Oracle® Banking Virtual Account Management

Overview User Guide

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Oracle Banking Virtual Account Management Overview User Guide, Release 14.8.1.0.0

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Preface

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- Related Resources
- Conventions
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- Acronyms and Abbreviations
- Basic Actions
- Symbols and Icons

Purpose

This guide provides an overview to the module and takes through the various steps involved in setting up and maintaining a virtual account.

Audience

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

Documentation Accessibility

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

Access to Oracle Support

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

Critical Patches

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

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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*
- *Customer and Accounts User Guide*
- *Identifier User Guide*
- *Charges User Guide*
- *Transactions User Guide*

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	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:

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Table 1 Acronyms and Abbreviations

Abbreviation	Description
CIF	Customer Information File
CASA	Current Account Savings Account
DDA	Demand Deposit Accounts
ERP	Enterprise Resource Planning
IBAN	International Bank Account Number
PII	Personally Identifiable Information

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 **Required** are mandatory. • This button is displayed only for the records that are already created.
Save	Click **Save** to save the details entered or selected in the screen.
Unlock	Click **Unlock** to update the details of an existing record. The system displays an existing record in editable mode. • This button is displayed only for the records that are already created.
Authorize	Click **Authorize** to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. • This button is displayed only for the already created records. For more information on the process, refer Authorization Process.
Approve	Click **Approve** to approve the initiated record. • This button is displayed once you click **Authorize**.
Reject	Click **Reject** to reject the initiated record. • This button is displayed once you click **Authorize**.
Audit	Click **Audit** to view the maker details, checker details of the particular record. • This button is displayed only for the records that are already created.
Close	Click **Close** to close a record. This action is available only when a record is created.
Confirm	Click **Confirm** to confirm the action performed.
Cancel	Click **Cancel** to cancel the action performed.
Compare	Click **Compare** to view the comparison through the field values of old record and the current record. • This button is displayed in the widget once you click **Authorize**.
View	Click **View** to view the details in a particular modification stage. • This button is displayed in the widget once you click **Authorize**.

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Table 2 (Cont.) Basic Actions

Actions	Description
View Difference only	Click **View Difference only** to view a comparison through the field element values of old record and the current record, which has undergone changes. • This button is displayed once you click **Compare**.
Expand All	Click **Expand All** to expand and view all the details in the sections. • This button is displayed once you click **Compare**.
Collapse All	Click **Collapse All** to hide the details in the sections. • This button is displayed once you click **Compare**.
OK	Click **OK** to confirm the details in the screen.

Symbols and Icons

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

Table 3 Symbols and Icons - Common

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

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Table 3 (Cont.) Symbols and Icons - Common

Symbol/Icon	Function
	Refresh
	Click this icon to add a new row.
	Click this icon to delete a row, which is already added.
	Unlock Option
	View Option
	Reopen Option

Table 4 Symbols and Icons - Widget

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

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Table 5 Symbols and Icons - Dashboard

Symbol/Icon	Function
	Bar Chart
	Donut Chart
	Filter
	Move Widgets
	Linked Accounts
	Linked Structure
	Pin Corporates
	Marked Corporates
	Unpin Corporates
	Reset

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1
Introduction

Oracle® Banking Virtual Account Management is a single integrated platform which enables your corporate customers to create and manage multiple virtual accounts for their liquidity, receivable, and payable management needs. These virtual accounts are used to make and receive payments on behalf of few real accounts. This service model helps the corporates to monitor their cash inflow and outflow in an organized manner by reconciling the payments in real time and also consolidating the cash in few centralized real accounts.

With Oracle® Banking Virtual Account Management, corporates who wants to hold multiple bank accounts across locations can create any number of virtual accounts that can be backed by a few real centralized accounts. Corporates with multiple dealers and suppliers can assign a unique virtual account to each of them for payer and receiver identification, hence, enabling higher reconciliation rate.

Varying from the traditional approach of the banks setting up and administering numerous physical bank ledger accounts, Oracle® Banking Virtual Account Management offers the corporate to create, control, and manage any number of virtual accounts for them or their clients. The corporate can customize the virtual account numbers and allocate different numbers to their clients for easy identification through the virtual account number. For example, a mobile service provider company can advice their customers to pay the bills to a customer specific virtual account. The customer specific virtual account may contain the mobile number or can be the mobile number itself. When the payments are done through the virtual account numbers, the real account of the mobile service provider is credited. At the same time, the mobile service provider will have the details of customers who have made the payments thus making it easy for the company to reconcile the dues with payments received.

- Benefits
  This topic provides information about the benefits of Oracle® Banking Virtual Account Management application.
- Key Features
  This topic provides the information about the key features of Oracle® Banking Virtual Account Management application.
- Architecture
  This topic provides information about architecture of Oracle® Banking Virtual Account Management.

1.1 Benefits

This topic provides information about the benefits of Oracle® Banking Virtual Account Management application.

Oracle® Banking Virtual Account Management application provides service for the customers of financial institutions. This service helps the corporate clients to manage and control multiple virtual accounts with different currencies. These virtual accounts can be used to manage and track high transaction volumes towards the master bank account. The corporate customer can open and close these virtual accounts without any intervention from the banks.

Oracle® Banking Virtual Account Management allows to:

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- Create customized virtual account numbers and structures irrespective of regions with multiple currencies.
- Create configurable virtual CIF and IBAN mask at bank and branch level for a real CIF and IBAN.
- Link multiple virtual account structures to a single CASA.
- Debit and credit transactions for virtual accounts with shadow accounting.
- Track the balance and transfer the balance amount between the virtual accounts.
- Amount block support for virtual account and structure.
- Set up negative balance limits for virtual accounts.
- Generate the transaction statement for virtual account transactions.

1.2 Key Features

This topic provides the information about the key features of Oracle® Banking Virtual Account Management application.

The key features are as follows:

- Comprehensive solution for Oracle® Banking Virtual Account Management
- Stand-alone architecture requires very little change to bank's existing core systems
- Faster time to market
- Capability to interface with corporate ERP
- Highly configurable based on corporate specific needs

1.3 Architecture

This topic provides information about architecture of Oracle® Banking Virtual Account Management.

The Oracle® Banking Virtual Account Management architecture is shown as follows:

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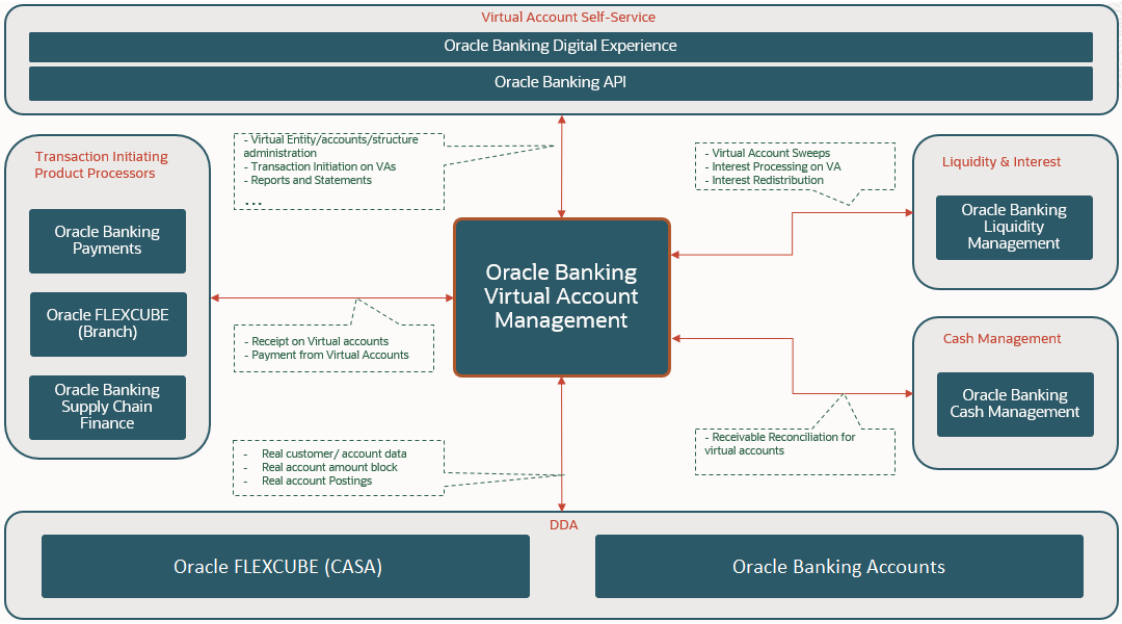
Figure 1-1 Oracle® Banking Virtual Account Management Architecture



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2
Dashboard

Dashboard is an informative tool that visually tracks, analysis, and displays the key data points to monitor the health of the application.

