity is not matched with Mask

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

Screen Name	Error Code	Error Message
Virtual Entity	VAE-CIF-04	Virtual Entity Id is not the same for Individual type customer
Virtual Entity	VAE-CIF-05	Virtual Entity Id is not the same for Corporate type customer
Virtual Entity	VAE-CIF-06	Virtual Entity Bank Parameters is not maintained
Virtual Entity	VAE-CIF-07	Provide Individual details
Virtual Entity	VAE-CIF-08	can not close the record as active virtual account found
Virtual Entity	VAE-CIF-09	$1 is invalid
Virtual Entity	VAE-CIF-10	Entity cannot be created, as facility is closed
Virtual Entity	VAE-CIF-11	Entity cannot be modified, as customer is closed
Virtual Entity	VAE-CIF-12	Entity cannot be modified, as Facility is closed
Virtual Entity	VAE-CIF-13	Entity cannot be reopened, as customer is closed
Virtual Entity	VAE-CIF-14	Entity cannot be reopened, as facility is closed
Virtual Entity	VAE-CIF-15	$1 Cannot be modified
Virtual Entity	VAE-CIF-16	Mobile No. and Mobile No. ISD Should be Entered, as Preferred Mode is Mobile
Virtual Entity	VAE-CIF-17	Email Id Should be Entered, as Preferred Mode is Email
Virtual Entity	VAE-CIF-18	Provide Corporate Details
Virtual Entity	VAE-CIF-19	Preferred Mode should be either E or M
Virtual Entity	VAE-CIF-20	Default virtual entity record can be modified only after its corresponding account facility record is authorized
Virtual Entity	VAE-CIF-21	The default virtual entity can be authorized only using the Account Facility screen
Virtual Entity	VAE-CIF-22	Cannot delete the default virtual entity record as it is linked to an account facility
Virtual Entity	VAE-CIF-23	Record doesn't exist
Virtual Entity	VAE-CIF-24	$1 Length cannot be more than 35
Virtual Entity	VAE-CIF-26	Length of BIC should be between 8 and 11 characters
Virtual Entity	VAE-CIF-025	Incorrect value for Corporate Entity Type
Virtual Entity Forget Entity	VAE-CLS-001	Cannot close entity which has accounts in open state
Virtual Entity	VAE-COM-001	txnControllerRefNo should not be null or empty
Virtual Entity	VAE-ENT-FOR01	Cannot reopen forgotten entity
Virtual Entity	VAE-ENT-PII01	User doesn't have access to PII data, cannot perform create or modify operations
Forget Entity	VAE-FOR-001	Request is null, not valid.
Forget Entity	VAE-FOR-002	Forget entities request created successfully.
Forget Entity	VAE-FOR-003	Failed to create forget entities request.
Forget Entity	VAE-FOR-004	Invalid id sent, cannot delete.
Forget Entity	VAE-FOR-005	Record is already authorized
Forget Entity	VAE-FOR-006	Authorized successfully

