

Domestic Low Value Payments (India NEFT) User Guide

Oracle Banking Payments

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Domestic Low Value Payments (India NEFT) User Guide
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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Domestic Low Value Payments (India NEFT) functionality of Oracle Banking Payments. It takes you through the various stages in processing a NEFT payment transaction.

1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Payment Department Operators	Payments Transaction Input functions except Authorization
Back Office Payment Department Operators	Payments related maintenances/Payment Transaction Input functions except Authorization
Payment Department Officers	Payments Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup for PM module and PM Dashboard/Query functions

1.3 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>.

1.4 Organization





This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Domestic Low Value Payments</i> provides a snapshot of the local payments or payments limited to a specific region.
Chapter 3	<i>NEFT Outbound Payments</i> provides the information about outbound transaction input and it's processing.
Chapter 4	<i>NEFT Inbound Payments</i> provides the information about inbound transaction input and it's processing.
Chapter 5	<i>NEFT Return Payments</i> provides the information about outbound and inbound payment returns.
Chapter 6	<i>NEFT Reject Payments</i> provides the information about reject payments.

Chapter	Description
Chapter 7	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Glossary of Icons

This User Manual may refer to all or some of the following icons:

Icons	Function
	Exit
	Add row
	Delete row
	Option List

1.6 Abbreviations Glossary

Abbrevia- tion	Detailed Description
NEFT	National Electronic Funds Transfer
ECA	External credit Approval (Balance check with DDA/CBS system)
IFSC	Indian Financial System Code
SFMS	Structured Financial Messaging System
UI	User Interface
REST	Representational State Transfer
SOAP	Simple Object Access Protocol

2. Domestic Low Value Payments-NEFT

This chapter contains the following sections:

- [Section 2.1, "Overview of National Electronic Funds Transfer \(NEFT\)"](#)
- [Section 2.2, "NEFT Maintenances"](#)

2.1 Overview of National Electronic Funds Transfer (NEFT)

National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer in India. Retail and Corporate Customers make use of this mode of payment. It is done via electronic messages conforming as per SFMS standards.

Key features of National Electronic Funds Transfer (NEFT)

- Supports following transactions types and messages:
 - Outbound, Inbound and Return transactions
 - camt.059.001.06 Credit confirmation and F20,F25,F26 and F27 Acknowledgement messages
 - End of Day (EOD) and Start of Day (SOD) messages
 - Indo Nepal Remittances
 - Inbound credit to Loan account and GL account
 - Inbound transaction for Credit Card payments
 - Outbound Prefunded transactions
- Supports following functionalities:
 - 24x7 processing
 - Legal Entity Identifier (LEI) validations
 - Account Type validations - NRE Account
 - Beneficiary registration for outbound transactions
 - Non STP functionality for inbound transactions
 - Bulking of individual Outgoing/Incoming pacs.008.001.09 messages (10 messages per bundle) and dispatching to SFMS
 - Return processing as per settlement batches
 - Notification to channels on transaction processing
- Initiation of NEFT Outbound transactions using following options:
 - UI screens
 - Single Payment Service
 - Bulk file upload - C2B Pain.001 file
 - GEFU Upload
- Supports maintenances for SFMS Connectivity

2.2 NEFT Maintenances

This section lists the key common maintenances that are required for processing of outbound and inbound NEFT Payments:

- India Payments Common Preferences (PMDNFTPF)
- Network Maintenance (PMDNWMNT)
- Source Maintenance (PMDSORCE)
- Source Network Preferences (PMDSORNW)
- Queue Connection Profile Maintenance (PMDQPROF)
- Beneficiary Registration (PMDBENRN)
- India Payment Account Preferences (PMDEXACP)
- India Tax Preference Detailed (PMDINTXP)
- Dispatch Parameters Maintenance (PADISPTM)
- IFSC Directory (PMDIFSMN)
- Branch and IFSC Code Mapping (PMDIFSBR)

For more details on above mentioned maintenance screens, refer to Payments Core User Guide and Common Core - Core Entities and Services User Guide.

3. NEFT Outbound Payments

3.1 NEFT Outbound Transaction Input

This chapter contains the following sections:

- [Section 3.1.1, "NEFT Outbound Transaction Input"](#)
- [Section 3.1.2, "NEFT Outbound Transaction View"](#)
- [Section 3.1.4, "NEFT Outbound Transaction Booking via Upload"](#)

3.1.1 NEFT Outbound Transaction Input

You can perform NEFT Outbound transaction. All transactions that are entered using this screen has payment type as 'NEFT' and transaction type as 'Outbound'.

You can invoke 'NEFT Outgoing Payment Transaction Input Detailed' screen by typing 'PTDOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar.

The screenshot shows the 'NEFT Outgoing Payment Transaction Input Detailed' application window. It features a top navigation bar with 'New' and 'Enter Query' buttons. The main area is organized into multiple sections for data entry:

- Transaction Reference:** Includes fields for Transaction Branch, Host Code, Source Code, Transaction ID, UTR Number, Network Code, Related Reference, and Source Reference.
- Debtor Details:** Includes fields for Debtor Account Number, Debtor Account Type, Debtor Name, Customer Number, Debtor Information (with an SMS dropdown), Debtor Mobile Number, Debtor Email ID, and Debtor LEI.
- Beneficiary Bank Details:** Includes fields for Beneficiary ID, IFSC Code, Bank Name, and Branch Name.
- Payment Details:** Includes fields for Transaction Currency (set to INR), Transaction Amount, Remarks, Booking Date, Requested Value Date, Value Date, Activation Date, and Authorizer Remarks.
- Debtor Additional Details:** Includes seven address lines for the debtor.
- Beneficiary Details:** Includes fields for Beneficiary Account Number, Beneficiary Account Type, Beneficiary Name, Beneficiary LEI, and a Beneficiary Name Look-up button.
- Sender To Receiver Information:** Includes six fields for information sent to the receiver.
- Purpose Details:** Includes a Category Purpose Code dropdown (set to EFT).
- Pending Queue Details:** Includes a Queue Code dropdown and a View Queue button.
- Instruction for Creditor Agent:** Includes a field for Instruction Information.

The bottom of the screen contains a status bar with various system messages and an Exit button.

You can specify the following fields:

Transaction Branch

The system defaults the Transaction Branch code with the user's logged in branch code.

Host code

The system defaults the Host Code of transaction branch.

Source Code

Select the Source Code via which the payment request is received. This LOV lists all source codes created in this host.

Network Code

The system displays the Network Code if only one Network is maintained with payment type as NEFT for the host code. If more than one networks are present, you can select the network code from the available list of values.

Transaction Reference

The system generates the Transaction Reference Number. For more details on the format, refer the Payments Core User Guide.

Note

This transaction reference number is passed in the UTR (Unique Transaction Reference Number) - tag 2020, in the NEFT messages.

Transaction ID

System generates the transaction reference number in specified format.

UTR Number

System generates UTR number for NEFT outgoing transactions in following format:

- 'N' + Julian Date + 10-digit unique Number.

Component	Description	Digits	Position, Length	Example
Initial Character for NEFT	It is always 'N'.	1	1,1	N
Date	Julian Date (DDYY)	5	2,5	1-Sep-2022 = 24422
10-digit No	Server ID - If clustered, each app server will have a number	2	7,2	1 App Server = 01
	Seconds - Seconds Elapsed past date change 1 Minute = 00060 Seconds 1 Hour = 03600 Seconds 24 Hours = 86400 Seconds Left Padded with 0s	5	9,5	For e.g. If time is 18:00 as per the host date, then Seconds will be calculated as 64800.
	Sequence No - Sequential Serial Number generated per second Sequence	3	13,3	For e.g., Seconds and Serial Number Representation for 5 Transactions processed @ 18:00 648000001 - 64800004 64800 - Seconds, 001 - Serial Number

Related Reference

The system defaults Related Reference Number. However you can modify this.

Source Reference

The system defaults the Source Reference Number for the payment requests received from channels or any other source. You can input the value for manually booked transaction. The maximum length of this field accepts up to 35 characters.

Prefunded Payments

Check this box to indicate that Pre funded payments are allowed for the source.

3.1.1.1 Main Tab

Click 'Main' tab to capture the Creditor/ Debtor/ Payments details:

The screenshot shows the 'Main' tab of the Oracle Payments interface. It contains the following sections and fields:

- Debtor Details:** Debtor Account Number, Debtor Account Type (dropdown), Debtor Name, Customer Number, Debtor Information (SMS dropdown), Debtor Mobile Number, Debtor Email ID, Debtor LEI.
- Beneficiary Bank Details:** Beneficiary ID, IFSC Code, Bank Name, Branch Name.
- Beneficiary Details:** Beneficiary Account Number, Beneficiary Account Type (dropdown), Beneficiary Name, Beneficiary LEI, Beneficiary Name Look up (button), Refresh (button), Looked-up Beneficiary Name.
- Payment Details:** Transaction Currency (INR), Transaction Amount, Remarks, Booking Date (YYYY-MM-DD), Requested Value Date * (YYYY-MM-DD), Value Date * (YYYY-MM-DD), Activation Date (YYYY-MM-DD), Authorizer Remarks, Enrich (button).
- Debtor Additional Details:** Address Line 1 through Address Line 7.
- Creditor Additional Details:** Address Line 1 through Address Line 7.
- Sender To Receiver Information:** Sender To Receiver Information1 through Sender To Receiver Information 6.
- Purpose Details:** Category Purpose Code (EFT dropdown).
- Pending Queue Details:** Queue Code (dropdown), View Queue (button).
- Instruction for Creditor Agent:** Instruction Information *.

At the bottom, there is a navigation bar with links: UDF | MIS | View Queue Action | Accounting Entries | All Messages | View Change Log. Below this is a footer with: Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, Authorization Status, Send to Modify, and an Exit button.

Specify the following details:

Debtor Details

Debtor Account Number

Specify the debtor/ remitter account number. Alternatively, you can select the debtor account number from the option list. The list displays all open and authorized accounts as available in External Account Maintenance.

Debtor Account Type

You can choose from the below allowed values from this LOV. The values specified in the bracket is the account type code, that is passed in the messages.

- Savings Bank (10)
- Current Account (11)
- Cash Credit (13)
- Loan Account (14)
- Overdraft (12)
- NRE (40)

- Cash (50)
- Indo Nepal (51)
- Credit Card (52)

This field displays the text value for the account type. The corresponding number values appears in the NEFT payment messages generated.

Note

Once you select the 'Indo Nepal Remittance' checkbox, Debtor Account Type defaults to '51' irrespective of Debtor Account is a customer Account or GL.

Debtor Name

System displays the Debtor Name for selected Debtor Account Number.

Customer Number

Specify the Customer Number.

Debtor Information

Select the Debtor Information from the following:

- SMS (Default)
- EML

Debtor Mobile Number

Specify Debtor Mobile Number. If 'Debtor Information' value is selected as SMS, then Mobile Number is mandatory.

Debtor Email ID

Specify the Debtor Email ID. If 'Debtor Information' value is selected as EML, then Email ID is mandatory.

Debtor LEI

System displays the Debtor LEI.

Beneficiary ID

If Beneficiary registration has been done already for the debtor's account at PMDBENRN. The Beneficiary ID can be picked up from the LOV here. All the other details such as beneficiary account number, account type, beneficiary name, beneficiary bank details such as IFSC code, Bank name, Branch Name are defaulted based on the beneficiary registration maintenance.

If beneficiary ID is not maintained, Beneficiary Details viz., IFSC Code, Bank Name, Branch Name can be entered in the fields provided in this screen.

Beneficiary Bank Details

IFSC Code

All open and authorized IFSC codes available in local payments bank directory (PMDCKMNT) are listed in this field.

Note

IFSC code is validated based on the maintenances done in the Local Payments bank Directory screen. If the validation fails, transaction is rejected.

Bank Name

System defaults the Bank Name based on IFSC code selected.

Branch Name

System defaults the Branch Name based on IFSC code selected.

Beneficiary Details**Beneficiary Account number**

Specify the valid Beneficiary account number, to which the amount is to be credited.

Beneficiary Account Type

Select the beneficiary/creditor account type from the drop-down values listed.

- Savings Bank (10)
- Current Account (11)
- Cash Credit (13)
- Loan Account (14)
- Overdraft (12)
- NRE (40)
- Credit Card (52)

This field displays the text value for the account type. The corresponding number values appears in the NEFT payment messages generated.

Beneficiary Name

Specify the Beneficiary/Credit Account Name for the account details specified.

Beneficiary LEI

Specify the Beneficiary LEI.

Beneficiary Name Look-up Button

It is mandatory to provide the following field details, before calling Beneficiary Name Look-up:

- Beneficiary Account Number
- Beneficiary Bank IFSC code

Clicking the 'Beneficiary Name Look-up' button triggers the system to call the ReqBeneDetails API of NPCI. Upon request receipt, NPCI sends an acknowledgment.

Refresh

Click the 'Refresh' button to view the received Beneficiary Name, which is populated in the 'Looked-up Beneficiary Name' field.

Looked-up Beneficiary Name

After 'Refresh' button is clicked, Looked-up Beneficiary Name is auto-populated.

Payment Details**Booking Date**

The system defaults the booking date as application server date.

Requested Value Date

You can select the Requested Value Date.

Value Date

The system defaults the current system date as value date. However you can select a future date as Value Date. Currency & Network holiday checks are applicable for Value Date.

Activation Date

Activation date is derived as Instruction Date – Debit Float days as maintained in Process cutoff maintenance. Holiday check is done for Activation date based on Branch holidays maintained if 'Branch Holiday' check is applicable for the Network maintained in the Payments Preferences screen (PMDNFTPF).

Transaction Currency

System defaults the Transaction Currency as 'INR' for NEFT payments.

Transaction Amount

You can enter the Transaction Amount. Transaction amount specified is validated with the daily and transaction limits maintained in the Payments Preferences screen (PMDNFTPF).

Remarks

Specify the Remarks.

Authorizer Remarks

System displays Authorizer Remarks.

Debtor Additional Details**Address Line 1 to Address Line 7**

Specify the address.

Creditor Additional Details**Address Line 1 to Address Line 7**

Specify the address.

Sender To Receiver Information

System populates the static text automatically on clicking Enrich button in the Sender to Receiver Information fields, if the Debtor account type is NRE.

Sender to Receiver Information 1-6

Specify the Sender to Receiver Information.

Purpose Details**Category Purpose Code**

Select the Category Purpose Code from the following:

- EFT (Default)
- FCRA
- INDNPL

Pending Queue Details**Queue Details**

System displays Queue details.

View Queue Button

Click this button to view Queue action details.

Instruction for Creditor Agent

Instruction Information

Specify the Instruction Information.

Enrich Button

Following validations are done, on clicking the Enrich button:

- System validates if the Debtor Account Type is NRE/NRO for the outbound transactions.
- The specified instruction date is validated for network holiday. if yes, same is moved to the next working date.
- If the Debtor account type is -NRE/NRO, the 'Sender to Receiver Information field (from Line 1) is automatically populated with static text as "Sender is NRE. Please ensure compliance to RBI/FEMA regulation before applying funds".
- If you select Beneficiary Account Type 'NRE' (40), then you must select Debtor Account Type also 'NRE' (40). Else system rejects the transaction.
- If you select Debtor Account Type 'NRE' (40), then you can select Beneficiary Account Type as any account from drop-down lists, such as Savings Bank (10), Current Account (11), Cash Credit (13), Loan Account (14), Overdraft (12), NRE (40), and Credit Card (52).
- System computes the Charges, and Tax on Charges if applicable, based on the maintenance for Pricing Code specified in India Payment Common Preferences (PMDNFTPF).

3.1.1.2 Additional Details Tab

This tab contains the below fields to capture the address details of debtor/creditor and remittance information from the sender to receiver.

