Oracle® Banking Digital Experience

Corporate Bulk File Upload – Electronic Data Exchange User Manual

Release 25.1.1.0.0
G43797-01
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Oracle Banking Digital Experience   Corporate Bulk File Upload – Electronic Data Exchange User Manual, Release 25.1.1.0.0

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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Before you Begin

Kindly refer to our **Getting Started User Guide** for common elements, including Symbols and Icons, Conventions Definitions, and so forth.

Pre-requisites

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

Audience

This document is intended for the following audience:

- Customers
- Partners

Documentation Accessibility

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

Access to Oracle Support

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

Critical Patches

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

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

For more information on any related features, refer to the following documents:

- Oracle Banking Digital Experience Installation Manuals
- Oracle Banking Digital Experience Licensing Manuals

Conventions

The following text conventions are used in this document:

Convention	Meaning
boldface	Boldface type indicates graphical user interface elements associated with an action, or terms defined in text or the glossary.
italic	Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values.

Convention	Meaning
`monospace`	Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter.

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes; actual screens that appear in the application may vary based on selected browser, theme, and mobile devices.

Acronyms and Abbreviations

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

Table 1 Acronyms and Abbreviations

Abbreviation	Description
OBDX	Oracle Banking Digital Experience

Basic Actions

Most of the screens contain icons to perform all or a few of the basic actions. The actions which are called here are generic, and it varies based on the usage and the applicability. The table below gives a snapshot of them:

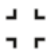
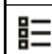
Table 2 Basic Actions and Descriptions

Action	Description
Back	In case you missed to specify or need to modify the details in the previous segment, click **Back** to navigate to the previous segment.
Cancel	Click **Cancel** to cancel the operation input midway without saving any data. You will be alerted that the input data would be lost before confirming the cancellation.
Next	On completion of input of all parameters, click **Next** to navigate to the next segment.
Save	On completion of input of all parameters, click **Save** to save the details.
Save & Close	Click **Save & Close** to save the data captured. The saved data will be available in **View Business Product** with *In Progress* status. You can work on it later by picking it from the **View Business Product**.
Submit	On completing the input of all parameters, click **Submit** to proceed with executing the transaction.
Reset	Click **Reset** to clear the data entered.
Refresh	Click **Refresh** to update the transaction with the recently entered data.
Download	Click **Download** to download the records in PDF or XLS format.

Symbols and Icons

The following are the symbols/icons you are likely to find in this guide:

Table 3 Symbols and Icons

Symbols and Icons	Description
	Add data segment
	Close
	Maximize
	Minimize
	Open a list
	Open calendar
	Perform search
	View options
	View records in a card format for better visual representation.
	View records in tabular format for better visual representation.

Post-requisites

After finishing all the requirements, please log out from the **Home** screen.

1

Oracle Banking Electronic Data Exchange for Corporates Integration Matrix

This topic describes whether a pre-integrated host interface is available for the transactions or not.

Table 1-1 Legends

Legend Type	Description
NH	No Host Interface Required.
✓	Pre integrated Host interface available.
X	Pre integrated Host interface not available.

Table 1-2 Transaction Host Integration Matrix

SR No	Transaction / Function Name	File Level Approval	Record Level Approval
1	File Upload for Oracle Banking ElectronicUpload for Payments - Oracle Banking Electronic Data Exchange for Corporates 14.7.2.0.0		
2	File Upload for Virtual Account Creation - Oracle Banking Electronic Data Exchange for Corporates 14.7.2.0.0		
3	File Upload for Virtual Account Closure - Oracle Banking Electronic Data Exchange for Corporates 14.7.2.0.0		
4	File Upload for Add Special Rates for Virtual Account - Oracle Banking Electronic Data Exchange for Corporates 14.7.2.0.0		

2

Uploaded Files Inquiry

This topic describes the Uploaded Files Inquiry functionality, which facilitates the viewing of bulk files uploaded through Oracle Banking Electronic Data Exchange for Corporates.

Corporates often look forward for an option to make multiple transactions and multiple maintenances quickly and conveniently through a single file upload typically for processing the salary of the corporate staff, for making the vendor payments or even for managing their Virtual Accounts through uploading a file. Salary payments, fund transfers, vendor payments are a few examples of financial transactions that can be supported through bulk file upload. Similarly upload of virtual account creation records is an example of a non-financial file upload.

- Uploaded Files Inquiry
  This topic describes the functionality that enables users to view files uploaded by the corporate via the Oracle Banking Electronics Data Exchange (OBEDX) application, specifically those files to which the user has access, along with the status of those files, all within the OBDX platform.

2.1 Uploaded Files Inquiry

This topic describes the functionality that enables users to view files uploaded by the corporate via the Oracle Banking Electronics Data Exchange (OBEDX) application, specifically those files to which the user has access, along with the status of those files, all within the OBDX platform.

- The search can be filtered on various parameters like status and file reference ID.
- The user can track the status of the file.
- The user can track file history and check Individual record details.

1. Perform anyone of the following navigation to access the **Uploaded Files Inquiry** screen.
   - From the **Corporate Dashboard** , click **Toggle menu** , click **Menu** and then click **File Upload**.

     Under **File Upload**, and then click **Uploaded Files Inquiry**.
   - From the **Corporate Dashboard** , click **Quick Links** , and then click **Uploaded Files Inquiry**.

The **Uploaded Files Inquiry** screen appears.

- Uploaded Files Inquiry – Search Filters
  This topic provides the systematic instructions to corporate users to search and view Host-to-Host files uploaded under their corporate account.
- Uploaded Files Inquiry – File Details
  This topic provides the systematic instructions to view the basic file details, such as name, status, and reference ID, as well as a record of the file's journey.
- FAQ

2.1.1 Uploaded Files Inquiry – Search Filters

This topic provides the systematic instructions to corporate users to search and view Host-to-Host files uploaded under their corporate account.

On accessing **Uploaded File Inquiry** option from the menu, user will be navigated to search screen which display various filter criteria to search and view the uploaded file with their respective status. Using this corporate user can search and view the Host-to-Host files that are uploaded under a corporate with the file identifier, date range, transaction type, transaction reference ID and view the record details under the same.

User can choose to view the details of the file by clicking on the File Reference ID or can even choose to search the files uploaded on previous days clicking search filters.

User is expected to provide at least two search parameters to get the better result.

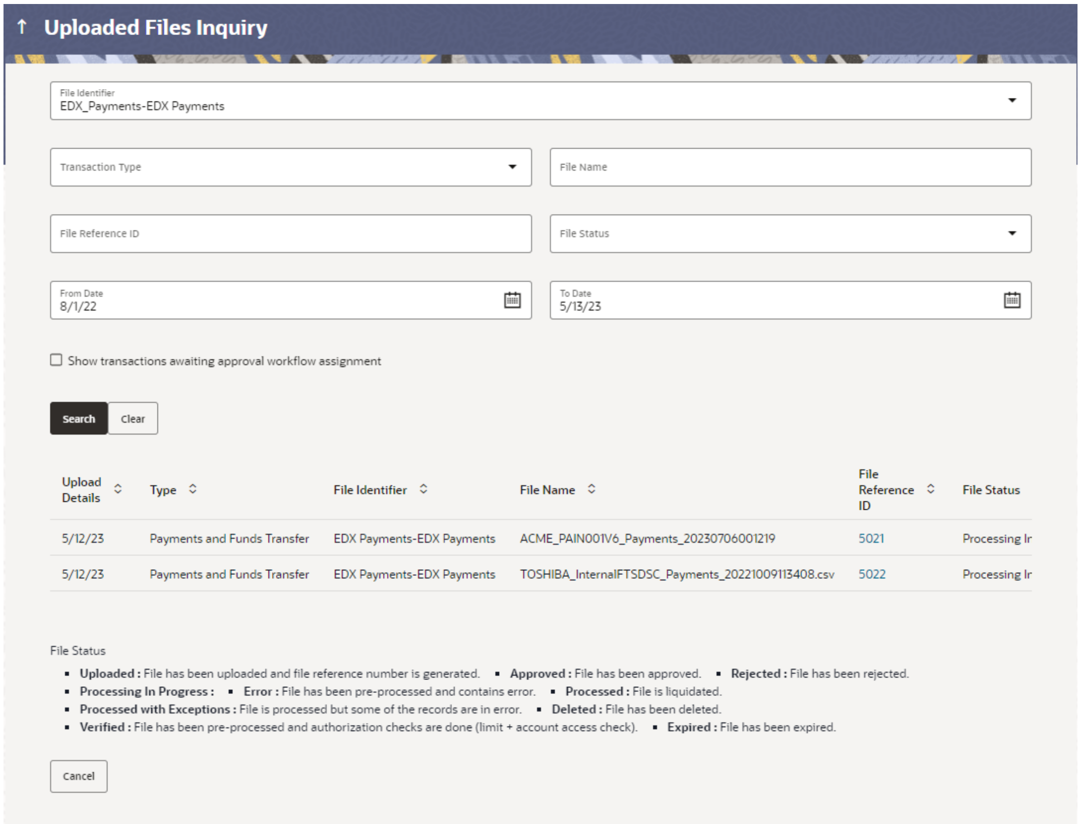
To search and view the Uploaded files:

1. Navigate to the **Uploaded Files Inquiry** screen.
2. Enter any two-search criteria in the search section.
3. Perform one of the following actions:
   - Click **Search**.

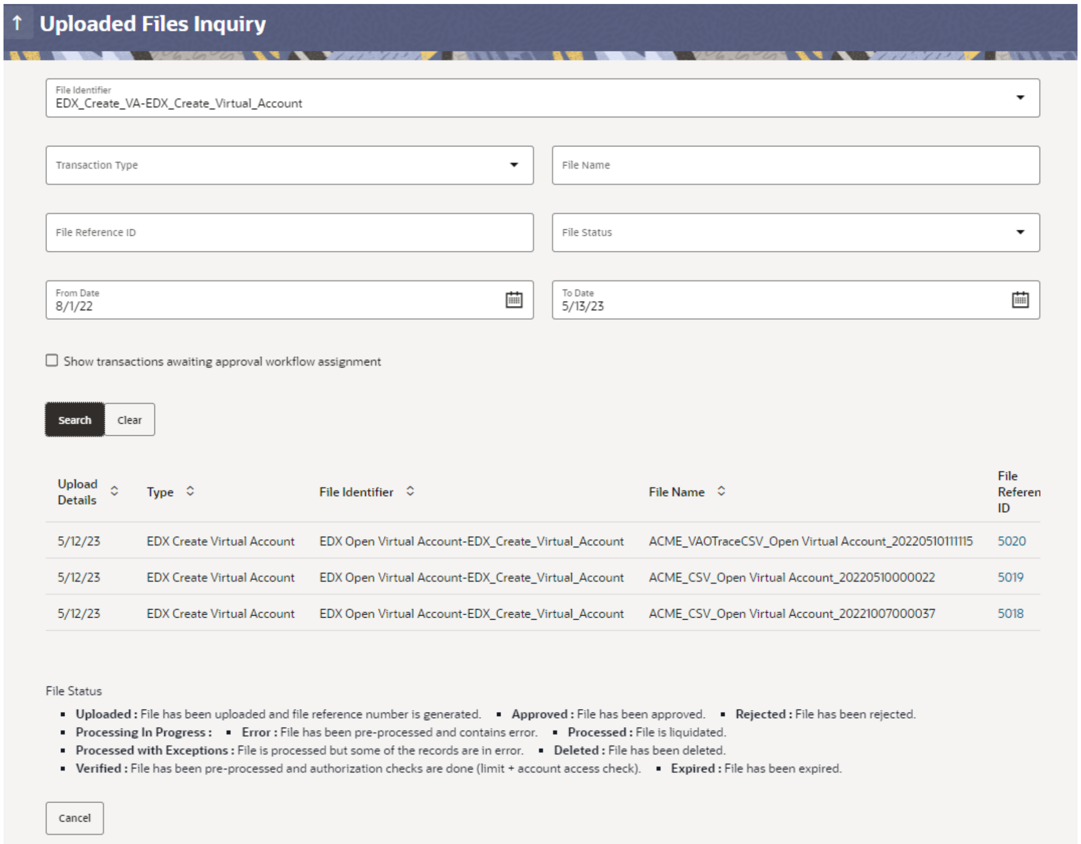
     The search results appear on the **Uploaded Files Inquiry** screen based on the search parameters.
   - Click **Clear** to reset the search criteria.
   - Click **Cancel** to close the search panel.

   1. **Payments - File template** to define the file identifiers for payments is EDX Payments.

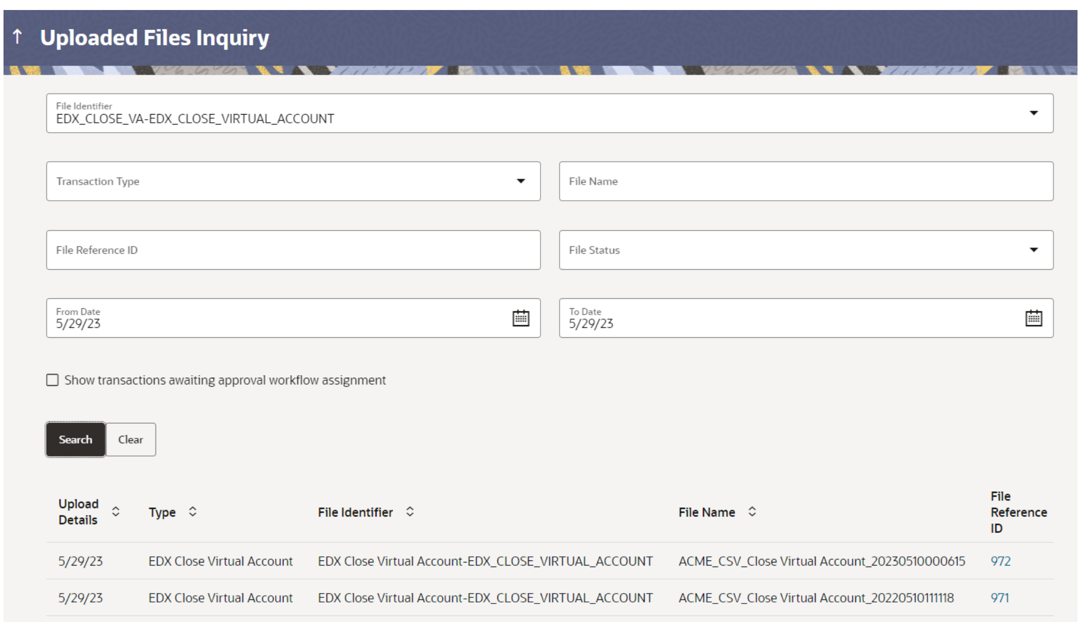
Figure 2-1 Uploaded Files Inquiry – Search