- VA Transaction Status
  This topic provides information about **VA Transaction Status**, The user can analyse successful and rejected transactions in a doughnut chart format. Also, user can analyse the reasons for rejections of a transaction in a Pareto Chart format.
- VA DDA Posting
  This topic provides information about **VA DDA Posting** the user can get an insight on the count of various transaction status in asynch mode in a bar chart format.
- VAM Unauthorized Transactions
  This topic provides information about **VAM Unauthorized Transactions**, The user can view the number of unauthorized transactions.
- VAM Unauthorized Maintenance
  This topic provides information about **VAM Unauthorized Maintenance**, The user can view the number of unauthorized maintenances
- VA Transaction Volume Trend
  This topic provides information about **VA Transaction Volume Trend**, The user can view the number of transactions that are executed on a particular date in a line chart format
- VA Transaction By Source
  This topic provides information about **VA Transaction By Source**, the user can view the hierarchical form of transactions for a type and their source in a Sunburst chart format.
- Corporates
  This topic provides information about corporates.
- Virtual Accounts & Structures
  This topic provides information about **Virtual Account & Structures**. The user can view the summary of virtual accounts and virtual account structures for the customer selected in **Corporates** widget.
- Virtual Identifiers
  This topic provides information about **Virtual Identifiers** widget. The user can view the summary of virtual identifiers for the customer selected in **Corporates** widget.
- Virtual Account Structure
  This topic provides information about **Virtual Account Structure**, The user can view all of the virtual account structures for the customer selected in **Corporates** widget.
- VA Currency Wise Balance
  This topic provides information about **VA Currency Wise Balance**, The user across all the virtual accounts and view the selected customers in **Corporates** widget.
- Top 5 Virtual Account Balances
  This topic provides information about top 5 virtual account balances to the user for a given currency for a selected customer in **Corporates** widget.
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- VA Internal Transfer
  This topic provides information about **VA Internal Transfer**, the user can view internal fund transfers between two virtual accounts in the same currency linked to the same customer real account for the selected customer in **Corporates** widget.
- Virtual Entity Summary
  This topic provides information about **Virtual Entity Summary**, The user can view the summary of virtual entities of the customer selected in **Corporates** widget.
- Actions
  This topic describes the list of actions that can be performed on the dashboard.

2.1 VA Transaction Status

This topic provides information about **VA Transaction Status**, The user can analyse successful and rejected transactions in a doughnut chart format. Also, user can analyse the reasons for rejections of a transaction in a Pareto Chart format.

From **Home**, Click **Dashboard**.

The **VA Transaction Status** screen displays.

Figure 2-1 VA Transaction Status

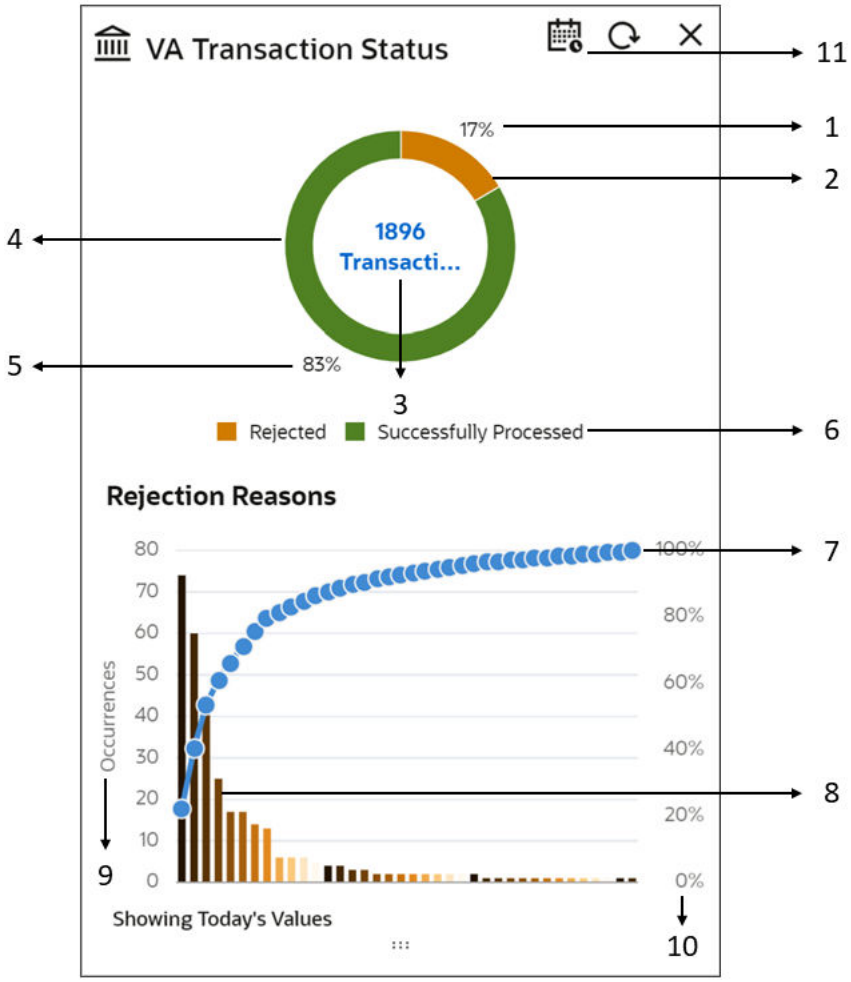

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Table 2-1 VA Transaction Status - Component Description

Component Number	Description
1	Displays the percentage of the rejected transactions.
2	Indicates the proportion of the rejected transactions. Hover to view the number of rejected transactions.
3	Displays the total number of executed transactions.
4	Indicates the proportion of the successfully processed transactions. Hover to view the number of successfully processed records.
5	Displays the percentage of the successfully processed transactions.
6	Displays the legends. The available legends of the transaction are: • **Rejected** • **Successfully Processed**
7	Indicates the cumulative percentage of rejections in an incremental order. Hover to view the reason and the cumulative percentage.
8	Indicates the rejection reasons of the records. Hover to view the reason and the number of occurrences.
9	Displays the measurement of the occurrences in the left y-axis.
10	Displays the percentage of the cumulative in the right y-axis.
11	By default, the data is displayed for Today's transactions. Select the calender to choose a different period. The available options are: • Today • 7 days • 14 days • 1 Month • 3 Months • 1 Year

2.2 VA DDA Posting

This topic provides information about **VA DDA Posting** the user can get an insight on the count of various transaction status in asynch mode in a bar chart format.

From **Home** screen, click **Dashboard**.

The **VA DDA Posting** screen displays.

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Figure 2-2 VA DDA Posting

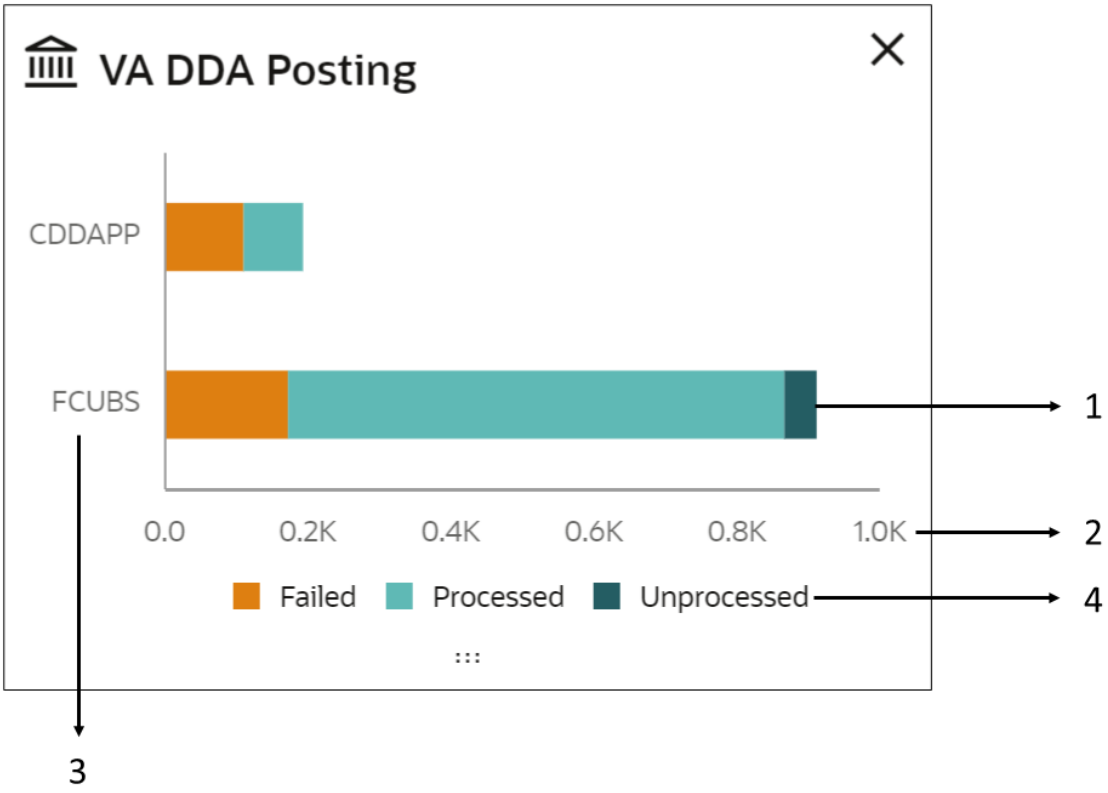

Table 2-2 VA DDA Posting - Component Description

Component Number	Description
1	Displays the asynch transactions of failed, processed, and unprocessed details. Hover to view the number of records for the respective status.
2	Displays the count of the transactions.
3	Displays the different DDA systems.
4	Displays the legends. The avaialble options for legends are: • **Failed** • **Processed**

2.3 VAM Unauthorized Transactions

This topic provides information about **VAM Unauthorized Transactions**, The user can view the number of unauthorized transactions.