The screenshot displays the 'Additional Details' tab of a software application. The interface is organized into three primary columns of input fields:

- Indo Nepal Information:** Includes fields for Beneficiary Identification, Beneficiary Contact Number, Commission, NSBL Account Number, Other Bank Account Number, and Other Bank Name.
- FCR Donor Details:** Includes fields for Donor Name, Donor Address, Purpose of Remittance, and Country of Donor/Currency and Amount.
- Payment Type Information:** Includes fields for Settlement Method (CLRG), Instruction Priority (HIGH), Charge Bearer (SLEV), Service Level Code (SDVA), and Local Instrument Code (TRF).

At the bottom of the form, there is a navigation bar with links: UDF | MIS | View Queue Action | Accounting Entries | All Messages. Below this is a status bar containing Maker ID, Checker ID, Authorization Status, and an Exit button.

Indo Nepal Remittance

Select this checkbox to indicate that the outgoing NEFT is Indo Nepal Remittance.

Indo Nepal Information

Beneficiary Identification

Specify the citizenship/ PAN card/ passport number of the beneficiary or 'X' if no information is available.

Beneficiary Contact Number

Specify the mobile or land line number of the beneficiary.

Commission

Specify the Commission/Charges depending upon the transaction amount.

NSBL Account Number

Specify the Account number of customer to be credited, if user is account holder in Nepal State Bank or 'X' if cash is to be disbursed.

Other Bank Account Number

Specify the Account number of customer to be credited, if user is account holder in other bank or 'X' if not available.

Other Bank Name

Specify the name of other bank or 'X' if not available.

Note

For Indo Nepal Information fields validation details, refer to Section 3.2.4, "Indo Nepal Remittance Processing".

FCR Donor Details

These fields are disabled by default. Only when user selects the category purpose code as 'FCRA' then these fields gets enabled.

When these fields are enabled then Sender to Receiver Information line 1 to 6 and Indo Nepal Information fields gets disabled

Donor Name

Specify the Donor Name.

Donor Address

Specify the Donor Address.

Purpose of Remittance

Specify the Purpose.

Country of Donor, Currency and Amount

Specify the Country.

Payment Type Information**Settlement Method**

System defaults Settlement Method as CLRG.

Instruction Priority

System defaults Instruction Priority as HIGH.

Charge Bearer

System defaults Charge Bearer as SLEV.

Service Level Code

System defaults Service Level Code as SDVA.

Local Instrument Code

System defaults Local Instrument Code as TRF.

3.1.1.3 Pricing Tab

You can view the pricing details populated by system in this screen.

The screenshot displays the 'NEFT Outgoing Payments Transaction Input Screen'. At the top, there are tabs for 'New' and 'Enter Query'. Below this, there are input fields for 'Transaction Branch *', 'Host Code *', 'Source Code *', 'Network Code *', 'Transaction Reference *', 'Related Reference *', and 'Source Reference'. A navigation bar includes 'Main', 'Additional Details', and 'Pricing' (which is highlighted). Below the navigation bar is a table with columns: 'Pricing Component', 'Pricing Currency', 'Pricing Amount', 'Waiver', 'Debit Currency', and 'Debit Amount'. The table is currently empty. At the bottom, there is a footer section with 'UDF | MIS', 'Maker ID', 'Checker ID', 'Authorization Status', and an 'Exit' button.

The following details are available:

Pricing Component

The system defaults the pricing component based on the Pricing code linked in Network Currency Preferences.

Pricing Currency

The system defaults the pricing currency.

Pricing Amount

The system defaults the pricing amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value.

Note

Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.

Waiver

The system defaults the waiver. However you can modify this value.

Note

If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag.

Debit amount

System defaults the customer debit amount for charge/tax.

3.1.1.4 UDF

Click this link to specify the user defined fields.

The 'Fields' dialog box is shown with a title bar and a close button. Inside, there is a header section with a 'Go' button and a '1 Of 1' indicator. Below this is a table with two columns: 'Field Label *' and 'Field Value'. The table is currently empty. At the bottom right, there are 'Ok' and 'Exit' buttons.

3.1.1.5 MIS

Click this button to specify the MIS fields.

The 'MIS Details' dialog box is shown with a title bar and a close button. It contains a 'Transaction Reference Number *' field and a 'MIS Group' dropdown menu with a 'Default' button. Below these are two sections: 'Transaction MIS' and 'Composite MIS'. Each section contains a list of input fields. At the bottom right, there are 'Ok' and 'Exit' buttons.

3.1.1.6 View Queue Action Log

You can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen, where the Transaction Reference Number is auto populated and related details are displayed.

View Queue Action Log

Enter Query

Transaction Reference Number Network Code

1 Of 1 Go

Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status	Maker Id	Maker Date Stamp
------------------------------	--------	---------	------------	----------------------	----------	------------------

View Request Message View Response Message

Exit

Following details are displayed:

- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

You can view the request sent and the corresponding response received for each row in Queue Action Log.

Also you can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External price fetch
- Accounting system

3.1.1.7 Accounting Entries

You can click the “Accounting Entries” link in the transaction input screen to invoke the screen.

Accounting Entries

Enter Query

Transaction Reference Number

Accounting Entries

Event Code	Transaction Date	Value Date	Account	Account Branch	TRN Code	Dr/Cr	Amount Tag	Account Currency	Transaction Amount
------------	------------------	------------	---------	----------------	----------	-------	------------	------------------	--------------------

Accounting Details

Exit

The system displays the following details in a grid form that contains accounting entries in multiple rows for the Transfer amount, taxes and charges:

Transaction Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

The system displays the transaction account number that is debited or credited in the accounting entry.

Account Branch

The system displays the account branch.

TRN Code

The system populates the transaction code of the accounting entry from the Account Template maintenance.

Dr/Cr.

The system displays whether the accounting entry is 'debit' or 'credit' leg.

Amount Tag

The system displays the amount tag of the Amount being debited/credited.

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

The system displays the Offset Account of the accounting entry for posting the offset debit/credit.

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

The system displays the Offset Transaction Code from the Account Template maintenance.

Offset Amount Tag

The system displays the Offset Amount Tag of the Offset amount.

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

3.1.1.8 All Messages Tab

System displays the message and its details for the successfully processed transactions. Click the “All Messages” link in the View screen to invoke this sub-screen.

Transaction Ref No	Message Reference No	Message Type	Message Status	Value Date	Release Date	Direction	ACK/NAK Type	Rejec
--------------------	----------------------	--------------	----------------	------------	--------------	-----------	--------------	-------

The system displays the following details in a grid form containing one or multiple rows for the Transaction Reference Number specified:

- Transaction Ref No
- Message Reference No
- Message Type
- Message Status
- Value Date
- Release Date

- Direction
- ACK/NAK Type
- Reject/Response Code

3.1.1.9 Saving of Outbound Transaction

The system performs the following mandatory field checks and the referential checks during the save of NEFT Outbound payment transaction. If any of the below validation fails, then the transaction is rejected with an error code.

Following fields are mandatory for requesting NEFT Outbound payments:

- Transaction Branch
- Source Code
- Network code
- Source Reference (for requests received through other channels, Source reference is updated automatically)
- Debtor Account Number
- IFSC Code
- Beneficiary Account Number (creditor account)
- Beneficiary Account Type
- Transfer Currency
- Transfer Amount
- Debit / Credit Value Date

Following are the validations on clicking the 'Save' button:

- On the requests initiated from channels, Source reference number is expected as mandatory
- System validates whether account record is open and authorized.
- Holiday check for instruction date is done, based on the local branch holidays maintained.
- Upon saving the transaction, system throws error messages for validation failures, if any. For the error messages displayed, respective action can be taken and can be re-submitted.

3.1.1.10 View Change Log

You can invoke this screen by clicking 'View Change Log' tab at the bottom of the screen.

The screenshot shows a 'Field Log' window with a title bar. Below the title bar is a section for 'Execute Query' with two input fields: 'Transaction Reference Number' and 'Version Number'. Below these fields is a table with the following columns: 'Mod Number', 'Field Name', 'Old Value', and 'New Value'. The table is currently empty. At the bottom right of the window are 'Ok' and 'Cancel' buttons.

3.1.1.11 NEFT Outbound Transaction Summary

You can view the NEFT outbound transactions booked in the transaction summary screen.

You can invoke the 'NEFT Outbound Transaction Input Detailed Summary' screen by typing 'PTSOTONL' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

NEFT Outgoing Payment Transaction Input Detailed Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference UTR Number Booking Date Debtor Account Type Queue Code Indo Nepal Remittance Network Code Prefunded Payments

Transaction Branch Source Reference Instruction Date Debtor Account Number Beneficiary Account Number Customer No Beneficiary IFSC Code

Source Code Transaction ID Activation Date Transaction Amount Related Reference Authorization Status Beneficiary Account Type

Records per page 15 1 Of 1 Lock Columns 0

Transaction Reference	Transaction Branch	Source Code	UTR Number	Source Reference	Transaction ID	Booking Date	Instruction Date	Activation Date	Debtor Account Type	Debtor Account Number	Transaction Amount
-----------------------	--------------------	-------------	------------	------------------	----------------	--------------	------------------	-----------------	---------------------	-----------------------	--------------------

Exit

You can search for the records using one or more of the following parameters:

- Source Code
- Network Code
- Transaction ID
- Transaction Branch
- Transaction Reference
- Related Reference
- Source Reference
- Booking Date
- Instruction Date
- Activation Date
- Transaction Amount
- Debtor Account Number
- Debtor Account Type
- Beneficiary IFSC Code
- Beneficiary Account Number
- Beneficiary Account Type
- Transaction Status
- Queue Code
- Customer No
- Authorization Status
- UTR Number
- Indo Nepal Remittance

- Prefunded Payments

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record or click 'Details' button to view the detailed maintenance screen.

3.1.2 NEFT Outbound Transaction View

You can view the NEFT Outbound transactions in this screen.

You can invoke 'NEFT Outgoing Payment Transaction View' screen by typing 'PTDOVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required transaction.
- Along with the transaction details, you can also view the Status details for the following:
 - External System Status
 - Transaction Status (Is updated as 'Settled' on receiving camt.059.001.06 acknowledgement message)
 - Pending Queue Details

- Sanction Seizure
- Dispatch Details
- Credit Confirmation Details
- Click Execute Query to populate the details of the transaction in the Outbound NEFT Transaction View screen. The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.

For more details on Main, Additional Details and Pricing tabs refer to 'PTDOTONL' screen details above.

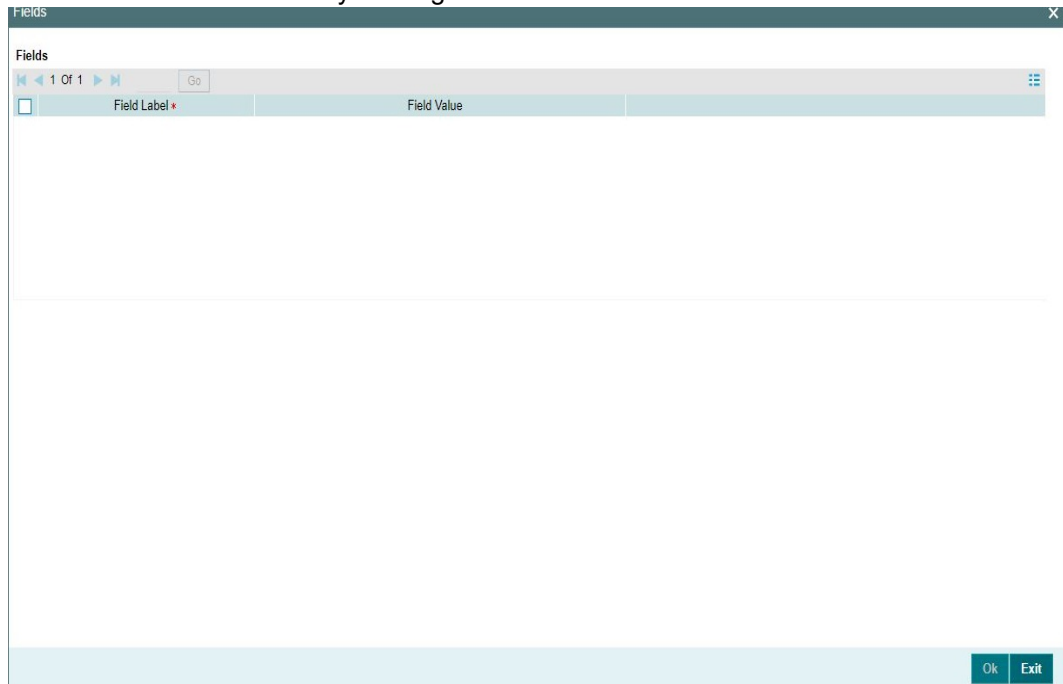
3.1.2.1 Exceptions Tab

Click on the 'Exceptions' tab to invoke this screen. All the details pertaining to Return Details, Network Reject Details and External System Status id are displayed here for the entered Transaction Reference Number.

Main Additional Details Pricing Exceptions	
Return Details	Network Reject / Reschedule Details
Return Reference	Reject/Reschedule Reference
Return Date <i>dd-MMM-yyyy</i>	Reject/Reschedule Date <i>dd-MMM-yyyy</i>
Return Reason Code	Reject/Reschedule Code
Return Reason	Network Code
Returned Amount	
View Details	
UDF MIS View Queue Action Accounting Entries All Messages View Repair Log	
Maker ID	Checker ID
Maker Date Stamp	Checker Date Stamp
Authorization Status Exit	

3.1.2.2 UDF Tab

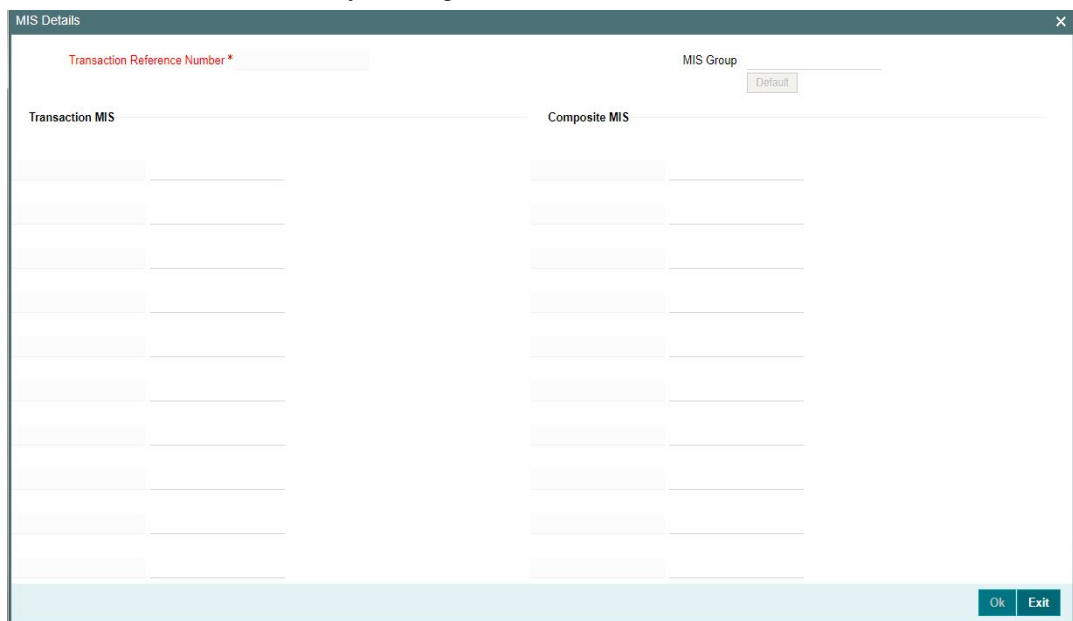
You can invoke this screen by clicking UDF tab in the PTDOVIEW screen.