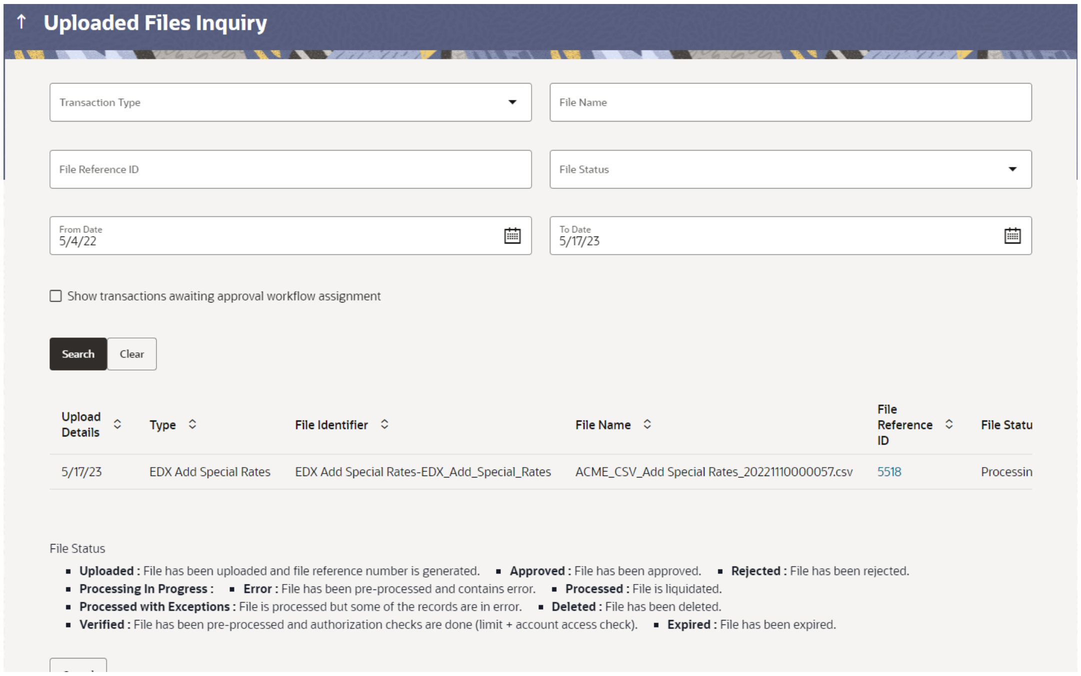
2. **Virtual Account Open – File template** to define the file identifiers for Virtual Account Open is EDX Open Virtual Account.



3. **Virtual Account Close – File template** to define the file identifiers for Virtual Account Close is EDX Close Virtual Account.



4. **Add Special Rates – File template** to define the file identifier for Add Special Rates is EDX Add Special Rates.



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

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

Table 2-1 Uploaded Files Inquiry – Search - Field Description

Field Name	Description
Search	
File Identifier	File identifier created earlier in order to identify the Host-to-Host File.
Transaction Type	Search with the transaction type associated with the file.
File Name	Search with the file name of the uploaded file.
File Reference ID	Search with the file reference number, which was generated while uploading the file.
File Status	Search with the status of the file uploads. • **Uploaded** • **Approved** • **Rejected** • **Processing In Progress** • **Error** • **Processed** • **Processed with Exceptions** • **Verified** • **Expired**
From Date	From Date, to search for an uploaded file, in the specified date range.
To Date	To Date, to search for an uploaded file, in the specified date range.
Search Results	

Table 2-1 (Cont.) Uploaded Files Inquiry – Search - Field Description

Field Name	Description
Upload Details	Displays the file upload date and time.
Type	Displays the transaction type of file uploaded
File Identifier	Displays the file identifier selected while uploading the Host-o-Host file.
File Name	Displays the name of the Host-o-Host file.
File Reference ID	Displays the file reference number generated after the file was uploaded.
File Status	Displays the status of the uploaded file. The file status could be: • **Uploaded**: File Uploaded and file reference number is generated. • **Verified**: File has been pre-processed and authorization checks done (limit + account access check). File is now Pending Approval. • **Error**: File has been pre-processed and contains error. The end of the life cycle of the file (File Level). • **Processing in Progress**: File is not yet liquidated. • **Rejected**: File has been rejected (File level). The end of the life cycle of the file. • **Approved**: File has been fully approved. • **Processed**: File is completely liquidated. • **Processed with exception**: File is partially liquidated – i.e. while some records are processed, others are not. • **Expired**: File has expired.

4. Click the **File Reference ID** link to view the details.

   The **Uploaded Files Inquiry - File Details** screen appears.

2.1.2 Uploaded Files Inquiry – File Details

This topic provides the systematic instructions to view the basic file details, such as name, status, and reference ID, as well as a record of the file's journey.

On clicking on the File Reference ID on the summary page, following screen is displayed to the user. File details section also shows the records of the file in a summarized view along with respective status of each record.

User can also choose to view the record details by clicking on the link available on each record. User gets directed to the screen, which shows the individual record details along with the file details using which the record was uploaded. Each record details is specific to the transaction type which user is inquiring.

To view the Host-to-Host file details:

1. Navigate to the **Uploaded Files Inquiry** screen.
2. Enter any two-search criteria in the search section, and click **Search**.

   The search results appear on the **Uploaded Files Inquiry** screen based on the search parameters.
3. Click the **File Reference ID** link to view the details.

   The **Uploaded Files Inquiry - File Details** screen appears.

Figure 2-2 Uploaded Files Inquiry – File Details (Payments)

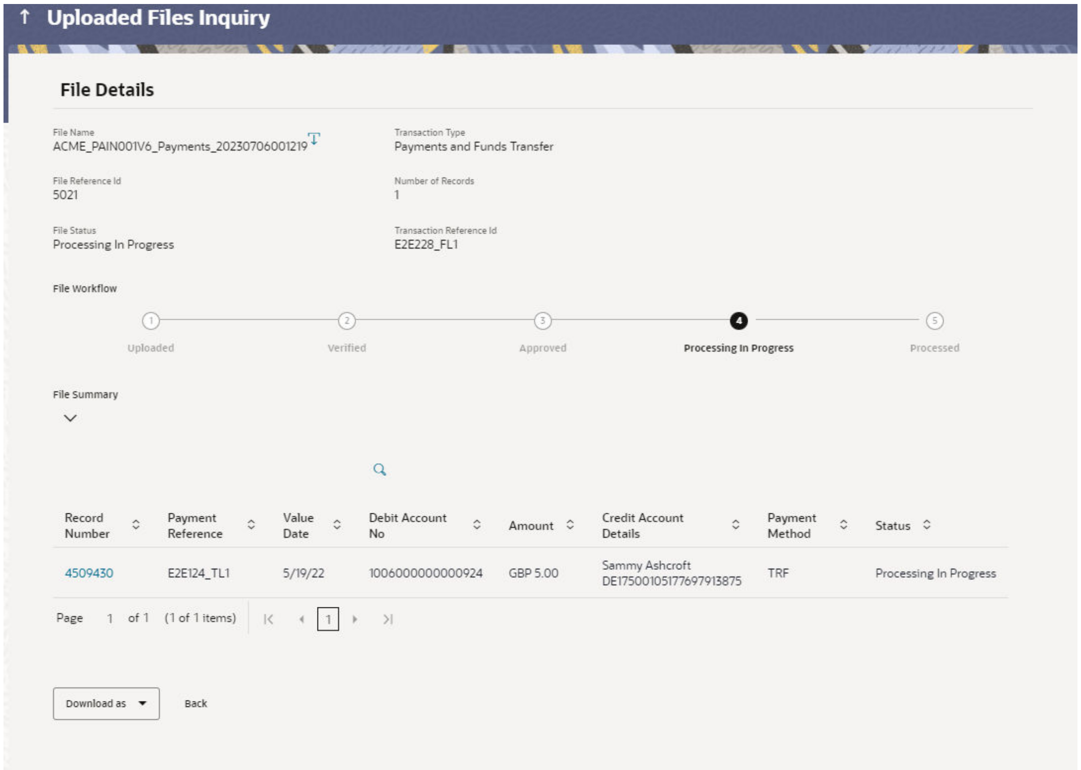


Figure 2-3 Uploaded Files Inquiry – File Details (Open Virtual Account)

