

Oracle® Banking Virtual Account Management Cloud Service

Customer and Accounts User Guide



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ORACLE®

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Preface

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Purpose

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

Before You Begin

Kindly refer to the **Getting Started User Guide** for information on common functionalities like login, navigation, and general settings before proceeding with this guide.

Module Pre-requisite

Specify **User Id** and **Password**, and login to the **Home** screen.

Module Definitions

Virtual Account: TA 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: These are flat charges configured per virtual account structure creation.

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

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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*
- *Overview User Guide*
- *Charges User Guide*
- *Configuration User Guide*
- *Identifier User Guide*
- *Transactions User Guide*

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
<i>italic</i>	Italic type indicates book titles, emphasis, or placeholder variables for which 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 1 Acronyms and Abbreviations

Abbreviation	Description
DDA	Demand Deposit Accounts
EOD	End of Day
IBAN	International Bank Account Number
IC	Interest and Charges
SSN	Social Security Number

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. <ul style="list-style-type: none">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. <ul style="list-style-type: none">This button is displayed only for the records that are already created.

Table 2 (Cont.) Basic Actions

Actions	Description
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. <ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> This button is displayed once you click Authorize.
Reject	Click Reject to reject the initiated record. <ul style="list-style-type: none"> This button is displayed once you click Authorize.
Audit	Click Audit to view the maker details, checker details of the particular record. <ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> This button is displayed in the widget once you click Authorize.
View	Click View to view the details in a particular modification stage. <ul style="list-style-type: none"> 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. <ul style="list-style-type: none"> This button is displayed once you click Compare.
Expand All	Click Expand All to expand and view all the details in the sections. <ul style="list-style-type: none"> This button is displayed once you click Compare.
Collapse All	Click Collapse All to hide the details in the sections. <ul style="list-style-type: none"> 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

Table 3 (Cont.) Symbols and Icons - Common


















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

Table 3 (Cont.) Symbols and Icons - Common








Symbol/Icon	Function
	Reopen Option

Table 4 Symbols and Icons - Widget

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

Module Postrequisite

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

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

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

Note

The fields marked as **Required** 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	Displays the brief description about the selected Customer Number.

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

Field	Description
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.
Branch Restrictions	Select the option to allow/restrict the virtual accounts to be opened under specific branches. The available options are: <ul style="list-style-type: none"> • Allowed • Restricted
Branch Group	Click Search icon to view and select the required branch group.
Description	Displays the brief description about the selected Branch Group. <div> <p>Note</p> <p>For more information on branch group creation and branch linking, refer to the Branch Group topic in <i>Configuration User Guide</i>.</p> </div>
Virtual Account Restrictions	Displays the following fields to maintain Virtual Account Restrictions.
Number of Accounts Allowed	Specify the maximum number of virtual accounts that can be created for this customer. Once set, the system will not allow creation of additional virtual accounts beyond the specified limit.
Pricing Scheme	Click Search to view and select the required pricing scheme. <div> <p>Note</p> <p>If a pricing scheme linked to a customer is changed in the middle of a charge cycle, the charges configured for the updated pricing scheme will be applied for the entire charge cycle. Any pending event-based charges (Customer setup and Structure setup charges) will be calculated based on the existing pricing scheme. Any newly created structure will be charged based on the updated pricing scheme.</p> </div>
Description	Displays the brief description about the selected Pricing Scheme.
Real Account Number	Click Search to view and select the required real account number to collect the charges.
Real Account Branch	Displays the account branch based on the selected Real Account Number.
Real Account Currency	Displays the account currency based on the selected Real Account Number.

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

Field	Description
Branch Code	Click Search to view and select the required branch code. This branch code will be used during charge postings.
Description	Displays the brief description about the selected Branch Code.

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 marked as **Required** 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.

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

Field	Description
Customer Name	Based on the customer name selected in Account Facility screen, the information is auto-populated.
Product Template	<p>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 <i>Configuration User Guide</i>.</p> <div> <p>Note</p> <p>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.</p> </div>
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	<p>By default, this is disabled. If enabled, indicates if a customer specific interest rate needs to be maintained.</p> <div> <p>Note</p> <p>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.</p> </div>

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.

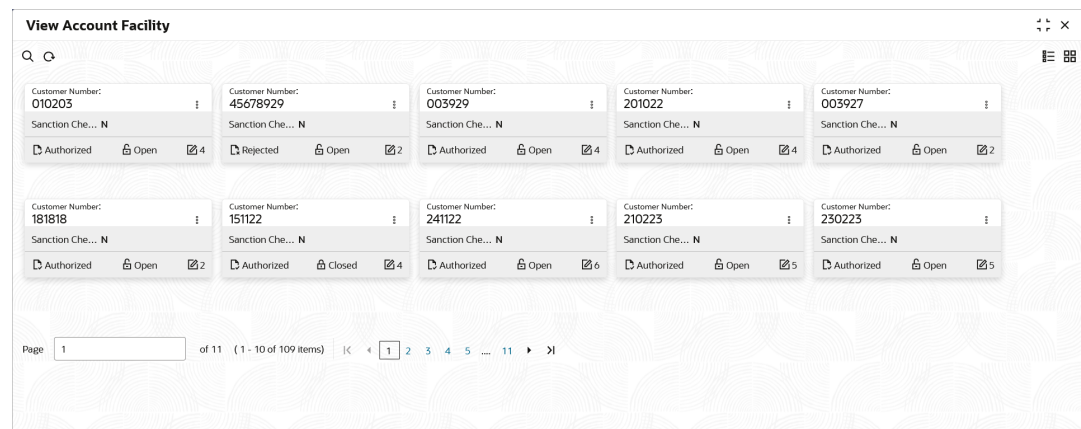
The user can enable the virtual account facility using the [Create Account Facility](#).

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: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • 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

The screenshot shows the 'Create Corporate Specific Account Number Range' screen. It features a title bar with the screen name and a close button. The main content area is divided into several sections. The first section, 'Customer Information', contains a 'Customer Number' field (marked as required) and a 'Customer Name' field. The second section, 'Branch Preferences', includes a 'Branch Code' field (required), a 'Branch Name' field, and an 'Account Mask' field. Below this is the 'Account Range Preferences' section, which has a dropdown menu currently set to '1'. Under the dropdown, there are two input fields: 'Start Range Number' (required) and 'End Range Number' (required). At the bottom right of the screen, there are 'Cancel' and 'Save' buttons.

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

Note

The fields marked as **Required** 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.

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

- 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.

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

- 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: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • 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**. 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

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

Note

The fields marked as **Required** 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	Displays the name of the customer.
Account Product	Specify a unique product code for the customer. The user has the option to either generate a new product code for the customer or utilize an existing product template to set up a customer account product, refer to the Use Product Template section.
Account Product Description	Specify the description of the account product.
Interest Calculation	Select the toggle to show if interest calculation is needed for the virtual accounts associated with this product, and the Interest Group Mapping screen will be displayed. By default, this is disabled.
Debit Transaction Allowed	Select the toggle to indicate whether the debit transactions are allowed for the virtual accounts created under this product. By default, this is disabled.
Credit Transaction Allowed	Select the toggle to indicate whether the credit transactions are allowed for the virtual accounts created under this product. By default, this is disabled.
Overdraft Facility Allowed	Select the toggle to indicate whether the overdrafts are allowed for the virtual accounts created under this product. By default, this is disabled.
Liquidity Management Allowed	Select the toggle to indicate whether the virtual accounts created under this product are allowed to be created as Liquidity Management accounts in Oracle Banking Liquidity Management. By default, this is disabled.
Account description change allowed	Select the toggle to indicate if account description change is allowed at an account level or not. If this enabled, it indicates account description can be changed at an account level If this is disabled, it indicates account description cannot be changed at an account level and will be defaulted to the virtual entity name.
Inactive Days	Specify the number of days after which the virtual accounts created under the product are marked as Inactive if no transactions are performed for the configured days. <div> <p>Note</p> <p>Any Credit transactions on an Inactive Virtual account will mark the account back as “Active”. However, Debit transactions are not allowed on Inactive Virtual Accounts.</p> </div>

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.

3. 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

4. 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.

- Click **Link** to use the selected product template.
The product parameters get defaulted from the template.
- Click **Clear** to clear the search filter.

Restrictions

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

7. Click **Next**.

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

Figure 4-3 Create Customer Account Product - Transaction Restrictions

Create Customer Account Product

Errors and Overrides

Virtual Account Product

Restrictions

Interest Group Mapping

Restrictions

Customer Number	Customer Name	Account Product	Account Product Description
260722	ABC Electricals	PT15	

Transaction Code Restrictions

Allowed

Restricted

Transaction Code Details

Transaction and Balance Limit Restrictions

Limit Code

Description

LMCODE4

LMCODE4

Transaction Restrictions

Balance Restrictions

> Restriction ID: CASHDEP2

Description:

> Restriction ID: CASHWIT1

Description:

> Restriction ID: CASHDEP1

Description:

> Restriction ID: CASHDEP4

Description:

> Restriction ID: CASHWIT3

Description:

Currency Restrictions

Allowed

Restricted

Currency Details

Virtual Account Restrictions

Number of accounts allowed

Number of accounts allowed

Cancel

Back

Save and Close

Figure 4-4 Create Customer Account Product - Balance Restrictions

Create Customer Account Product

Errors and Overrides

Virtual Account Product

Restrictions

Interest Group Mapping

Restrictions

Customer Number	Customer Name	Account Product	Account Product Description
260722	ABC Electricals	PT15	

Transaction Code Restrictions

Allowed Restricted

Transaction Code Details

Transaction and Balance Limit Restrictions

Limit Code Description

LMCODE4 LMCODE4

Transaction Restrictions Balance Restrictions

Currency Maximum Allowed Balance

No data to display.

Page 1 (0 of 0 items) |< 1 >|

Currency Restrictions

Allowed Restricted

Currency Details

Virtual Account Restrictions

Number of accounts allowed

Number of accounts allowed

Cancel Back Save and Close

Note

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

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

- Specify the fields on **Create Customer Account Product - Transaction and Balance Restrictions** screen.

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

Field	Description
Customer Number	Displays the customer number selected in the Virtual Account Product screen.
Customer Name	Displays the name of the selected customer.
Account Product	Displays the account product code specified in the Virtual Account Product screen.
Account Product Description	Displays the account product description specified in the Virtual Account Product screen.