The screenshot shows a window titled "Fields" with a close button (X) in the top right corner. Below the title bar, there is a header section with "Fields" on the left, a navigation bar with "1 Of 1" and "Go" in the center, and a list icon on the right. The main area is a table with two columns: "Field Label" and "Field Value". The table is currently empty. At the bottom right, there are "Ok" and "Exit" buttons.

3.1.2.3 MIS Tab

You can invoke this screen by clicking MIS tab in the PTDOVIEW screen.



The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. Below the title bar, there are two input fields: "Transaction Reference Number *" on the left and "MIS Group" on the right, which has a "Default" button next to it. Below these fields, there are two sections: "Transaction MIS" on the left and "Composite MIS" on the right. Each section contains a table with multiple rows and columns, all of which are currently empty. At the bottom right, there are "Ok" and "Exit" buttons.

3.1.2.4 View Queue Action Log

You can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen, where the Transaction Reference Number is auto populated and related details are displayed.

View Queue Action Log

Enter Query

Transaction Reference Number Network Code

1 Of 1 Go

Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status	Maker Id	Maker Date Stamp
------------------------------	--------	---------	------------	----------------------	----------	------------------

View Request Message View Response Message

Exit

Following details are displayed:

- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

You can view the request sent and the corresponding response received for each row in Queue Action Log.

Also you can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External price fetch
- Accounting system

3.1.2.5 Accounting Entries

You can click the “Accounting Entries” link in the transaction input screen to invoke the screen.

Accounting Entries

Enter Query

Transaction Reference Number

Accounting Entries

1 Of 1

Go

Event Code	Transaction Date	Value Date	Account	Account Branch	TRN Code	Dr/Cr	Amount Tag	Account Currency	Transaction Amount
------------	------------------	------------	---------	----------------	----------	-------	------------	------------------	--------------------

Accounting Details

Exit

The system displays the following details in a grid form that contains accounting entries in multiple rows for the Transfer amount, taxes and charges:

Transaction Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

The system displays the transaction account number that is debited or credited in the accounting entry.

Account Branch

The system displays the account branch.

TRN Code

The system populates the transaction code of the accounting entry from the Account Template maintenance.

Dr/Cr.

The system displays whether the accounting entry is 'debit' or 'credit' leg.

Amount Tag

The system displays the amount tag of the Amount being debited/credited.

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

The system displays the Offset Account of the accounting entry for posting the offset debit/credit.

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

The system displays the Offset Transaction Code from the Account Template maintenance.

Offset Amount Tag

The system displays the Offset Amount Tag of the Offset amount.

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

3.1.2.6 All Messages Tab

System displays the Outgoing pacs.008.001.09 message and its details for the successfully processed transactions. Click the “All Messages” link in the View screen to invoke this sub-screen.

The system displays the following details in a grid form containing one or multiple rows for the Transaction Reference Number specified:

- Transaction Ref No
- Message Reference No
- Message Type

- Message Status
- Value Date
- Release Date
- Direction
- ACK/NAK Type
- Reject/Response Code

Note

The system generates Message type 'DEBIT_ADVICE' along with 'Outgoing pacs.008.001.09'. This generation happens based on the 'Customer Advice Preference' (PMDCSADV) screen maintained per account & network combination.

3.1.2.7 View Repair Log

You can view all the Repair actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Repair Log' button in View-screen, where the Transaction Reference Number is auto populated and related details are displayed.

You can View Repair Log details in this sub-screen. Following details are displayed:

- Queue Reference No
- Field Name
- Old Value
- Repaired Data
- Error

3.1.2.8 NEFT Outbound Transaction View Summary

You can view the summary in 'NEFT Outbound Transaction View Summary' screen. You can invoke the NEFT Outbound Transaction Summary screen by typing 'PTSOVIEW' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference UTR Number Message ID Booking Date YYYY-MM-DD Transaction Status Queue Code Indo Nepal Remittance Network Code

Transaction Branch Source Reference Transaction ID Instruction Date YYYY-MM-DD Debtor Account Number Beneficiary Account Number Customer No Prefunded Payments

Source Code File Reference Number Related Reference Activation Date YYYY-MM-DD Transaction Amount IFSC Code Dispatch Reference Number

Records per page: 15 Page: 1 of 1 Lock Columns: 0

Transaction Reference	Transaction Branch	Source Code	UTR Number	Source Reference	File Reference Number	Message ID	Transaction ID	Related Reference	Booking Date	Instruction Date	Activation Date	Transaction Amount

Exit

You can search for the records using one or more of the following parameters:

- Source Code
- Network Code
- Transaction Branch
- Transaction Reference
- UTR Number
- Related Reference
- Source Reference
- File Reference Number
- Message ID
- Transaction ID
- Booking Date
- Instruction Date
- Activation Date
- Transaction Status
- Debtor Account Number
- Transaction Amount
- IFSC Code
- Beneficiary Account Number
- Queue Code
- Dispatch Reference Number
- Prefunded Payments
- Customer No
- Prefunded Payments
- Indo Nepal Remittance

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

3.1.3 NEFT Outgoing Payment Template

The NEFT Outgoing Payment Template screen allows user to maintain the SI for NEFT Outbound Transactions. This screen is used for creating templates and linking it to Standing Instructions.

You can invoke 'NEFT Outgoing Payment Template' screen by typing 'PTDOTSTM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'NEFT Outgoing Payment Template' application window. It features a top navigation bar with 'New' and 'Enter Query' buttons. The main area is divided into several sections for data entry:

- Transaction Branch:** Includes fields for Transaction Branch *, Host Code *, and Source Code *.
- Template ID:** Includes fields for Template ID * and Template Reference.
- Network Code:** Includes fields for Network Code * and Source Reference.
- Debtor Details:** Includes fields for Debtor Account Number, Debtor Account Type, Debtor Name, Customer Number, Debtor Information (SMS), Debtor Mobile Number, Debtor Email ID, and Debtor LEI.
- Beneficiary Bank Details:** Includes fields for Beneficiary ID, IFSC Code, Bank Name, and Branch Name.
- Beneficiary Details:** Includes fields for Beneficiary Account Number, Beneficiary Account Type, Beneficiary Name, and Beneficiary LEI. There is also a 'Beneficiary Name Look-up' button and a 'Refresh' button.
- Payment Details:** Includes fields for Transaction Currency (INR), Transaction Amount, and Remarks. There is an 'Enrich' button.
- Debtor Additional Details:** Includes fields for Address Line 1 through Address Line 7.
- Creditor Additional Details:** Includes fields for Address Line 1 through Address Line 7.
- Sender To Receiver Information:** Includes fields for Sender To Receiver Information 1 through Sender To Receiver Information 6.
- Purpose Details:** Includes a field for Category Purpose Code (EFT).
- Instruction for Creditor Agent:** Includes a field for Instruction Information *.

The bottom bar contains fields for Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, Authorization Status, and a 'Send to Modify' button. An 'Exit' button is located in the bottom right corner.

From this screen, click New or Enter Query. The Template Reference field is enabled and opens a list of values (LOV) screen.

The New action allows users to create a new Standing Instruction (SI) template. The template can be created with or without a transfer amount.

The system derives the Template Type as either Complete or Incomplete:

- If a non-zero transfer amount is entered, the template is marked as Complete.
- If the transfer amount is zero or not provided, the template is marked as Incomplete.

All mandatory validations applicable during enrich or save for India payments are also applied while saving the template.

Click Execute Query to populate the details of the transaction. The system displays all the fields in the below mentioned tabs based on the template reference number selected.

- Main
- Additional Details

- Pricing
- UDF
- MIS

For more details on fields of above tabs refer to 'PTDOTONL' screen details above.

Saved templates are available in the SI Common Summary screen (Function ID: PMSSITMP). For more details on this screen, refer *Payments Core User Guide*.

3.1.4 NEFT Outbound Transaction Booking via Upload

3.1.4.1 Single Payment Service

Oracle Banking Payments allows you to book the Outbound NEFT payments via Single Payout Service (SOAP/ ReST) and also via the Customer to Bank (C2B) pain.001 bulk file upload.

3.1.4.2 C2B File upload

Oracle Banking Payments allows to you to process the Outbound NEFT payment requests received in bulk payment files in pain.001 format from Corporate customers to banks(C2B). After validating the bulk file, the Outbound NEFT transactions are created and processed individually. All the transactions created based on the bulk file received are auto authorized.

NEFT transaction Network code is derived using Network Resolution Rule (PMDNWRLE) maintained for the Channel Type 'C2B'.

3.2 NEFT Outbound Payments Processing

Every NEFT outgoing payment transaction is generated as "pacs.008.001.09" outgoing NEFT payment message.

3.2.1 NEFT Outbound Payment Validations

Following processing changes/ initial validations are done as part of the transaction saving:

- Beneficiary ID Validations
- Mandatory Fields / Referential data checks
- Account Type Validations
- NRE Account Validations
- Processing Cutoff Check
- Intra Bank Transfer Check

For current dated transactions, following processing changes are covered during transaction authorization:

- Network Validations and Special Character Replacement
- Computation of Charge & Tax
- Exception Queue
- Authorization Limits Check

- Transaction cutoff time validation
- Sanction check
- FX Limit Check
- ECA check
- Network Cutoff time check
- Transaction Accounting
- Dispatch Accounting
- Future Value Dated Transaction
- Branch Holiday Parameter

3.2.1.1 Beneficiary ID Validation

- System validates the Beneficiary ID provided and populates the respective beneficiary details.
- Beneficiary Address Details maintained on Beneficiary Registration Detailed (PMDBENRN) screen.
- When you select valid Beneficiary ID while initiating Outbound payment, the Beneficiary Address Details are auto-populated to the 'Creditor Additional Details' section on the 'Additional Details' tab of the NEFT Outgoing Transaction Input Detailed (PTDOTONL) screen.
- The address details fields are still enabled for any edition even after the system defaults the address details.
- The 'Creditor Additional Details' fields remain enabled for edition if the beneficiary ID is not selected.
- Beneficiary Address Details are auto-populated to NEFT Outbound Transaction View (PTDOVIEW) screens when the 'SSI_LABEL' tag in SPS Service contains valid Beneficiary ID maintained in the system.

3.2.1.2 Mandatory Fields/ Referential Data Checks

- Validation of the IFSC Code is done as per the maintenance done in the Local Payment Bank Directory (STDBKMNT) and all the valid IFSC codes are maintained in this screen. Transaction is rejected in case of validation failure.
- Debtor Account Branch IFSC check
 - This is derived based on the Branch and bank code mapped to the IFSC code in the STDBKMNT screen if maintained. This is also populated in the Outgoing pacs.008.001.09 message in the field:5756 (Sending branch's IFSC)
 - If the Debtor account branch IFSC (Field:5756) is not derived, then the transaction is moved to Process Exception (PE) queue.
- System validates the Debtor Account Type for outbound transactions. If the debtor account type is NRE/NRO, then the field (:6305 - Sender's Account type) is updated with 40 or 10 respectively.
 - If the Debtor account type is NRE(40) or NRO, then the Sender to Receiver Information field in the Additional Details tab in PTDOTONL screen is, automatically populated with a static text.
 - This static message is displayed in the Outgoing pacs.008.001.09 message in the field: 7495.
- System validates the Transfer Amount, if it is within the Min/Max Transaction limit and Per day limit as maintained in the Payment Common Preferences screen (PMDNFTPF). If the transaction does not match the criteria, it is rejected.

3.2.1.3 Account Type Validation

- The system checks the Account Type Value present in the incoming channel requests for Debtor Account Type and Beneficiary Account Type.
- If you select any value other than the LOV available for Debtor Account Type and Beneficiary Account Type, the system rejects the transaction. The error message applicable is PM-MSG-005 'Debtor Account Type is invalid' or PT-TXP-017 'Beneficiary Account Type is invalid.'
- The Beneficiary Account Type field is optional. The system checks the Account Type restrictions validations for Beneficiary Account Type, only when Beneficiary Account Type value is present.

3.2.1.4 LEI Validation

Debtor LEI

- The LEI validation is done, if the transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF).
- The field 'Debtor LEI' is populated when the below conditions satisfy, and LEI validation is applicable:
 - Debtor is a 'Non-Individual'.i.e. Customer Type of the Debit account customer is not 'Individual'.
 - LEI is maintained for the Debtor in the India Payments Customer Preferences (PMDEXLEI) and the Value Date of the transaction is equal to (or) less than the LEI expiry date.
- An error is raised when all below-listed conditions satisfy, and LEI validation is applicable:
 - Debtor is a 'Non-Individual' .i.e. Customer Type of the Debit account customer is not 'Individual'.
 - LEI is not maintained for the Debtor in the India Payments Customer Preferences (PMDEXLEI) or LEI is maintained but the Value Date of the transaction is more than the LEI expiry date.

Beneficiary LEI

- The Beneficiary LEI field is optional. If the user inputs a value, then the system checks the length of the value. If the length is not 20 characters, the system displays the error.

LEI Validation Failure

- In case of LEI validation failure:
 - For manually booked transactions, the error message is shown on enrich user action.
 - For uploaded transactions, the transaction is rejected outright.
- In case of non-availability of any one of the data (sender LEI/beneficiary LEI), the other LEI number to be mentioned as NA.

3.2.1.5 NRE Account Validation

When you click the 'Enrich/Save' button, the system checks for the following NRE account type validations:

- If you select Beneficiary Account Type 'NRE' (40), then you must select Debtor Account Type also 'NRE' (40). Else system rejects the transaction with an error message PT-TXP-018 'If Beneficiary Account Type is NRE, then Debtor Account Type must be NRE.'

- If you select Debtor Account Type 'NRE' (40), then you can select Beneficiary Account Type as any account from drop-down lists, such as Savings Bank (10), Current Account (11), Cash Credit (13), Loan Account (14), Overdraft (12), NRE (40), and Credit Card (52).

3.2.1.6 Processing Cutoff Check

If Transaction Processing Time is greater than Processing cutoff time, then NEFT outbound transaction moves to Processing Cutoff Queue (PQSPRCUQ). All actions such as Release, Carry Forward, Cancel, Authorize, Delete are allowed.

3.2.1.7 Intra Bank Transfer Check

For Intra Bank Transfer Check the system checks the following:

- System checks if the beneficiary bank IFSC code is of the same bank branch. A 'Branch' record is present in the screen Branch IFSC Code Mapping 'PMDIFSBR' for the given IFSC Code.
- If a record is found in screen Branch IFSC Code Mapping 'PMDIFSBR' for the given IFSC Code, then the system checks the following:
 - If the Intra Bank Transfer flag is 'N' the system gives an error message PT-TXP-023 'Intra Bank Transfer is not allowed'.
 - If the 'Intra Bank Transfer' flag is 'Y' the system allows to process as 'Outbound NEFT payment and generate Outgoing pacs.008.001.09 message for dispatch to Network even if beneficiary bank IFSC code is of the same bank branch.

3.2.1.8 Network Validations and Special Character Replacement

- IBAN check is not applicable for NEFT Outbound payments.
- Debtor Details, Beneficiary Details, Beneficiary Bank details, Additional Debtor/Creditor Details, Sender to Receiver Information entered for a payment transaction is validated against the valid characters allowed for the network.
- In case of Network character validation failure, transaction is moved to repair queue with error details.
- Permitted character set for NEFT Transfers are as below:
 - Alphabetical characters - A to Z (upper case), a to z (lower case)
 - Numeric characters - 0 to 9
 - Special characters - /-?:()., '+ space or If
 - Special characters entered in a payment transaction are validated and replaced with specific characters as defined in Special Characters maintenance

3.2.1.9 Computation of Charge and Tax

Charge and tax for NEFT Payment transactions are calculated based on the Pricing Code specified in the India Payments Common Preferences screen (PMDNFTPF). Charges and tax are applied to the NEFT transactions based on the pricing code linked.