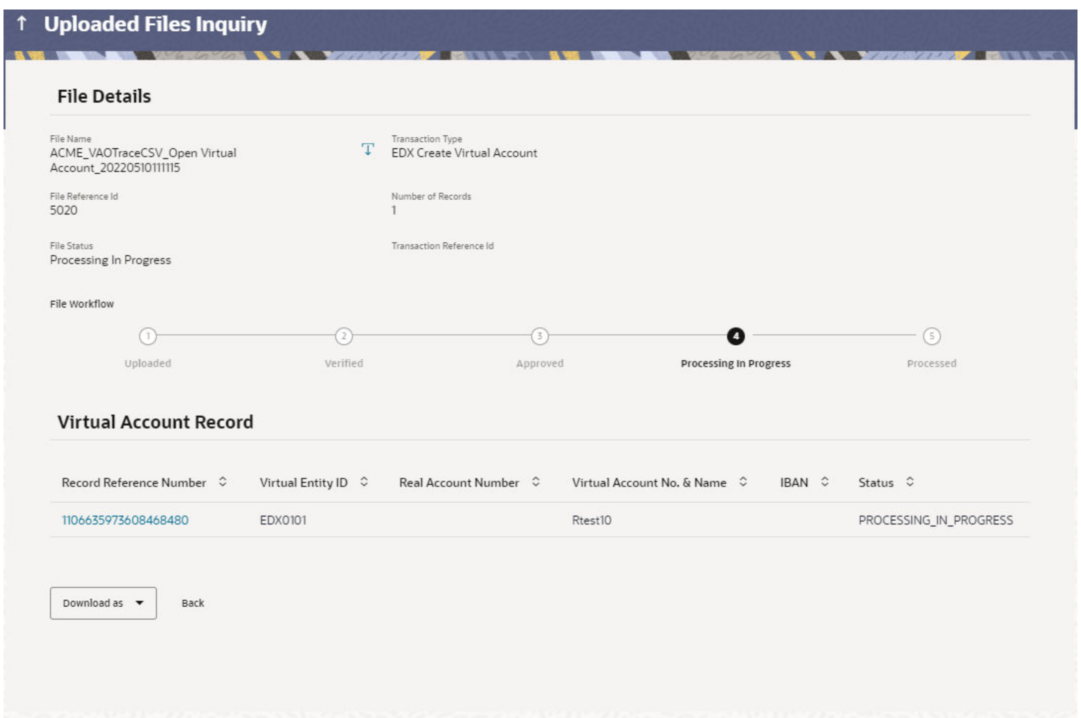
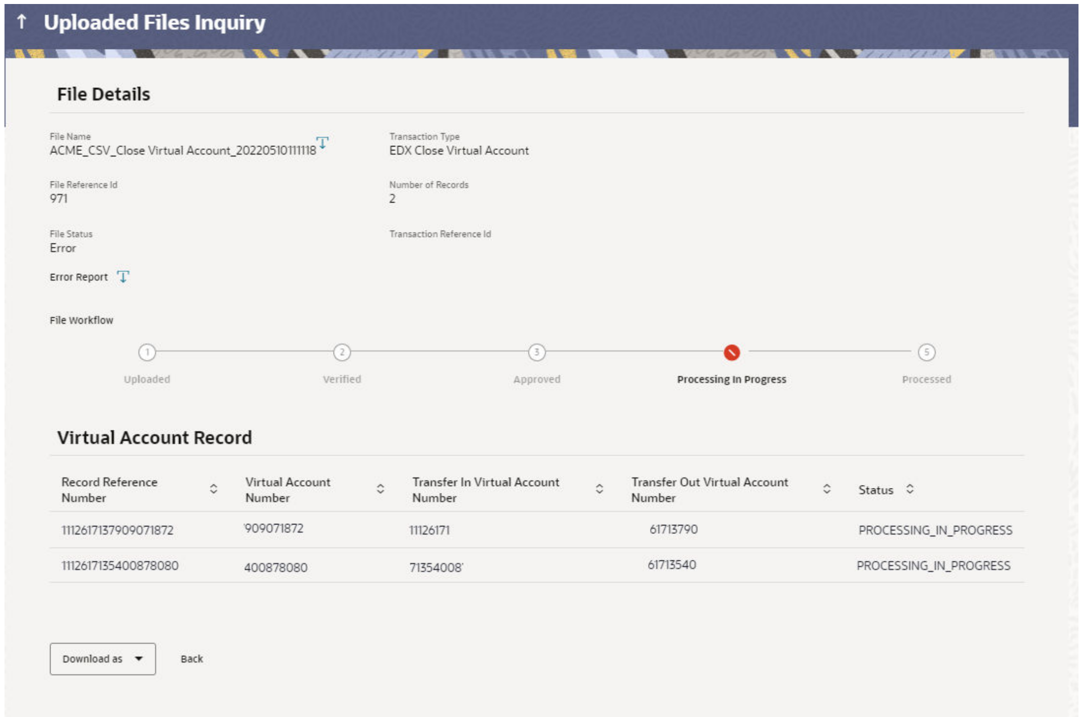


Figure 2-4 Uploaded Files Inquiry – File Details (Close Virtual Account)



Uploaded Files Inquiry – File Details (Add Special Rates)

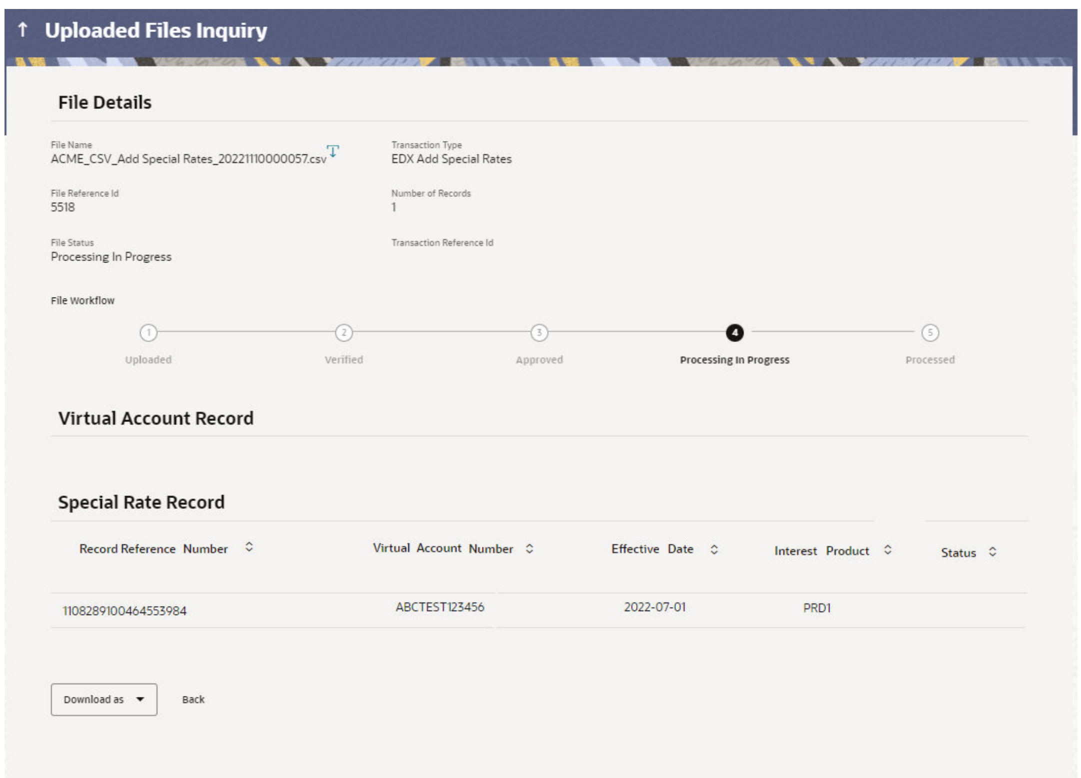


Figure 2-5 Record Detailed Screen (Payments)