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

Screen Name	Error Code	Error Message
Forget Entity	VAE-FOR-007	Record not found, invalid id.
Forget Entity	VAE-FOR-008	Cannot delete authorized record
Forget Entity	VAE-FOR-009	Record successfully deleted
Forget Entity	VAE-FOR-010	Invalid Entity $1 added, Entity should be valid and in closed and authorized state and without pending maintenance
Forget Entity	VAE-FOR-011	Invalid request. Duplicate requests for entity number $1
Virtual Entity	VAE-STR-032	mandatory fields are missing for structured address. Town Name, Post Code and Country are mandatory to proceed.
Virtual Entity	VAE-STR-033	Structured address is disabled at bank level...
Virtual Entity	VAE-STR-034	mandatory fields are missing in Address. Please enter Registered address1, Country and correspondence Address1.
Virtual Entity	VAE-STR-035	structured address is missing
Account Structure	VAM-ACC-101	$1 account is already linked to another structure
Account Structure	VAM-ACC-102	$1 child has been mapped to multiple parents
Account Structure	VAM-ACC-103	$1 doesn't have a parent
Account Structure	VAM-ACC-104	$1 has been mapped to itself
Account Structure	VAM-ACC-105	$1 account is not mapped to the structure properly
Account Structure	VAM-ACC-106	Virtual Main Account should not have a parent
Account Structure	VAM-ACC-107	$1 Account has a parent account which has balance check not required checked
Account Structure	VAM-ACC-108	Duplicate Rows are not allowed in multigrid
Account Structure	VAM-ACC-109	$1 account has non zero balance hence mapping cannot be closed
Account Structure	VAM-ACC-110	$1 account has non zero balance hence cant be removed from the mapping
Account Structure	VAM-ACC-120	Account $1 is closed. Reopen not allowed.
Account Structure	VAM-ACC-121	Virtual parent and child account cannot be null in detail block
Account Input Account Structure	VAM-ACC-122	Virtual account number $1 is not allowed as no Real account number of currency $2 is found in Account group
Account Structure	VAM-ACC-123	Failed in updating the Parent Account in Account Balance Table.
Account Structure	VAM-ACC-125	Account linkage for $1 is not S, this account cannot be part of a structure.
Account Input Account Structure	VAM-ACC-126	Value for Real Account Linkage cannot be modified because the current account is part of an active structure.
Account Structure	VAM-ACC-127	Virtual Account $1 with balance check not required cannot be parent account to virtual account $2 with Balance check required.
Account Input Account Structure	VAM-ACC-128	IBAN Account no already generated, modify not allowed

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

Screen Name	Error Code	Error Message
Account Input	VAM-ACC-129	Overdraft fixed amount cannot be less than utilized amount $1
Account Input Account Structure	VAM-ACC-130	Virtual Account doesn't exist
Account Structure	VAM-ACC-131	At least one Virtual parent - Virtual Child account mapping is mandatory
Account Input Account Structure	VAM-ACC-132	Balance Fetch Failed for Virtual Account $1 and Real Customer $2
Account Input	VAM-ACC-133	OD Start Date cannot be lesser than application Date
Account Input	VAM-ACC-134	Error while parsing OD Start Date
Account Input	VAM-ACC-135	OD End Date cannot be lesser than OD start Date
Account Input	VAM-ACC-136	Error while parsing OD End Date
Account Input	VAM-ACC-137	Don't Pass OD Start and End Dates when Overdraft allowed flag is N
Account Input	VAM-ACC-138	Corporate Range has not been defined in Branch for respective customer.
Account Input	VAM-ACC-139	Account number cannot be generated as all the range/s exhausted and No Active Range/s available.
Account Input	VAM-ACC-140	Given Account number is out of defined range/s for Customer/Corporate in respective Branch.
Account Input	VAM-ACC-141	Account number cannot be generated as no Active Range/s available in Branch for respective customer.
Account Input Account Structure	VAM-ACC-142	Virtual Account $1 not allowed as closure request is initiated for the same
Account Input	VAM-ACC-143	The length of Zip code must not exceed 15 characters
Account Input	VAM-ACC-144	Cannot modify BalanceCheck for debits flag to Y as the Parent Account flag is N
Account Input	VAM-ACC-145	Cannot modify BalanceCheck for debits flag to N as the child Account flag is Y
Account Input	VAM-ACC-AUTH01	Event request logged for handing off account details to $ system
Account Input	VAM-ACC-FOR01	Cannot reopen forgotten virtual account
Account Input	VAM-ACCK-001	$1 account is in unauthorized state
Account Input	VAM-ACCK-002	$1 account is not in open status
Account Input	VAM-ACCK-003	$1 account is frozen
Account Input Account Structure	VAM-ACCK-011	Invalid Virtual Account $1
Account Input	VAM-ACCK-012	KYC Status is $1 for Virtual Entity $2
Account Input	VAM-ACN-002	Length of Branch Code is greater than Branch Code of Account Mask
Account Input	VAM-ACN-003	Length of Currency is greater than Currency of Account Mask