For current dated transactions, following processing changes are covered during transaction authorization.

3.2.1.10 Exception Queue

Exception Queue checks are applicable as per the functionality. For more details on these queues, refer to Exception Queues user manual.

3.2.1.11 Authorization Limit Check

Two levels of Authorization limit check is done before the process cut over check.

3.2.1.12 Transaction Cutoff Time Validations

Transaction cut off time validation is based on the Transaction Cut-off Time Maintenance (PMDCTOFF) screen. Transaction cutoff time check is done only for transaction with payment activation date is current date.

Transaction Cut-off time for the payment network and Transaction Type 'Outbound' is fetched from the maintenance for the following combination:

- Source - Specific/ALL
- Service Model - Specific/ALL
- Customer - Specific/ALL

Cut off time is derived as follows:

Sl.No	Network	Transaction Type	Source	CSM	Customer
1	Network ID	Outbound	Specific	Specific	Specific
2	Network ID	Outbound	ALL	Specific	Specific
3	Network ID	Outbound	Specific	Specific	ALL
4	Network ID	Outbound	ALL	Specific	ALL
5	Network ID	Outbound	Specific	ALL	ALL
6	Network ID	Outbound	ALL	ALL	ALL

If payment processing time is lesser than or equal to the Cut-off date time derived, then the payment is considered as 'Pre Cut-off' payment and proceeds with further processing.

If payment save date time or payment receipt date time exceeds the Cut-off date time derived then the payment is considered as 'Post Cut-off' payment and post cut off status is updated for the transaction.

The failed transactions are further moved to Process cutoff queue and the transactions can be processed further from this queue. For more details on queue, refer to Exception Queue user manual.

3.2.1.13 Sanction Check

If sanction screening is required for the Network and the customer, request is sent to External Sanction System.

If the sanction check status of the transaction is 'Approved', then further processing continues. If the contract's sanction check response status is 'Override' or 'Rejected' or 'Timed Out', then transaction is logged in 'Sanction Check Exception Queue' and the processing of the transaction is stopped at this stage.

3.2.1.14 FX Limit Check

FX Limit Check and Currency conversion is not applicable for NEFT.

3.2.1.15 External Credit Approval Check

Debit accounting entries pertaining to payment amount and charge/tax amounts are sent to external DDA system for credit approval.

External Credit Approval is done for all the external accounts for which 'External Credit Approval Required' flag is enabled. ECA system for the credit check is derived based on the External Account maintenance.

If the ECA response status for a payment transaction is 'Approved', then further processing continues. If ECA validation fails i.e. the status is 'Override', 'Rejected', or 'Timed out', then the transaction is logged in ECA Exception queue.

3.2.1.16 Network Cutoff Time Check

The system checks the network cutoff time based on the cut off time maintained in Network Maintenance Detailed (PMDNWMNT) for the network. The system considers the application server time for cutoff time check. The system automatically roll-over the transactions that are not processed within the Network cutoff time and again calculates the Activation Date considering network holidays. These transactions do not move to Network cutoff Queue.

The unprocessed transactions in the queue are further moved to Warehouse queue. These transactions are processed as future value transactions from Warehouse queue and goes through all the transaction processing.

3.2.1.17 Transaction Accounting

Debit liquidation accounting entries have both payment entries and charge/tax entries. Accounting details are handed off to accounting system with debit/credit liquidation accounting code linked at Network Currency preferences. Following are the entries posted for the transactions booked:

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Customer Account	Debit Value Date	Account Currency
Cr.	Intermediary GL	Debit Value Date	Transfer ccy
Dr.	Intermediary GL	Credit Value Date	Transfer ccy
Cr.	Clearing GL	Credit Value Date	Transfer ccy

Accounting handoff is done after Network cutover check.

- Additionally, charge/tax related entries are handed off along with debit liquidation details as per existing process.

Messages are sent only after accounting is successfully completed. Until then, transactions remain in the Accounting Queue with Pending or Exception status. The transaction status changes to Processed upon successful accounting completion.

Note

On payment reject, the reversal entries are posted. However, charges are not reversed as per existing process.

3.2.1.18 Dispatch Accounting

Dispatch accounting is applicable for NEFT outbound payments. System triggers the DCLG event on the dispatch of Outgoing pacs.008.001.09 bundle (as defined in No.of transactions per Dispatch). For all the transactions in the bundle, a single entry is posted with the sum of total amount and the no of transactions.

Accounting handoff is done as the DCLG event is triggered.

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Clearing GL	Debit Value Date	Account Currency
Cr.	Network/Nostro Account	Credit Value Date	Transfer ccy

3.2.1.19 Future Valued Transaction Processing

Future dated NEFT transactions are processed by separate jobs and run on receipt of the Start of Day (SOD, camt.052) Message.

The system identifies the transactions from the Warehouse queue. The transaction job picks up the future dated transactions with the Activation date equal to the current date and also it is equal to the SOD date of the latest camt.052 message received.

Processing of transactions is completed till sanction check on booking date itself. Transaction processing starts from initial validations again, on the activation date.

- NEFT Outbound payment rules allow the customers to send the payment requests with future value date. Such requests are processed by the system till sanction check on booking date and is marked as future valued.
- On value date future dated transaction job processes the payments starting from the initial validations. Future dated transactions are processed by separate jobs.

3.2.1.20 Branch Holiday Parameter

In addition to Currency and Network Holidays, Branch holidays is considered in determining the Value date and Activation date for, NEFT, payments.

Processing Branch holidays is considered in the Dates resolution only if a particular parameter in India Payment Common Preferences for the 'Outbound' or 'Inbound' transaction type is checked.

3.2.2 Outgoing pacs.008.001.09 Message Generation and Dispatch

- NEFT outbound transactions generates a 'Outgoing pacs.008.001.09' outbound payment message.
- As per the no. of transactions per dispatch maintained in Payments Common Preferences screen (PMDNFTPF), system bundles the no. of transactions and dispatches Outgoing pacs.008.001.09 message, once the defined number of transactions are met.
- On the time interval specified in the Dispatch maintenance, even if the no. of transactions are not met, residual messages are dispatched as bundle.

- The Outgoing pacs.008.001.09 messages in the bundle are dispatched /handed off to SFMS network for further processing.
- Upon successful processing of Outgoing pacs.008.001.09, dispatch accounting is generated and is handed off.

3.2.3 **Notification**

Notification is generated on upload and processing of N10 / camt.059.001.06 .

3.2.4 **Indo Nepal Remittance Processing**

The system does the following validations/processings once the user selects the 'Indo Nepal Remittance' check box:

- The system fetches the Beneficiary Bank IFSC and Beneficiary Account Number from the India Payments Common Preferences Screen (PMDNFTPF) and auto-populates the values on the input screen.
- The system disables the 'Sender to Receiver Information' fields and enables the 'Indo Nepal Information' fields under the 'Additional Details' tab.
- The system validates the transfer amount to check the maximum per transaction limit. In case this validation fails:
 - For manually inputted transactions, screens display an appropriate error message.
 - For uploaded transactions, the system rejects the transaction.
- The Indo Nepal Information six lines fields defined for Indo Nepal Remittance are mandatory and cannot be blank.
- When you click the Save button, the system validates Indo Nepal Information six lines fields, In case these fields are blank:
 - For manually inputted transactions, screens display an appropriate error message.
 - For uploaded transactions, the system rejects the transaction.
- The system validates and allows only numeric values in the Commission field. For any other value, the screen displays an appropriate error message.

3.2.5 **NEFT ISO FCRA Processing**

Transactions are initiated from the PTDOTONL screen:

- The user is required to select Category Purpose Code as FCRA.
- The set of fields for capturing Donor Details are available under the Additional Details tab. For FCRA transactions, these fields are mandatory. If left blank, the system displays an error message.
- When Donor Details fields are enabled, the Sender to Receiver Information (Lines 1-6) and Indo-Nepal Information fields are disabled for input.
- During message generation, the system sets the Category Purpose Code to FCRA and maps the Donor Details to Tag RmtInf/Ustrd, Loop 1 to Loop 4, respectively.

FCRA remittance information is mapped as explained below:

Field/Tag	Code to be used	Tag- RmtInf/Ustrd with Batch Time	Tag- RmtInf/Ustrd without Batch Time
-----------	-----------------	-----------------------------------	--------------------------------------

CtgyPurp / Cd (in Pacs.008 message)	FCRA	loop 1: Batch time	loop 1: Donor Address Donor Address
		loop 2: Donor Address Donor Address	loop 2: Name of the Donor Purpose of remittance
		loop 3: Name of the Donor Purpose of remittance	loop 3: Country of the Donor Currency and Amount
		loop 4: Country of the Donor Currency and Amount	Loop 4:

Transactions are initiated from SPS Request and C2B Upload (pain.001 file):

- If the Category Purpose Code is FCRA, the system validates that RmtInf/Ustrd Lines 1 to 4 are not blank and that Donor Details are available.
- The values received in RmtInf/Ustrd Lines 1 to 4 are mapped to the new Donor Details fields under the Additional Details tab in the PTDOTONL screen.
- Message generation follows the same logic as described for transactions initiated from the PTDOTONL screen.

For each line of type VARCHAR2(140) with no delimiters, the system validates that exactly one pipe (|) delimiter is present in each line or loop.

Each segment in the line (i.e., text between delimiters) must be between 1 and 35 characters in length. This needs confirmation from the bank.

If data is missing on either side of the delimiter, the system populates 'NA' in the respective segment.

3.2.6 **Prefunded Payments Processing**

- Customer number/debtor account number is not mandatory.
- If Debtor Account currency is not provided in the outbound request, then it gets defaulted to Transfer Currency (INR) in transaction.
- If the 'Prefunded Payments GL' check box is selected, the system skips the below processing:
 - ECA check
 - Pricing
 - FX Limit Check
- The 'Prefunded Payments GL' is always used as Debit account while posting the debit liquidation entries. The 'Prefunded Payments GL' value maintained in the Source Maintenance (PMDSORCE).

LEI Validation Failure

- In case of LEI validation failure:
 - For manually booked transactions, the error message is shown on enrich user action.
 - For uploaded transactions, the transaction is rejected outright.

Sender To Receiver Information

Debtor LEI

- The LEI validation is done, if transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF)

Beneficiary LEI

- The Beneficiary LEI field is optional. If the user inputs a value, then the system checks the length of the value. If the length is not 20 characters, the system displays the error.

Sender To Receiver Information 3-6

- At the NEFT payment type product processor level, system performs the below field length validation for the fields Sender To Receiver Information 3-6. If the below condition is matched, then that particular transaction is moved to Repair queue for user action.
 - Condition: (The Entered Characters :xxx) Is exceeding the Maximum length Allowed 35.

3.2.7 Outbound SI Processing

3.2.7.1 Standing Instruction Maintenance

The Standing Instruction Maintenance screen (Function ID: PMDSIMNT) is used for SI maintenance.

3.2.7.2 Standing Instruction Processing

The execution of a Standing Instruction (SI) is triggered based on the Next Generation Date calculated by the system. This date is treated as the Instruction Date, and all other dates, including the Activation Date, are derived from it.

- On the execution date, a new NEFT transaction is created using the SI template details.
- The Source Code is defaulted to SI, and the Source Reference is set to the SI reference.
- The transaction is processed by the respective payment processor.
- The system parameter SI_REDEFAULT_PRICING determines pricing behaviour:
 - If set to Y, the pricing code is defaulted from the source.
 - If set to N, the pricing code is defaulted from the template.

3.2.7.3 SI Generation Prior to Execution Date

The number of days before the actual instruction date used to determine when a Standing Instruction (SI) should be executed can be configured in the SI Preferences screen (Function ID: PMDSIPRF). This configuration is optional. If maintained, the specified value is pre-filled in the SI Maintenance screen (PMDSIMNT) when creating a new SI. Users can modify this value as needed.

Note

Only the SI execution record is generated on the SI generation date. The actual transaction is executed on the execution date. Users can modify the execution record before the execution date, if required.

3.2.7.4 Other Standing Instruction Related functionalities

The Skip/Suspend/Defer screen (Function ID: PMDSIDFR) supports NEFT Standing Instructions for deferring, skipping, or suspending the next execution.

- Month-end SI execution is also supported for NEFT Standing Instructions.

3.2.7.5 Standing Instruction Template Service

A ReST service is available for creating and modifying NEFT Standing Instruction templates.

3.3 NEFT Message Browser

3.3.1 NEFT Outbound Dispatch Browser

You can view the following outbound NEFT messages generated in this screen:

- N06 - Outbound Payment Transfer
- N07 - Return of Inbound Transfer
- N10 - Credit Confirmation for Inbound Transfer
- pacs.008.001.09 - Outbound Payment Transfer
- pacs.004.001.10 - Return of Inbound Transfer
- camt.059.001.06 - Credit Confirmation for Inbound Transfer

You can invoke 'NEFT Outbound Dispatch Browser' screen by typing 'PTSOUTBR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

NEFT Outbound Dispatch Browser

Search Advanced Search Reset Clear All

Case Sensitive

Dispatch Reference Number Message ID

Dispatch Date YYYY-MM-DD Dispatch Status

Message Type Linked Message Id

Batch Number

Records per page 15 Go Lock Columns 0

Dispatch Reference Number	Message ID	Dispatch Date	Dispatch Time	Dispatch Status	Message Type	ACK/NAK Type	Reject/Response Code	No of Transactions
---------------------------	------------	---------------	---------------	-----------------	--------------	--------------	----------------------	--------------------

View Message | View Accounting | View Transaction | View Ack/Nak Message | Process NAK | Retry Dispatch

Exit

You can search for the records using one or more of the following parameters:

- Dispatch Reference Number
- Message ID
- Dispatch Date
- Dispatch Status
- Message Type
- Linked Message Id
- Batch Number

Following sub screens/ actions are available in the message browser screen:

View Message

Select a record and click on 'View Message' button to view the dispatched message.

View Accounting

Select a record and click on 'View Accounting' to view the Dispatch accounting details for the Outgoing pacs.008.001.09 and pacs.004.001.10 message generated.

System displays the DCLG event and its respective accounting entries passed during the Outgoing pacs.008.001.09 and pacs.004.001.10 dispatch. Single entry is posted for the bundle dispatched, with total sum of amounts. Entries posted are - Dr. Clearing GL and Cr. Network/ Nostro account.

In case of auto reversals (for SFMS NAKs such as F25 and F26) of the Outgoing pacs.008.001.09 dispatched, system displays the reversal accounting entries of DCLG.

Note

Dispatch accounting is not applicable for camt.059.001.06 messages.

View Transaction

Select a record and click on 'View Transaction' to view the complete transaction details. View Summary screen is launched on clicking 'View Transaction'.

You can double click the record or select a record and click on 'Details' button to view the detailed transaction screen. System launches the NEFT Outbound View Detailed screen (PTDOVIEW).

View ACK/NAK Message

You can view the F20, F25, F26, F27 ACK/NAK messages received and matched for the corresponding Outgoing pacs.008.001.09 dispatch.

Process NAK

Process NAK option helps to validate the negative acknowledgement and perform appropriate action like reverse or regenerate the transaction.

You can click the 'Process NAK' option to launch Negative Acknowledgement Processing Details screen.

Retry Dispatch

On clicking Retry Dispatch button, NEFT Dispatch Retry sub screen is displayed.

On Retry action, error records are re-processed.