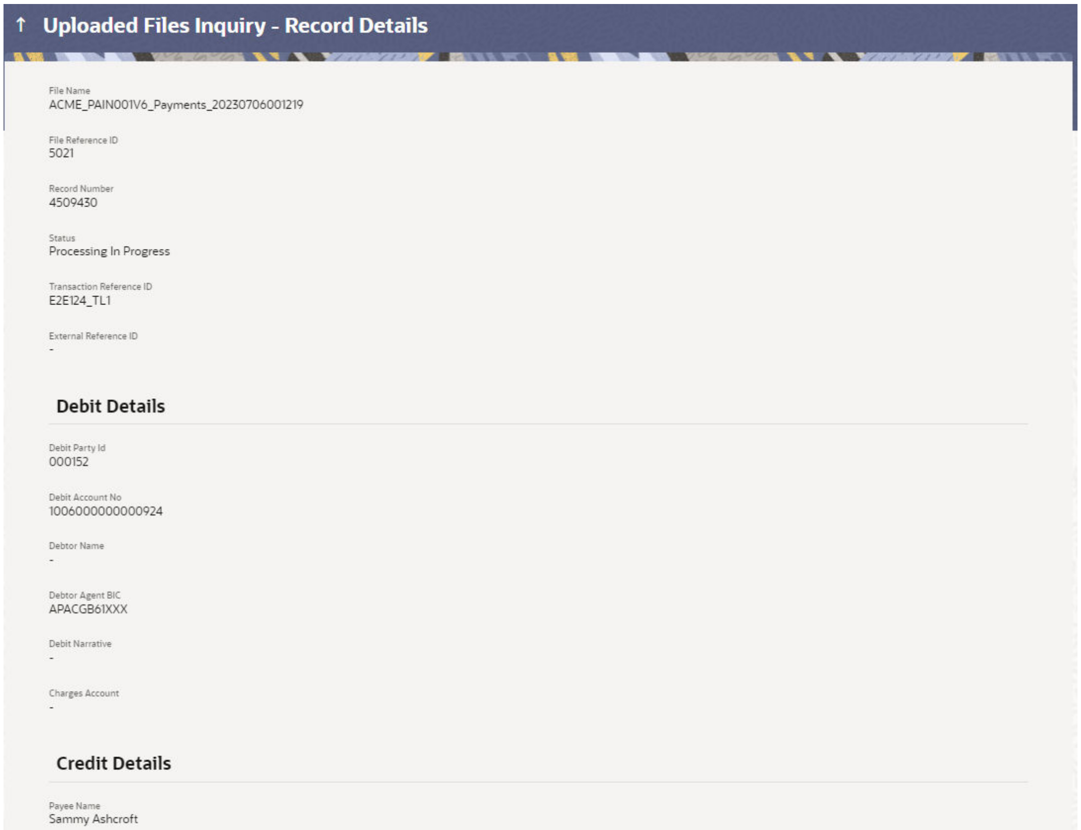


Figure 2-6 Record Detailed Screen (Open Virtual Account)

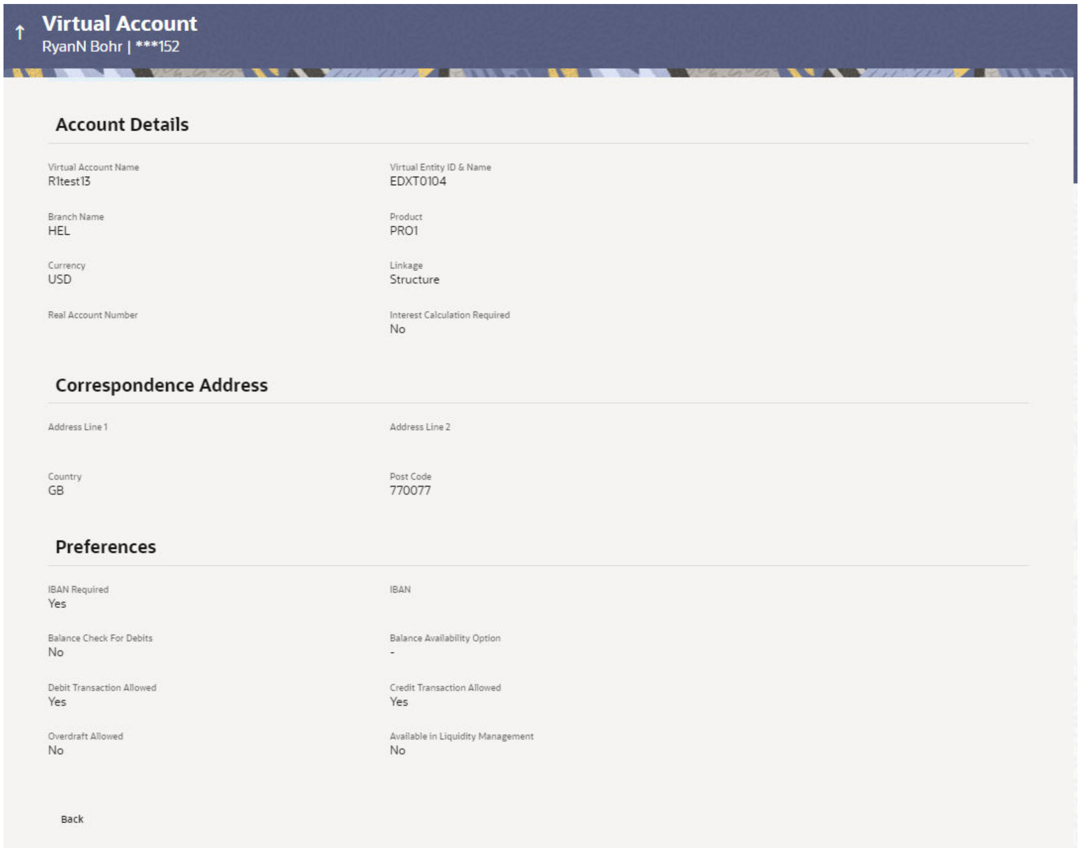


Table 2-2 Field Description

Field Name	Description
File Inquiry Detail Screen	
File Name	File name of the uploaded file.
File Reference ID	Displays the file reference number, which was generated while uploading the file.
File Status	Displays the status of the file uploads.
Transaction Type	Displays the transaction Name associated with the file
Number Of Records	Displays the total number of records uploaded as a part of the file.
Transaction Reference ID	Displays the Message ID present in the file.
Error File/Response File Download	Displays Error File or Response File based on the stage of the File
Search Filters for Payments	
Status	Search Record with the status of it: • **Verified** • **Processing In Progress** • **Error** • **Completed** • **Approved** • **Rejected** • **Processed with Exceptions**

Table 2-2 (Cont.) Field Description

Field Name	Description
Debit Account Number	Account number of the Debit account.
Credit Account Number	Account number of the Credit account.
From Value Date	From Date, to search for a record, in the specified date range.
To Value Date	To Date, to search for a record, in the specified date range.
From Amount	From Amount, to search the record within specified amount range.
To Amount	To Amount, to search the record within specified amount range.
Currency	Search Record by selecting currency from Available list.
Type	Transaction Name of the Record.
Record Details for Payments	
Record Number	Unique ID created for every record
Payment Reference	Reference number of every record in the file
Value Date	The date on which the file was uploaded
Debit Account No	Debit account number of the transaction.
Amount	Transaction amount along with currency.
Credit Account Details	Credit account details. Creditor Name & Account Number
Payment Method	Transaction type of the record.
Status	Status of the records of the uploaded file.
Action	Icon to download the e-receipt. **Note** This column appears if the record status is 'Approved'.
Record Details (Open Virtual Account)	
Record Reference Number	Reference number of every record in the file
Virtual Entity ID	Virtual Entity ID for the virtual account needs to be opened
Real Account Number	Account number of the Real Customer
Virtual Account No. & Name	Virtual Account Number created and Account Name for which the virtual account needs to be opened
IBAN	Display IBAN created for the virtual account
Status	Status of the records of the uploaded file.
Record Details (Close Virtual Account)	
Record Reference Number	Reference number of every record in the file
Virtual Account Number	Virtual Account Name for which the virtual account needs to be opened
Transfer In Virtual Account Number	Display Virtual Account Number in which close account is transferred in
Transfer Out Virtual Account Number	Display Virtual Account Number from which close account is transferred out
Status	Status of the records of the uploaded file.
Record Details (Add Special Rates)	
Record Reference Number	Reference number of every record in the file

Table 2-2 (Cont.) Field Description

Field Name	Description
Virtual Account Number	Virtual Account Name for which the Special Rate needs to be added
Effective Date	This indicates the date from which the Product-UDE combination takes effect. Effective Date shown here is populated from the value in the incoming file.
Interest Product	To calculate interest for an account, you must apply an interest product on the account. Interest Product shown here is populated from the value in the incoming file.
Status	Status of the records of the uploaded file.