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

Field	Description
Transaction Code Restrictions	Displays the following fields to maintain Transaction Code Restrictions.
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 Oracle Banking Common Core User Guide .
Description	Displays the description of the selected Transaction Code.
Transaction Limit Restrictions	Displays the following fields to attach the transaction limits to a customer account product.
Limit Code	Click Search icon to view and select the limit code. To define a new transaction limit rule, refer to the Transaction Limit Rule topic in the Configuration User Guide . To define a new transaction limit for a limit rule, refer to Transaction Limits topic in the Configuration User Guide . <div> <p>Note</p> <ul style="list-style-type: none"> If no limit code is attached to the product, this will signify no transaction limit restrictions applies for the specific product and the subsequent virtual accounts opened under that product. If a limit code mapping is modified, the changes will be effective from the modification date onwards. </div>
Description	Displays the description of the selected limit code.
Restriction ID	Displays the restriction IDs maintained for the limit rule attached to the limit code.
Description	Displays the description of the respective Restriction ID.
Number of Transactions Allowed	Displays the number of transactions allowed for the respective Restriction ID(s).
Balance Restrictions	Displays the following fields to maintain Balance Restrictions.
Currency	Displays the Currency details
Maximum Allowed Balance	Displays the maximum balance allowed for the respective Restriction ID(s).
Currency Restrictions	Displays the following fields to maintain Currency Restrictions.
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	Displays the description of the selected Currency.
Virtual Account Restrictions	Displays the following field to maintain Virtual Account Restrictions.

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

Field	Description
Number of accounts allowed	Specify the maximum number of virtual accounts that can be created for the specific product. Once set, the system will not allow creation of additional virtual accounts beyond the specified limit under the product. Note: If a limit is also set at the facility level, the system will validate against both the product and facility limits when creating a virtual account.

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

Note

The number of transactions allowed under transaction limit restrictions cannot be modified at a product level. For any changes, a new limit code needs to be created with the required restrictions and attached to the product.

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.

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

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

Figure 4-5 Create Customer Account Product - Interest Group Mapping

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

Note

The fields marked as **Required** 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	Displays the description of the selected Interest Group Template.
Customer Specific Rate	Select the toggle to indicate whether a customer specific interest group needs to be maintained. By default, this is disabled.
Customer Interest Group	Displays the customer interest group. <div> <i>Note</i> 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. </div>
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.

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

The user can view the configured account product details in the [View Customer Account Product](#).

13. 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.

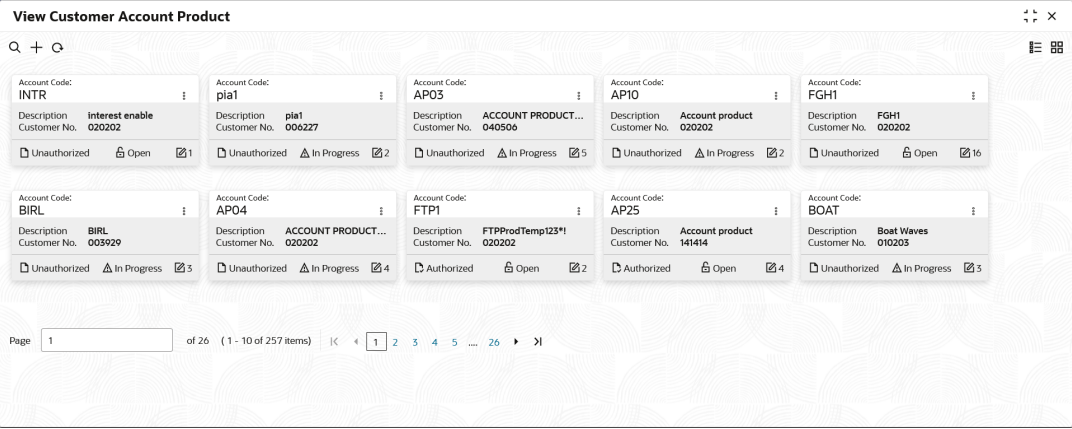
The user can configure an account product using the [Create Customer Account Product](#).

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

- On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Customer**.
- Under **Customer**, click **Customer Account Product**. Under **Customer Account Product**, click **View Customer Account Product**.

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

Figure 4-6 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: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • 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 systematic 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

The screenshot shows the 'Create Virtual Entity - Entity Information' screen. The left sidebar contains navigation tabs: 'Entity Information' (selected), 'Address Details', 'Structured or Hybrid Ad...', 'KYC Details', and 'Statement Preferences'. The main content area is titled 'Entity Information' and contains several sections of input fields. The top section has 'Customer Number' (with a search icon), 'Customer Name', 'Virtual Entity ID', and 'Entity Name'. Below this is a section for 'Entity Type' with 'Corporate' and 'Individual' radio buttons. The next section, also titled 'Entity Information', includes 'Corporate Type' (dropdown), 'Country of Incorporation' (with a search icon), 'Date of Incorporation' (calendar icon), 'Unique ID', 'Email ID', 'Mobile' (two input fields), 'Work Phone 1' (two input fields), 'Work Phone 2' (two input fields), 'Preferred Mode' (dropdown), and 'BIC' (input field). The bottom section, 'Identification Details', includes 'Identification Type' (dropdown), 'Identification Number', and 'Tax Identification Number'. At the bottom right are buttons for 'Cancel', 'Save & Close', and 'Next'.

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

Note

The fields marked as **Required** 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: <ul style="list-style-type: none"> • Corporate: If selected, the record configured is for a corporate entity. • Individual: If selected, the record configured is for an individual entity. <div> Note Depending on the Entity Type selected, the Entity Information appears with different fields. </div>
Corporate Type	Select the corporate type. The available options are: <ul style="list-style-type: none"> • Corporation • Partnership • Sole Proprietorship • Micro Business <div> Note <ul style="list-style-type: none"> • 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. </div>
Country of Incorporation	Click Search icon to view and select the required country for which you want to incorporate the virtual entity. <div> Note This field appears only if the Entity Type is selected as Corporate. </div>

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






Field	Description
Date of Incorporation	<p>Select a date of incorporation from the drop-down calendar.</p> <div>  Note This field appears only if the Entity Type is selected as Corporate. </div>
Unique ID	<p>Specify an unique ID for the virtual entity.</p> <div>  Note This field appears only if the Entity Type is selected as Corporate. </div>
Email ID	<p>Specify the customer Email ID.</p> <div>  Note This field appears only if the Entity Type is selected as Corporate. </div>
Mobile	<p>Specify the customer contact number.</p> <div>  Note This field appears only if the Entity Type is selected as Corporate. </div>
Work Phone 1-2	<p>Specify the customer work contact number.</p> <div>  Note This field appears only if the Entity Type is selected as Corporate. </div>

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

Field	Description
Preferred Mode	<p>Select one of the following:</p> <ul style="list-style-type: none"> • Mobile: If selected, mobile is the preferred mode to contact the customer. • Email: If selected, Email is the preferred mode to contact the customer. <div> <i>Note</i> This field appears only if the Entity Type is selected as Corporate. </div>
BIC	<p>Specify the business identifier code.</p> <div> <i>Note</i> This field appears only if the Entity Type is selected as Corporate. </div>
First Name	<p>Specify the first name of an individual.</p> <div> <i>Note</i> This field appears only if the Entity Type is selected as Individual. </div>
Middle Name	<p>Specify the middle/maiden name of an individual.</p> <div> <i>Note</i> This field appears only if the Entity Type is selected as Individual. </div>
Last Name	<p>Specify the last name/surname of an individual.</p> <div> <i>Note</i> This field appears only if the Entity Type is selected as Individual. </div>

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







Field	Description
Date of Birth	<p>Select a DOB of the individual from the drop-down calendar.</p> <div>  Note This field appears only if the Entity Type is selected as Individual. </div>
Gender	<p>Select a gender from the drop-down list.</p> <div>  Note This field appears only if the Entity Type is selected as Individual. </div>
Nationality	<p>Click Search icon to view and select the required nationality.</p> <div>  Note This field appears only if the Entity Type is selected as Individual. </div>
National ID	<p>Specify a national ID.</p> <div>  Note This field appears only if the Entity Type is selected as Individual. </div>
Home Phone	<p>Specify the residential contact number of the individual.</p> <div>  Note This field appears only if the Entity Type is selected as Individual. </div>
Work Phone	<p>Specify the official contact number of the individual.</p> <div>  Note This field appears only if the Entity Type is selected as Individual. </div>

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

Field	Description
Mobile	Specify contact number of the individual. <div> <i>Note</i> This field appears only if the Entity Type is selected as Individual. </div>
Email ID	Specify Email ID of the individual. <div> <i>Note</i> This field appears only if the Entity Type is selected as Individual. </div>
Preferred Mode	Select one of the following: <ul style="list-style-type: none"> Mobile: If selected, mobile is the preferred mode to contact the customer. Email: If selected, Email is the preferred mode to contact the customer. <div> <i>Note</i> This field appears only if the Entity Type is selected as Individual. </div>
Identification Type	Select an identification type from the drop-down list. The available options are: <ul style="list-style-type: none"> National ID Passport SSN <div> <i>Note</i> The drop down values can be updated at bank level as a part of Day 0 setup </div>
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

Entity ID Generation

Virtual Entity ID

a	a	a	a	a	n	n

Mask Characters Description

n : Numeric Allowed

a : Alphanumeric Allowed

OK

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

Create Virtual Entity

Errors & Overrides

Entity Information

Address Details

Structured Address

KYC Details

Statement Preferences

Address Details

Customer Number	Customer Name	Virtual Entity ID	Entity Name
888924	Caterpillar	TEST287	TEST ENTITY

Correspondence Address

Address Line 1	Address Line 2	Address Line 3	Address Line 4
Country	Zip Code		

Registered Address

Copy from Correspondence Address

Address Line 1	Address Line 2	Address Line 3	Address Line 4
Country	Zip Code		

Cancel

Back

Save & Close

Next

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

Note

The fields marked as **Required** 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. <div> Note This field is mandatory if Structured or Hybrid Address Applicable is not selected. </div>
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.
Country	Click Search icon to view and select the require country of the correspondence address. <div> Note This field is mandatory if Structured or Hybrid Address Applicable is not selected. </div>
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. <div> Note This field is mandatory if Structured or Hybrid Address Applicable is not selected. </div>
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.

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 registered address. <div> <i>Note</i> This field is mandatory if Structured Address Applicable is not selected. </div>
Zip Code	Specify the zip code details of the registered address.