Note

For NEFT dispatch, non-financial messages (such as camt.059 notifications) are processed through a dedicated JMS queue, DISP_UPLOAD_NONFIN_Q, which operates independently from DISP_UPLOAD_Q used for financial messages.

3.3.2 Negative Acknowledgement Processing Details

You can view and process the underlying payment for F25/F26/F27 NAK received from RBI.

You can invoke 'Negative Acknowledgement Processing Details' screen by typing 'PTDNAKPR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Following fields are auto populated:

- Business Message Identifier
- Bank Application Identifier
- Originating Branch IFSC
- Error Code
- Received Date
- NAK Type

You can perform following actions:

- Regenerate Messages
- Reject Messages
- Authorize
- Delete
- View Queue Action

3.4 NEFT Acknowledgment Processing

3.4.1 SFMS ACK/NAK Messages Processing

System supports the processing of following messages:

Message Name	Message Description
F23	This is a Delivery Notification message.
F20	This is an acknowledgment message from SFMS.
F25	This is a Negative acknowledgment message from SFMS. User can take manual action on outgoing payment transaction.

F26	This is a Negative acknowledgment message from SFMS user. User can take manual action on outgoing payment transaction.
F27	This is an acknowledgment message from Bank API (IDRBT/RBI). . If this message is Negative Acknowledgment then user can take manual action on outgoing payment transaction.
F29	This is Delivered At NEFT. This is ISO migration to notify about the delivery of message. This message supports in both format - ISO and IFN.

Processing Steps:

ACK Processing:

On receipt of incoming F20/F27 ACK messages from SFMS, system parses the message and process. The parent transaction is fetched based on following matching fields: (Note: F20/F27 ACK is received for the Outgoing pacs.008.001.09 messages sent in a bundle of 10)

- Matching:
 - External Application Sequence number mentioned in the F20/F27 message is matched against the sequence number sent in the original outgoing payment transaction/message (Outgoing pacs.008.001.09) in Business Application Header header and the IFSC Code of the Originating branch (Our IFSC Code).
- Message Status Update: If matched,
 - For F20 (Message Identifier in the format) received, original outgoing payment gets updated
 - I.e, All the '10' transactions sent in the Outgoing pacs.008.001.09 bundle having the same sequence number is updated
- For F27 (Message Identifier in the format) received,
 - System checks the 'Bank API Response Code' field
 - I.e, All the '10' transactions sent in the Outgoing pacs.008.001.09 bundle having the same sequence number is updated.

Note

Notification is generated on receiving & processing ACK of NEFT outbound transactions as F27 message /admi.004.001.02 message with code as F27.

NAK Processing:

On receipt of incoming F25/F26/F27 NAK messages from SFMS, system parses the message and process. The parent transaction is fetched based on following matching fields: (Note: F25/F26/F27 ACK is received for the Outgoing pacs.008.001.09 messages sent in a bundle of 10)

- Matching:
 - External Application Sequence number mentioned in the F25/F26/F27 message is matched against the sequence number sent in the original outgoing payment

transaction/message (Outgoing pacs.008.001.09) in Business Application Header header and the IFSC Code of the Originating branch (Our IFSC Code).

Manual action and Message Status Update: If matched.

- System waits for user action to be taken from the new screen – Negative Acknowledgement Message Details. Screen PTSFNAKQ will no longer be used and removed from the system.
- Below steps are performed form new screen - Negative Acknowledgement Message Details.
 - User will select the Outgoing pacs.008.001.09 single record from PTSOUTBR and click 'Process NAK' option. In case, multiple records are selected and 'Process NAK' option is clicked then system throws an error.
 - System opens the Negative Acknowledgement message details screen.
 - Transaction Details section of the screen lists out the transactions bundled in the original Outgoing pacs.008.001.09 message. By default, all the messages are selected. So, the manual action is applicable for all the underlying transactions in the Outgoing pacs.008.001.09 bundled message.

Reversal Dispatch Entries

Dispatch Reversal Accounting for NEFT Outbound	Event	Dr/ Cr	Account	Account Type	Amount Tag
NEFT Outbound	DCLG	Dr	Nostro Account	Account	FILE_AMT
NEFT Outbound	DCLG	CR	Network Clearing GL	GL	FILE_AMT

Reversal Individual Entries

Dispatch Reversal Accounting for NEFT Outbound	Event	Dr/ Cr	Account	Account Type	Amount Tag
NEFT Outbound	DRLQ	Dr	Network Clearing GL	GL	XFER_AMT
NEFT Outbound	DRLQ	CR	Intermediary GL	GL	XFER_AMT
NEFT Outbound	DRLQ	Dr	Intermediary GL	GL	XFER_AMT
NEFT Outbound	DRLQ	Cr	Customer Account	Account	XFER_AMT

3.4.2 Credit Confirmation ACK Message - camt.059.001.06 Processing

The beneficiary (Creditor) bank sends a positive acknowledgement message (camt.059.001.06) to the Remitter (debtor) bank, upon the successful credit to the beneficiary for the outbound payment. The Inbound camt.059.001.06 credit acknowledgement received, has the bundle of outbound transactions grouped in a single message.

Following details are updated, upon receiving the successful camt.059.001.06 credit acknowledgement message:

- 'Transaction Status' field in the NEFT Outbound Payments view screen (PTDOVIEW) is updated as 'Settled'.
- System updates the value 'Credit Confirmation Details' for the respective outbound transactions with - camt.059.001.06 Message Reference, Credited Date and Credited Time.
- Success notification for the acknowledgement received for outbound transactions can be viewed in the Notify Message Details screen (PMSNOTFY).
- And the camt.059.001.06 generated and the message details can be verified in the NEFT Inbound Message Browser (PTSINBRW).

4. NEFT Inbound Payments

4.1 NEFT Inbound Transaction Input

The inbound NEFT payments, are received as Incoming pacs.008.001.09 messages from RBI clearing. In a single inbound payment message (Incoming pacs.008.001.09), group of transactions are bundled together (bundle of 10) and settled in the defined batch time.

This chapter contains the following sections:

- [Section 4.1.1, "NEFT Inbound Payments Transaction Input"](#)
- [Section 4.1.2, "NEFT Inbound Payment View"](#)

4.1.1 NEFT Inbound Payments Transaction Input

You can manually create a NEFT Inbound Payment by providing the details in the Input screen.

You can invoke the “NEFT Inbound Payments Transaction Input Detailed” screen by typing ‘PTDITONL’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

NEFT Incoming Payment Transaction Input Detailed

New Enter Query

Transaction Branch *
Host Code *
Source Code *
Network Code *

Transaction Reference *
Transaction ID
Message ID
Related Reference
Source Reference
Batch Number
Credit to GL
VI Identifier

Main Additional Details Pricing

Creditor Details

Debtor Details

Beneficiary Account Number
Beneficiary Account Type
Beneficiary Name
Beneficiary LEI
Credit Account Number
Credit Account Currency
Credit Account Branch
Beneficiary Mobile Number
Beneficiary Email Id
Transaction Currency INR
Transaction Amount
Enrich
Validate Account

Debtor Account Number
Debtor Account Type
Debtor Name
Debtor LEI
IFSC Code
Booking Date YYYYMMDD
Instruction Date YYYYMMDD
Activation Date YYYYMMDD

UDF | MIS | View Change Log

Maker Id Checker ID Authorization Status
Maker Date Stamp Checker Date Stamp Exit

Following are the actions allowed from this screen:

- New
- Save
- Unlock
- Authorize
- Delete

- Enter Query

Specify the Following details in the fields:

Transaction Branch

System defaults the transaction branch code with the user's logged in branch code.

Host code

System defaults the host code of transaction branch.

Source Code

Specify the Source Code, via which the transaction is to be booked.

Network Code

System defaults the Network code as 'NEFT' on clicking 'New'.

Transaction Reference

System generates the Transaction Reference number. For more information on the format, refer the Payments Core User Manual.

Transaction ID

System generates the Transaction ID.

Message ID

System generates the Message ID.

Related Reference

System displays transaction reference number. However you can modify this.

Source Reference

Specify the Source Reference Number, if required.

Batch Number

Specify the Batch Number.

Credit to GL

Check this flag to enable credit to GL account.

VI Identifier

During account validation of inbound payments, if VI identifier is applicable to Host and the credit account is found to be invalid, on pressing Validate Account button, system sends an EAC check to the OBVAM system to verify if the Virtual Identifier is valid.

If valid, this flag is automatically checked.

4.1.1.1 Main Tab

You can view Debtor/Creditor/Payment details in this screen. Click on the 'Main' tab to invoke this screen.

The screenshot displays a web application interface with a top navigation bar containing 'Main', 'Additional Details', and 'Pricing' tabs. The 'Main' tab is active. The main content area is divided into two columns: 'Creditor Details' on the left and 'Debtor Details' on the right. The 'Creditor Details' column includes fields for Beneficiary Account Number, Beneficiary Account Type (a dropdown menu), Beneficiary Name, Beneficiary LEI, Credit Account Number, Credit Account Currency, Credit Account Branch, Beneficiary Mobile Number, Beneficiary Email Id, Transaction Currency (set to 'INR'), and Transaction Amount. Below these fields are 'Enrich' and 'Validate Account' buttons. The 'Debtor Details' column includes fields for Debtor Account Number, Debtor Account Type (a dropdown menu), Debtor Name, Debtor LEI, IFSC Code, Booking Date (YYYY-MM-DD), Instruction Date (YYYY-MM-DD), and Activation Date (YYYY-MM-DD). At the bottom of the screen, there is a status bar with 'UDF | MIS' on the left, 'Maker Id' and 'Maker Date Stamp' in the center-left, 'Checker ID' and 'Checker Date Stamp' in the center-right, 'Authorization Status' on the far right, and an 'Exit' button in the bottom right corner.

You can specify the following fields:

Creditor Details

All open and authorized accounts maintained in External Account maintenance are listed. You can select the creditor account. The list of values search page displays the Account along with Customer No & Customer Name.

Beneficiary Account Number

Specify the Beneficiary Account Number. You can select the Beneficiary Account Number from the list of values. The list of values lists Loan Account numbers along other customer account

Beneficiary Account Type

System defaults the Beneficiary Account Type based on the account number selected.

Beneficiary Name

System defaults Beneficiary name of the Beneficiary Account number selected.

Beneficiary LEI

System displays Beneficiary LEI.

Credit Account Number

System displays the biller account which is resolved based on the Credit Card Number received in Incoming pacs.008.001.09 file as Beneficiary Account.

Credit Account Currency

System displays the Credit Account Currency.

Credit Account Branch

System displays the Credit Account Branch.

Transaction Currency

System defaults the Transaction Currency as 'INR'. This is not modifiable.

Transaction Amount

Specify the Transaction Amount. This field is populated as the transfer amount converted in credit account currency.

Debtor Details

Debtor Account Number

Specify the Debit Account number.

Debtor Account Type

Select the Debtor Account type from the drop-down values displayed. Following are the options listed:

- Savings Bank (10)
- Current Account (11)
- Cash Credit (13)
- Loan Account (14)
- Overdraft (12)
- NRE (40)

Debtor Name

Specify the Debtor name for the Debtor account specified.

Debtor LEI

System displays Debtor LEI.

IFSC Code

Select the IFSC Code from the list of values. All the valid IFSC codes are listed here.

Booking Date

System defaults the booking date as current date.

Instruction Date

System defaults this date as Current date and the payment is processed on the Instruction Date. System allows to modify the Instruction Date.

Activation Date

System derives the activation date on clicking Enrich button.

Validate Account

Validate Account button gets enabled only if all the following conditions are satisfied:

- The Host allows Virtual Identifiers AND
- Transaction is not Credit to GL AND
- Credit account is not valid based on core accounts /VAM accounts available,

When user click 'Validate Account', the system sends an ECA request to the OBVAM system.

4.1.1.2 Additional Details Tab

You can capture additional details of the customer in this screen. Click on the 'Additional Details' tab to invoke this screen.

Enter the Creditor/Debtor address and Sender to Receiver Information details here.

Main **Additional Details** Pricing

Creditor Additional Details	Debtor Additional Details
Address Line 1	Address Line 1
Address Line 2	Address Line 2
Address Line 3	Address Line 3
Address Line 4	Address Line 4
Address Line 5	Address Line 5
Address Line 6	Address Line 6
Address Line 7	Address Line 7

Sender To Receiver Information
Sender To Receiver Information1
Sender To Receiver Information2
Sender To Receiver Information3
Sender To Receiver Information4
Sender To Receiver Information5
Sender To Receiver Information6

Payment Type Information	Instruction for Creditor Agent
Settlement Method CLRG	Instruction Information
Instruction Priority HIGH	
Charge Bearer SLEV	
Service Level Code SDVA	
Category Purpose Code EFT	
Local Instrument Code TRF	

UDF | MIS

Maker ID	Checker ID	Authorization Status
Maker Date Stamp	Checker Date Stamp	

Exit

Creditor Additional Details

Address Line 1 to Address Line 7

Specify the address.

Debtor Additional Details

Address Line 1 to Address Line 7

Specify the address.

Sender To Receiver Information

System populates the static text automatically on clicking Enrich button in the Sender to Receiver Information fields, if the Debtor account type is NRE.

Sender to Receiver Information 1-6

Specify the Sender to Receiver Information.

Payment Type Information

Settlement Method

System defaults Settlement Method as CLRG.

Instruction Priority

System defaults Instruction Priority as HIGH.

Charge Bearer

System defaults Charge Bearer as SLEV.

Service Level Code

System defaults Service Level Code as SDVA.

Local Instrument Code

System defaults Local Instrument Code as TRF.

FCR Donor Details

These fields are disabled by default. Only when user selects the category purpose code as 'FCRA' then these fields gets enabled.

When these fields are enabled then Sender to Receiver Information line 1 to 6 and Indo Nepal Information fields gets disabled

Donor Name

Specify the Donor Name.

Donor Address

Specify the Donor Address.

Purpose of Remittance

Specify the Purpose.

Country of Donor, Currency and Amount

Specify the Country.

Instruction for Creditor Agent

Instruction Information

Specify the Instruction Information.

4.1.1.3 Pricing Tab

You can view pricing details in this screen. Click on the 'Pricing' tab to invoke this screen. For more details on the fields refer to section 2.3.1.3.

Main | Additional Details | **Pricing**

<input type="checkbox"/>	Pricing Component	Pricing Currency	Pricing Amount	Waiver	Debit Currency	Debit Amount

UDF | MIS

Maker Id	Checker ID	Authorization Status	Cancel
Maker Date Stamp	Checker Date Stamp		

4.1.1.4 UDF

Click this tab to specify the user defined fields.

The 'Fields' dialog box is shown with a title bar and a close button. It contains a table with two columns: 'Field Label *' and 'Field Value'. The table is currently empty. At the bottom right, there are 'Ok' and 'Exit' buttons.

4.1.1.5 MIS

Click this tab to specify the MIS fields.

The 'MIS Details' dialog box is shown with a title bar and a close button. It contains a form with the following elements:

- Transaction Reference Number ***: A text input field.
- MIS Group**: A dropdown menu with a 'Default' button next to it.
- Transaction MIS**: A section with a list of input fields.
- Composite MIS**: A section with a list of input fields.

At the bottom right, there are 'Ok' and 'Exit' buttons.

4.1.1.6 View Change Log

You can invoke this screen by clicking 'View Change Log' tab at the bottom of the screen.

Field Log

Execute Query

Transaction Reference Number _____ Version Number _____

1 Of 1

Mod Number	Field Name	Old Value	New Value
------------	------------	-----------	-----------

Ok Cancel

4.1.1.7 Viewing NEFT Inbound Payments Summary

You can view all the inbound NEFT transactions in the summary screen.