To view the Host-to-Host Record Detailed Screen:

4. Navigate to the **Uploaded Files Inquiry** screen.
5. Enter any two-search criteria in the search section and click Search.

   The search results appear on the **Uploaded Files Inquiry** screen based on the search parameters.
6. Click the **File Reference ID** link to view the details.

   The **Uploaded Files Inquiry - File Details** screen appears.
7. Click the **Record Reference Number** link to view the details.

   The **Record Detailed** screen appears.

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

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

Table 2-3 Record Detailed Screen - Payments - Field Description

Field Name	Description
Record Detailed Screen - Payments	
File Name	File name of the uploaded file
File Reference ID	Displays the file reference ID, which was generated while uploading the file.
Record Number	Displays Record Reference Number of the record
Status	Status of the records of the uploaded file.
Transaction Reference ID	Display Transaction Reference ID present in the incoming file.
External Reference ID	Display External Reference ID generated by downstream system.
Debit Party ID (Corporate ID)	Display the Debit party id or Corporate.
Debit Account No	Display Debit Account Number.
Debtor Name	Displays Debtor Name.
Debtor Agent BIC	Display Agent BIC
Debit narrative (Comments (if any))	Display comment added if any.

Table 2-3 (Cont.) Record Detailed Screen - Payments - Field Description

Field Name	Description
Charges Account	Displays account for charges if any.
Payee Name	Display Name of the Beneficiary.
Value Date	Display the date on which the transaction record was processed.
Credit Account Number	Display Credit Account Number.
Payment Amount	Display payment amount for the transaction record.
Deal Reference No.	Display deal reference number if any.
Email ID	Display email id provided in the file.
Payment Mode	Display payment mode.
Clearing Code	Display clearing code.
Record Detailed Screen – Virtual Account Open	
Virtual Account Name	Display Virtual Account Name under which Virtual Account is opened
Virtual Entity ID	Display Virtual Entity ID present in the CSV file
Branch Name	Display Branch under which Virtual Account is opened
Product	Display Product for which Virtual Account is opened
Currency	Display Virtual Account currency
Real Account Number	Display real account number

> **Note**
>
> Record Detailed Inquiry is not required in case of Virtual Account Closure & Add Special Rates hence the hyper link is not provided on Record Reference Number.

8. Click **Back** to navigate to the previous screen.

2.1.3 FAQ

- **If a payment file is in the approved status, does it mean that all the records are successfully liquidated?**
  No, the file still has to successfully pass validations in the host system, before records are processed.

3
File Approval

This topic describes the functionality that enables approvers to approve or reject uploaded files.

File approval could be either:

- File Type
- Record Type

In a File type Approval, the approver accepts or rejects the entire file, and all records are either processed or rejected. While in a Record type approval, the approver could approve some records, and reject others. Only the approved records are processed further.

1. Perform the following navigation to access the **Pending for Approval** section.
   - From the **Approver Dashboard** , click **Pending for Approvals**

The **Pending for Approval** section appears.

- File Approval
  This topic provides the systematic instructions of the file approval workflow process, wherein, following successful completion of pre-processing checks on an uploaded file, the file status becomes **Pending Approval** and is placed in the queue of the designated approver.
- Record Level Approval
  This topic provides the systematic instructions of the record-level approval, a process by which approvers can approve individual records or transactions contained within an uploaded file.

3.1 File Approval

This topic provides the systematic instructions of the file approval workflow process, wherein, following successful completion of pre-processing checks on an uploaded file, the file status becomes **Pending Approval** and is placed in the queue of the designated approver.

To approve / reject a file:

1. In the **Pending for Approval** section, select Financial in drop-down list for Payments & select Non Financial for Virtual Account Open, click the **Host-to-Host Bulk Files** tab.

   All the uploaded files that require approval appears.
2. Perform one of the following actions:
   - Select the multiple files and click **Approve** to approve the transactions.
   - Click the link under the **Reference No** column.

     The **File Details** screen appears.

Figure 3-1 Pending for Approval Screen

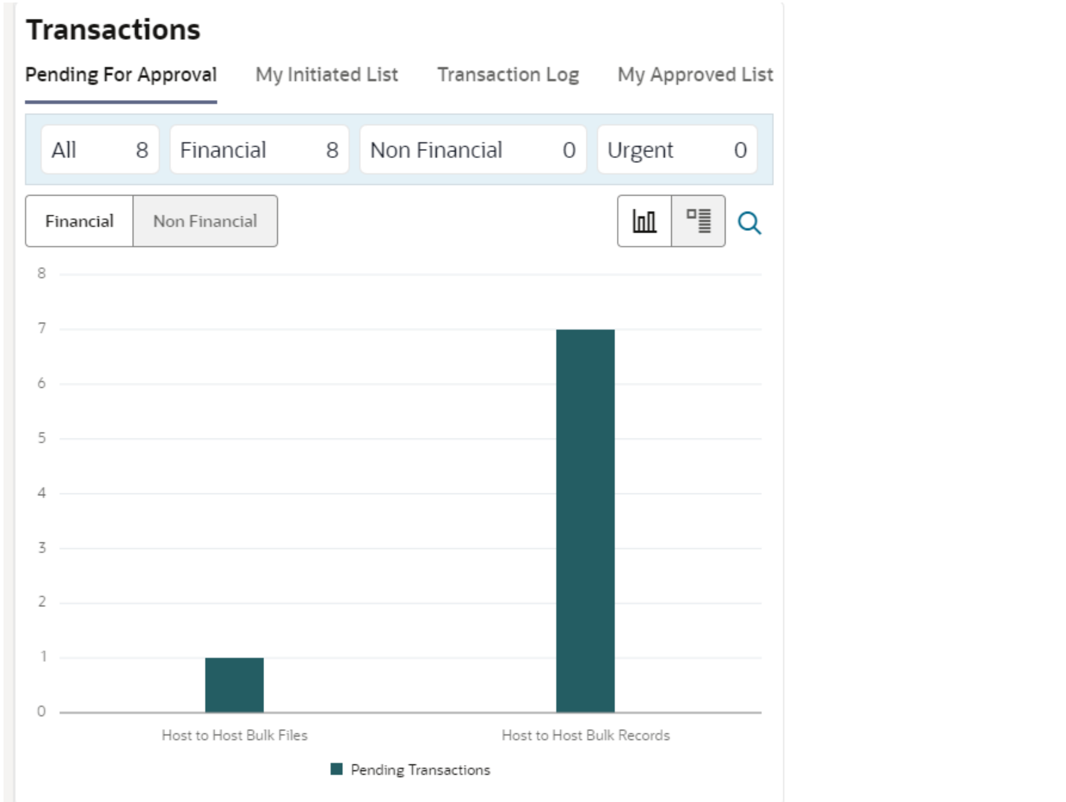


Figure 3-2 Pending for Approval Screen

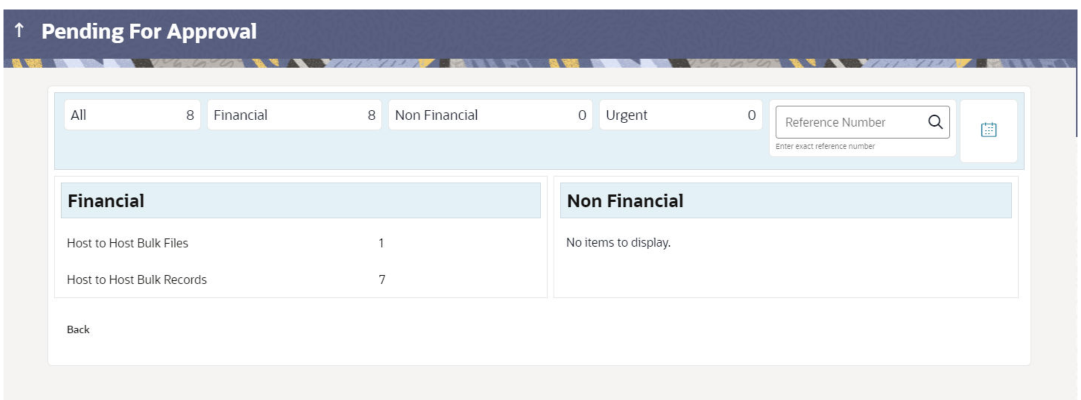


Figure 3-3 Bulk File Approve / Reject (Financial)

