

# Oracle® Banking Virtual Account Management

## Oracle Banking Accounts Integration Guide



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ORACLE®

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# Preface

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## Purpose

This guide describes the systematic instruction to integrate Oracle Banking Virtual Account Management with Oracle Banking Accounts and its specific maintenances.

## Before You Begin

User Can refer the guide **Oracle Banking Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

## Module Prerequisite

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

## Module Definitions

### Virtual Account

A virtual account is a system-generated, logical sub-account nested within a physical, or master, bank account, used to identify and track transactions from different sources or for different purposes.

### Amount Block

An amount block is that part of the balance in a customer's account, which is reserved for a specific purpose.

## Audience

This guide is primarily intended for the following user/user roles:

**Table 1 Audience**

Role	Function
Implementation and IT Staff	Implementation and maintenance of the software

## Critical Patches

Oracle advises customers to get all their security vulnerability information from the Oracle Critical Patch Update Advisory, which is available at [Critical Patches, Security Alerts and Bulletins](#). All critical patches should be applied in a timely manner to ensure effective security, as strongly recommended by [Oracle Software Security Assurance](#).

## Documentation Accessibility

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

### Access to Oracle Support

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

## Diversity and Inclusion

Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

## Related Resources

The related documents are as follows:

- *Oracle Banking Security Management System User Guide*
- *Oracle Banking Common Core User Guide*
- *Oracle Banking Getting Started User Guide*
- *Configuration User Guide*

## Conventions

The following text conventions are used in this document:

Convention	Meaning
<b>boldface</b>	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which user supply particular values.
monospace	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that user enter.

## Screenshot Disclaimer

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

## Acronyms and Abbreviations

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

**Table 2 Acronyms and Abbreviations**

Abbreviation	Description
API	Application Programming Interface
DDA	Demand Deposit Accounts
ECA	External Credit Approval
GL	General Ledger

## Module Postrequisite

Once done with Account Configuration, User should Logout by clicking logout at the right corner.

# 1

## Integration Guide

This topic provides information on the integration of Oracle Banking Virtual Account Management with Oracle Banking Accounts.

For Oracle Banking Accounts, Customers are referred from Party which is expected to be available in Common Core. Hence, in an integrated setup, the Real customer and the Real Accounts used in Oracle Banking Accounts should be available in Common Core.

Oracle Banking Virtual Account Management is integrated to the following Oracle Banking Accounts APIs:

**Table 1-1 Oracle Banking Accounts Integration - API Information**

S No	API Name	Endpoint
1	External Account Check	/obcdda-pp-account-services/service/v1/accountservices/externalaccountvalidation
2	Amount Block Creation	obcdda-pp-transaction-balance-service/service/v14.8.1.0.0/transactions/amountBlocks
3	Amount Block Release	/obcdda-pp-transaction-balance-service/ob/oba/tbs/v1/transactions/amountBlocks/release
4	Accounting Handoff	obcdda-pp-transaction-balance-service/service/v14.8.1.0.0/transactions/accountings

This topic contains the following subtopics:

- [Maintenance for Oracle Banking Accounts](#)  
This topic describes the specific maintenances needed in Oracle Banking Accounts to integrate with Oracle Banking Virtual Account Management.
- [Maintenance for Oracle Banking Virtual Account Management](#)  
This topic describes the specific maintenances needed in Oracle Banking Virtual Account Management to integrate with Oracle Banking Accounts.

### 1.1 Maintenance for Oracle Banking Accounts

This topic describes the specific maintenances needed in Oracle Banking Accounts to integrate with Oracle Banking Virtual Account Management.

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

Refer to **Accounts User Guide** in Oracle Banking Accounts for a detailed explanation.

#### Transaction Code Maintenance

Maintain the transaction code for Oracle Banking Virtual Account Management that would be part of the transactions using the **Configure Transaction Code Parameters** screen.

1. On **Home** screen, click **Corporate DDA**. Under **Corporate DDA**, click **Configurations**.
2. Under **Configurations**, click **Transaction Code Parameters**. Under **Transaction Code Parameters**, click **Configure**.

The **Configure Transaction Code Parameters** screen displays.

**Figure 1-1 Configure Transaction Code Parameters**

**Configure** Errors & Overrides

Transaction Code: 000 Description: 000

**Preferences**

Available Balance Check Required: ☐

Consider For Activity: ☒

Availability Information: On Value Date

Balance Inclusion: ☐

Auto Release: ☐

Turnover Inclusion: ☐

Cancel Save

**Source Code Maintenance**

Maintain the source code for Oracle Banking Virtual Account Management in the **Configure Source Code** screen.