You can invoke the 'NEFT Inbound Payment Transaction Input Detailed Summary' screen by typing 'PTSITONL' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

NEFT Incoming Payment Transaction Input Detailed Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference No _____ Transaction Branch _____ Source Code _____

Message ID _____ Transaction ID _____ Source Reference _____

Booking Date YYYY-MM-DD _____ Instruction Date YYYY-MM-DD _____

Transaction Status _____ Debtor Account Number _____ Transaction Amount _____

Queue Code _____ Beneficiary Account Number _____ Authorization Status _____

Credit to GL _____ Debtor Account Type _____ Beneficiary Account Type _____

Network Code _____ Debtor IFSC Code _____ Batch Number _____

Related Reference _____

Records per page 15 1 Of 1

Transaction Reference No	Transaction Branch	Source Code	Message ID	Transaction ID	Source Reference	Booking Date	Instruction Date	Activation Date	Transaction Status	Debtor Account Number	Transaction Amount
--------------------------	--------------------	-------------	------------	----------------	------------------	--------------	------------------	-----------------	--------------------	-----------------------	--------------------

Exit

You can search using one or more of the following parameters:

- Authorization Status
- Source Code
- Network Code
- Transaction Branch
- Transaction Reference No
- Message ID
- Transaction ID
- Source Reference

- Booking Date
- Instruction Date
- Activation Date
- Transaction Status
- Debtor Account Number
- Transaction Currency
- Transaction Amount
- Debtor Account Number
- Debtor Account Type
- Debtor IFSC Code
- Beneficiary Account Number
- Beneficiary Account Type
- Queue Code
- Credit to GL
- Batch Number
- Related Reference

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

4.1.2 NEFT Inbound Payment View

You can view the NEFT Inbound transaction in this screen.

You can invoke “NEFT Inbound Payments” screen by typing ‘PTDIVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'View Detailed' screen for NEFT Inbound Payments. The interface is organized into several sections:

- Transaction Branch:** Includes fields for Transaction Branch, Host Code, Source Code, and Network Code.
- Transaction Reference:** Includes fields for Transaction Reference, Transaction ID, Message ID, Sender End to End ID, Related Reference, Source Reference, and Batch Number.
- Creditor Details:** Includes fields for Beneficiary Account Number, Beneficiary Account Type, Beneficiary IFSC Code, Beneficiary Name, Beneficiary LEI, Credit Account Number, Credit Account Currency, Credit Account Branch, Transaction currency, and Transaction Amount.
- Debtor Details:** Includes fields for Debtor Account Number, Debtor Account Type, Debtor Name, Debtor LEI, Debtor IFSC Code, Value Date, and Remittance Date.
- Transaction Status:** Includes fields for Transaction Status and Credit to GL.
- Pending Queue Details:** Includes a field for Queue Code.
- External System Status:** Includes fields for Sanctions Check Status, Sanctions Check Reference, External Account Check Status, and External Account Check Reference.
- Sanction Seizure:** Includes a field for Sanction Seizure.
- Credit Confirmation Details:** Includes fields for Camt.059 Message Reference, Credited Date, and Credited Time.

At the bottom, there is a navigation bar with tabs: UDF, MIS, View Queue Action, Accounting Entries, All Messages, and View Repair Log. The bottom right corner has an 'Exit' button.

- Click on ‘Enter Query’ button and enter a valid Transaction Reference Number.
- Along with the transaction details, user can also view the Status details for the following:
 - Transaction Status
 - Pending Queue Details
 - External System Status
 - Sanction Seizure
 - Credit Confirmation Details
- Click Execute Query to populate the details of the transaction in the Inbound NEFT Payments View screen. The system displays all the fields in the below mentioned tabs based on the transaction reference number.

For more details on Main, Additional Details and Pricing tabs refer to ‘PTDITONL’ screen details above.

4.1.2.1 Exceptions Tab

Click on the 'Exceptions' tab to invoke this screen. All the details pertaining to Return Details, Network Reject Details and Dispatch Details are displayed here for the entered Transaction Reference Number.

The screenshot shows a web application interface with a top navigation bar containing tabs: Main, Additional Details, Pricing, and Exceptions (which is highlighted). Below the navigation bar, the main content area is divided into three sections: Return Details, Network Reject Details, and Dispatch Details. The Return Details section includes fields for Return Reference, Return Date (with a date picker showing 'yyyy-MM-dd'), Return Reason Code, Return Reason, and Returned Amount. The Network Reject Details section includes fields for Reject Code, Reject Date (with a date picker showing 'yyyy-MM-dd'), Network Code, and Reject Reference. The Dispatch Details section includes fields for Dispatch Reference Number, Dispatch Status (a dropdown menu), and Dispatch Date. At the bottom of the screen, there is a status bar with links: UDF, MIS, View Queue Action, Accounting Entries, All Messages, and View Repair Log. Below this, there are fields for Maker Id, Checker ID, Authorization Status, Maker Date Stamp, and Checker Date Stamp. An Exit button is located in the bottom right corner.

4.1.2.2 UDF Tab

You can invoke this screen by clicking UDF tab in the PTDIVIEW screen.

The screenshot shows a window titled 'FIELDS' with a close button (X) in the top right corner. Inside the window, there is a table with two columns: 'Field Label' and 'Field Value'. The table is currently empty. Above the table, there is a navigation bar with a 'Go' button and a '1 Of 1' indicator. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

4.1.2.3 MIS Tab

You can invoke this screen by clicking MIS tab in the PTDIVIEW screen.

MIS Details

Transaction Reference Number * MIS Group Default

Transaction MIS Composite MIS

Ok Exit

4.1.2.4 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen, where the Transaction Reference Number is auto populated and related details are displayed.

View Queue Action Log

Enter Query

Transaction Reference Number Network Code

1 Of 1 Go

Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status	Maker Id	Maker Date Stamp
------------------------------	--------	---------	------------	----------------------	----------	------------------

View Request Message View Response Message Exit

Following details are displayed:

- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status

- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

User can view the request sent and the corresponding response received for each row in Queue Action Log.

Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External Account Check
- External price fetch
- Accounting system

4.1.2.5 **Accounting Entries**

You can click the “Accounting Entries” link in the transaction input screen to invoke the screen.

The system displays the following details in a grid form that contains accounting entries in multiple rows:

Transaction Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

The system displays the transaction account number that is debited or credited in the accounting entry.

Account Branch

The system displays the account branch.

TRN Code

The system populates the transaction code of the accounting entry from the Account Template maintenance.

Dr/Cr.

The system displays whether the accounting entry is 'debit' or 'credit' leg.

Amount Tag

The system displays the amount tag of the Amount being debited/credited.

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

The system displays the Offset Account of the accounting entry for posting the offset debit/credit.

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

The system displays the Offset Transaction Code from the Account Template maintenance.

Offset Amount Tag

The system displays the Offset Amount Tag of the Offset amount.

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

4.1.2.6 All Messages Tab

Click the “All Messages” link in the View screen to invoke this sub-screen.

The screenshot shows a web application window titled "All Messages". At the top, there is a search bar labeled "Transaction Reference Number". Below the search bar is a pagination bar showing "1 Of 1" and a "Go" button. Below the pagination bar is a table with the following columns: Transaction Ref No, Message Reference No, Message Type, Message Status, Value Date, Release Date, Direction, ACK/NAK Type, and Rejec. The table is currently empty. At the bottom of the window, there is a "Message" button on the left and an "Exit" button on the right.

The system displays the following details in a grid form containing one or multiple rows for the Transaction Reference Number specified:

- Transaction Ref No
- Message Reference No
- Message Type
- Message Status
- Value Date
- Release Date
- Direction
- ACK/NAK Type
- Reject/Response Code

Note

The system generates Message type 'CREDIT_ADVICE' along with 'camt.059.001.06'. This generation happens based on the 'Customer Advice Preference' (PMDCSADV) screen maintained per account & network combination.

4.1.2.7 View Repair Log

User can view all the Repair actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Repair Log' button in View-screen, where the Transaction Reference Number is auto populated and related details are displayed.

View Repair Log

Enter Query

Transaction Reference Number

1 Of 1 Go

Queue Reference No	Field Name	Old Value	Repaired Data	Error
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Exit

You can View Repair Log details in this sub-screen. Following details are displayed:

- Queue Reference No
- Field Name
- Old Value
- Repaired Data
- Error

4.1.2.8 NEFT Inbound Payments View Summary

You can invoke the 'NEFT Inbound Payments View Summary' screen by typing 'PTSIVIEW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

NEFT Incoming payment Transaction View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference Transaction Branch Source Code

N02 Message Reference Number Message ID Transaction ID

Batch Number Value Date Remittance Date

Transaction Status Debtor Account Number Transaction Amount

Queue Code Beneficiary Account Number Related Reference

Credit to GL Debtor Account Type Beneficiary Account Type

Network Code Debtor IFSC Code Authorization Status

Source Reference Sender End to End ID

Records per page: 15 1 Of 1 Go Lock Columns: 0

Transaction Reference	Transaction Branch	Source Code	N02 Message Reference Number	Message ID	Transaction ID	Batch Number	Value Date	Remittance Date	Transaction Status	Debtor Account Number	Transaction Amount
-----------------------	--------------------	-------------	------------------------------	------------	----------------	--------------	------------	-----------------	--------------------	-----------------------	--------------------

Exit

You can search using one or more of the following parameters:

- Source Code
- Network Code
- Transaction Reference
- N02 Message Reference Number
- Transaction Branch
- Message ID
- Transaction ID
- Batch Number
- Remittance Date
- Transaction Status
- Debtor Account Number
- Transaction Amount
- Queue Code
- Beneficiary Account Number
- Related Reference
- Credit to GL
- Debtor Account Type
- Beneficiary Account Type
- Debtor IFSC Code
- Authorization Status
- Source Reference
- Sender End to End ID

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

4.2 NEFT Inbound Payments Processing

The incoming NEFT payments is received as pacs.008.001.09 messages from RBI Clearing.

4.2.1 NEFT Inbound Payment Validations

Following validations and process changes are handles as part of the NEFT Incoming payments:

4.2.1.1 Initial Validations

- During initial validation, system checks if the incoming Incoming pacs.008.001.09 message is for Return of outgoing payment or Normal Incoming payment.
- If the field (:2006) 'Related Reference number' has any value, then the Incoming pacs.008.001.09 message is identified as Return of outgoing payment. For more details on Return, refer to Return of payments section.
- If the field (:2006) 'Related Reference number' does not have any value and only the field (:2020) 'Transaction reference number' has value, it is processed as incoming payment.

Note

This is the transaction reference specified by the sender's bank in originating Outgoing pacs.008.001.09 message and it is stored in the Related Reference field in the incoming payment screen.

4.2.1.2 Business Override checks

This is applicable for NEFT transfers as per current functionality.

4.2.1.3 Process Exception Checks

- If Account Type and Account Number mapping is not done by the beneficiary bank or in case of account type mismatch, transaction moves to Process Exception queue.
- In case of account type mismatch (Beneficiary account type in the system and the account type sent in the message), transaction moves to Process Exception queue.

4.2.1.4 Network Validations

- Debtor/ creditor/Bank/Additional details for a payment transaction are validated against valid characters allowed for the network. In case of Network character validation failure, transaction is moved to repair queue.

4.2.1.5 LEI Validation

- The system validates the Beneficiary LEI field value received in the incoming message when all below listed conditions satisfy as part of Repair Validations processing step:

- Transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF).
- Beneficiary is a 'Non-Individual' .i.e. Customer Type is not 'Individual'.
- The incoming transaction moves to Business Override Queue (BO) when any of the below Beneficiary LEI validation fails:
 - Beneficiary LEI is not available in the incoming message.
 - Beneficiary LEI is available in the incoming message but there is no LEI captured at beneficiary customer level (no maintenance).
 - Beneficiary LEI is available in the incoming message, but the LEI captured at beneficiary customer level is different from Beneficiary LEI value received.
 - Beneficiary LEI is available in the incoming message, but the LEI captured at beneficiary customer level is expired (Expiry Date is less than value date of the transaction).
- On Approval from Business Override Queue, the transaction is processed further.

Note

- Beneficiary LEI is validated only for Customer Transfer (pacs.008) message for Incoming RTGS (Only Incoming NEFT / RTGS Customer Transfer in scope).
 - Since the Beneficiary LEI is received in Line 2 of Sender to Receiver Information field and within '//BL/' & '/', the LEI is extracted and validated.
-

4.2.1.6 Non - NRE A/c to NRE A/c Payment Check

- System checks if the sender's account type (field:6305) belongs to Non-NRE account type.
- This is identified based on the below values present in the field
 - 10 - Savings Bank
 - 11 - Current Account
 - 13 - Cash Credit
 - 14 - Loan Account
 - 12 - Overdraft
 - 40 - NRE
- System checks the Beneficiary account type (field:6310) belongs to NRE account type. This is identified based on the above values present in the field.
- If it is resolved as Non-NRE a/c type to NRE a/c type payment, the Inbound payment transaction is moved to the Repair queue. Available actions in the Repair queue are:
 - Repair. Repair processing logic is the same as per functionality.
 - Return- Refer to Return of Payments section for more details
- In all other account type cases, the transaction moves to the next processing stage.
- Validations for Repair Queue:
 - Beneficiary Name Check is done. If the validation fails, the Inbound payment transaction is moved to the Repair queue.
 - In cases of Invalid beneficiary account or Credit to FCY account, the Inbound payment transaction is moved to the Repair queue.

- If Beneficiary account branch could not be derived based on the Beneficiary branch IFSC (:5569) from the incoming Incoming pacs.008.001.09 message, then it is moved to the Repair queue.
- System validates whether account record is open and authorized.

4.2.1.7 Credit Card Payment Processing

The incoming NEFT payments processing remains the same, except changes done for credit card payments. The following are the processing steps:

- The system checks the Account type received in Incoming pacs.008.001.09 field 6310. If the value of this field is '52', it indicates that it is a credit card payment.
- The system then checks the beneficiary branch IFSC received in Incoming pacs.008.001.09 field 5569 and validates it for credit card IFSC.
- The system checks the credit account resolution as follows:
 - The 16-digit beneficiary account is the credit card number and not the valid customer account number to be credited.
 - Beneficiary name matching validation is not applicable.
 - The system checks the first 6-digits of the beneficiary account number (Credit Card Number) against the BIN No. maintained on the Biller maintenance screen.
 - As per BIN No., the system fetches the Credit Account of the biller maintained in the Biller Maintenance screen.
 - For uploaded transactions in case, the system is unable to derive IFSC or the BIN No. then the transaction moves to the Process Exception queue.
 - For manual input screen on click of Enrich user action screen displays an error message.
- For normal Inbound NEFT transactions, if the Beneficiary account is a valid account then the Beneficiary account number populates in the credit account number field. It means that for normal inbound NEFT transactions Beneficiary Account Number and Credit Account Number have the same value.
- The system checks the accounting entries as follows:
 - The system considers the credit account from the Credit Account Number' field while posting the accounting entries to credit the transaction amount.
 - The system maps the Beneficiary Account Number to the field '<CARD_NO></CARD_NO>' as it is from the Incoming pacs.008.001.09 field 6061, during Accounting Handoff to FC core.

4.2.1.8 Authorization limit check

Authorization limit check, supports only one Auth Limit Queue.

4.2.1.9 Future Valued Check

This is not applicable for NEFT Inbound Payments.

4.2.1.10 FX Limit Check

FX Limit check is not applicable for NEFT Inbound payments.