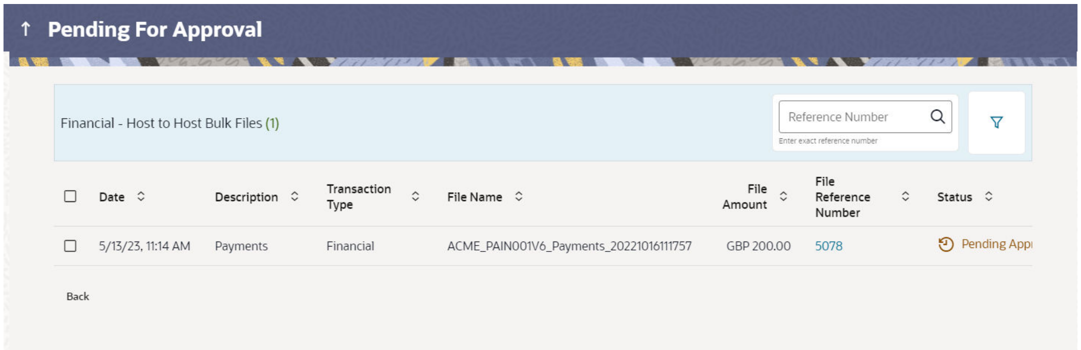
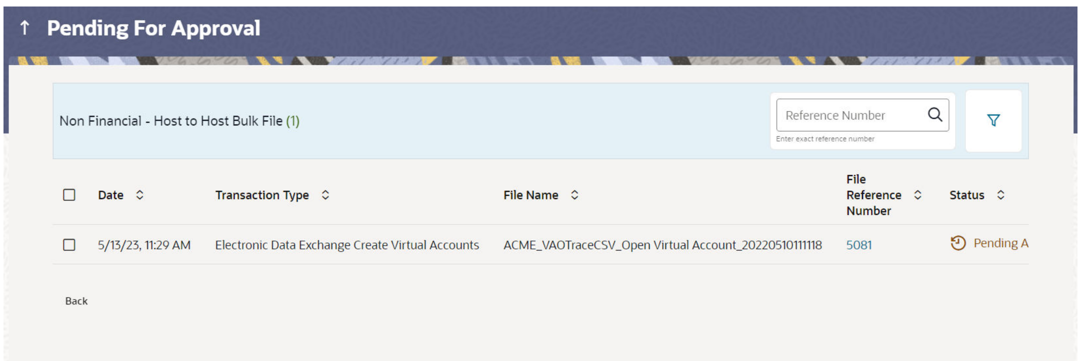


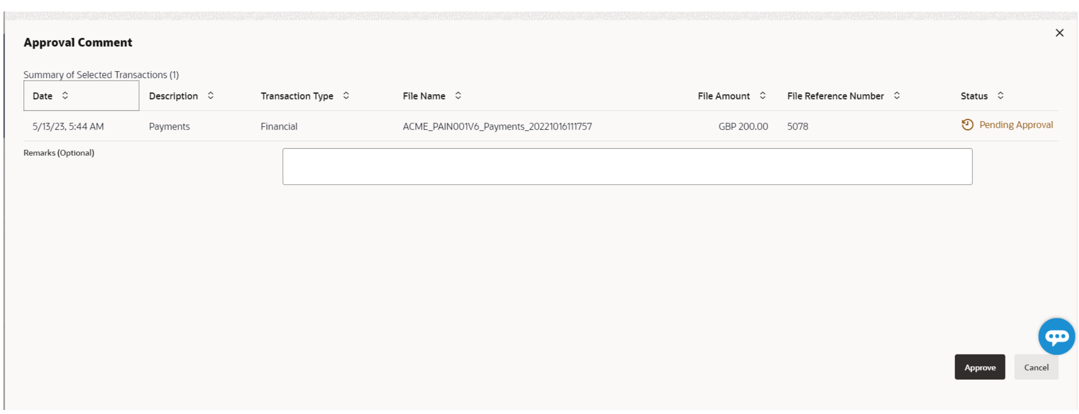
Figure 3-4 Bulk File Approve / Reject (Non-Financial)



3. If you click **Approve**.

   The **Approval Comment** screen appears.

Figure 3-5 Bulk File Approve / Reject - Remarks (Approve)



Perform one of the following actions:

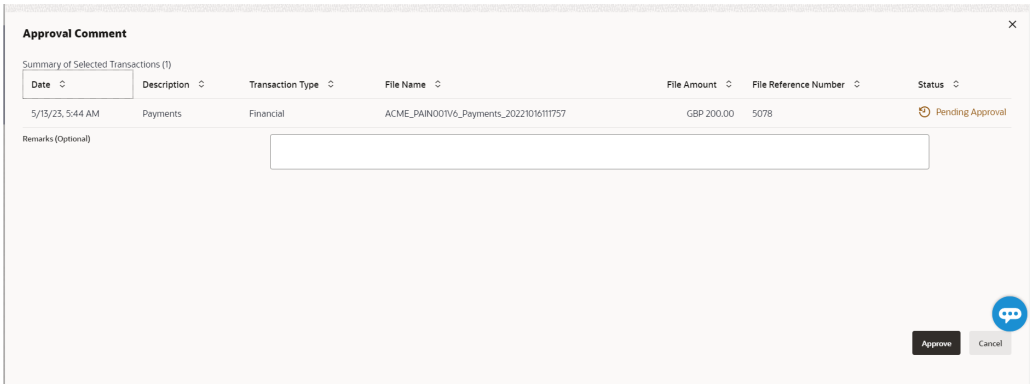
- Enter the remarks for approval, and click **Approve**.

  Transaction successfully approved message appears.

- If you click **Reject**.

  The **Reject Comment** screen appears.

Figure 3-6 Bulk File Approve / Reject - Remarks (Reject)



a. Enter the remarks for rejection, and click **Reject**.

   Transaction rejected message appears.

3.2 Record Level Approval

This topic provides the systematic instructions of the record-level approval, a process by which approvers can approve individual records or transactions contained within an uploaded file.

To approve / reject a record in file:

1. In the **Pending for Approval** section, select Financial in drop-down list for Payments & select Non- Financial for Virtual Account Open, and then click the **Host to Host Bulk Records** tab.

   All the uploaded records that require approval appears.
2. Perform one of the following actions:
   - Select a record that is to be approved.

     The **Record Approval** screen appears.
   - Click the link under the **Reference No** column.

     The **File Details** screen appears.