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

Screen Name	Error Code	Error Message
Account Input	VAM-ACN-004	Real Account currency and default account currency are not same.
Account Input	VAM-ACN-008	Check digit generation failed for $1
Account Input	VAM-ACN-015	Account cannot be closed: Either current balance/ Unauthorized debit/credit amount is not 0 or some amount is blocked.
Account Input	VAM-ACN-016	Account cannot be closed: Account is currently mapped to another account.
Account Input	VAM-ACN-018	Virtual Account Number Generation Failed : Account $1 Already Exists
Account Input	VAM-ACN-020	Virtual customer no is closed. Virtual Account cannot be reopened.
Account Input	VAM-ACN-021	Branch code is closed. Virtual Account cannot be reopened.
Account Input	VAM-ACN-022	Currency is closed. Virtual Account cannot be reopened.
Account Input	VAM-ACN-023	Branch $1 is not allowed for Customer $2, Virtual Account cannot be reopened
Account Input	VAM-ACN-026	$1 flag should be enabled first at Account Product Level
Account Input	VAM-ACN-027	Fixed Amount is Mandatory when Overdraft Allowed is Y
Account Input	VAM-ACN-028	Fixed amount from pool is Mandatory when Balance Availability Options is selected as Own Bal + Fixed Amt from Pool(B)
Account Input	VAM-ACN-029	Real Account Number and Real Account Branch is mandatory when Real Account Linkage is Account Level
Account Input	VAM-ACN-030	When balAvailabilityOptions is not B then fixed amount from pool should not be given
Account Input	VAM-ACN-031	Currency is not applicable for multi-currency real account $1
Account Input	VAM-ACN-032	Account cannot be closed: Either Unauthorized debit/credit amount is not 0 or some amount is blocked
Account Input	VAM-ACN-033	Structure Code and Virtual Parent Acc are applicable for linkage at Structure level.
Account Input	VAM-ACN-034	Structure Code or Virtual Parent Account is missing
Account Input	VAM-ACN-035	Structure Linkage cannot be done for different Real Account Nos
Account Input	VAM-ACN-037	Structure Code is Invalid
Account Input	VAM-ACN-120	The manually input Virtual Account number is not as per the mask
Account Input	VAM-ACN-121	Real Account Number/Branch/Currency is not required when Real Account Linkage is Structure level

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

Screen Name	Error Code	Error Message
Account Input	VAM-ACN-122	Virtual Account Number is mandatory when autogen flag is N
Account Input	VAM-ACN-125	Default Virtual Entity is not available
Account Input	VAM-ACN-201	Account number cannot be generated as the limit exhausted.
Account Input	VAM-ACN-301	PII access not enabled for user, cannot perform create
Account Input	VAM-ACN-302	PII access not enabled for user, cannot perform modify
Account Input Account Structure	VAM-BAL-001	Failed to save Account Balance
Account Input Account Structure	VAM-BAL-002	Successfully validated and updated balance
Account Input Account Structure	VAM-BAL-003	Insufficient funds for $1 account
Account Input Account Structure	VAM-BAL-004	Insufficient funds for $1
Account Input Account Structure	VAM-BAL-005	Sufficient funds available for $1
Account Input Account Structure	VAM-BAL-006	Successfully inserted data into Value Dated table for $1
Account Input Account Structure	VAM-BAL-007	Successfully updated data into Value Dated table for $1
Account Input Account Structure	VAM-BAL-008	Successfully inserted data into Account Transaction table for $1
Account Input Account Structure	VAM-BAL-009	Failed to build URL to call Turn over balance
Account Input Account Structure	VAM-BAL-010	No records sent to post turn over balance
Account Input Account Structure	VAM-BAL-011	No response has come after call to turn over balance
Account Input Account Structure	VAM-BAL-012	Successfully updated turn over balance
Account Input Account Structure	VAM-BAL-013	Failed to insert turn over balance for virtual account $1
Account Input Account Structure	VAM-BAL-014	Successfully retrieved
Account Input Account Structure	VAM-BAL-015	Failed while fetching the records for the given combination, please check the logs for further details
Account Input Account Structure	VAM-BAL-016	It is mandatory to pass either the virtual account number or the value date to fetch records
Account Input Account Structure	VAM-BAL-017	Virtual Account number, from date and to date, all three are mandatory fields
Account Input Account Structure	VAM-BAL-018	From date cannot be greater than to date
Account Input Account Structure	VAM-BAL-020	Failed to acquire balances of participating account(s)