Structured or Hybrid Address

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

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

9. Click Next.

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

Figure 5-4 Create Virtual Entity - Structured or Hybrid Address

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

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

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

Table 5-3 Create Virtual Entity - Structured or Hybrid 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.
Address Line 1	Specify the details for Address Line 1. When Address Line 1 is provided, it indicates that the address in a hybrid format.
Address Line 2	Specify the details for Address Line 1. When Address Line 2 is provided, it indicates that the address in a hybrid format.

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 marked as **Required** 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

Create Virtual Entity Errors & Overrides

Statement Preferences

Customer Number: 888924 Customer Name: Caterpillar Virtual Entity ID: TEST287 Entity Name: TEST ENTITY

PDF Statement Preferences

Generate PDF: ☐

Statement Type: Consolidated Account Level Frequency: Daily

Swift Statement Preferences

Generate MT940: ☐ Generate MT950: ☐ Generate MT942: ☐ Display IBAN: ☐

MT 942 Preferences: ☐ Report Transactions Since: 940 Generation Time [In Hours]:

Generate Message Only On Movement: ☐

ISO Statement Preferences

Generate CAMT.055: ☐ Generate CAMT.052: ☐

CAMT.052 Preferences: ☐ Report Transactions Since: 052 Generation Time [In Hours]:

Generate Message Only On Movement: ☐

Cancel Back Save & Close

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

The fields marked as **Required** 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.

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

Field	Description
Generate PDF	If selected, an account statement is generated in PDF format.
Statement Type	Select one of the options: <ul style="list-style-type: none"> • 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.
Due On	<p>Select the due date to generate the account statement from the drop-down list.</p> <p>The available options based on the frequency selected are:</p> <ul style="list-style-type: none"> • 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. <p>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.</p> <ul style="list-style-type: none"> • 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 <p>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.</p> <ul style="list-style-type: none"> • 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. <div style="border: 1px solid #ccc; padding: 10px; margin-top: 10px;"> <p>Note</p> <p>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.</p> </div>
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	<p>If selected, generated statement is reported with IBAN Account Number instead of Virtual Account Number.</p> <div> <p>Note</p> <p>System generates a statement automatically on the account closure day based on the statement preferences captured except the scheduled generation date.</p> </div>
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	<p>Select one of the required options from the drop-down list:</p> <ul style="list-style-type: none"> 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)	<p>Select a timing for MT942 generation from the multi-select drop-down list.</p> <div> <p>Note</p> <ul style="list-style-type: none"> The system supports only hourly time intervals. The statement is generated based on the virtual account's branch timezone. </div>
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	<p>Select the one of the required options from the drop-down list:</p> <ul style="list-style-type: none"> 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)	<p>Select a timing for CAMT.052 generation from the multi-select drop-down list.</p> <div> <p>Note</p> <ul style="list-style-type: none"> The system supports only hourly time intervals. The statement is generated based on the virtual account's branch timezone. </div>

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 systematic 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.

- On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Customer**.
- Under **Customer**, click **Virtual Entity**. Under **Virtual Entity**, click **View Virtual Entity**.

The **View Virtual Entity** screen displays.

Figure 5-7 View Virtual Entity

View Virtual Entity				
Virtual Entity ID: TRIAL02 Customer... 020202 Entity Name FileTest1 Unauthorized Open 5	Virtual Entity ID: bbbbt2 Customer... 7259090204 Entity Name Rebo Authorized Open 1	Virtual Entity ID: TESTT56 Customer... 000462 Entity Name Test56 Authorized Open 1	Virtual Entity ID: MASKD01 Customer... 020202 Entity Name MASKD01 Unauthorized Open 2	Virtual Entity ID: FRGET30 Customer... 020202 Entity Name FRGET30 Authorized Open 1
Virtual Entity ID: QQQQ12 Customer... 020202 Entity Name dtr Unauthorized In Progress 1	Virtual Entity ID: PCTST02 Customer... 020202 Entity Name PCTST02 Authorized Open 1	Virtual Entity ID: MNVBU66 Customer... 000462 Entity Name MNVBU66 Authorized Open 1	Virtual Entity ID: FILMA09 Customer... 020202 Entity Name FileTest Authorized Closed 3	Virtual Entity ID: ABCDE99 Customer... 000462 Entity Name ABCDE99 Authorized Open 1

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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: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none">• 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 systematic 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

The screenshot shows the 'Create Virtual Multi-Currency Account' interface. It includes input fields for Customer Number, Customer Name, Virtual Multi-Currency Account Number, and Account Description. Below these is a 'View Accounts' button and a 'Real Account List' section with a dropdown and close button. Further down are fields for Real Account Number, Real Account Name, Currency, and Branch. A 'Default' toggle switch is located at the bottom left, and 'Cancel' and 'Save' buttons are at the bottom right.

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

Note

The fields marked as **Required** 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.

- Click **+** to add a row and provide the required details.
- Click **Save** to save the details.

The user can view the configured virtual multi-currency account in the [View Virtual Multi-Currency Account](#).

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

6.2 View Virtual Multi-Currency Account

This topic describes the systematic 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.

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

The screenshot displays the 'View Virtual Multi-Currency Account' window. It features a search bar at the top left and a list of 10 account records arranged in two rows of five. Each record card shows the 'Virtual Multi-Currency Account Number', 'Customer...' (with a truncated value), 'Authorization Status' (with a dropdown icon), and 'Record Status' (with a dropdown icon). A pagination bar at the bottom indicates 'Page 1 of 12 (1 - 10 of 114 items)' with navigation controls.

Virtual Multi-Currency Account Number	Customer...	Authorization Status	Record Status
1000098	020202	Unauthorized	Open
941884	020202	Authorized	Open
200549	020202	Unauthorized	Open
VMC251	000462	Authorized	Open
713007	020202	Authorized	Open
721957	020202	Unauthorized	Open
417590	020202	Unauthorized	Open
237072	020202	Unauthorized	Open
845990	020202	Unauthorized	Open
820030	020202	Unauthorized	Open

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: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • 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.

Note

Virtual account closure will fail at 'Accounts & Balances' stage if any charge posting for VA is in 'Pending' or 'Failed' status. Error message 'Charge is due for the account. Account cannot be closed' will be displayed in 'View Errors'.

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

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

Note

The fields marked as **Required** 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.

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

Create Account Closure

Errors & Overrides

Account Selection

Transfer Details

Account Details

Query

Customer Number

Virtual Entity

Virtual Account Number

Account Description

Branch Code

Currency

IBAN

Query

Virtual Account Number

Account Description

Current Balance

Mark for Closure

Customer Number

Currency

Branch Code

Actions

139510

USD

000

Cancel

Save & Close

Next

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

Create Account Closure

Errors & Overrides

Account Selection

Transfer Details

Transfer Details

Source Reference

Reference

000VACL180990Exk

000VACL180990Exk

Account Details

Virtual Account Number

Current Balance

Accrued Interest

Net Amount

Transfer Details

1000277

\$0.00

\$0.00

\$0.00

Not Required

Virtual Account Number

Current Balance

Accrued Interest

Net Amount

Transfer Details

1000271

\$30.00

\$0.00

\$30.00

Cancel

Back

Save & Close

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

Note

The fields marked as **Required** 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.
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.

- Click **Save and Close** to submit the account closure request.
The user can view the account closure request in [View Account Closure](#).
- Click **Cancel** to close the details without saving.

7.2 View Account Closure

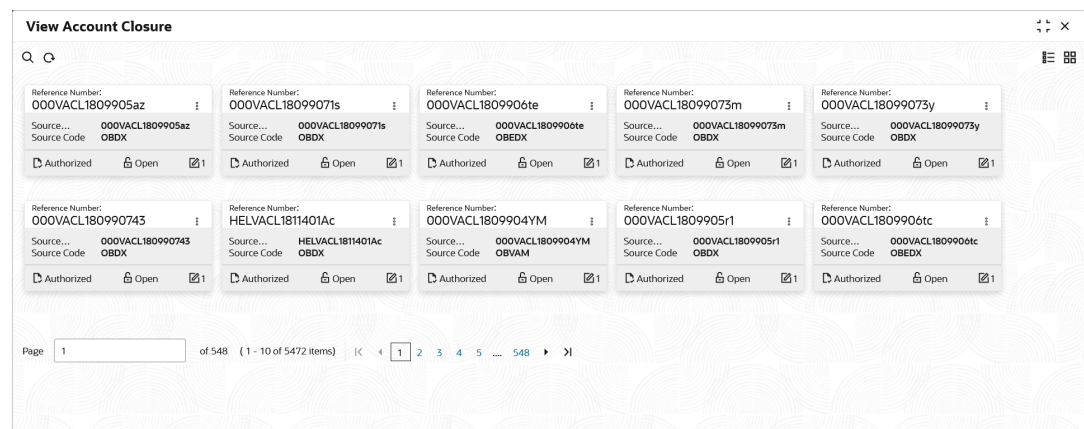
This topic describes the systematic instructions to view the list of closure requests initiated.

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.

- On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.
- 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.
Authorization Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • 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

Virtual Account Number	Reference	Customer	Current Status	IBAN
1000350	HELVACL1811400GE	000402	ABORTED	-
1000382	HELVACL1811400WH	000402	COMPLETED	GB0BOFA0001000382
1000602	HELVACL1811401Ad	000402	ABORTED	-
1000440	000VACL1809701gr	020202	COMPLETED	-
1000301	000VACL1809702LB	020202	COMPLETED	GB0BOFA0001140452
1000120	000VACL1809703ly	020202	ABORTED	-
1024066	000VACL180990426	003945	COMPLETED	-
1146042	000VACL1810007w2	003945	COMPLETED	-
chk661234567TRAED91d	000VACL1809908Bt	666666	COMPLETED	-
1000233	000VACL1809908Rx	141414	COMPLETED	GB0BOFA0001000233

Page 1 of 408 (1 - 10 of 4080 items) | 1 2 3 4 5 ... 408

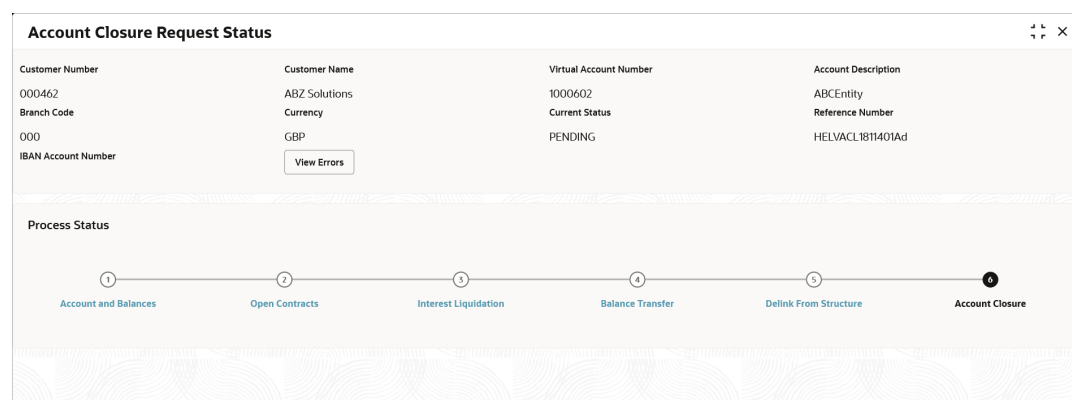
For more information on fields, refer to the field description table.