From **Home**, Click **Dashboard**.

The **VAM Unauthorized Transactions** screen displays.

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Figure 2-3 VAM Unauthorized Transactions

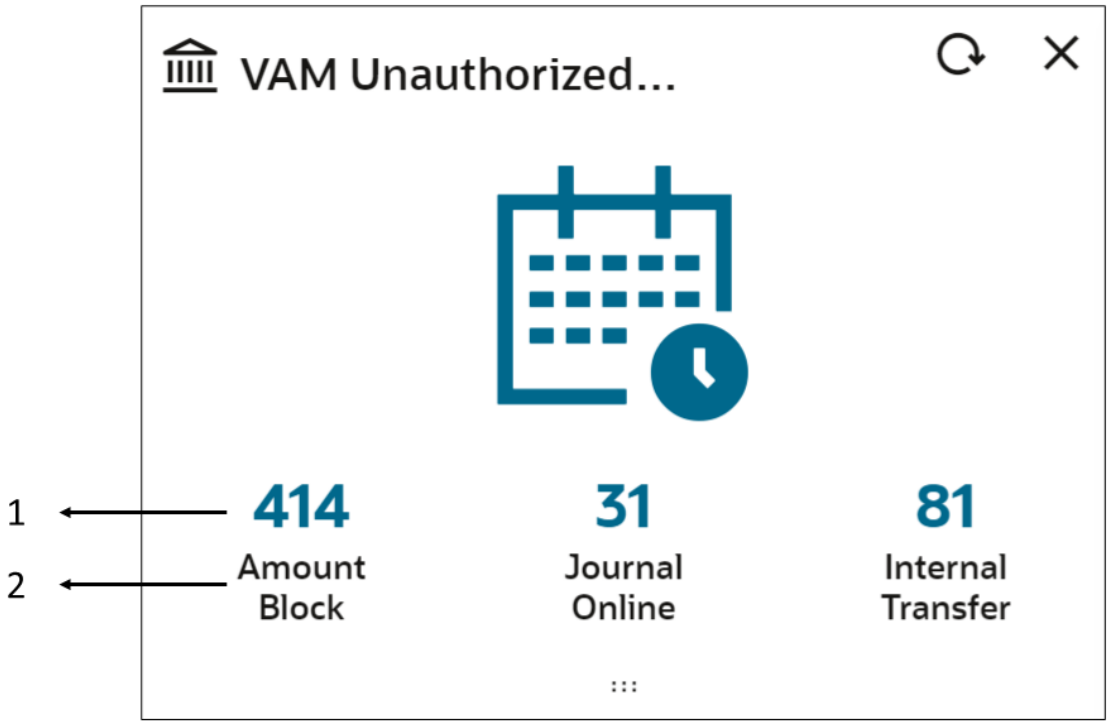

Table 2-3 VAM Unauthorized Transactions - Component Description

Component	Description
1	Indicates the number of unauthorized transactions. Click to navigate to the respective transaction's summary screen.
2	Displays the name of the transaction screens.

2.4 VAM Unauthorized Maintenance

This topic provides information about **VAM Unauthorized Maintenance**, The user can view the number of unauthorized maintenances

From **Home**, Click **Dashboard**.

The **VAM Unauthorized Maintenance** screen displays.

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Figure 2-4 VAM Unauthorized Maintenance

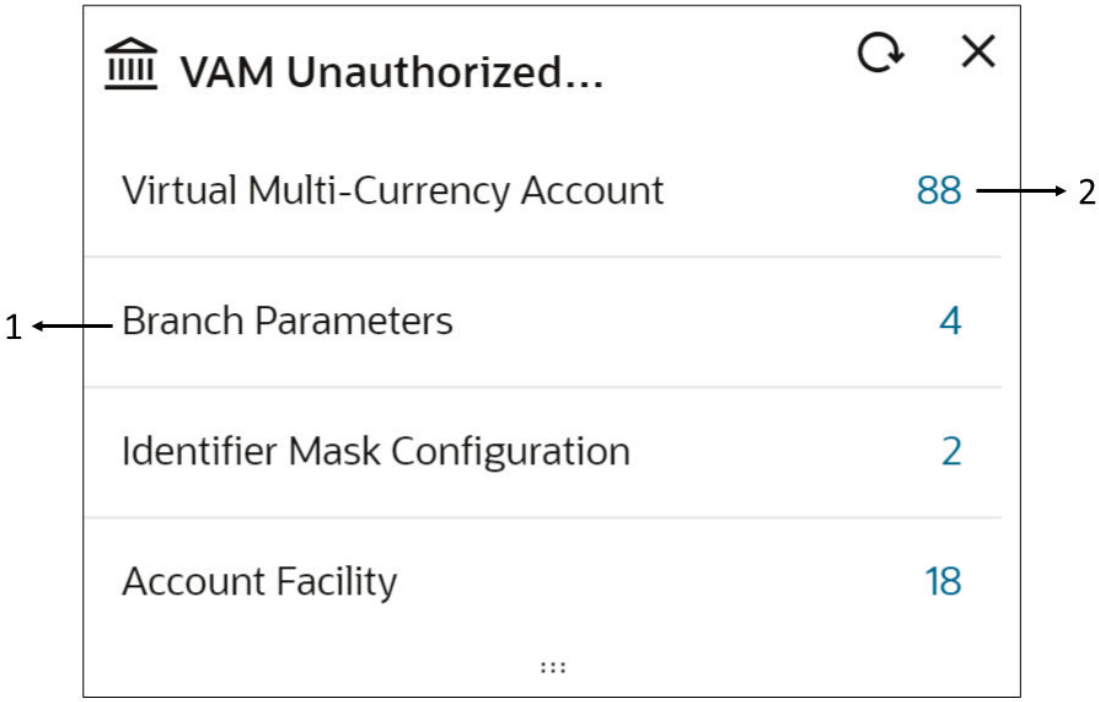

Table 2-4 VAM Unauthorized Maintenances - Component Description

Component	Description
1	Displays the name of the transaction screens.
2	Displays the count of unauthorized records for a screen. Click to navigate to the respective screen, the selected screen opens with the summary details.

2.5 VA Transaction Volume Trend

This topic provides information about **VA Transaction Volume Trend**, The user can view the number of transactions that are executed on a particular date in a line chart format

From **Home**, Click **Dashboard**.

The**VA Transaction Volume Trend** screen displays.

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Figure 2-5 VA Transaction Volume Trend

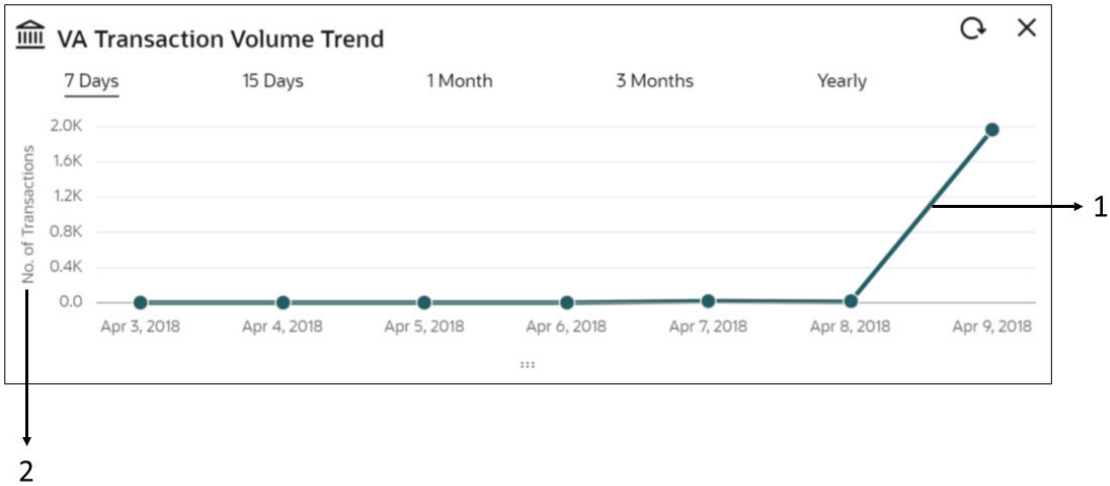

Table 2-5 VA Transaction Volume Trend - Component Description

Component Number	Description
1	Displays the number of transaction executed on a particular date. Hover to view the date and the number of transactions executed.
2	Displays the measure of the number of transactions.