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

Screen Name	Error Code	Error Message
Account Input Account Structure	VAM-BAL-021	Virtual Account $1 and currency $2 combination is Invalid
Account Input Account Structure	VAM-BAL-022	Failed to acquire account details of participating account(s)
Account Input Account Structure	VAM-BAL-023	Failed to merge Account Balance details for Tanked Batch
Account Input Account Structure	VAM-BAL-024	Successfully merged account details for Untanking batch
Account Input Account Structure	VAM-BAL-025	Failed to retrieve current balance
Account Closure	VAM-CLS-001	Inserted entry into Virtual Account Closure Request Status Successfully
Account Closure	VAM-CLS-002	Updated Virtual Account Closure Request Status Successfully
Account Closure	VAM-CLS-003	Virtual account closure request initiated successfully
Account Closure	VAM-CLS-004	Failed when pushing into Virtual Account Closure Request Status queue
Account Closure	VAM-CLS-005	Retry request for Virtual Account Closure submitted successfully
Account Closure	VAM-CLS-006	Virtual account closure aborted successfully
Account Closure	VAM-CLS-007	Cannot abort virtual account closure as it is already aborted
Account Closure	VAM-CLS-008	Cannot retry virtual account closure that is already aborted
Account Closure	VAM-CLS-009	Virtual account closure request already exists for the given source system and source reference number
Account Closure	VAM-CLS-010	At least one virtual account closure request is mandatory
Account Closure	VAM-CLS-011	Transfer out virtual account is mandatory when outstanding balance is greater than zero
Account Closure	VAM-CLS-012	Transfer in virtual account is mandatory when outstanding balance is less than zero
Account Closure	VAM-CLS-013	Virtual account and transfer in/out virtual account must be in same currency
Account Closure	VAM-CLS-014	Virtual account and transfer in virtual account must be in same currency
Account Closure	VAM-CLS-015	Virtual account and transfer in/out virtual account should belong to same Real account
Account Closure	VAM-CLS-016	Transfer out virtual account $1 is not valid as account closure request is initiated for the same
Account Closure	VAM-CLS-017	Closure request already initiated for virtual account $1
Account Closure	VAM-CLS-018	Transfer in virtual account $1 is not valid as account closure request is initiated for the same
Account Closure	VAM-CLS-019	Multiple account closure requests found for virtual account $1

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

Screen Name	Error Code	Error Message
Account Closure	VAM-CLS-020	Virtual account $1 for which closure is requested cannot be given as Transfer In Account
Account Closure	VAM-CLS-021	Virtual account $1 for which closure is requested cannot be given as Transfer Out Account
Account Closure	VAM-CLS-022	Closure request for virtual account $1 is not allowed as it has non zero outstanding balance
Account Closure	VAM-CLS-023	Transfer virtual account $1 is not linked to any real account
Account Closure	VAM-CLS-025	Closure request for virtual account $1 not allowed as it is maintained as transfer account in another account closure request
Account Closure	VAM-CLS-026	Virtual account closure request authorization failed
Account Closure	VAM-CLS-027	Virtual account closure request authorized successfully
Account Closure	VAM-CLS-028	Virtual account closure request deleted successfully
Account Closure	VAM-CLS-029	Deletion of virtual account closure request failed
Account Closure	VAM-CLS-030	Maker and Checker cannot be same
Account Closure	VAM-CLS-031	Virtual account closure request saved successfully
Account Closure	VAM-CLS-032	Only Maker can delete the record
Account Closure	VAM-CLS-033	Authorized record cannot be deleted
Account Closure	VAM-CLS-034	Virtual account closure request is already authorized
Account Closure	VAM-CLS-037	Failed to abort conductor workflow
Account Closure	VAM-CLS-038	Failed to start conductor workflow
Account Closure	VAM-CLS-039	Cannot retry virtual account closure request that is in progress
Account Closure	VAM-CLS-040	Cannot retry Account closure in Pending state
Account Closure	VAM-CLS-042	Virtual Account Closure saved and authorized successfully
Account Closure	VAM-CLS-043	Closure Request already exists for the Virtual Account $1
Account Closure	VAM-CLS-044	Failed while generating Request Ref No
Account Closure	VAM-CLS-045	Virtual Account Closure Request Failed
Account Closure	VAM-CLS-046	No Closure request found to Delete
Account Closure	VAM-CLS-047	No Closure request found to Authorize
Account Closure	VAM-CLS-048	Virtual Account No $1 is part of an Unauthorized Account Structure
Account Closure	VAM-CLS-049	Virtual Account $1 is an active liquidity account
Account Input	VAM-EXT-001	External system could not generated the Virtual Account Number.
Account Input	VAM-EXT-002	External system could not generated the IBAN Number.