Table 7-5 Account Closure Status – Field Description

Field	Description
Virtual Account Number	Displays the virtual account number.
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: <ul style="list-style-type: none"> 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.
Process Status	Displays the process status.

4. Click **View Errors** to view the error details of a marked stage.
The **Error** popup screen displays.

Figure 7-7 Error

Error ×	
Error Code	Description
VAM-ACN-032	Account cannot be closed: Either Unauthorized debit/credit amount is not 0 or
Page 1 of 1 (1 of 1 items) < < 1 > > 	

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

Transaction postings on virtual accounts with zero net balance are not allowed while the account closure is pending/in-progress.

Transactions posting on virtual account (with an initial balance), after the balance transfer stage for which the closure request is in progress, will either be allowed or disallowed based on a parameter.

- **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

Create Account Input Errors and Overrides ✕

Customer Number <input type="text"/> <small>Required</small>	Customer Name	Virtual Entity ID	Virtual Entity Name
Account Currency	Branch Code <input type="text"/> 000	IBAN Required <input type="checkbox"/>	Virtual Account Number
IBAN Account Number	View Transactions View Balance View Interest Rates		

▼ **Correspondence Address**

☐ Copy Address from Entity

Address Line 1 <input type="text"/>	Address Line 2 <input type="text"/>	Address Line 3 <input type="text"/>	Address Line 4 <input type="text"/>
Country <input type="text"/> <small>Required</small>	Zip Code <input type="text"/>		

▼ **Structured or Hybrid Address**

☐ Copy Address from Entity

Department <input type="text"/>	Sub Department <input type="text"/>	Street Name <input type="text"/>	Building Number <input type="text"/>
Building Name <input type="text"/>	Floor <input type="text"/>	Post Box <input type="text"/>	Room <input type="text"/>
Post Code <input type="text"/>	Town Name <input type="text"/> <small>Required</small>	Town Location Name <input type="text"/>	District Name <input type="text"/>
Country Sub Division <input type="text"/>	Country <input type="text"/> <small>Required</small>		

Address Lines

Address Line 1 <input type="text"/>	Address Line 2 <input type="text"/>
--	--

Account Linkage

Real Account Linkage <input type="button" value="Structure Level"/> <input type="button" value="Account Level"/>	Structure Code	Structure Description	Parent Account Linkage
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Account Information

Account Description	Account Purpose <input type="text"/>	Balance Availability Own + Child	Fixed Amount in Pool Currency
Balance Check for Debits <input type="checkbox"/>	Debit Transaction Allowed <input type="checkbox"/>	Credit Transaction Allowed <input type="checkbox"/>	Account Frozen <input type="checkbox"/>
Overdraft Required <input type="checkbox"/>	Overdraft Amount	Overdraft Date Range <input type="text"/> ↔ <input type="text"/>	Interest Calculation <input type="checkbox"/>
Liquidity Management Allowed <input type="checkbox"/>	Sanction Check Status	Account Expiry Date <input type="text"/>	Account Expired <input type="checkbox"/>

Other Details

Account Opening Date	Account Closure Date	Last Activity Date	Account Activity Status
----------------------	----------------------	--------------------	-------------------------

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

Note

The fields marked as **Required** 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.
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. <ul style="list-style-type: none"> 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. <div> <i>Note</i> This field is mandatory if Structured Address Applicable is not selected. </div>
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. <div> <i>Note</i> This field is mandatory if Structured Address Applicable is not selected. </div>
Zip Code	Specify the zip code details of the address.
Structured or Hybrid Address	If Structured or Hybrid Address Applicable is selected in Create Bank Parameters , then the Structured or Hybrid 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.
Address Line 1	Specify the details for Address Line 1. When Address Line 1 is provided, it indicates that the address in a hybrid format.
Address Line 2	Specify the details for Address Line 1. When Address Line 2 is provided, it indicates that the address in a hybrid format.

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

Field	Description
Real Account Linkage	Select one of the options: <ul style="list-style-type: none"> • Structure Level: If selected, indicates the virtual account is linked to a real account through a structure • Account Level: If selected, indicates the virtual account is linked directly to a real account
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 . Note : This is applicable only during create virtual account
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 .
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 . Note : This is applicable only during create virtual account
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 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.
Balance Availability	Select one of the following options: <ul style="list-style-type: none"> • Own - This is applicable when Real Account Linkage is "Account Level". This indicates the available balance of the virtual account which will be own balance and any internal limits if available. • Own + Child - This is applicable when Real Account Linkage is "Structure Level". This indicates the available balance of the virtual account including contributions from child accounts and internal limits if available. • Total Pool - This is applicable when Real Account Linkage is "Structure Level". This indicates the virtual account can access the total pool balance regardless of its own balance or any contributions from child accounts. • Own + Child + Fixed Amount from Pool - This is applicable when Real Account Linkage is "Structure Level". This indicates the available balance of the virtual account including contributions from child accounts and a specified amount from the total pool balance.

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





Field	Description
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	<p>This is defaulted from the account product used.</p> <div>  Note This option can be disabled, but cannot enable it. </div>
Credit Transaction Allowed	<p>This is defaulted from the account product used.</p> <div>  Note This option can be disabled, but cannot enable it. </div>
Account Frozen	By default, this is disabled. If selected, indicates if the account is frozen.
Overdraft Required	<p>This is defaulted from the account product used.</p> <div>  Note This option can be disabled, but cannot enable it. </div>
Overdraft Amount	Specify the fixed amount that can be overdrawn by the account. This is applicable if overdraft is allowed.
Interest Calculation	<p>This is defaulted from the account product used.</p> <div>  Note This option can be disabled, but cannot enable it. </div>

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

Field	Description
Liquidity Management Allowed	<p>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.</p> <div> <p>Note</p> <p>Any maintenances on virtual accounts in Oracle® Banking Virtual Account Management Cloud Service or liquidity accounts in Oracle® Banking Liquidity Management Cloud Service will have independent life cycles in the respective systems.</p> </div>
Sanction Check Status	<p>System displays the sanction check status for the virtual account. The available options are :</p> <ul style="list-style-type: none"> • Success • Failed • Pending • Not Required <div> <p>Note</p> <p>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.</p> </div>
Account Expiry Date	<p>Select a future date to indicate the expiry date of virtual account. On the expiry date, the account is marked as expired. Transactions are restricted on expired virtual accounts.</p> <p>Note:For an expired account, user needs to either manually close the account or reactivate the account by modifying the expiry date to a future date.</p>
Account Expired	Displays the expiry status of virtual account.
Account Opening Date	Displays the account opening date for the virtual account.
Account Closure Date	Displays the account closure date for the virtual account.
Last Activity Date	Displays the last date on which a transaction was performed for the virtual account.
Account Status	This indicates the activity status of the virtual account and is determined based on the inactive days configured at the product level.

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

Account Transactions Enquiry

Customer Number: 150324 Transaction Date Range: March 9, 2018 ↔ April 9, 2018

Query Export

Virtual Account Number	Transaction Reference Number	Debit/Credit	Transaction Amount	Balance	Transaction Code	Transaction Date	Value Date	Additional Information	Recon Refere Numb
XYZUSD1234CHGT	000ZJNL1809902MB	Credit	\$200.00	\$200.00	000	April 9, 2018	April 9, 2018		
XYZUSD1234CHGT	000ZJNL1809902MC	Credit	\$30.00	\$230.00	000	April 9, 2018	April 9, 2018		
XYZUSD1234CHGT	000ZJNL1809902MD	Credit	\$500.00	\$730.00	000	April 9, 2018	April 9, 2018		

Page 1 of 1 (1-3 of 3 items) < 1 >

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.

Table 8-2 (Cont.) Account Transactions Enquiry – Field Description

Field	Description
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.

- 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.

- 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.
- Click **View Balance**.

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

Figure 8-3 Account Balance and Transactions

×

Account Balance & Transactions

Account Number

XYZUSD1234CHGT

Account Description

Charges Testing

Account Currency

USD

Current Balance

\$730.00

Available Balance

\$730.00

▼ 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

\$730.00

Unauthorized Credit

\$0.00

▼ Currency Wise Position ⓘ

USD\$730.00

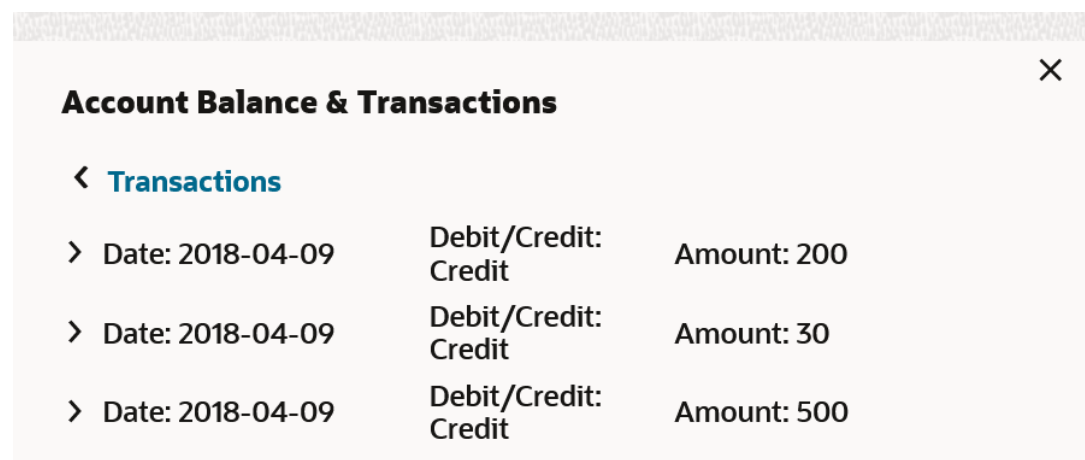
For more information on fields, refer to the field description table.