2.6 VA Transaction By Source

This topic provides information about **VA Transaction By Source**, the user can view the hierarchical form of transactions for a type and their source in a Sunburst chart format.

From **Home**, Click **Dashboard**.

The **VA Transaction by Source** screen displays.

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Figure 2-6 VA Transaction by Source

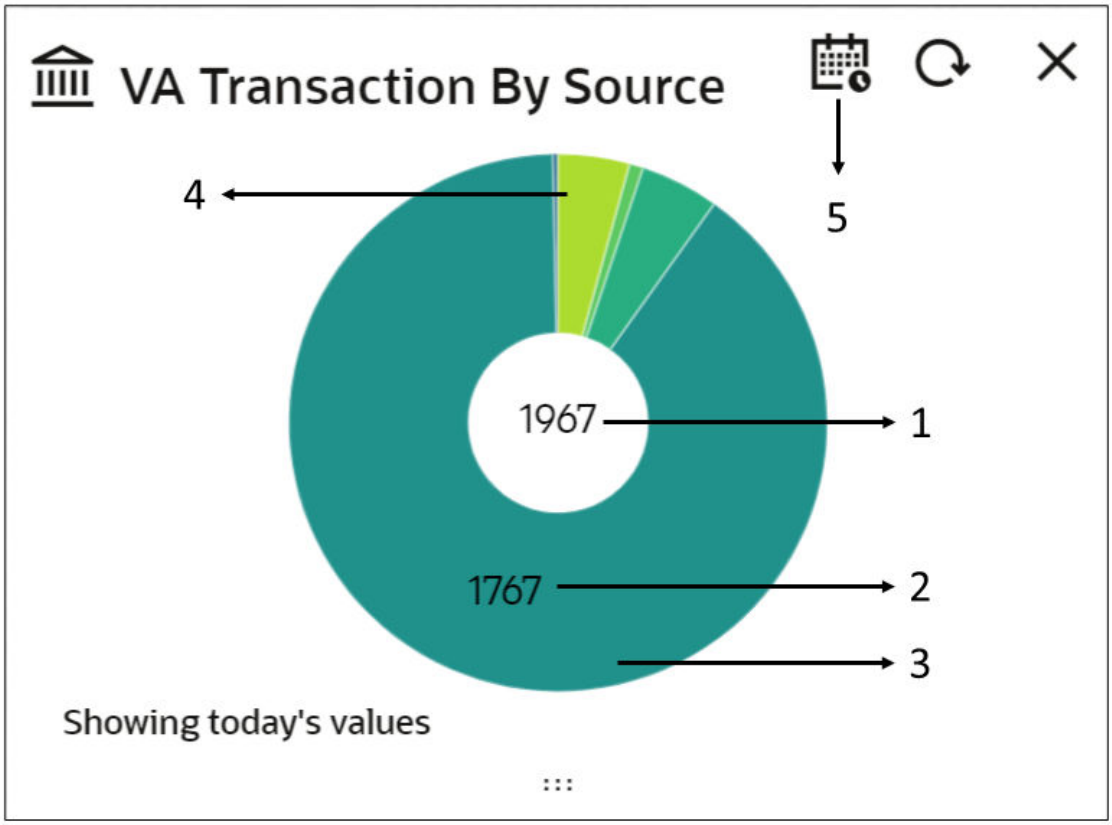

Table 2-6 VA Transaction by Source - Component Description

Component Number	Description
1	Displays the total number of transactions for all the transaction sources. Hover to view the total count of all transactions.
2	Displays the number of transactions (debit/credit) for a transaction source. Hover to view the count of all transactions and the source.
3	Displays the number of debit transactions executed for a source system. Hover to view the count of debit transactions and its source.
4	Displays the number of credit transaction executed for a source system. Hover to view the count of credit transactions and its source.
5	By default, the data is displayed for today's transactions. Select to choose a different period. The available options are: • Today • 7 days • 14 days • 1 Month • 3 Months • 1 Year

2.7 Corporates

This topic provides information about corporates.

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Using this dashboard, the user can view the list of the customers.

A sample screenshot of the dashboard of **Corporates** is below.

Figure 2-7 Corporates

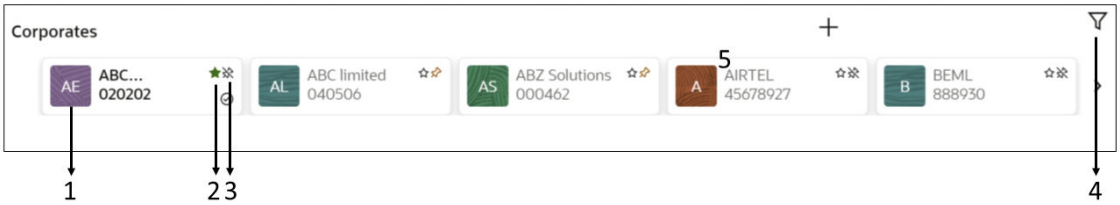

Table 2-7 Corporates - Component Description

Component Number	Description
1	Displays the list of customers. By default, the list is sorted based on the following: • Default Customer • Pinned Customer/s • Unpinned Customer/s
2	Indicates if the customer is the default customer. User can mark one of the customers as a default customer. The default customer is pre-selected.
3	Indicates pinned customers. User can pin one or more than one most frequently used customers.
4	Click on the filter option to search the customers based on **Customer ID** or **Customer Name**.

2.8 Virtual Accounts & Structures

This topic provides information about **Virtual Account & Structures**. The user can view the summary of virtual accounts and virtual account structures for the customer selected in **Corporates** widget.

From **Home**, Click **Dashboard**.

The **Virtual Accounts & Structures** screen displays.

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Figure 2-8 Virtual Accounts & Structures

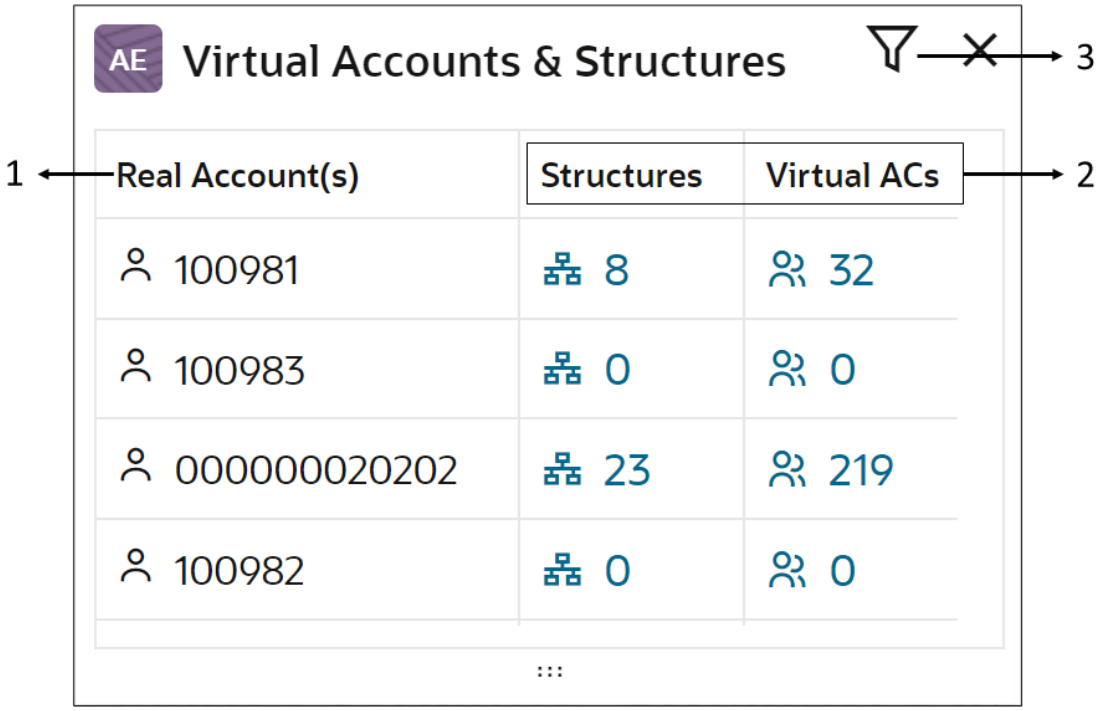

Table 2-8 Virtual Accounts & Structures - Component Description

Component Number	Description
1	Displays the real and virtual multi-currency accounts of the customer selected in Corporates widget
2	Displays the number of virtual accounts and virtual account structures linked to real accounts and virtual multi-currency accounts of the customer selected in Corporates widget.
3	Click on Filter option to view the accounts and structure specific to a real account or virtual multicurrency account.