Figure 3-7 Bulk Record Approve / Reject (Financial)

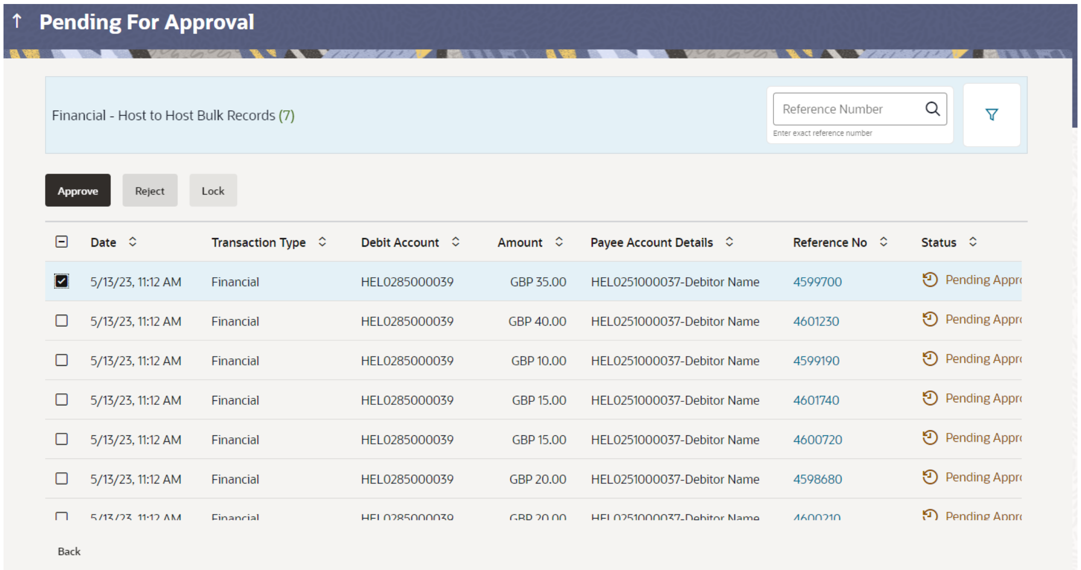
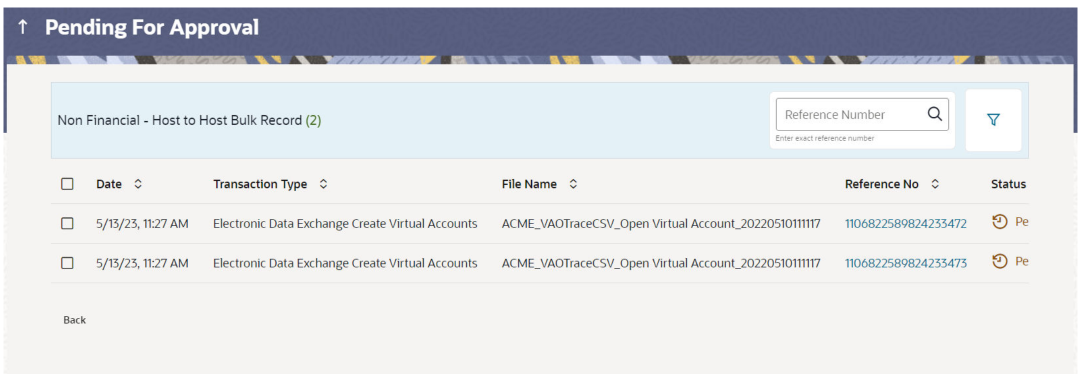


Figure 3-8 Bulk Record Approve / Reject (Non-Financial)



> **Note**
>
> Record level approval is not applicable for Add Special Rates.

3. Perform one of the following actions:
   - Click **Approve** to approve the transaction.

     The **Approval Comment** screen appears.

     a. Enter the remarks for approval, and click **Approve**.

        Transaction successfully approved message appears.
   - If you click **Reject**.

     The **Reject Comment** screen appears.

     a. Enter the remarks for rejection, and click **Reject**.

Transaction rejected message appears.

> **Note**
>
> To approve / reject bulk records, select multiple check boxes, and then click approve / reject.

- Record Level Approval - File Details
  This topic provides the systematic instructions for viewing the file details associated with record-level approval process.

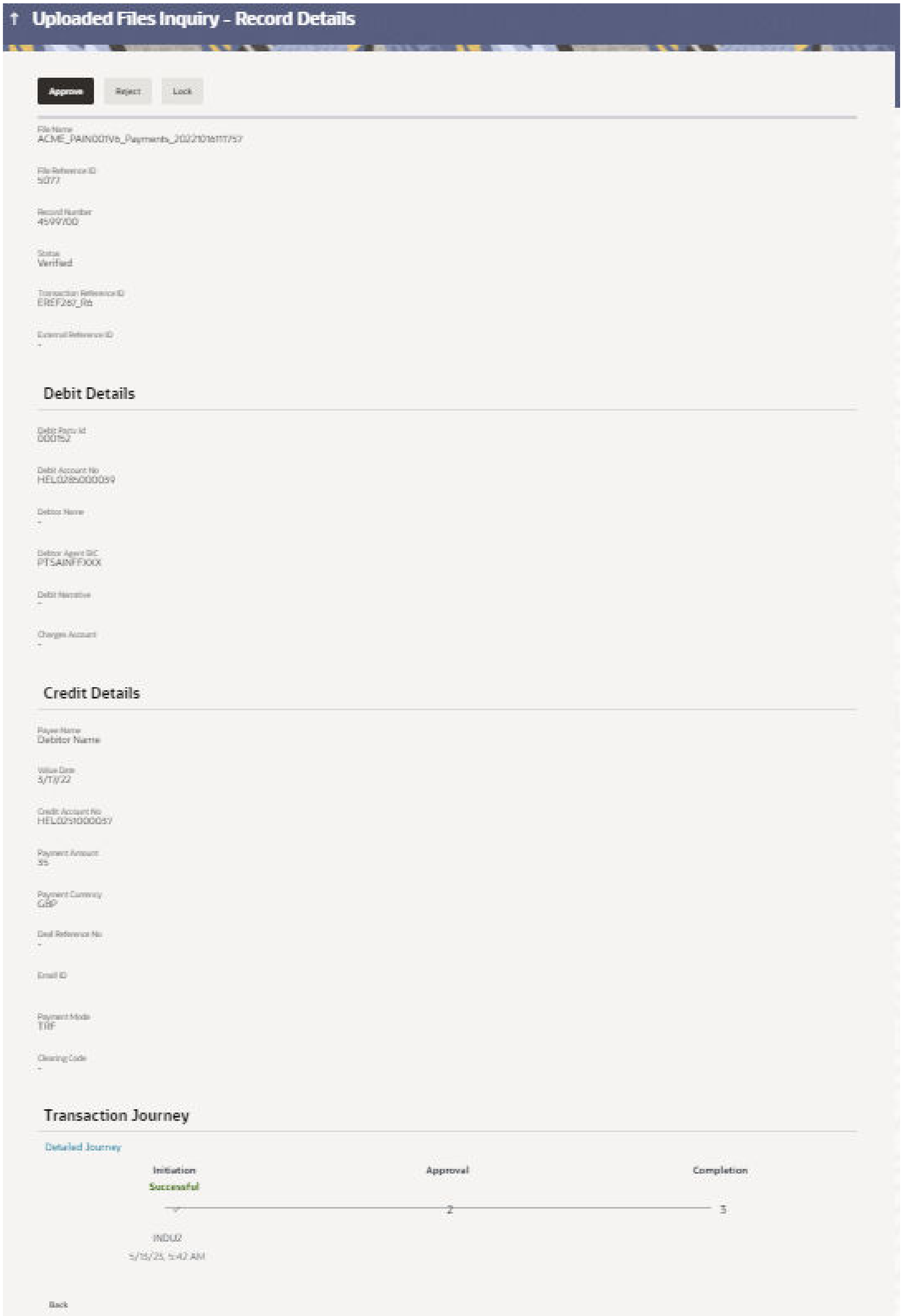
3.2.1 Record Level Approval - File Details

This topic provides the systematic instructions for viewing the file details associated with record-level approval process.

1. In the **Pending for Approval** section, click the **Reference ID** link of the file that is to be approved.

   The **Bulk Record Approval – File Details** screen appears.

Figure 3-9 Bulk Record Approval – File Details



2. Perform one of the following actions:
   - Click **Approve** to approve the transaction.

     The **Approval Comment** screen appears.

a. Enter the remarks for approval, and click **Approve**.

   Transaction successfully approved message appears.

- If you click **Reject**.

  The **Reject Comment** screen appears.

  a. Enter the remarks for rejection, and click **Reject**.

     Transaction rejected message appears.

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