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.
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


Account Balance & Transactions			X
< Transactions			
> Date: 2018-04-09	Debit/Credit: Credit	Amount: 200	
> Date: 2018-04-09	Debit/Credit: Credit	Amount: 30	
> Date: 2018-04-09	Debit/Credit: Credit	Amount: 500	

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

Account Balance & Transactions

< Child Contributions

Child CCY	Contribution	Exchange Rate	Account CCY	Amount in Account CCY
No data to display.				

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.
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

Interest Product	Rate Description	Effective Date	Currency	Rate	Rate Code
Debit Interest Product					
Debit Interest Product					
Debit Interest Product					

Page 1 of 1 (1-3 of 3 items)

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](#).

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

8.2 View Account Input

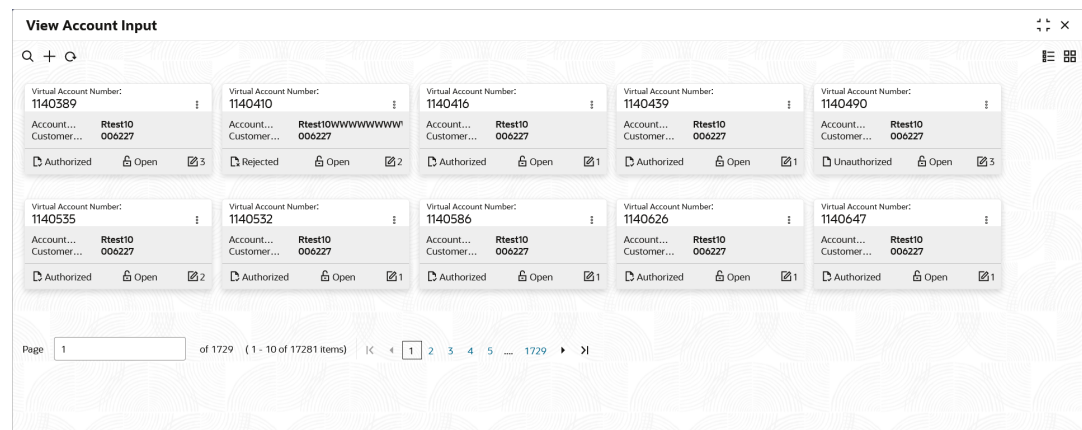
This topic describes the systematic instructions to view the list of configured virtual account.

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: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none"> • Open • Closed
Modification Number	Displays the number of modification performed on the record.

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

Create Account Structure

Customer Number <input type="text" value="000062"/>	Customer Name <input type="text" value="Customer FCUBS"/>	Structure Code <input type="text" value="STRUCT76"/>	Structure Description <input type="text" value="TEST STRUCTURE"/>
Header Account Number <input type="text" value="1146137"/>	Interest Calculation Required <input type="checkbox"/>		

Account Linkage

Account Linkage <input type="button" value="Real Account"/> <input type="button" value="Virtual MCA"/>	Real Account Number <input type="text" value="0010000620026"/>	Real Account Branch <input type="text" value="001"/>	Virtual Multi-Currency Account
--	--	--	---------------------------------------

Charge Account

Real Account Number <input type="text" value="0010000620015"/>	Real Account Name <input type="text" value="FCUBS Customer GBP_1"/>	Real Account Branch <input type="text" value="001"/>	Real Account Currency <input type="text" value="GBP"/>
--	---	--	--

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

Note

The fields marked as **Required** 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. The Balance Availability option of this virtual account must be "Total Pool".
Interest Calculation Required	If enabled, indicates the interest calculation required at the account structure level.
Account Linkage	Select one of the options below: <ul style="list-style-type: none"> • 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.

- 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

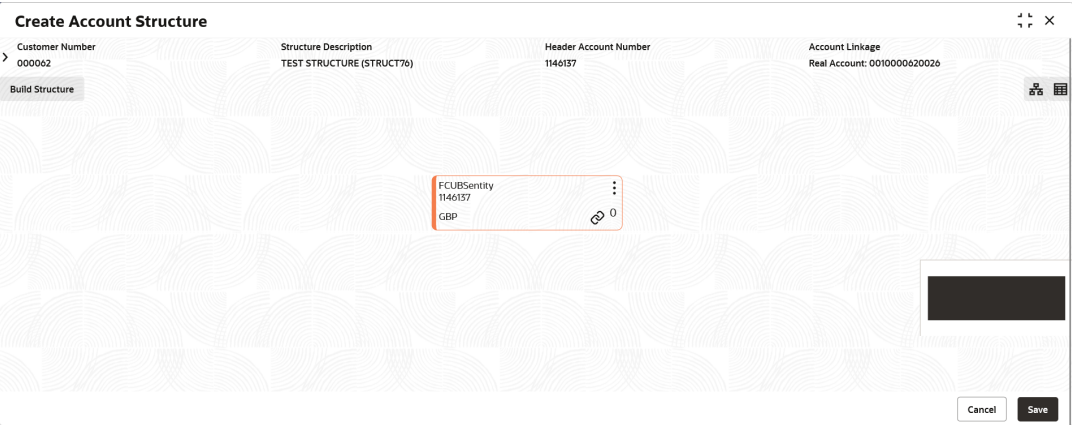
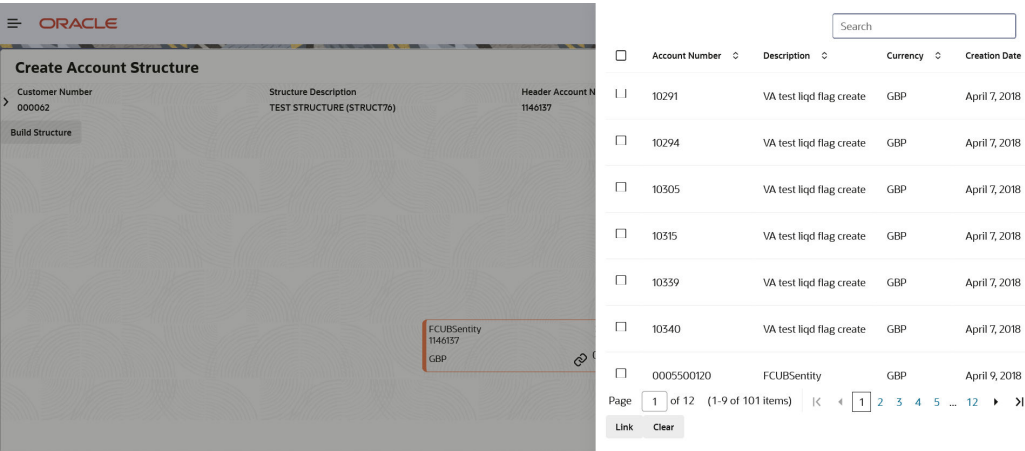


Diagram View

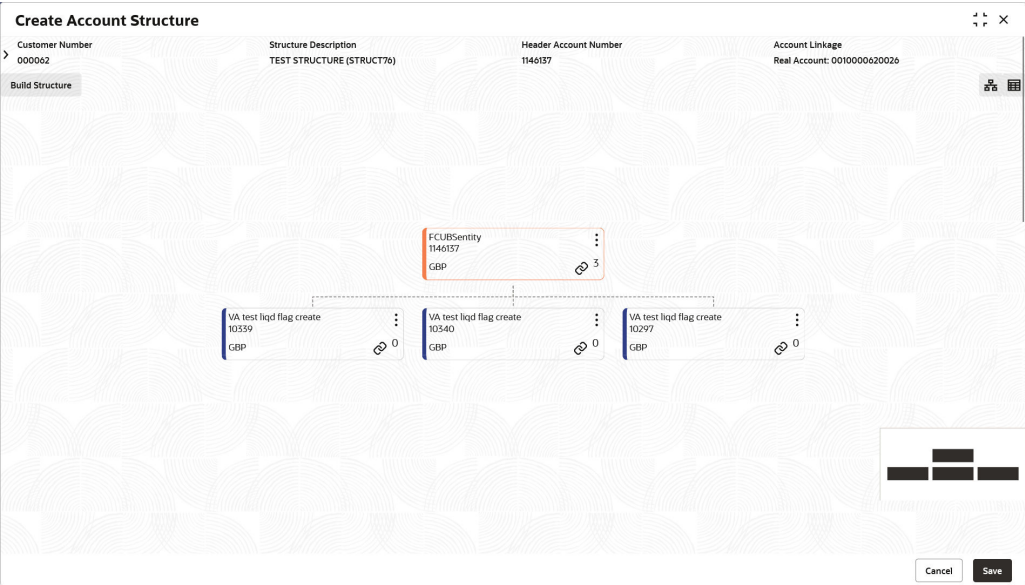
5. For **Diagram View**, follow the below steps:
- Click on the **Link** button to link the virtual accounts to the structure.

Figure 9-3 Create Account Structure - Diagram View - Link Account



- 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

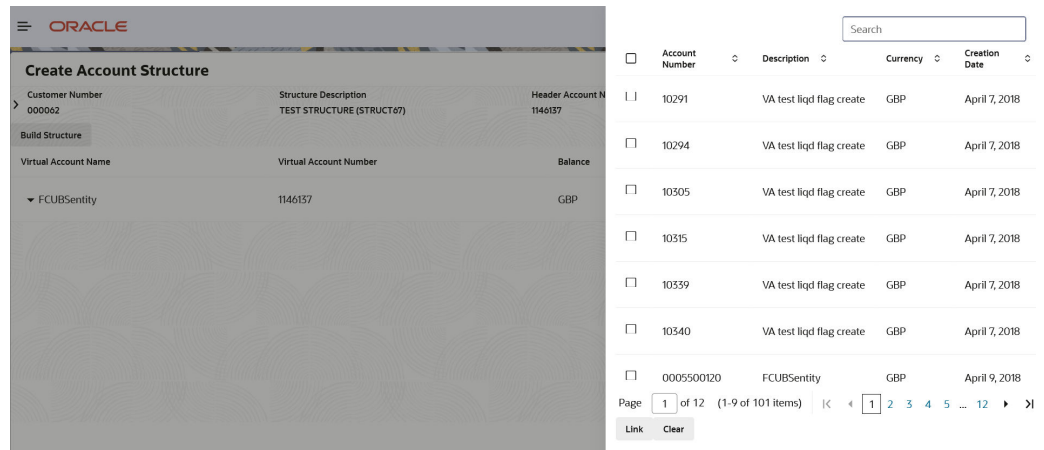
The detail view shows a table with the following columns: Virtual Account Name, Virtual Account Number, Balance, Accounts Linked, and Actions. The table contains one row of data for the 'FCUBSentity' account.