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

Screen Name	Error Code	Error Message
Account Input	VAM-EXT-003	Externally Generation Virtual Account Number validation Failed : Account $1 Already Exists
Account Input	VAM-EXT-004	Externally Generation IBAN number validation Failed : IBAN number $1 Already Exists
Account Input	VAM-EXT-005	Externally generated VA number length can not exceed 35 characters
Account Input	VAM-EXT-006	Externally generated IBAN length can not exceed 35 characters
Account Input	VAM-IBAN-006	IBAN Account already exists for this account
Account Input	VAM-IBAN-007	IBAN Generation Failed -Virtual account number is not available
Account Input	VAM-IBAN-008	IBAN Generation Failed -IBAN format validation failed.
Account Input	VAM-IBAN-016	IBAN Generation Failed -Value for Bank Code does not match corresponding Mask
Account Input	VAM-IBAN-018	IBAN Generation failed -BBAN Mask Value could not be fetched
Account Input	VAM-IBAN-019	IBAN Generation Failed -Value for Branch Code does not match corresponding Mask
Account Input	VAM-IBAN-020	IBAN Generation Failed -Value for Branch Code could not be fetched
Account Input	VAM-IBAN-021	IBAN Generation Failed -Value for Account Number could not be fetched
Account Input	VAM-IBAN-023	IBAN Generation Failed -Virtual Account Number does not match corresponding Mask
Account Input	VAM-IBAN-025	IBAN Generation Failed -Virtual Customer Type does not match corresponding Mask
Account Input	VAM-IBAN-026	IBAN Generation Failed -Value for Customer Type could not be fetched
Account Input	VAM-IBAN-029	IBAN Generation Failed
Account Input	VAM-IBAN-030	Mismatch in the length of bban data type and bban format mask
Account Input Account Structure	VAM-MAND-001	Please input all mandatory values
Account Structure	VAM-MAP-01	Real account number is mandatory when Account linkage is A
Account Structure	VAM-MAP-02	Account group id is not required when Account linkage is A
Account Structure	VAM-MAP-03	Real account number is not required when Account linkage is G
Account Structure	VAM-MAP-033	Account Structure not found for given header account
Account Structure	VAM-MAP-035	Download Account Structure is not applicable on Closed Structures
Account Structure	VAM-MAP-04	Account group id is mandatory when Account linkage is G
Account Structure	VAM-MAP-05	Linking and De-Linking of the same Virtual Account cannot be in the same request