Click on **Linked Structures** Hyperlink, the pop-up is displayed with structure details.

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Figure 2-9 Structure Details

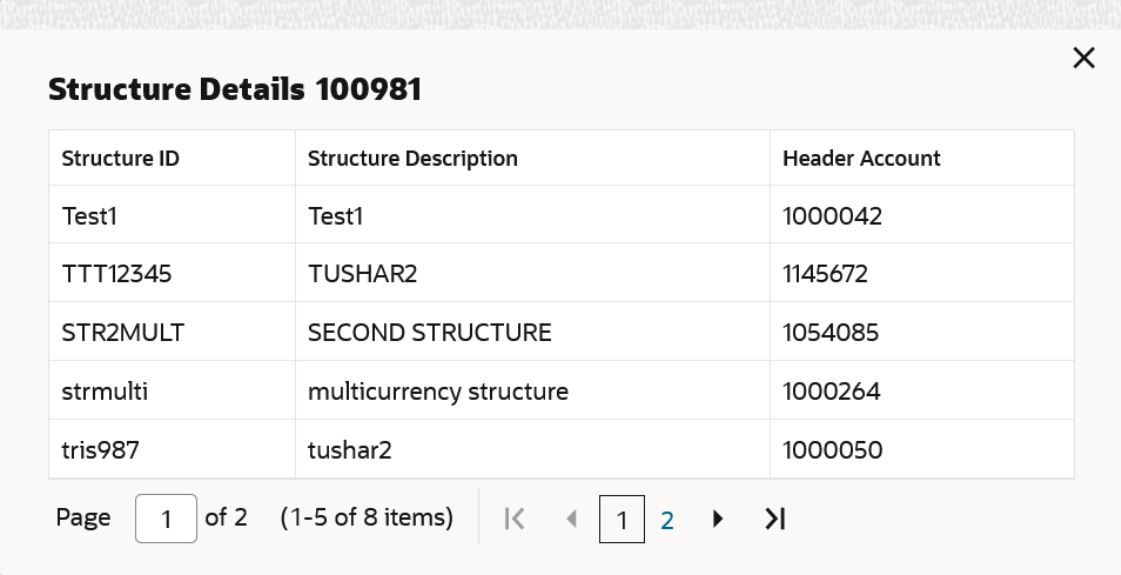

Table 2-9 Structure Details - Field Description

Field	Description
Structure ID	Displays the structure ID of the real account
Structure Description	Displays the structure description of real account.
Header Account	Displays the header account number of real account.

Click on **Linked Accounts** Hyperlink, the pop-up is displayed with account details

Figure 2-10 Account Details

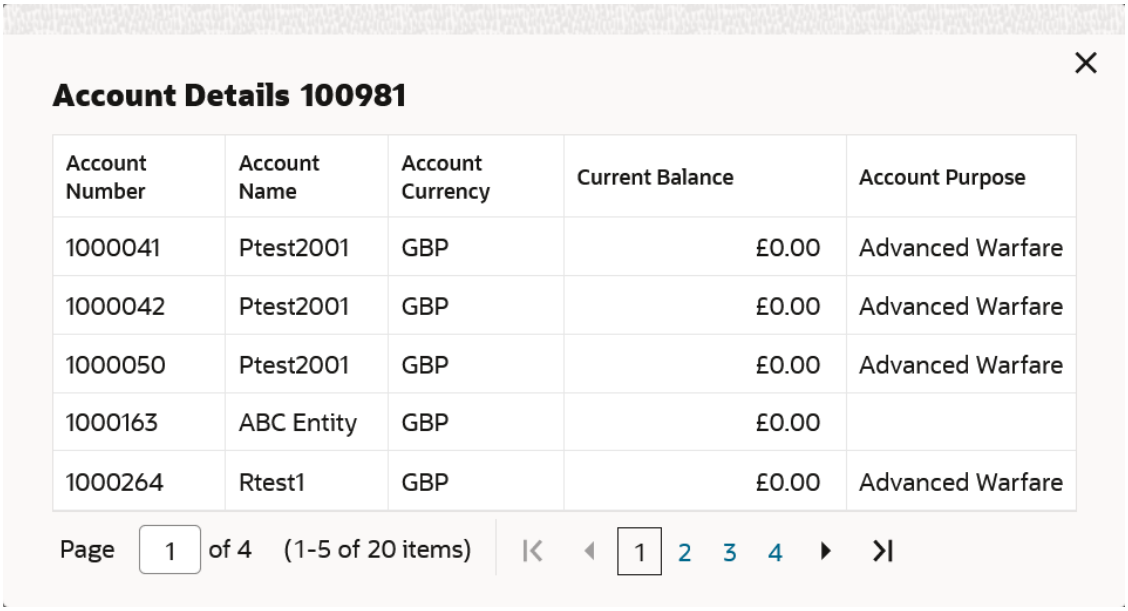

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Table 2-10 Account Details - Field Description

Field	Description
Account Number	Displays the virtual account number.
Account Name	Displays the virtual account holder name
Account Currency	Displays the currency type of virtual account
Currency Balance	Displays the currency balance of virtual account.
Account Purpose	Displays the purpose of virtual account.

2.9 Virtual Identifiers

This topic provides information about **Virtual Identifiers** widget. The user can view the summary of virtual identifiers for the customer selected in **Corporates** widget.

From **Home**, Click **Dashboard**.

The **Virtual Identifiers** screen displays.

Figure 2-11 Virtual Identifiers

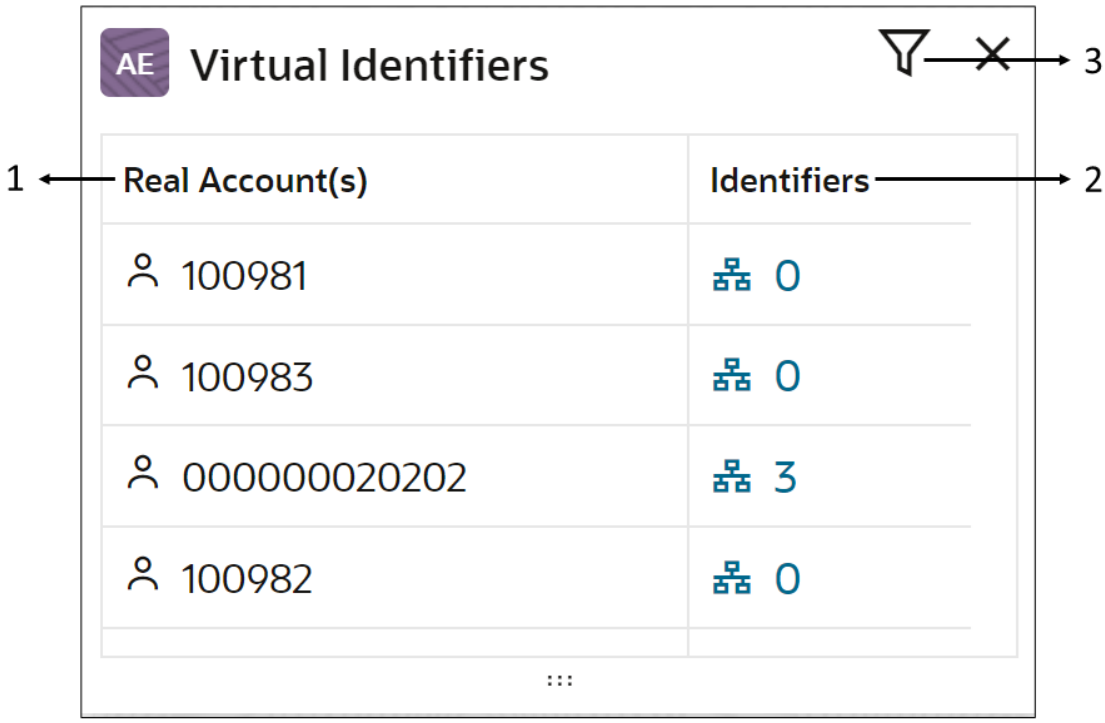

Table 2-11 Virtual Identifiers - Component Description

Component Number	Description
1	Displays the real and virtual multi-currency accounts of the customer selected in Corporates widget.