Virtual Account Name	Virtual Account Number	Balance	Accounts Linked	Actions
▼ FCUBSentity	1146137	GBP	0	

The interface includes a 'Build Structure' button, a 'Cancel' button, and a 'Save' button.

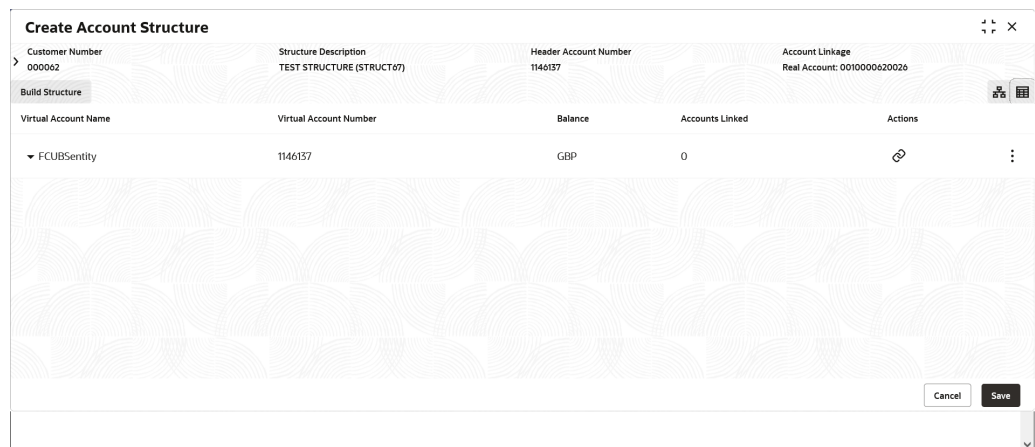
- b. Click **Link** button to link the virtual accounts to the structure.

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

Customer Number	Structure Code	Real Account...	Status	Count
020202	1234	000000020202	Authorized	2
000462	TreeStruct14AUTOR09	HEL0040200024	Unauthorized	8
000462	VMCStruct1AUTOR23	-	Authorized	1
020202	str103	000000020202	Unauthorized	2
000462	TreeStruct1AUTOR09	HEL0040200046	Authorized	3
020202	str201	000000020202	Authorized	1
221222	DEC	00002212220015	Authorized	1
PTY001	LINE	3456765410	Authorized	1
210223	ONE	00002102230018	Authorized	1
230223	JAN	00002302230018	Authorized	7

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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: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none">• Open• Closed
Modification Number	Displays the number of modification performed on the record.

Account Transaction and Balance Limits

This topic provides the information about the Account Transaction and Balance Limits maintenance.

The **Account Transaction and Balance Limits** enables the user to configure the account level restrictions where the restriction values are different from the one maintained at the customer account product level. It allows user to maintain specific transaction amount restrictions at a specific account level for the account currency. If the transaction limit restrictions are maintained at both the product and account level, the account level restrictions will be considered.

This topic contains the following subtopics:

- [Create Account Transaction and Balance Limits](#)
This topic describes the systematic instructions to configure the transaction amount limits at the account level for special cases where the account level transaction limits are different from that attached at an account product level.
- [View Account Transaction and Balance Limits](#)
This topic describes the systematic instructions to view the list of configured account transaction limits.

10.1 Create Account Transaction and Balance Limits

This topic describes the systematic instructions to configure the transaction amount limits at the account level for special cases where the account level transaction limits are different from that attached at an account product level.

If the transaction limits are maintained for the specific virtual account, it will take precedence over the transaction limits maintained at an account product level.

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 Transaction Limits**. Under **Account Transaction Limits**, click **Create Account Transaction and Balance Limits**.

The **Create Account Transaction and Balance Limits** screen displays.

Figure 10-1 Create Account Transaction and Balance Limits- Transaction Restrictions

Create Account Transaction and Balance Limits

Virtual Account Number: 1270942 Virtual Account Name: OBAENTITY

Transaction and Balance Limit Restrictions

Limit Code: QTNOV23 Description: QTNOV23

Transaction Restrictions Balance Restrictions

Restriction ID: DEBITS Description: DEBITS RESTRICTION

Number of Transactions Allowed: 2

Currency: SGD Allowed Amount: 60,000

Restriction ID: CREDITS Description: CREDITS RESTRICTION

Utilization

Restriction ID	Start Date	End Date	Number of Transactions Allowed	Utilized Count	Available Count	Allowed Amount	Utilized Amount	Available Amount
DEBITS	April 9, 2018	April 15, 2018	2	0	2	60000	0	60000
CREDITS	April 10, 2018	April 10, 2018	3	0	3	50000	0	50000

Page 1 of 1 (1-2 of 2 Items) |< < 1 > >|

Cancel Save

Figure 10-2 Create Account Transaction and Balance Limits - Balance Restrictions

Create Account Transaction and Balance Limits

Virtual Account Number: 1270942 Virtual Account Name: OBAENTITY

Transaction and Balance Limit Restrictions

Limit Code: QTNOV23 Description: QTNOV23

Transaction Restrictions **Balance Restrictions**

Currency: SGD Maximum Allowed Balance: 100000

Utilization

Restriction ID	Start Date	End Date	Number of Transactions Allowed	Utilized Count	Available Count	Allowed Amount	Utilized Amount	Available Amount
DEBITS	April 9, 2018	April 15, 2018	2	0	2	60000	0	60000
CREDITS	April 10, 2018	April 10, 2018	3	0	3	50000	0	50000

Page 1 of 1 (1-2 of 2 Items) |< < 1 > >|

Cancel Save

- Specify the fields on **Create Account Transaction Limits** screen.

Note

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

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

Table 10-1 Create Account Transaction and Balance Limits – Field Description

Field	Description
Virtual Account Number	Click Search icon to view and select the account number for which a specific transaction limit needs to be maintained.
Virtual Account Name	Displays the name of the selected Virtual account.
Transaction Limit Restrictions	Displays the following fields to attach the transaction limits for the selected virtual account.
Limit Code	Displays the limit code maintained at the product level for the selected Virtual Account.
Description	Displays the description of the selected limit code.
Transaction Restrictions	Displays the following fields, if Transaction Restrictions is selected.
Restriction ID	Displays the Restriction ID(s) maintained for the limit rule attached to the limit code.
Description	Displays the description of the specific Restriction ID.
Number of Transaction Allowed	Specify the number of transactions allowed for the specific Restriction ID(s). By default, the system displays the value maintained at the product level.
Currency	Displays the currency details
Allowed Amount	Displays the Amount allowed for the Specific restriction.
Balance Restrictions	Displays the following fields, if Balance Restrictions is selected.
Currency	Displays the currency details Note: This field will be displayed only Balance restrictions is selected
Allowed Amount	Displays the balance amount allowed for the restriction ID for the specific period based on customer account product or account level if maintained. Note: This field will be displayed only Balance restrictions is selected
Utilization	Displays the following fields to view the current transaction limit utilization for the Virtual Account.
Restriction ID	Displays the restriction ID(s) applicable for the virtual account.
Start Date	Displays the start date of the current restriction period. This is based on period configured for the respective restriction ID in the limit rule.
End Date	Displays the end date of the current restriction period. This is based on period configured for the respective restriction ID in the limit rule.
Number of Transaction Allowed	Displays the number of transactions allowed for the specific restriction ID and period.
Utilized Count	Displays the current utilization of transaction limit for the specific restriction ID and period.
Available Count	Displays the available transaction limit for the specific restriction ID and period.
Allowed Amount Count	Displays the amount allowed for the restriction ID for the specific period based on customer account product or account level if maintained.

Table 10-1 (Cont.) Create Account Transaction and Balance Limits – Field Description

Field	Description
Utilized Amount Count	Displays the current utilized of amount for the specific restriction ID and period.
Available Amount	Displays the available amount for the specific restriction ID and period.

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

The user can view the configured account transaction limits in the [View Account Transaction and Balance Limits](#).

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

10.2 View Account Transaction and Balance Limits

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

The user can configure the transaction and Balance limits at the account level using the [Create Account Transaction and Balance Limits](#).

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

- On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.
- Under **Accounts**, click **Account Transaction Limits**. Under **Account Transaction Limits**, click **View Account Transaction and Balance Limits**.

The **View Account Transaction and Balance Limits** screen displays.

Figure 10-3 View Account Transaction and Balance Limits

View Account Transaction and Balance Limits			
Virtual Account Number: 1000774 Limit Code LIMCD1 Unauthorized Open 15	Virtual Account Number: 1146458 Limit Code LMCODE3 Unauthorized Open 1	Virtual Account Number: TEST Limit Code TEST Unauthorized Open 1	Virtual Account Number: 1146272 Limit Code LMCODE5 Unauthorized Open 2
Virtual Account Number: 1000776 Limit Code LIMCD1 Unauthorized Open 3	Virtual Account Number: 1146380 Limit Code TXNLIMIT Authorized Open 1	Virtual Account Number: 9069999 Limit Code QTNV23 Authorized Open 1	Virtual Account Number: 1146425 Limit Code MSP Authorized Open 183

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

Table 10-2 View Account Transaction and Balance Limits – Field Description

Field	Description
Virtual Account Number	Displays the virtual account number.
Limit Code	Displays the limit code maintained for the virtual account.
Authorization Status	Displays the authorization status of the record. The options are: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none">• Open• Closed
Modification Number	Displays the number of modification performed on the record.

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 systematic 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.

11.1 Create Adhoc Interest Liquidation

This topic describes the systematic 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 11-1 Create Adhoc Interest Liquidation

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

Note

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

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

Table 11-1 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.

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

The user can view the adhoc interest liquidation details in [View Adhoc Interest Liquidation](#).

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

11.2 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.

- On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.
- Under **Accounts**, click **Adhoc Interest Liquidation**. Under **Adhoc Interest Liquidation**, click **View Adhoc Interest Liquidation**.