3. On **Home** screen, click **Corporate DDA**. Under **Corporate DDA**, click **Configurations**.
4. Under **Configurations**, click **Source Code**. Under **Source Code**, click **Configure**.

The **Configure Source Code** screen displays.

**Figure 1-2 Configure Source Code**

**Configure**

Source Code: OBVAM Description: OBVAM Transaction Code: 000

Account Override Level: 1 Balance Override Level: 1

Include Intersystem Posting: ☒ InterSystem Bridge GL: 175000003

Allow Posting After Cut-Off: ☐ Suspense GL: 313600017

Referral Type: No Referral

Cancel Save

**User Maintenance**

In Oracle Banking Accounts, create an user for Oracle Banking Virtual Account Management having access to post transaction, do external account check and create amount block. Share the user to Oracle Banking Virtual Account Management.

5. On **Home** screen, click **Security Management**. Under **Security Management**, click **User**.
6. Under **User**, click **Create User**.

The **Create User** screen displays.



**Figure 1-3 Create User**

Create User

User Details

Name

ADMIN MAKER USER

Login ID

ADMINUSER1

Home Branch

006

Status

User Status

Enable

Status Changed On

May 18, 2021

Is Supervisor

☒

Manager ID

Start Date

May 18, 2021

End Date

May 23, 2023

System User

☐

Other Details

Access to PII

☐

Staff Customer Restriction Required

☐

Customer ID

Email ID

Telephone Number

Home Phone Number

Mobile Number

Fax

Language Code

User Role Branches

☐

Branch Code

Role Code

Role Description

☐

Page 1 of 1 (1 of 1 items)

<

1

>

User Applications

☐

Application Name

Application Description

☐

Page 1 of 1 (1 of 1 items)

<

1

>

Customer Access Groups

☐

Customer Access Group

Customer Access Description

No data to display.

Page 1 (0 of 0 items)

<

1

>

Cancel

Save

**Upload Source Maintenance**

In Common Core, maintain an upload source for Oracle Banking Virtual Account Management to enable the auto authorization for the APIs sent from this source.

7. On **Home** screen, click **Common Core**. Under **Common Core**, click **Upload Source**.
8. Under **Upload Source**, click **Create Upload Source**.

The **Create Upload Source** screen displays.

Figure 1-4 Create Upload Source

Create Upload Source

Source Code

Source Description

Base Data From Flexcube

System Authorization Required

OBVAM

Oracle Banking Virtual Account Man

☐

☒

Cancel

Save

- Upload Source Preferences**  
In Common Core, maintain an upload source preferences for Oracle Banking Virtual Account Management to post the upload status as Authorized.
- 9. On **Home** screen, click **Common Core**. Under **Common Core**, click **Upload SourcePreference** .
  - 10. Under **Upload Source Preference**, click **Create Upload Source Preference**.  
The **Create Upload Source Preference** screen displays.

Figure 1-5 Create Upload Source Preference

Create Upload Source Preference

Source code

OBVAM

Error Handling

On Error

On Override

On Repairable Exception

On Queue Exception

Reject

Ignore

Reject

Reject

Post Upload

Status

Purge Days

Allow Deferred Processing

Allow EOD with Deferred

Authorize

☐

☐

Deletion Allowed

Reverse Allowed

Ammend Allowed

Proceed with EOD

☐

☐

☐

☐

Cancel

Save

# 1.2 Maintenance for Oracle Banking Virtual Account Management

This topic describes the specific maintenances needed in Oracle Banking Virtual Account Management to integrate with Oracle Banking Accounts.

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

Refer to **Oracle Banking Common Core User Guide** and **Configuration User Guide** for a detailed explanation.

**External DDA Maintenance**  
Maintain External DDA system configuration for Oracle Banking Accounts.

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Configuration**.
2. Under **Configuration**, click **External DDA System**. Under **External DDA System**, click **Create External DDA System**.

The **Create External DDA System** screen displays.

**Figure 1-6 Create External DDA System**

Create External DDA System

ECA System

CDDAPP

System Preferences

Default Offset GL

TEST77

EAC Required

Cancel Save

3. Select the GL maintained at external chart accounts.

### Transaction Code Preferences

Maintain the transaction code preferences for Oracle Banking Accounts. The preferences set at Oracle Banking Accounts and Oracle Banking Virtual Account Management should match for the transaction code used in transaction, so that the preferences would be picked up from the maintenance in case of uncollected fund.

4. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Configuration**.
5. Under **Configuration**, click **Transaction Code Preferences**. Under **Transaction Code Preferences**, click **Create Transaction Code Preferences**.

The **Create Transaction Code Preferences** screen displays.

**Figure 1-7 Create Transaction Code Preferences**

Create Transaction Code Preferences

Transaction Code

000

Description

immediate txn code

Preferences

Availability Information

On Value Date

Days

Auto Release

Cancel Save

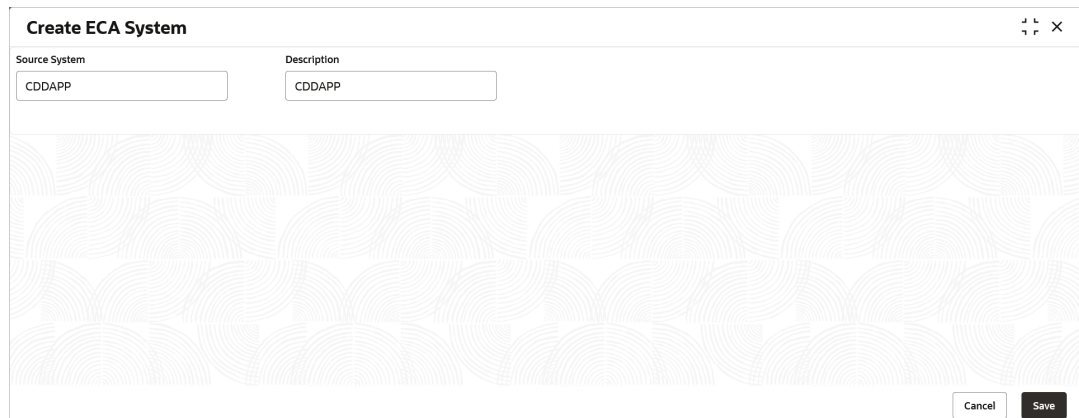
## ECA System Maintenance

In Common Core, maintain the **ECA System** for Oracle Banking Accounts in **Create ECA System** screen.

6. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **ECA System**.
7. Under **ECA System**, click **Create ECA System**.

The **Create ECA System** screen displays.

**Figure 1-8 Create ECA System**



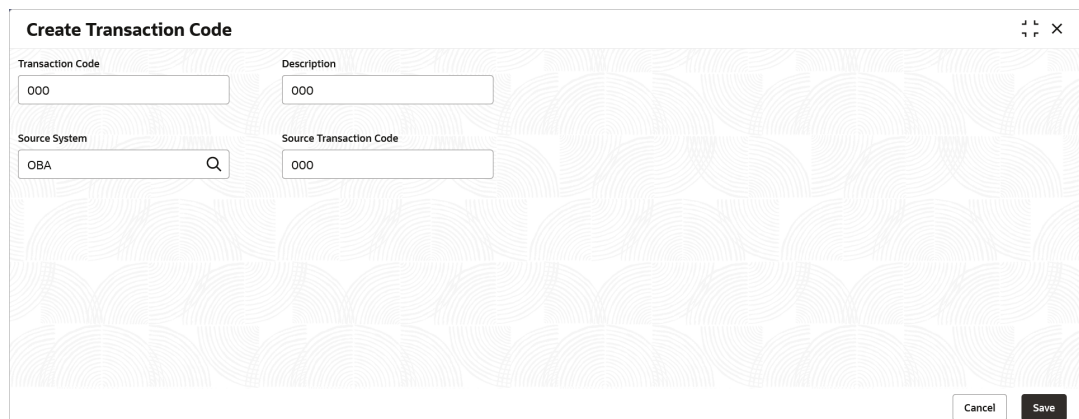
### Transaction Code Maintenance

In Common Core, maintain the **Transaction Codes** that would be part of the transactions.

8. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **Transaction Code**.
9. Under **Transaction Code**, click **Create Transaction Code**.

The **Create Transaction Code** screen displays.

**Figure 1-9 Create Transaction Code**



### External Chart Account Maintenance

In Common Core, maintain the External Chart Accounts that would be used in the transaction.

10. On **Home** screen, click **Core Maintenance**. Under **Core Maintenance**, click **External Chart Account**.
11. Under **External Chart Account**, click **Create External Chart Account**.

The **Create External Chart Account** screen displays.

Figure 1-10 Create External Chart Account

Create External Chart Account

General Ledger Code

TEST77

General Ledger Description

TEST77

Source System

CDDAPP

Source System GL Code

TEST77

Category

Asset

Blocked

Cancel

Save