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Table 2-11 (Cont.) Virtual Identifiers - Component Description

Component Number	Description
2	Displays the number of virtual identifiers linked to real accounts and virtual multi-currency accounts of the customer selected in Corporates widget.
3	Click **Filter** to view the virtual identifiers linked either to a real account or a virtual multi-currency account.

Click **Linked Identifiers** pop-up is displayed with structure details.

Figure 2-12 Identifier Details

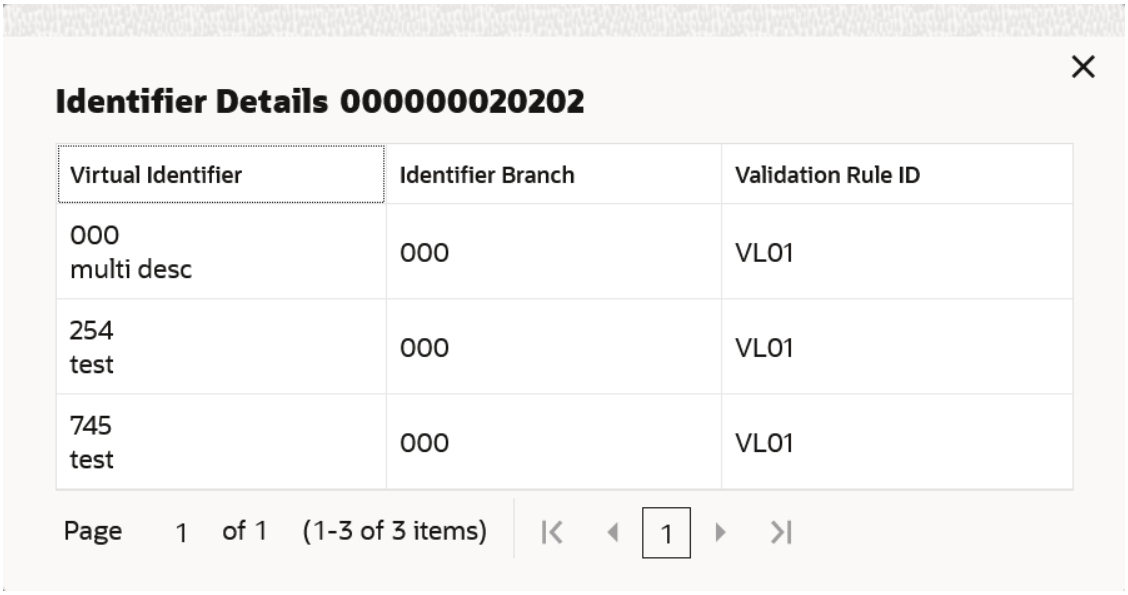

Table 2-12 Identifier Details - Field Description

Field	Description
Virtual Identifier	Displays the Virtual Identifier.
Identifier Branch	Displays the Branch Identifier.
Validation Rule ID	Displays the Validation Rule ID.

2.10 Virtual Account Structure

This topic provides information about **Virtual Account Structure**, The user can view all of the virtual account structures for the customer selected in **Corporates** widget.

From **Home**, Click **Dashboard**.

The **Virtual Account Structure** screen displays.

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Figure 2-13 Virtual Account Structure

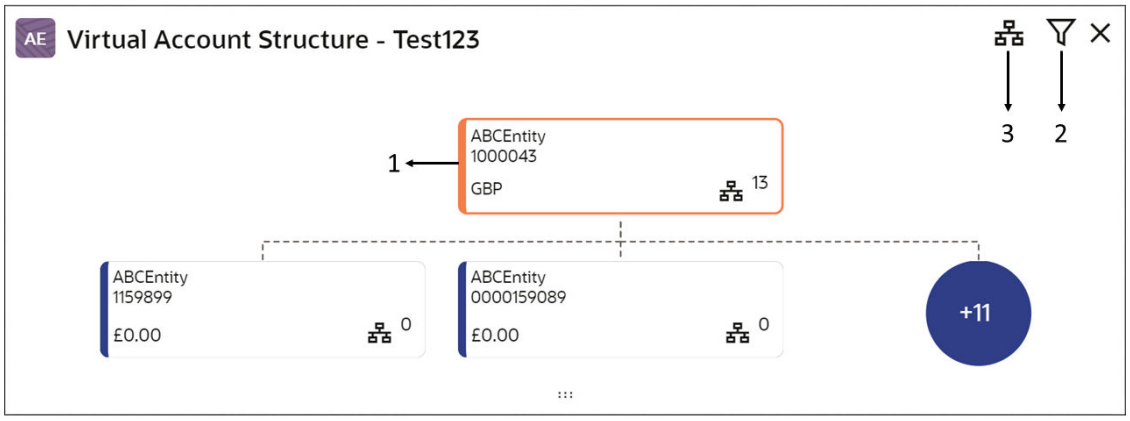

Table 2-13 Virtual Account Structure - Component Description

Component Number	Description
1	Displays the first two levels of an Account Structure. By default, displays the account structure of the corporate selected in Corporates widget with highest number of levels, and linked virtual accounts.
2	Click **Filter** to select a different Structure Code of the customer selected in Corporates widget.
3	Click **View** to display the full Virtual Account Structure for the selected structure code.

2.11 VA Currency Wise Balance

This topic provides information about **VA Currency Wise Balance**, The user across all the virtual accounts and view the selected customers in **Corporates** widget.

From **Home** screen, click **Dashboard**.

The **VA Currency Wise Balance** screen displays.

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Figure 2-14 VA Currency Wise Balance

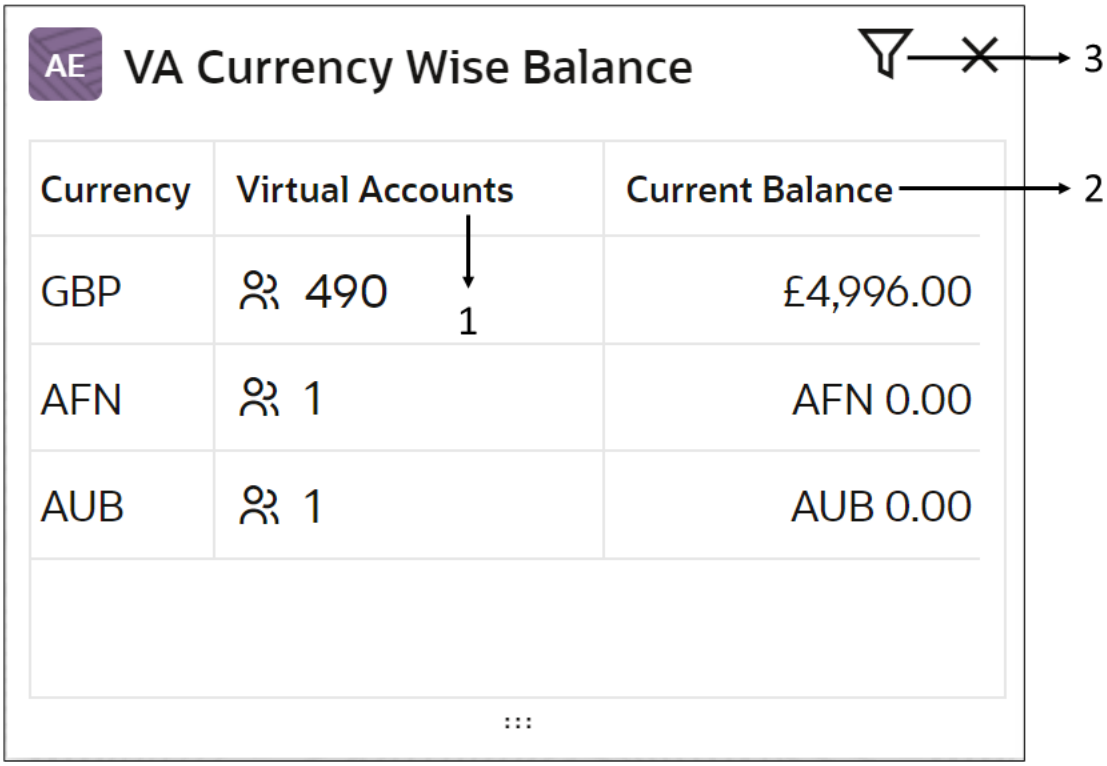

Table 2-14 VA Currency Wise Balance - Component Description

Component Number	Description
1	Displays the number of virtual accounts per currency.
2	Displays the aggregated balances of all the virtual accounts per currency of the customer selected in Corporates widget.
3	Click on **Filter** icon to view the currency wise balances for a specific entity of the customer.

2.12 Top 5 Virtual Account Balances

This topic provides information about top 5 virtual account balances to the user for a given currency for a selected customer in **Corporates** widget.

From **Home** screen, Click **Dasboard**.

The **Top 5 Virtual Account Balances** screen displays.