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

Figure 11-2 View Adhoc Interest Liquidation

View Adhoc Interest Liquidation					
Reference: HELVAIL181140001	Reference: HELVAIL181140002	Reference: HELVAIL181140004	Reference: HELVAIL181140005	Reference: HELVAIL181140006	
Virtual Accou... 1000939	Virtual Accou... 1000939	Virtual Accou... 1000939	Virtual Accou... 1000939	Virtual Accou... 1000939	
Source Code OBVAM	Source Code OBVAM	Source Code OBVAM	Source Code OBVAM	Source Code OBVAM	
Currency GBP	Currency GBP	Currency GBP	Currency GBP	Currency GBP	
Accrued... 10	Accrued... 20	Accrued... 30	Accrued... 40	Accrued... 50	
Authorized Liquidated	Authorized Liquidated	Authorized Liquidated	Rejected Expired	Authorized Liquidated	
Reference: 000VAIL1809902zb	Reference: 000VAIL1818071h	Reference: 000VAIL1809908qb			
Virtual Accou... 1000960	Virtual Accou... 1146268	Virtual Accou... 1146268			
Source Code OBVAM	Source Code OBVAM	Source Code OBVAM			
Currency GBP	Currency GBP	Currency GBP			
Accrued... -12	Accrued... -	Accrued... -			
Unauthorized Active	Unauthorized Active	Unauthorized Active			

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

Table 11-2 View Adhoc Interest Liquidation – Field Description

Field	Description
Reference	Displays the reference number.

Table 11-2 (Cont.) View Adhoc Interest Liquidation – Field Description

Field	Description
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: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Transaction Status	Displays the status of the record. The options are: <ul style="list-style-type: none">• Active• Expired• Liquidated

12

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.

12.1 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 12-1 Create Internal Credit Line

Create Internal Credit Line Errors & Overrides

Customer Number Required Customer Name Line ID Required Description

Line Currency Required Line Branch Required

Amount and Availability

Line Amount Required Line Date Range Available ☒

Utilization

Utilization Status	Utilized Amount	Amount Utilized Today	Utilization Details
No data to display			
	Available Amount	Date of First Utilization	
	Maximum Available Amount	Date of Last Utilization	

Cancel Save

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

Note

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

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

Table 12-1 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.

Table 12-1 (Cont.) Create Internal Credit Line – Field Description

Field	Description
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.

- Click **Utilization Details** to view all the utilization details of the internal credit line.
- Click **Save** to save the details.

The user can view the configured internal credit line in the [View Internal Credit Line](#).

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

12.2 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.

- On **Home** screen, click **Virtual Account Management**. Under **Virtual Account Management**, click **Accounts**.
- Under **Accounts**, click **Internal Credit Line**. Under **Internal Credit Line**, click **View Internal Credit Line**.

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

Figure 12-2 View Internal Credit Line

The screenshot shows the 'View Internal Credit Line' interface. It features a search bar at the top left and a list of credit lines in a grid. Each credit line entry includes the Customer Number, Line Currency, Line Id, and a status icon (e.g., Unauthorized, Authorized, Open, Closed) with a count. The grid is organized into two rows of five items each. At the bottom, there is a pagination bar showing 'Page 1 of 3 (1 - 10 of 24 items)' and navigation controls.

Customer Number	Line Currency	Line Id	Status	Count
000462	GBP	INTCREDLINE2150	Unauthorized	3
000062	GBP	SR01	Authorized	3
66666	AED	TUSHSR	Authorized	1
020202	GBP	L234	Authorized	1
000062	GBP	KOP00	Authorized	1
000062	GBP	TM01	Authorized	1
000462	GBP	NILE100	Authorized	1
020202	USD	1234	Unauthorized	1
000462	EUR	INTCREDLINE2137	Authorized	1
000462	GBP	INTCREDLINE2011	Authorized	3

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

Table 12-2 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: <ul style="list-style-type: none">• Authorized• Rejected• Unauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none">• Open• Closed
Modification Number	Displays the number of modification performed on the record.

13

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.

13.1 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 13-1 Create Line Account Linkage

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

Note

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

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

Table 13-1 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: <ul style="list-style-type: none">• 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.

13.2 View Line Account Linkage

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

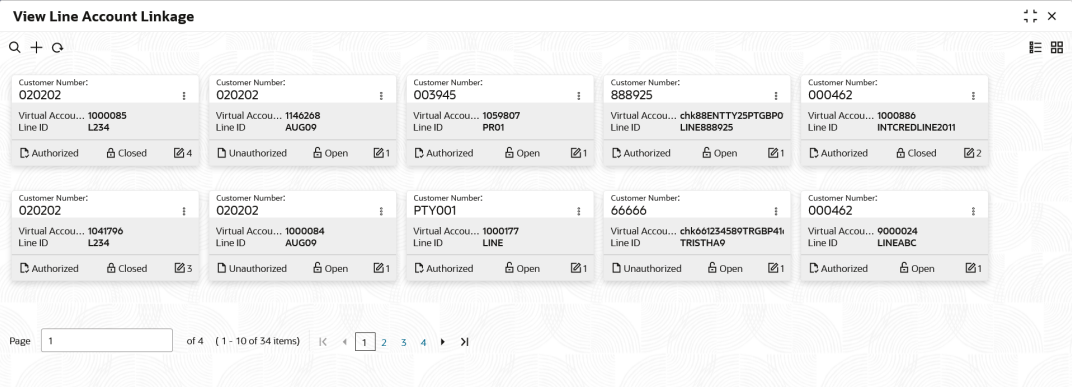
The user can configure the line account linkage using the [Create Line Account Linkage](#).

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 13-2 View Line Account Linkage



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

Table 13-2 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: <ul style="list-style-type: none">AuthorizedRejectedUnauthorized
Record Status	Displays the status of the record. The options are: <ul style="list-style-type: none">OpenClosed
Modification Number	Displays the number of modification performed on the record.

14

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.

14.1 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 14-1 Update Sanction Status

The screenshot shows the 'Update Sanction Status' interface. It includes a search bar for 'Account Number', a 'Customer Number' field with the value '020202', an 'Account Description' section with 'ABCEntity' and 'Reference Number', a 'Current Sanction Status' dropdown set to 'Failed', a 'Source Reference Number' field, a 'New Sanction Status' dropdown set to 'Success', and a 'Remarks' text area. 'Cancel' and 'Save' buttons are at the bottom right.

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

Note

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

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

Table 14-1 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: <ul style="list-style-type: none"> • 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](#).

14.2 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 14-2 View Sanction Status

The screenshot shows the 'View Sanction Status' interface. It features a search bar at the top left and a list of 10 virtual account cards arranged in two rows of five. Each card displays the Customer Number, Virtual Account Reference, and the current sanction status (e.g., Unauthorized, Authorized). Below the grid, there is a pagination bar indicating 'Page 1 of 12 (1 - 10 of 120 items)' with navigation arrows and a list of page numbers (1, 2, 3, 4, 5, ..., 12).

Customer Number	Virtual Account Reference	Current Status	New Status
000062	10140 000VASC180990A99	Unauthorized	Authorized
020202	1000350 HELVASC18114008T	Authorized	Authorized
020202	1000120 000VASC180970085	Authorized	Authorized
000462	1000382 HELVASC1811400GB	Authorized	Authorized
006227	1000301 000VASC1809702TJ	Authorized	Authorized
006227	1159701 000VASC180990Bxv	Authorized	Authorized
000062	10040 000VASC18097000D	Authorized	Authorized
006227	1159706 000VASC180990BY0	Authorized	Authorized
000462	1000331 HELVASC18114008G	Authorized	Authorized
020202	0159013 000VASC180990F5d	Authorized	Authorized

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

Table 14-2 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: <ul style="list-style-type: none"> • Authorized • Rejected • Unauthorized

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

Figure 14-3 Sanction Check Status

Account Number	Account Description	Current Sanction Status	New Sanction Status
1000120	ABCEntity	Failed	

Customer Number: 020202 Reference Number: 000VASC180970085

Remarks: Auto Authorize

Audit

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

Table 14-3 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 codes and messages found in the application.

Table A-1 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.
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

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

Screen Name	Error Code	Error Message
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
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

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

Screen Name	Error Code	Error Message
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
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

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

Screen Name	Error Code	Error Message
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
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

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

Screen Name	Error Code	Error Message
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
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

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

Screen Name	Error Code	Error Message
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
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

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

Screen Name	Error Code	Error Message
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
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

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

Screen Name	Error Code	Error Message
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
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

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

Screen Name	Error Code	Error Message
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)
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

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

Screen Name	Error Code	Error Message
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
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

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

Screen Name	Error Code	Error Message
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.
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

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

Screen Name	Error Code	Error Message
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
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

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

Screen Name	Error Code	Error Message
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
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

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

Screen Name	Error Code	Error Message
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
Customer Account Product	VAM-COD-111	The Limit Code cannot be changed as Account Level Restriction exists for Virtual Accounts using this Account Product.
Customer Account Product	VAM-COD-112	Limit Code is invalid
Account Transaction Limit	VAM-ATR-01	Please provide mandatory values for Virtual Account, Limit Code, Restriction Details
Account Transaction Limit	VAM-ATR-02	Invalid virtual account number
Account Transaction Limit	VAM-ATR-03	Limit Code provided doesn't match with the value maintained at Account Product
Account Transaction Limit	VAM-ATR-04	Key fields should not be modified
Account Transaction Limit	VAM-ATR-05	Invalid Limit code
Account Transaction Limit	VAM-ATR-06	Restrictions provided doesn't match with those maintained at Limit Code
Account Transaction Limit	VAM-ATR-07	Count should be greater than 0
Account Transaction Limit	VAM-ATR-08	Count should be greater than utilized count