4.2.1.11 camt.054.001.08 and Incoming pacs.008.001.09 Messages Matching & Release Final Credit

Following are the processing steps:

- After the successful EAC Check – Approved, System does not immediately post accounting entries for the incoming credit payments.
- Incoming Payments transactions are marked with below transaction status as;
 - ‘Active’, (After ECA Check -Approved, but camt.054.001.08 for the batch time/date not received)
 - ‘Processed’, (After camt.054.001.08 for the corresponding batch time/date received)
 - ‘Returned’, (In case of return due to valid reasons.)
- camt.054.001.08 Match and RCLG Accounting:
 - System checks if camt.054.001.08 is received for the corresponding Incoming pacs.008.001.09s based on the fields below.
 - On receipt of camt.054.001.08, system performs automatic matching of the camt.054.001.08 with Incoming pacs.008.001.09s based on the fields (:3535) ‘Batch Time, (:3385) ‘Date’, Receiver IFSC code present in the camt.054.001.08 message against the fields (:3535) ‘Batch Time, Originating Date, Receiver IFSC code present in the Incoming pacs.008.001.09 message.

Note

While Incoming pacs.008.001.09 messages are continuously received, camt.054.001.08 end of batch settlement message is sent by RBI Clearing Centre at the end of every 30-minute batch time.

- If matched, system triggers the RCLG event as - Dr. Nostro Account and Cr. Clearing GL

Transaction accounting:

System releases the final credit (DRLQ/CRLQ accounting entries posting) to the beneficiary account. Such successful incoming payment transactions statuses are marked as ‘Processed’.

- If Incoming payment could not be credited to the beneficiary account for any valid reasons such as Beneficiary Name Mismatch, Beneficiary Account Invalid, Inward Credit to NRE from Non-NRE account etc.), such transactions are ‘Returned’ from ‘Repair’ Queue.
- There can be transactions pending in the exception queues (such as Process Exception/Business Override/Repair Queue/Authorization Limit Check/ Sanction Check/Pricing Queue/EAC) which can be settled any time before B+2 cut-off time. (Refer Returns Processing section for B+2)
 - Such transactions are placed into the success path of the incoming process flow post Repair/Approval from the respective exception queues.
 - System checks if the corresponding camt.054.001.08 message is received and matched before final credit to beneficiary. If matched, then it triggers DRLQ, CRLQ events as part of transaction accounting.

4.2.1.12 Accounting Handoff

Accounting details are handed off to the accounting system for posting the entries. Following entries are posted for - Receipt accounting and Transaction accounting:

Accounting handoff is done as the RCLG event is triggered.

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Nostro Account	Message Processing Date	Transfer Currency
Cr.	Clearing GL	Message Processing Date	Transfer Currency

Following are the entries posted for the transactions booked:

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Clearing GL	Activation Date	Account Currency
Cr.	Intermediary GL	Activation Date	Transfer Currency
Dr.	Intermediary GL	Activation Date	Transfer Currency
Cr.	Customer	Activation Date	Transfer Currency

Transactions remain in the Accounting Queue with a Pending or Exception status till accounting is completed successfully. The transaction status changes to Processed upon successful accounting completion.

4.2.2 Notifications

After processing the camt.059.001.06 message successfully, a notification is sent to the external system, to further send it to Beneficiary.

4.3 NEFT Message Browser

4.3.1 NEFT EOB/EOD Browser

You can view the camt.054.001.08 messages received through this browser. You can query based on batch time and date, to view the specific camt.054.001.08 message.

You can invoke the 'NEFT EOB/EOD Browser' screen by typing 'PTSNFN04' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

You can search using one or more of the following parameters:

- Message Reference Number
- Batch Number
- Received Date
- Process Status

Once you have specified the search parameters click 'Search' button. The system displays the records that match the search criteria.

4.3.1.1 **View Message**

You can view the message details and its respective fields by selecting a record.

You can invoke this sub-screen by clicking 'View Message' tab in the NEFT EOB/EOD Browser screen.

4.3.1.2 View Settlement

You can view the all the Incoming pacs.008.001.09 messages matched for the corresponding camt.054.001.08 messages received in the 'View Settlement' screen (PTDSTLVW).

You can invoke this sub-screen by clicking 'View Settlement' tab in the NEFT EOB/EOD Browser screen.

Matching of the camt.054.001.08 message against the Incoming pacs.008.001.09 messages are done based on the fields:

- camt.054.001.08 Fields: Batch Time, Date , Receiver IFSC Code in camt.054.001.08 message.

- N02 Fields: Batch Time, Originating Date, Receiver IFSC Code in Incoming pacs.008.001.09 message.

You can also view the following details in the View Settlement screen:

Inbound Credits

No of Inbound Credits

Displays the total no of inbound credits as received in camt.054.001.08 message.

Sum of Inbound Credits

Displays the total sum of inbound credits as received in camt.054.001.08 message.

No of Actual Inbound Credits

Displays the actual number of successful final credits after settlement to beneficiary as received in Incoming pacs.008.001.09 message.

Sum of Actual Inbound Credits

Displays the actual sum of successful final credits after settlement to beneficiary as received in Incoming pacs.008.001.09 message.

Return Transactions

No of Return Transactions

Displays the total no of return transactions as received in camt.054.001.08 message.

Sum of Return Transactions

Displays the total sum of return transactions as received in camt.054.001.08 message.

No of Actual Return Transactions

Displays the number of successful returns after R-Matching and final settlement to the original debtor as received in Incoming pacs.008.001.09 message.

Sum of Actual Return Transactions

Displays the sum amount of successful returns after R-Matching and final settlement to the original debtor as received in Incoming pacs.008.001.09 message.

Outbound Debits

No of Outbound Debits

Displays the total no of outbound debits as received in camt.054.001.08 message.

Sum of Outbound Debits

Displays the total sum of outbound debits as received in camt.054.001.08 message.

No of Outbound Debit Transaction Accepted

Displays the total no of outbound debits accepted in camt.054.001.08 message.

Sum of Outbound Debit Transaction Accepted

Displays the total sum of outbound debit accepted in camt.054.001.08 message.

No of Outbound Debit Transaction Rejected

Displays the total no of outbound debit rejected in camt.054.001.08 message.

Sum of Outbound Debit Transaction Rejected

Displays the total sum of outbound debit rejected in camt.054.001.08 message.

Grid displays the details about the Incoming pacs.008.001.09 Messages references and its respective details like:

- pacs.008.001.09 Message Reference Number
- No of Inward Credits
- Sum of Inward Credits
- No of Return Transactions Received
- Sum of Return Transactions Received

View Return Transactions

On clicking the 'View Return Transactions' button, Outbound View Summary screen (PTSOVIEW) is launched and lists the underlying outbound payment transactions (in case of returns), in the system.

View Inward Credits

On clicking the 'View Inward Credits' button, Inbound View Summary screen (PTSIVIEW) is launched and lists the underlying inbound payment transactions created in the system.

View Message

You can select a Incoming pacs.008.001.09 Reference listed in the grid and click on 'View Message' button to view the Incoming pacs.008.001.09 message details.

4.3.1.3 View Accounting

You can view the RCLG accounting entries passed on the receipt of camt.054.001.08 message for the record selected.

You can invoke this sub-screen by clicking 'View Accounting' tab in the NEFT N04 Browser screen.

NEFT Receipt File Accounting Entries

Enter Query

Message Reference Number

Accounting Entries

1 Of 1

Event Code	Transaction Date	Value Date	Transaction Account	Transaction Account Branch	Transaction Code	Dr/Cr	Amount Tag

Exit

4.3.2 NEFT Inbound Message Browser

You can view all the inbound NEFT messages such as - Incoming pacs.008.001.09, N03, camt.054.001.08, N09, N10, pacs.008.001.09 camt.054.001.08, and camt.059.001.06 generated in this screen.

You can invoke 'NEFT Inbound Message Browser' screen by typing 'PTSINBRW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

NEFT Inbound Message Browser

Search Advanced Search Reset Clear All

Case Sensitive

Generated Reference Number Message Reference Number Batch Number

Received Date YYYY-MM-DD Message Type Process Status

Records per page 15 1 Of 1 Lock Columns 0

Generated Reference Number	Message Reference Number	Batch Number	Received Date	Received Time	Message Type	Process Status	Error Code	Error Description
----------------------------	--------------------------	--------------	---------------	---------------	--------------	----------------	------------	-------------------

View Message Process NAK Retry NEFT Inbound Message

Exit

You can search for the records using one or more of the following parameters:

- Generated Reference Number
- Message Reference Number
- Batch Number
- Received Date
- Message Type
- Process Status

Note

Inbound SFMS ACK/NAK Messages, can be viewed against respective Outgoing pacs.008.001.09 dispatch, in NEFT outbound browser (PTSOUTBR).

Following sub screens/ actions are available in the message browser screen:

View Message

All the messages - Incoming pacs.008.001.09, N03, camt.054.001.08, N09 and camt.059.001.06 are listed in this Inbound browser screen. Select a record and click on 'View Message' button to view the message details.

Process NAK

You can click the 'Process NAK' option to launch N03 Transaction Summary View Screen (PTSN03TX). 'Process NAK' option helps to validate the negative acknowledgement and perform appropriate action like reverse or regenerate the transaction.

Retry NEFT Inbound Message

On clicking Retry button, NEFT Upload Retry sub screen is displayed.

On Retry action, system re-processes upload of error records. On completion of the upload, Process status is marked as 'Processed'.

4.4 NEFT Acknowledgement Processing

4.4.1 Message Dispatch - Outbound camt.059.001.06 Credit Confirmation ACK Message

- After processing the CRLQ event, a background job generates the 'Credit Acknowledgement Message' for the incoming payment transactions.
- This process groups the number of incoming payments and generates a single 'Credit Acknowledgement Message' for those transactions (Number of transactions for group is parametrized in network maintenance).

4.5 NEFT camt.054.001.08 Manual Initiation

4.5.1 NEFT EOB/EOD Manual Initiation

You can initiate incoming camt.054.001.08 message manually in this transaction screen.

You can invoke the "NEFT EOB/EOD Manual Initiation" screen by typing 'PTDMNN04' in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

NEFT EOB/EOD Manual Initiation

New Enter Query

Host Code *
Network Code *
Source Code *

Transaction Branch *
Message Reference Number *
Batch Number *
Value Date * YYYYMMDD

Inbound Credits		Return Transactions	
No of Inbound Credits	0	No of Return Transactions	0
Sum of Inbound Credits	0.00	Sum of Return Transactions	0.00

Outbound Debits		Outbound Debit Transactions	
No of Outbound Debits	0	Sum of Outbound Debits	0.00
No of Outbound Debit Transaction Accepted	0	Sum of Outbound Debit Transaction Accepted	0.00
No of Outbound Debit Transaction Rejected	0	Sum of Outbound Debit Transaction Rejected	0.00

Maker ID
Maker Date Stamp

Checker ID
Checker Date Stamp

Authorization Status

Exit

Specify following fields:

Host code

System defaults the Host Code of transaction branch.

Network Code

System defaults the Network code on clicking 'New'.

Source Code

Specify the Source Code from the list of values.

Transaction Branch

System defaults the Transaction Branch code with the user's logged in branch code.

Message Reference Number

System generates the unique Message Reference Number for camt.054.001.08 message.

Batch Number

Specify the NEFT Batch Number from the list of values.

Value Date

Specify the Value Date.

Inbound Credits

No of Inbound Credits

By default, system populates value as '0'. You can modify the value.

Sum of Inbound Credits

By default, system populates value as '0.00'. You can modify the value.

Return Transactions

No of Return Transactions

By default, system populates value as '0'. You can modify the value.

Sum of Return Transactions

By default, system populates value as '0.00'. You can modify the value.

Outbound Debits

No of Outbound Debits

By default, system populates value as '0'. You can modify the value.

Sum of Outbound Debits

By default, system populates value as '0.00'. You can modify the value.

No of Outbound Debit Transaction Accepted

By default, system populates value as '0'. You can modify the value.

Sum of Outbound Debit Transaction Accepted

By default, system populates value as '0.00'. You can modify the value.

No of Outbound Debit Transaction Rejected

By default, system populates value as '0'. You can modify the value.

Sum of Outbound Debit Transaction Rejected

By default, system populates value as '0.00'. You can modify the value.

4.5.2 NEFT N04 Input Detailed Summary

You can invoke the 'NEFT N04 Input Detailed Summary' screen by typing 'PTSMNN04' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

[illegible]

You can search using one or more of the following parameters:

- Message Reference Number
- Batch Number
- Value Date
- Source Code
- Network Code
- Transaction Branch
- Authorization Status
- Maker ID
- Checker ID

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

4.5.3 NEFT camt.054.001.08 Manual Processing

- You can initiate camt.054.001.08 message manually from the N04 Manual screen. On clicking 'New' option, system performs below action:
 - Auto populate Host Code, Transaction Branch and Message Reference Number.
 - Enter Batch Number and Value date.
 - Default Inbound credits, Return Transactions and Outbound Debits fields to 0 and 0.00 appropriately. However, you can still update the value and Save the transaction.
- Once the transaction is saved, authorizer will authorize the transaction. Audit trail is visible at the bottom of the screen.
- After authorization, system creates a dummy camt.054.001.08 message entry in DB table PMTB NEFT N04 MSG IN.

- Validations are performed before inserting the dummy camt.054.001.08 entry to DB table
- For dummy camt.054.001.08 message, system generates receipt accounting entries i.e., Dr Nostro Account and Cr Intermediary GL.
- This dummy camt.054.001.08 message can be browsed from screen NEFT EOB/EOD Browser (PTSNFN04) using search criteria. Dummy camt.054.001.08 message is not available on PTSINBRW screen.
- Summary of all the camt.054.001.08 messages generated manually can be viewed from new screen PTSMNN04.

4.5.3.1 Incoming pacs.008.001.09 Message processing

System will match the dummy camt.054.001.08 message with Incoming pacs.008.001.09 transactions which are in active status and corresponding to the batch number and value date of Dummy camt.054.001.08.

For the matched records, system will process the Incoming pacs.008.001.09 similar to when camt.054.001.08 is received from RBI.

When the final camt.054.001.08 is received from RBI, it is received without the Batch Number. This camt.054.001.08 is to be processed as EOD message for the current Network Date and should be used to release the Incoming pacs.008.001.09 messages received during the last Batch.

5. NEFT Return Payments

5.1 NEFT Inbound Return Payments

This chapter contains the following sections:

- [Section 5.1.1, "NEFT Inbound Payments - Returns Processing"](#)
- [Section 5.1.2, "Message Dispatch - N07 Returns"](#)
- [Section 5.1.2, "NEFT - Return of Inbound Payment"](#)

5.1.1 NEFT Inbound Payments - Returns Processing

5.1.1.1 Returns Processing as per B+4 Settlement Batches

The Beneficiary bank must credit the beneficiary or return the transaction to the originating bank within B+4 hours or else it has to be returned as NEFT Outgoing transactions (pacs.008.001.09), wherein B is Batch number received in the inbound pacs.008.001.09 message. Return cutoff time is captured in India Payments Common Preferences.

The Return can be initiated for the following reasons:

- Inward Credit to a NRE account from a non-NRE account
- Invalid Beneficiary account
- Rejection/Cancellation from the Incoming Exception queues

Returns (Cancel action) can be done from any Queue where user can input the Return reason Code and Return Reason.

- The following screen is launched to handle returns manually and generate pacs.004.001.10 within B+2 cutoff time.

The screenshot shows the 'Cancel Details' window with the following fields and controls:

- Queue Reference Number**: Text field
- Host Code**: Text field
- Payment Type**: Dropdown menu (selected: India NEFT)
- Transfer Currency**: Text field
- Remarks**: Text area
- Suppress Accounting for inbound payments**: Checkbox
- Reject/Return Details**: Section header
- Reject Code**: Text field
- Reject Reason**: Text field
- Transaction Reference No**: Text field
- Network Code**: Text field
- Transaction Type**: Dropdown menu (selected: Incoming)
- Transfer Amount**: Text field
- Queue Status**: Dropdown menu
- Return Date**: Text field (placeholder: dd/mm/yyyy)
- Return Reference**: Text field
- Maker ID**: Text field
- Checker ID**: Text field
- Authorization Status**: Text field
- Maker Date Stamp**: Text field
- Checker Date Stamp**: Text field
- Ok** and **Exit** buttons

On approving Cancel Action from Exception Queues, Inbound transaction is liquidated to Return GL and the transaction is marked as 'Return Initiated'.