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Figure 2-15 Top 5 Virtual Account Balances

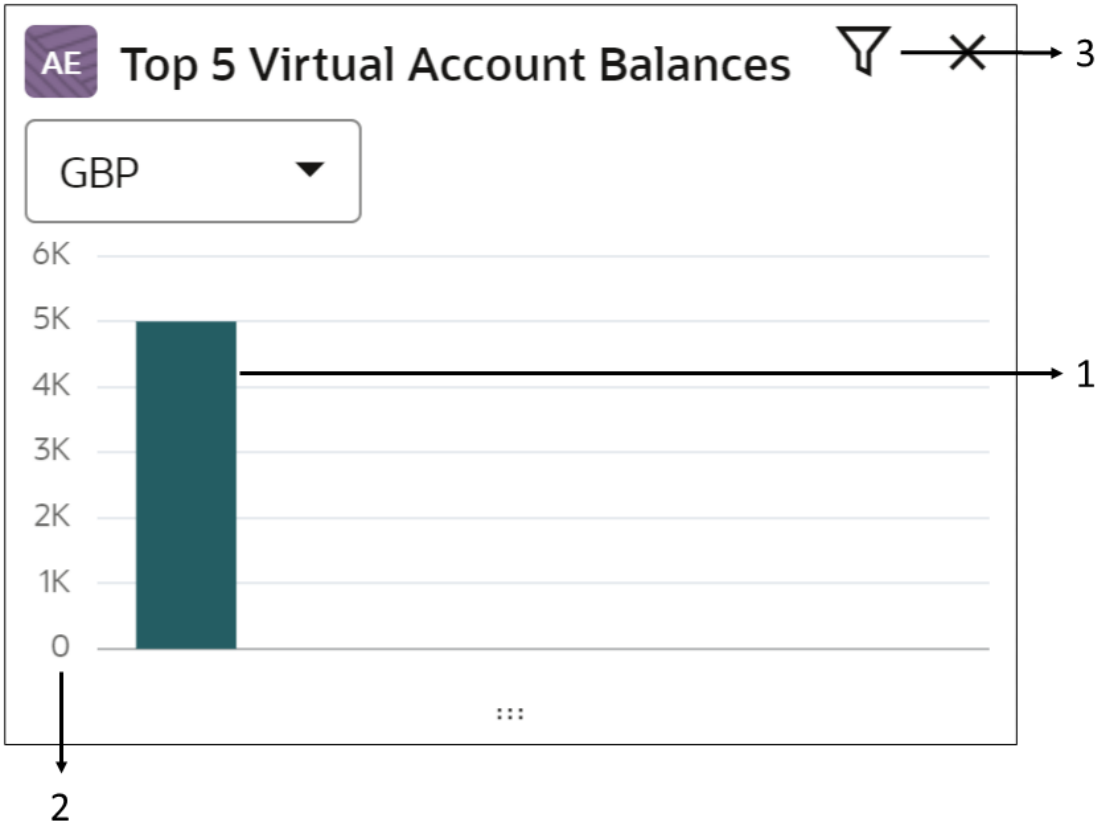

Table 2-15 Top 5 Virtual Account Balances - Component Description

Component Number	Description
1	Displays the top 5 virtual account balances of the customer selected in Corporates widget in a graphical format for a specific currency. Hover to view the balance for a specific virtual account. The user can also select different currency from the drop-down list to view the top five virtual account balances for the selected currencies.
2	Displays the balances in y-axis.
3	Click **Filter** icon to view the top five virtual account balances for a specific entity of the customer.

2.13

This image shows a VA Transactions & Statements widget. It consists of Virtual Account, Account Name, Statement Period and Date Range fields. A Query and Generate Statement button appears at the bottom.

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2.14 VA Internal Transfer

This topic provides information about **VA Internal Transfer**, the user can view internal fund transfers between two virtual accounts in the same currency linked to the same customer real account for the selected customer in **Corporates** widget.

From Home screen, click **Dashbaord**.

The **VA Internal Transfer** screen displays.

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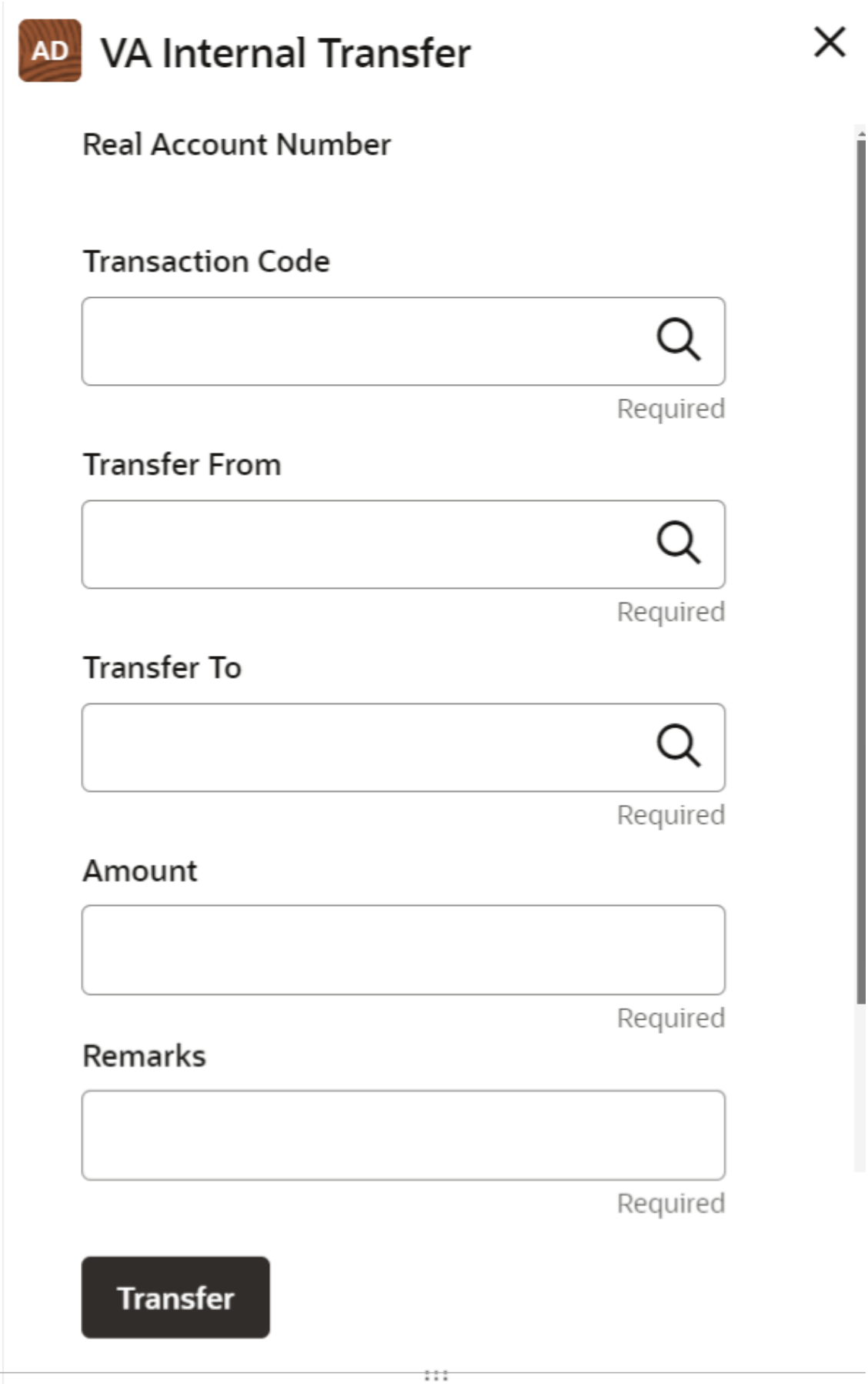
Figure 2-16 VA Internal Transfer



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

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

Table 2-16 VA Internal Transfer - Field Description

Field	Description
Real Account Number	Displays the real account number that is linked to the selected **Transfer From** virtual account.
Transaction Code	Click **Search** to view and select the required transaction code.
Transfer From	Click **Search** to view and select the required virtual account number from which the amount needs to get transferred.
Transfer To	Click **Search** to view and select the required virtual account number to which the amount needs to get transferred.
Amount	Specify the transfer amount.
Remarks	Specify additional remarks for the transaction.
Transfer	Click **Transfer** to initiate the internal transfer between the virtual accounts. Booking Reference ID gets generated once the transfer is successful.

2.15 Virtual Entity Summary

This topic provides information about **Virtual Entity Summary**, The user can view the summary of virtual entities of the customer selected in **Corporates** widget.

From **Home**, Click **Dashboard**.

The **Virtual Entity Summary** screen displays.