B

Functional Activity Codes

Table B-1 List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Account Closure	VAM_FA_SAVE_VA_CLOSURE	NEW	Create a request to Close Virtual Account(s)
Account Closure	VAM_FA_GET_VA_CLOSURE	VIEW	Fetch the Virtual Account Closure Requests
Account Closure	VAM_FA_AUTHORIZE_VA_CLOSURE	AUTHORIZE	Authorize the Virtual Account Closure Request
Account Input	VAM_FA_VIRTUAL_ACCOUNT_CREATE	NEW	Create Virtual Account
Account Input	VAM_FA_VIRTUAL_ACCOUNT_VIEW	VIEW	View Virtual Account
Account Input	VAM_FA_VIRTUAL_ACCOUNT_MODIFY	UNLOCK	Modify Virtual Account
Account Input	VAM_FA_VIRTUAL_ACCOUNT_AUTHORIZE	AUTHORIZE	Authorize Virtual Account
Account Input	VAM_FA_VIRTUAL_ACCOUNT_DELETE	DELETE	Delete Virtual Account
Account Input	VAM_FA_VIRTUAL_ACCOUNT_REOPEN	REOPEN	Reopen Virtual Account
Account Structure	VAM_FA_VIRTUAL_ACCOUNT_MAP_CREATE	NEW	Create Virtual Account Structure
Account Structure	VAM_FA_VIRTUAL_ACCOUNT_MAP_VIEW	VIEW	View Virtual Account Structure
Account Structure	VAM_FA_VIRTUAL_ACCOUNT_MAP_MODIFY	UNLOCK	Modify Virtual Account Structure
Account Structure	VAM_FA_VIRTUAL_ACCOUNT_MAP_AUTHORIZE	AUTHORIZE	Authorize Virtual Account Structure
Account Structure	VAM_FA_VIRTUAL_ACCOUNT_MAP_CLOSE	CLOSE	Close Virtual Account Structure
Account Structure	VAM_FA_VIRTUAL_ACCOUNT_MAP_REOPEN	REOPEN	Reopen Virtual Account Structure
Account Transaction Limits	VAM_FA_VA_TXN_RESTRICTION_CREATE	NEW	Create Virtual Account Transaction Restriction
Account Transaction Limits	VAM_FA_VA_TXN_RESTRICTION_VIEW	VIEW	View Virtual Account Transaction Restriction
Account Transaction Limits	VAM_FA_VA_TXN_RESTRICTION_MODIFY	UNLOCK	Modify Virtual Account Transaction Restriction
Account Transaction Limits	VAM_FA_VA_TXN_RESTRICTION_AUTHORIZE	AUTHORIZE	Authorize Virtual Account Transaction Restriction
Account Transaction Limits	VAM_FA_VA_TXN_RESTRICTION_CLOSE	CLOSE	Close Virtual Account Transaction Restriction
Account Transaction Limits	VAM_FA_VA_TXN_RESTRICTION_REOPEN	REOPEN	Reopen Virtual Account Transaction Restriction

Table B-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Adhoc Interest Liquidation	EIE_FA_SAVE_INR_LIQ	NEW	Create an Adhoc Interest Liquidation record
Adhoc Interest Liquidation	EIE_FA_GETALL_INR_LIQ	VIEW	Fetch the Adhoc Interest Liquidation record
Adhoc Interest Liquidation	EIE_FA_AUTH_INR_LIQ	AUTHORIZE	Authorize an Adhoc Interest Liquidation record
Adhoc Interest Liquidation	EIE_FA_DELETE_INR_LIQ	DELETE	Delete an Adhoc Interest Liquidation record
Internal Credit Line	VAM_FA_CREATE_CR_LIMIT	NEW	Create Internal Credit Limit
Internal Credit Line	VAM_FA_GETALL_CR_LIMIT	VIEW	View Internal Credit Limit
Internal Credit Line	VAM_FA_MODIFY_CR_LIMIT	UNLOCK	Modify Internal Credit Limit
Internal Credit Line	VAM_FA_AUTH_CR_LIMIT	AUTHORIZE	Authorize Internal Credit Limit
Internal Credit Line	VAM_FA_CLOSE_CR_LIMIT	CLOSE	Close Internal Credit Limit
Internal Credit Line	VAM_FA_REOPEN_CR_LIMIT	REOPEN	Reopen Internal Credit Limit
Internal Credit Line	VAM_FA_DELETE_CR_LIMIT	DELETE	Delete Internal Credit Limit
Line Account Linkage	VAM_FA_CREATE_CR_ACCOUNT_LINKAGE	NEW	Create Credit Account Linkage
Line Account Linkage	VAM_FA_GETALL_CR_ACCOUNT_LINKAGE	VIEW	Get all Credit Account Linkage
Line Account Linkage	VAM_FA_MODIFY_CR_ACCOUNT_LINKAGE	UNLOCK	Modify Credit Account Linkage
Line Account Linkage	VAM_FA_AUTH_CR_ACCOUNT_LINKAGE	AUTHORIZE	Authorize Credit Account Linkage
Line Account Linkage	VAM_FA_CLOSE_CR_ACCOUNT_LINKAGE	CLOSE	Close Credit Account Linkage
Line Account Linkage	VAM_FA_REOPEN_CR_ACCOUNT_LINKAGE	REOPEN	Reopen Credit Account Linkage
Line Account Linkage	VAM_FA_DELETE_CR_ACCOUNT_LINKAGE	DELETE	Delete Credit Account Linkage
Sanction Status	VAM_FA_VA_SANCTION_CHECK_SAVE	NEW	Save Sanction Status Record
Sanction Status	VAM_FA_VA_SANCTION_CHECK_AUTHORIZE	AUTHORIZE	Authorize Sanction Status Record
Sanction Status	VAM_FA_VA_SANCTION_CHECK_DELETE_BY_ID	DELETE	Delete Sanction Status Record by ID
Account Facility	VAC_FA_VIRTUAL_ACCOUNT_FACILITY_CREATE	NEW	Create Virtual Account Facility
Account Facility	VAC_FA_VIRTUAL_ACCOUNT_FACILITY_VIEW	VIEW	View Virtual Account Facility
Account Facility	VAC_FA_VIRTUAL_ACCOUNT_FACILITY_MODIFY	UNLOCK	Modify Virtual Account Facility
Account Facility	VAC_FA_VIRTUAL_ACCOUNT_FACILITY_AUTHORIZE	AUTHORIZE	Authorize Virtual Account Facility

Table B-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Account Facility	VAC_FA_VIRTUAL_ACCOUNT_FACILITY_CLOSE	CLOSE	Close Virtual Account Facility
Account Facility	VAC_FA_VIRTUAL_ACCOUNT_FACILITY_REOPEN	REOPEN	Reopen Virtual Account Facility
Account Facility	VAC_FA_VIRTUAL_ACCOUNT_FACILITY_DELETE	DELETE	Delete Virtual Account Facility
Corporate Specific Account Number Range	VAM_FA_CORP_ACCOUNT_RANGE_NEW	NEW	Create Corporate Specific Account Number Range
Corporate Specific Account Number Range	VAM_FA_CORP_ACCOUNT_RANGE_VIEW	VIEW	View Corporate Specific Account Number Range
Corporate Specific Account Number Range	VAM_FA_CORP_ACCOUNT_RANGE_AMEND	UNLOCK	Amend Corporate Specific Account Number Range
Corporate Specific Account Number Range	VAM_FA_CORP_ACCOUNT_RANGE_AUTHORIZE	AUTHORIZE	Authorize Corporate Specific Account Number Range
Corporate Specific Account Number Range	VAM_FA_CORP_ACCOUNT_RANGE_CLOSE	CLOSE	Close Corporate Specific Account Number Range
Corporate Specific Account Number Range	VAM_FA_CORP_ACCOUNT_RANGE_REOPEN	REOPEN	Reopen Corporate Specific Account Number Range
Corporate Specific Account Number Range	VAM_FA_CORP_ACCOUNT_RANGE_DELETE	DELETE	Delete Corporate Specific Account Number Range
Customer Account Product	VAM_FA_VIRTUAL_ACCOUNT_PRODUCT_CREATE	NEW	Create Virtual Account Product
Customer Account Product	VAM_FA_VIRTUAL_ACCOUNT_PRODUCT_VIEW	VIEW	View Virtual Account Product
Customer Account Product	VAM_FA_VIRTUAL_ACCOUNT_PRODUCT_MODIFY	UNLOCK	Modify Virtual Account Product
Customer Account Product	VAM_FA_VIRTUAL_ACCOUNT_PRODUCT_AUTHORIZE	AUTHORIZE	Authorize Virtual Account Product
Customer Account Product	VAM_FA_VIRTUAL_ACCOUNT_PRODUCT_CLOSE	CLOSE	Close Virtual Account Product
Customer Account Product	VAM_FA_VIRTUAL_ACCOUNT_PRODUCT_REOPEN	REOPEN	Reopen Virtual Account Product
Customer Account Product	VAM_FA_VIRTUAL_ACCOUNT_PRODUCT_DELETE	DELETE	Delete Virtual Account Product
Virtual Entity	VAE_FA_ENTITY_CREATE	NEW	Create Virtual Entity
Virtual Entity	VAE_FA_ENTITY_VIEW	VIEW	View Virtual Entity
Virtual Entity	VAE_FA_ENTITY_MODIFY	UNLOCK	Modify an existing Virtual Entity
Virtual Entity	VAE_FA_ENTITY_AUTHORIZE	AUTHORIZE	Authorize Virtual Entity
Virtual Entity	VAE_FA_ENTITY_CLOSE	CLOSE	Close Virtual Entity
Virtual Entity	VAE_FA_ENTITY_REOPEN	REOPEN	Reopen Virtual Entity
Virtual Entity	VAE_FA_ENTITY_DELETE	DELETE	Delete Virtual Entity
Virtual Multi-Currency Account Group	VAC_FA_MCCY_ACCOUNT_GROUP_NEW	NEW	Create Virtual Multi-Currency Account Group
Virtual Multi-Currency Account Group	VAC_FA_MCCY_ACCOUNT_GROUP_VIEW	VIEW	View Virtual Multi-Currency Account Group

Table B-1 (Cont.) List of Functional Activity Codes

Screen Name/API Name	Functional Activity Code	Action	Description
Virtual Multi-Currency Account Group	VAC_FA_MCCY_ACCOUNT_GROUP_AMEND	AMEND	Amend Virtual Multi-Currency Account Group
Virtual Multi-Currency Account Group	VAC_FA_MCCY_ACCOUNT_GROUP_AUTHORIZE	AUTHORIZE	Authorize Virtual Multi-Currency Account Group
Virtual Multi-Currency Account Group	VAC_FA_MCCY_ACCOUNT_GROUP_AUTHQUERY	AUTHQUERY	Virtual Multi Currency Account Group Authquery
Virtual Multi-Currency Account Group	VAC_FA_MCCY_ACCOUNT_GROUP_CLOSE	CLOSE	Close Virtual Multi-Currency Account Group
Virtual Multi-Currency Account Group	VAC_FA_MCCY_ACCOUNT_GROUP_REOPEN	REOPEN	Reopen Virtual Multi-Currency Account Group
Virtual Multi-Currency Account Group	VAC_FA_MCCY_ACCOUNT_GROUP_DELETE	DELETE	Delete Virtual Multi-Currency Account Group

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 <ul style="list-style-type: none"> • 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.

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