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

Screen Name	Error Code	Error Message
Account Structure	VAM-MAP-06	Virtual Account Number $1 can not be de-linked, as it is not a part of given structure.
Account Structure	VAM-MAP-07	Virtual Account Number $1 is not the leaf account, as there are account/s connected to this as a child.
Account Input Account Structure	VAM-MOD-001	$1 cannot be modified
Account Input Account Structure	VAM-MOD-INV	$1 is invalid
Sanction Status	VAM-SANC-001	Can not update sanction status, account is closed
Sanction Status	VAM-SANC-002	Can not update sanction status, no account with given virtual account number exists
Sanction Status	VAM-SANC-003	Record Successfully Saved
Sanction Status	VAM-SANC-004	Maker and checker can not be same
Sanction Status	VAM-SANC-005	No Entry for this virtual account, can not authorize
Sanction Status	VAM-SANC-006	Record Successfully authorized
Sanction Status	VAM-SANC-007	Authorized record can not be deleted
Sanction Status	VAM-SANC-008	Record Successfully Deleted
Sanction Status	VAM-SANC-009	Transaction not allowed for virtual account/s with posting restrictions for specific status
Account Input	VAM-STR-032	mandatory fields are missing for structured address. Town Name, Post Code and Country are mandatory to proceed.
Account Input	VAM-STR-033	Structured address is disabled at bank level...
Account Input	VAM-STR-035	structured address is missing
Account Structure	VAM-STR-AUTH01	Event request logged for handing off account map details to $ system
Account Structure	VAM-STR-AUTH02	Failed to process handing off account map details to $ system
Account Structure	VAM-STR-AUTH03	Failed to process authorization of account map
Corporate Specific Account Number Range	VAM-RNG-000	Account Range provided has already been defined for another Real Customer in the same Branch
Corporate Specific Account Number Range	VAM-RNG-001	Record cannot be closed as there are active Accounts for the Real Customer and Branch combination
Corporate Specific Account Number Range	VAM-RNG-002	At least one Account Number Range must be maintained
Corporate Specific Account Number Range	VAM-RNG-003	Account Range provided doesn't lie within the Account Number Range provided at Branch level
Corporate Specific Account Number Range	VAM-RNG-004	Account Range cannot be modified
Corporate Specific Account Number Range	VAM-RNG-005	Account Range cannot be deleted
Corporate Specific Account Number Range	VAM-RNG-006	Duplicate entry of $1 Account Range exists in the record

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

Screen Name	Error Code	Error Message
Adhoc Interest Liquidation	EIE-INT-001	Interest is not enabled for this Virtual Account
Adhoc Interest Liquidation	EIE-INT-002	Interest retrieved successfully
Adhoc Interest Liquidation	EIE-INT-003	Unable to fetch accrued interest
Adhoc Interest Liquidation	EIE-INT-004	Unable to fetch Virtual Account details
Adhoc Interest Liquidation	EIE-LIQ-002	Virtual account Interest Liquidation request initiated successfully.
Adhoc Interest Liquidation	EIE-LIQ-003	Maker and Checker cannot be same.
Adhoc Interest Liquidation	EIE-LIQ-004	Record already authorized.
Adhoc Interest Liquidation	EIE-LIQ-005	Virtual account interest Liquidation request authorized successfully.
Adhoc Interest Liquidation	EIE-LIQ-006	Authorization of Interest Liquidation Failed
Adhoc Interest Liquidation	EIE-LIQ-007	Failed while liquidating interest in IC
Adhoc Interest Liquidation	EIE-LIQ-008	Interest Liquidation Record Deleted successfully
Adhoc Interest Liquidation	EIE-LIQ-009	Failed when liquidating the interest.
Adhoc Interest Liquidation	EIE-LIQ-010	Interest Liquidation not allowed for this Virtual account.
Adhoc Interest Liquidation	EIE-LIQ-011	Virtual account is not Valid.
Adhoc Interest Liquidation	EIE-LIQ-012	Virtual account Interest Liquidated successfully.
Adhoc Interest Liquidation	EIE-LIQ-013	Accrued Interest must not be zero
Line Account Linkage	VAM-LAL-001	Successfully created entry in account line utilization
Line Account Linkage	VAM-LAL-002	Line id -customer configuration does not exists
Line Account Linkage	VAM-LAL-003	Virtual Account-Real customer combination does not exists
Line Account Linkage	VAM-LAL-004	An Account can be linked to only one Line
Line Account Linkage	VAM-LAL-006	The virtual account selected for line linkage should be either a header account of a Structure or directly linked to Real Account
Line Account Linkage	VAM-LAL-009	For linkage as Percent, the linkage value should be within 1 to 100
Line Account Linkage	VAM-LAL-012	Balance Availability of virtual account is not Own Balance and hence cannot be linked to a Line
Line Account Linkage	VAM-LAL-014	Credit Line Account Linkage cannot be closed: utilization is greater than zero
Line Account Linkage	VAM-LAL-020	Linkage entry doesn't exist
Internal Credit Line	VAM-LINE-04	Successfully utilized Line
Internal Credit Line	VAM-LINE-06	Internal credit is linked to a VA. Cannot Close the Record
Internal Credit Line	VAM-LINE-07	Real Customer No is Invalid
Internal Credit Line	VAM-LINE-08	Currency is Invalid