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Figure 2-17 Virtual Entity Summary

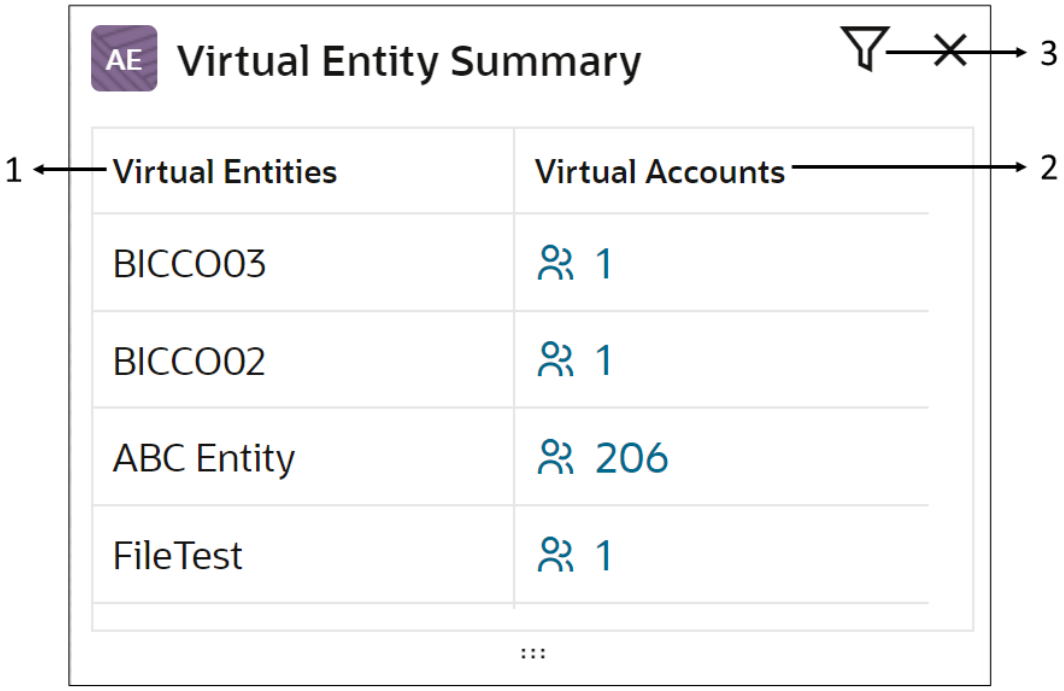

Table 2-17 Virtual Entity Summary - Component Description

Component Number	Description
1	Displays the virtual entities of the customer.
2	Displays the number of virtual accounts for each entity.
3	Click **Filter** to to filter the list based on the Virtual Entity name.

Click on the **Virtual Accounts** to view the account details.

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Figure 2-18 Account Details

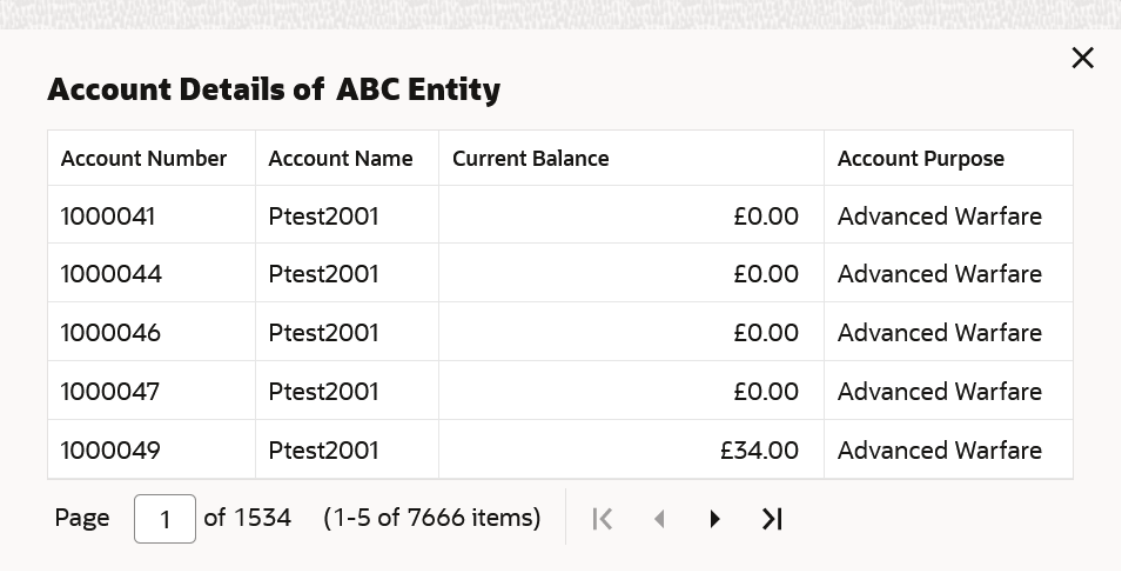

Table 2-18 Account Details - Field Description

Field	Description
Account Number	Displays the Account number of Virtual Entity
Account Name	Displays the Account name of Virtual Entity
Current Balance	Displays the Current Balance of Account
Account Purpose	Displays the Account Purpose.

2.16 Actions

This topic describes the list of actions that can be performed on the dashboard.

The list of actions can be performed as follows:

Table 2-19 List of Actions

Actions	Description
Configure Tile	Modify the dashboard tile based on the user preference.
Close	Remove the dashboard widget from the dashboard landing page.
Drag to Reorder	Rearrange the dashboard widget on the dashboard landing page.
Expand Tile	Expand the dashboard widget to view more details of the widget.
Add Tile	Add the dashboard widget to the dashboard landing page.

> **Note**
>
> For common features/procedures, refer to ***Oracle Banking Getting Started User Guide***.

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3
Forget Process

The **Personally Identifiable Information** (PII) is any data that can potentially identify a specific individual. PII data access can be controlled based on the user role and the user can configure the details of an entity who wants to be forgotten if the customer withdraws/does not avail the virtual account facility.

- page 1
- View Forgotten Entities
  This topic describes systematic instructions to view forgotten entities.

3.1

This image shows a Forget Entity screen. Minimize, and Close icons are available at the top of the screen. Save, and Cancel buttons are provided at the bottom of the screen. It displays several fields to specify the Forget Entity details. For more information on fields, refer to the field description table

3.2 View Forgotten Entities

This topic describes systematic instructions to view forgotten entities.

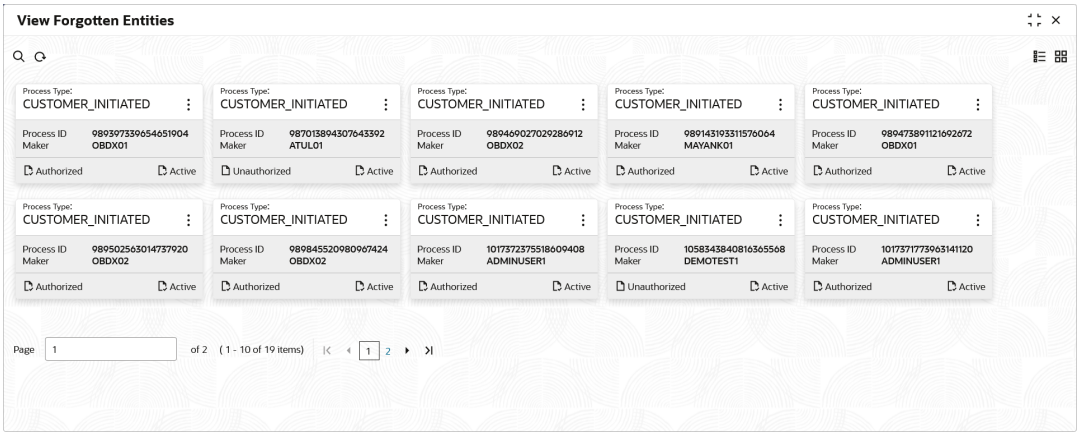
The **View Forgotten Entities** screen provides a list of configured entities to be forgotten. The user can configure an entity detail to be forgotten using the Forget Entity.

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

1. On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Forgot Process**.
2. Under **Forgot Process**, click **View Forgotten Entities**.

   The **View Forgotten Entities** screen displays.

Figure 3-1 View Forgotten Entities



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

Table 3-1 View Forgotten Entities - Field Description

Field	Description
Process Type	Indicates if the process is initiated by the customer/bank.
Process ID	Displays the forgotten entity's process ID.
Maker	Displays the name of the user who has configured the forgotten entity details.
Authorized Status	Displays the authorization status of the report. The options are: • **Authorized** • **Unauthorized**
Record Status	Displays the record status of the report. The options are: • **Open** • **Close**

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A

Functional Activity Codes

The list of functional activity codes are given as follows:Functional Activity Codes

The list of FA to SA Mapping are given as follows: FA to SA Mapping

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