



# Oracle Banking Virtual Account Management

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In 2025, the corporate finance landscape has fundamentally shifted due to an uncertain macroeconomic environment. In response, treasury teams have adopted more sophisticated approaches to cash flow and liquidity management. Current trends, characterized by unpredictable inflation and ongoing market fluctuations, have led treasurers to increasingly rely on advanced liquidity solutions to ensure financial resilience. To meet these dynamic customer demands, banks must provide tailored solutions that address the immediate needs of corporate enterprises. This involves enhancing transparency, enabling real-time liquidity management, improving visibility into working capital, and automating reconciliation processes. How can banks achieve this?

## OFFER BEST-IN-CLASS VIRTUAL ACCOUNTS SERVICES

Using Oracle Banking Virtual Account Management, banks can empower their corporate customers to manage complex global account structures and effectively control working capital. With its standalone architecture, Oracle Banking Virtual Account Management seamlessly integrates with a bank's existing core systems, requiring minimal changes. By adopting this robust and integrated system, banks can enable their corporate customers to maintain efficient multi-banking relationships and enhance profitability. The solution provides real-time, consolidated visibility into account structures and offers intuitive dashboards for faster, more informed decision-making. Additionally, Oracle's virtual accounts system allows banks to easily interface with corporate ERP systems and configure banking requirements tailored to each customer's unique needs.

## ENABLE BETTER VISIBILITY INTO CASH AND LIQUIDITY

As corporates become more global and diversified, it is increasingly critical for banks to help their corporate clients gain clear visibility into their global cash and liquidity positions. Oracle Banking Virtual Account Management enables corporates to rationalize the number of real accounts while managing an effective hybrid liquidity structure. By leveraging Oracle's virtual account capabilities, banks can assist corporate customers in centralizing cash and liquidity trapped within complex bank account structures, providing greater visibility and control over cash. The solution offers functionalities such as multi-entity, multi-currency hierarchical virtual account structures and real-time funds movement to and from a centralized real account, empowering banks to deliver efficient liquidity management for their customers.

## CAPITALIZE ON PAY ON BEHALF OF (POBO) AND COLLECT ON BEHALF OF (COBO)

With Oracle Banking Virtual Account Management, banks can enable corporate customers to conduct transactions seamlessly. Corporates can use virtual accounts to make payments on behalf of (POBO) and receive collections on behalf

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of (COBO) across all business entities and locations. Oracle's virtual account solution transforms the approach to cash management by facilitating easy segregation of inflows and outflows of funds for corporates.

## ENABLE EFFICIENT ACCOUNT RECONCILIATION AND REDUCE COSTS

Oracle Banking Virtual Account Management allows banks to offer customers the ability to set up and manage their own account structures, regardless of business unit, geography, or currency. The solution enables corporates to efficiently reconcile multiple accounts, significantly reducing the costs associated with account administration. Oracle's virtual accounts also support easy segregation of inflows and outflows and enable auto-reconciliation. With seamless and efficient reconciliation, corporates can optimize working capital in a cost-effective manner.

## LEVERAGE VIRTUAL ACCOUNT IDENTIFIER

With Oracle's virtual account management solution, banks can utilize Virtual Account Identifiers to maintain flexible, customized rules for different corporates. Virtual Account Identifiers allow banks to enable corporates to establish payment routing rules tailored to their specific business needs. This functionality helps corporates easily identify the paying customer and the purpose of payments.

## OFFER PERSONALIZED AND CONSISTENT CUSTOMER EXPERIENCE

Oracle Banking Virtual Account Management provides capabilities that enable banks to empower customers to define and manage their banking account structures at their convenience. Customers can take control of their account structures across business units, geographies, and currencies, enjoying a seamless, friction-free banking experience. Pre-integrated with Oracle Banking Digital Experience and Oracle Banking APIs, the solution allows banks to deliver a rich customer experience. Banks can offer self-service capabilities, enabling customers to manage virtual account structures, perform transactions on virtual accounts, and handle receivables and payables efficiently.

## CLIENT MONEY MANAGEMENT

The solution enhances client funds management by facilitating precise fund segregation without requiring multiple physical bank accounts. Each client or transaction can be uniquely identified, enabling efficient reconciliation and clear audit trails. This structure improves transparency, mitigates operational risk, and supports regulatory compliance. Additionally, virtual accounts optimize liquidity management and accelerate settlement processes, providing a scalable solution for institutions managing high volumes of client-related financial activity.

## OFFER COMPREHENSIVE SUPPORT FOR VIRTUAL ACCOUNTS WITH PRE-INTEGRATED SOLUTIONS

To enable banks to provide comprehensive support for virtual accounts, Oracle Banking Virtual Account Management is pre-integrated with Oracle FLEXCUBE, Oracle Banking Liquidity Management, Oracle Banking Digital Experience, Oracle Banking APIs, and Oracle Banking Payments. Oracle also offers prebuilt interfaces with several market systems. The solution enables faster settlements through the SWIFT network and provides seamless integration with credit bureaus.

### Key features

- Comprehensive relationship manager actionable dashboard providing a view of account and balances, virtual identifier, virtual account structure, transactions and statements, position by currency, top 5 virtual account balances, and DDA posting
- Payments on behalf of (POBO) and receive collections on behalf of (COBO) with structures
- Bulk File Account Creation, modification and Closure
- Internal credit limits definition, linkage and tracking
- Multi-currency, multi-entity hierarchical virtual account structures that can be linked to multiple DDAs with account level restrictions
- Interest calculation and redistribution for virtual accounts with Adhoc interest liquidation for a specific virtual account
- Remitter information on incoming payments with automated tracking of remitter details
- Corporates can segregate funds notionally
- Corporates can setup custom rules for payment routing to suit their business needs
- Straight through reconciliation for corporate

## Key benefits

Banks using Oracle Banking Virtual Account Management can enable their corporate customers to benefit from:

- Reduced costs associated with opening and managing multiple accounts
- Access real-time information for faster, more informed decision-making
- Streamline reconciliation processes to optimize working capital management
- Centralize cash and liquidity trapped within complex bank account structures
- Seamlessly manage transactions by enabling the real account-holding entity to Pay On Behalf Of (POBO) and Collect On Behalf Of (COBO) virtual account-holding entities
- Notionally segregate client funds and manage them effectively
- Enhance liquidity management with greater visibility and control over cash
- Easily track inflows and outflows of funds and enable automated reconciliation of receivables and payables

Banks benefit from:

- Increased revenue through retaining existing customers and attracting new ones
- Reduced administrative efforts in managing accounts
- Lower costs for KYC procedures and account maintenance activities
- Decreased operating costs, including expenses related to support staff for client servicing and operations

## Related products


The following products are key components to build a robust transaction banking platform

- Oracle Banking Cash Management
- Oracle Banking Liquidity Management
- Oracle Banking Accounts
- Oracle Banking Digital Experience
- Oracle Banking APIs
- Oracle Banking Payments
- Oracle Financial Services Revenue Management and Billing

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