B
Functional Activity Codes

Table B-1   List of Functional Activity Codes

Screen Name	Functional Activity Code
Create Account Closure	VAM_FA_SAVE_VA_CLOSURE
View Account Closure	VAM_FA_GET_VA_CLOSURE
Create Account Input	VAM_FA_VIRTUAL_ACCOUNT_CREATE
View Account Input	VAM_FA_VIRTUAL_ACCOUNT_VIEW
Create Account Structure	VAM_FA_VIRTUAL_ACCOUNT_MAP_CREATE
View Account Structure	VAM_FA_VIRTUAL_ACCOUNT_MAP_VIEW
Create Adhoc Interest Liquidation	EIE_FA_SAVE_INR_LIQ
View Adhoc Interest Liquidation	EIE_FA_GETALL_INR_LIQ
Create Internal Credit Line	VAM_FA_CREATE_CR_LIMIT
View Internal Credit Line	VAM_FA_GETALL_CR_LIMIT
Create Line Account Linkage	VAM_FA_CREATE_CR_ACC_LINKAGE
View Line Account Linkage	VAM_FA_GETALL_CR_ACC_LINKAGE
Update Sanction Status	VAM_FA_VA_SANCTION_CHECK_SAVE
View Sanction Status	VAM_FA_VA_SANCTION_CHECK_SAVE
Create Account Facility	VAC_FA_VIRTUAL_ACCOUNT_FACILITY_CREATE
View Account Facility	VAC_FA_VIRTUAL_ACCOUNT_FACILITY_VIEW
Create Corporate Specific Account Number Range	VAM_FA_CORP_ACC_RANGE_NEW
View Corporate Specific Account Number Range	VAM_FA_CORP_ACC_RANGE_VIEW
Create Customer Account Product	VAM_FA_VIRTUAL_ACCOUNT_PRODUCT_CREATE
View Customer Account Product	VAM_FA_VIRTUAL_ACCOUNT_PRODUCT_VIEW
Create Virtual Entity	VAE_FA_ENTITY_CREATE
View Virtual Entity	VAE_FA_ENTITY_VIEW
Create Virtual Multi-Currency Account	VAC_FA_MCCY_ACCOUNT_GROUP_NEW
View Virtual Multi-Currency Account	VAC_FA_MCCY_ACCOUNT_GROUP_VIEWALL

C
Annexure - Events

This topic contains the events and its purpose.

Table C-1   List of Events

Events	Purpose
vac.accountfacilitynotification	Event is generated when a Virtual Account Facility is Created/ Modified/Closed
vae.virtualentitynotification	Event is generated when a Virtual Entity is Created/ Modified/ Closed/Re-Opened
vam.virtualaccountnotification	Event is generated when a Virtual Account is Created/ Modified/ Closed/Re-Opened
vam.accountstructurenotification	Event is generated when a Virtual Account Structure is Created/ Modified/Closed/Re-Opened
vam.sanctioncheckupdatenotification	Event is generated when an Account Sanction Status is updated
vam.accountbalancenotification	Event is generated to provide the Account balance notification to reporting service.
vas.genericdashboardeventrequest	Event is generated for unauthorised transaction count.
vam.sanctioncheckupdatenotification	Event is generated when an Account Sanction Status is updated.
vamlm.branchchargeeventrequest	Event raised to push branch level currency conversion configuration for Charges.
vamlm.structurechargesnotification	Event raised to push Charge Preferences at Structure level.
vamlm.chargebasisnotification	Event raised to update the action and count related to • account Creation/Closure/Reopen • Transaction create/reverse • sweep transaction in Oracle Banking Liquidity Management
vac.ccyaccgroupnotification	Event populates data in projection service for Virtual Multi- Currency Account Group
vamlm.pricingmapnotification	Event raised to push Charge Preferences at Customer level
vae.statementpreferencenotification	Event is generated whenever the statement generation preference changes.

Feedback and Support

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