Below is the Accounting Entries posted:

Event	Dr/Cr	Account	Account Type	Amount Tag
DRLQ	Dr	Network Clearing GL	GL	XFER_AMT
CRLQ	Cr	Intermediary GL	GL	XFER_AMT
DRLQ	Dr	Intermediary GL	GL	XFER_AMT
CRLQ	Cr	Return GL	GL	XFER_AMT

You have to maintain a source code as INBOUNDN0 with Prefunded GL flag checked and Prefunded GL as Return GL. Source Network Preferences for transaction Type 'Outgoing' is to be maintained.

An outbound transaction is auto created on processing the return of incoming NEFT transactions, with 'Prefunded GL' flag checked. Outbound transaction Reference is populated as Return reference of the original inbound transaction. The mapping for the outbound transaction is detailed in the below table:

Outbound Transaction Fields	Mapping Details
Host Code, Transaction Branch & Network Code	Same as Inbound Transaction
Source Code	INBOUNDN02
Transaction Reference	Return Reference
UTR Number	Return Reference
Source Reference	Inbound Transaction Reference
Return of Inbound Flag	Marked as Yes
Prefunded Flag	Checked
Booking Date	Current Date
Value Date	Current Date
Activation Date	Current Date
Transaction Currency & Amount	As received in Inbound Transaction
Debtor Details	Beneficiary Details of Inbound transaction
Beneficiary Details	Debtor Details of Inbound Transaction
Beneficiary Bank Details	Debtor Bank Details of Inbound Transaction
Additional Details - Debtor Address	Beneficiary Address Details of inbound transaction
Additional Details - Beneficiary Address	Debtor Address Details of inbound transaction

Outbound Transaction Fields	Mapping Details
Sender to Receiver Information	Third line populated as Return of <Source Code of Original Inbound Transaction>

Accounting for the outbound transaction is posted with the Prefunded GL which is maintained as Return GL.

Event	Dr/Cr	Account	Account Type	Amount Tag
DRLQ	Dr	Return GL	GL	XFER_AMT
CRLQ	Cr	Intermediary GL	GL	XFER_AMT
DRLQ	Dr	Intermediary GL	GL	XFER_AMT
CRLQ	Cr	Network Clearing GL	GL	XFER_AMT

All manual rejection within B+4 settlement batch generates pacs.004 message. Any manual rejection/cancellation beyond B+4 settlement batches generate pacs.008.001.09 message.

5.1.1.2 Returns Processing after B+4 Cutoff Time

After the B+4 settlement batches, On cancel from any queues, system generates pacs.008.001.09 transaction and generation of pacs.008.001.09 is done similar to normal outgoing transaction. This pacs.008.001.09 message is included and sent in the next pacs.008.001.09 dispatch.

When the generation of pacs.008.001.09 message is completed for transactions with Return of Inbound field is 'Yes', then the related Inbound transaction status is marked as 'Returned'.

5.1.1.3 Message Dispatch - Pacs.004

A background job generates the pacs.004 - Return of Incoming Payment message for all the return transactions.

This process groups the number of outbound return payments and generate a single 'pacs.004 - Return of Incoming Payment message' for those transactions.

System checks whether camt.054.001.08 EOB message is received for the Original inbound pacs.008.001.09 message. If yes, pacs.004 message record is marked as 'Ready for Dispatch'. Only the records marked as Ready for Dispatch are picked up for pacs.004 generation.

When the generation of pacs.004 message is completed for transactions with Return of Inbound field is 'Yes', then the related Inbound transaction status is marked as 'Returned'.

5.1.2 NEFT - Return of Inbound Payment

You can view the return transactions pertaining to the inbound payments through this screen

You can invoke the “Return of Inbound Payment” screen by typing ‘PTDINRTN’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

Return Reference Number

Specify the Return Reference and click on ‘Enter Query’.

You can view the inbound transactions that are returned, with payment type as ‘NEFT’ and Transaction status - ‘Returned’.

Return Date

System displays the Return Date as the current date by default.

Transaction Branch

System defaults the Transaction branch of the user’s logged in branch.

Host Code

System defaults the Host Code the user’s logged in branch.

Original Transaction Reference

The system displays the Original Transaction Reference for which the transaction is Returned.

On entering the Return Reference, the information related to the transaction is defaulted in the below listed fields:

- Network Code
- Original Transaction Type
- Original Payment Type

Original Transaction Details

- Transfer Currency
- Transfer Amount

- Debtor Account Number
- Debit Account Type
- Debtor Name
- Creditor Account Number
- Creditor Account Type
- Creditor Name
- Creditor IFSC Code

Return Details

Return Reason Code

System displays the Return Reason Code as received in pacs.008.001.09 message.

Return Reason

System displays the Return Reason based on the selected Reject Code.

Originator Bank IFSC

System displays the IFSC code of the originator of the transaction.

Originator Branch

System displays the Name of the Originator Branch.

Originator Bank

System displays the Originator Bank as received in pacs.008.001.09 message.

Network Reject Details

These fields are applicable while querying for a particular Return record which is rejected by the RBI/Clearing Centre.

Reject Reference

System displays the Reject Reference details.

Reject Received Date

System displays the date on which the network reject was received.

Reject Code

System displays the network reject code.

Reject Reason

System displays the reason for Network Reject.

5.1.2.1 NEFT Return Of Inbound Payment Summary

You can invoke the 'NEFT Return Of Inbound Payment Summary' screen by typing 'PTSINRTN' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..

NEFT Return of Inbound Payment Summary

Search: Advanced Search Reset Clear All

Case Sensitive

Authorization Status

Original Transaction Reference Number

Debtor Account Number

Creditor IFSC Code

Original Transaction Type

Return Reason Code

Reject Code

Return Reference Number

Transfer Currency

Creditor Account Number

Original Payment Type

Originator Bank IFSC

Network Code

Reject Reference

Records per page: 15 | 1 of 1 | Lock Columns: 0

Authorization Status	Return Reference Number	Original Transaction Reference Number	Host Code	Transaction Branch	Transfer Currency	Transfer Amount	Debtor Account Number
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Exit

You can search using one or more of the following parameters:

- Return Reference Number
- Original Transaction Reference Number
- Debtor Account Number
- Creditor Account Number
- Return Reason Code

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record or click the 'Details' button after selecting a record to view the detailed screen.

5.2 NEFT Outbound Return Payments

This chapter contains the following sections:

- [Section 5.2.1, "NEFT Outbound Payments - Returns Processing"](#)
- [Section 5.2.2, "NEFT - Return of Outbound Payment"](#)

5.2.1 NEFT Outbound Payments - Returns Processing

Return of outgoing payment is received as pacs.004 message

Incoming pacs.004 messages can be received as result of any outgoing payment being returned by beneficiary bank.

The parent transaction is fetched based on following matching fields:

pacs.004.001.10 tags	pacs.008.001.09 tags
Original End to End Identification <OrgnlEndToEndId>	End To End Identification <EndToEndId>
Original Transaction Identification <OrgnlTxId>	Transaction Identification <TxId>

On finding a parent match, a return transaction is internally created. Return reference, return date, reason code and rejection reason are stored for the returned transaction.

EAC check is performed before accounting handoff for the reversal. There is no sanction check.

Return accounting entries are processed with value date as return processing date. Charges applied as part of original transaction will not be reversed.

Return accounting entries are posted to the same GL (in case of prefunded payments) which has been used earlier for the original outbound payment transaction.

Original transaction status is updated as 'Returned'. Return details are captured for the original transaction and will be available for view.

Following are the entries posted for the return of outbound transaction with the negative of transfer amount:

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Clearing GL	Return Processing Date	Account Currency
Cr.	Intermediary GL	Return Processing Date	Transfer Currency
Dr.	Intermediary GL	Return Processing Date	Transfer Currency
Cr.	Customer Account	Return Processing Date	Transfer Currency

This is a backup screen NEFT Return of Outgoing Payment (PTDOTRTN) to manually process return of outgoing payments.

5.2.2 Notification Support

Notification is generated on successful processing of Return.

5.2.3 NEFT - Return of Outbound Payment

You can view the return transactions pertaining to the outbound payments through this screen

You can invoke the "Return of Outbound Payment" screen by typing 'PTDOTRTN' in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

Return Reference Number

Specify the Return Reference and click on 'Enter Query'.

You can view the outbound transactions that are returned, with payment type as 'NEFT' and Transaction status - 'Returned'.

Return Date

System displays the Return Date as the current date by default.

Original Transaction Reference Number

System displays the Original Transaction Reference for which the transaction is Returned

On entering the Return Reference, the information related to the transaction is defaulted in the below listed fields:

- Network Code
- Original Transaction Type
- Original Payment Type

Original Transaction Details

- Transfer Currency
- Transfer Amount
- Debtor Account Number
- Debtor Account Type
- Debtor Name
- Creditor Account Number
- Creditor Name
- Creditor IFSC Code

Return Details

Return Reason Code

System displays the Return Reason Code as sent in pacs.004.001.10 message.

Return Reason

System displays the return Reason based on the selected Return Code.

Originator Bank IFSC

System displays the IFSC code of the originator of the transaction

Originator Branch

System displays the name of the Originator Branch

Originator Bank

System displays the name of the Originator bank.

Network Reject Details

These fields are applicable while querying for a particular Return record which is rejected by the RBI/ Clearing centre.

Reject Reference

System displays the Reject Reference details.

Reject Received Date

System displays the date on which the network reject was received.

Reject Code

System displays the network reject code.

Reject Reason

System displays the reason for Network Reject.

5.2.3.1 NEFT Return Of Outbound Payment Summary

You can invoke the 'NEFT Return Of Outbound Payment Summary' screen by typing 'PTSOTRTN' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

NEFT Return Of Outbound Payment Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status

Original Transaction Reference Number

Debtor Account Number

Creditor IFSC Code

Original Transaction Type

Return Reason Code

Reject Code

Return Reference Number

Transfer Currency

Creditor Account Number

Original Payment Type

Originator Bank IFSC

Network Code

Reject Reference

Records per page: 15 | 1 of 1 | Lock Columns: 0

Authorization Status	Return Reference Number	Original Transaction Reference Number	Host Code	Transaction Branch	Transfer Currency	Transfer Amount	Debtor Account Number
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Exit

You can search using one or more of the following parameters:

- Authorization Status
- Return Reference Number
- Original Transaction Reference Number

- Transfer Currency
- Debit Account Number
- Credit Account Number
- Creditor IFSC Code
- Original Payment Type
- Original Transaction Type
- Originator Bank IFSC
- Return Reason Code
- Network Code
- Reject Code
- Reject Reference

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record or click the 'Details' button after selecting a record to view the detailed screen.

6. NEFT Reject Payments

6.1 NEFT - Network Rejects

This chapter contains the following sections:

- [Section 6.1.1, "N03 Transaction Summary View"](#)
- [Section 6.1.2, "N03 Message Processing"](#)

6.1.1 N03 Transaction Summary View

You can view and process the N03 and N09 Reject messages, using this screen.

You can invoke 'N03 Transaction Summary View' screen by typing 'PTSN03TX' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'N03 Transaction Summary View' application window. At the top, there are tabs for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this is a 'Case Sensitive' checkbox. The main area contains several search filters: 'Generated Reference Number', 'Original Transaction Reference', 'Matched Status' (a dropdown), 'Batch Number', 'Authorization Status' (a dropdown), 'Message Reference Number', 'Message Type' (a dropdown), 'Value Date' (a date field with a calendar icon), 'Received Date' (a date field with a calendar icon), 'UTR Reference Number', 'Reject Code', 'Amount', and 'Process Status' (a dropdown). Below the filters is a table with columns: 'Generated Reference Number', 'Message Reference Number', 'N03/N09 Reference Number', 'UTR Reference Number', 'Original Transaction Reference', 'Message Type', 'Reject Code', 'Reject Reason', 'Reject Type', 'Matched Status', 'Value Date', 'Amount', and 'Bal'. The table is currently empty. At the bottom, there are buttons for 'View Transaction', 'Regenerate Message', 'Reject Transactions', 'Authorize', 'Delete', and 'View Queue Action'. An 'Exit' button is located in the bottom right corner.

You can search for the records using one or more of the following parameters:

- Generated Reference Number
- Original Transaction Reference
- Matched Status
- Batch Number
- Authorization Status
- Message Reference Number
- Message Type
- Value Date
- Received Date
- UTR Reference Number
- Reject Code
- Amount
- Process Status

You can perform following actions:

- View Transaction

- Regenerate Messages
- Reject Messages
- Authorize
- Delete
- View Queue Action

6.1.2 **Pacs.002.001.11 - NEFT RBI Reject of Outbound Payment (pacs.008.001.09)/Outbound Return (Pacs.004)**

System will parse the incoming pacs.002 reject message having group of outgoing payment transactions bundled in a single message.

The pacs.008.001.09 parent transaction is fetched based on following matching fields:

Pacs.002.001.11 tags	pacs.008.001.09 tags
Original End to End Identification <OrgnlEndToEndId>	End To End Identification <EndToEndId>
Original Transaction Identification <OrgnlTxId>	Transaction Identification <TxId>

The Pacs.004 parent transaction will be fetched based on following matching fields:

Pacs.002.001.11 tags	pacs.004.001.10
Original End to End Identification <OrgnlEndToEndId>	End To End Identification <EndToEndId>
Original Transaction Identification <OrgnlTxId>	Transaction Identification <TxId>

System checks the tag Transaction Status <TxSts> and Rejection Code <Rsn><Cd>.

In case of Reject: Transaction Status is RJCT

In case of rescheduling: - Transaction Status is ACWP (Accepted without posting)

If the reject code is of 'Reschedule' type & matched transaction is of pacs.008.001.09:

- The original outgoing payment transaction message status is marked as 'Rescheduled'.
- No further action is required on the original transaction.
- Transactions in the 'Rescheduled' message status is allowed for further processing in its life-cycle (Return, Credit Done).
 - Network Reject details are updated with Reject Reference, Reject Code, Rejection Reason for the original Outgoing transaction.
 - This can be viewed under Exception tab of the Outgoing transaction - View Screen.

PPTDOVIEW ->Exception Tab	Pacs.002.001.11 tags
Reject/Reschedule Reference	Status ID <StsId>
Reject/Reschedule Date	<CreDtTm>
Reject/Reschedule Code	Reason Code<Rsn><Cd>

If the reject code is of 'Reschedule' type & If the matched transaction is of pacs.004:

- The return transaction (pacs.004) message status is updated as 'Return Rescheduled'.
- Network Reject details are updated with Reject Reference, Reject Code, Rejection Reason (as per N03 Mapping) for the Inward Return- Network Reject.
- This can be viewed in the Incoming - View Screen. Mapping same.
- No further action is required on the return transaction.

If the reject code is of Reject type -

- When user clicks the 'Process NAK' option from NEFT Inbound Message Browser (PTSINBRW), system launches N03 Transaction Summary View Screen (PTSN03TX) screen.

6.1.3 **Pacs.002.001.11 - NEFT Clearing Centre Reject of Inbound Payment (Pacs.008.001.09)**

System checks the tag Transaction Status <TxSts> and Rejection Code <Rsn><Cd> received in pacs.002 message. In case of Reject: Transaction Status is RJCT.

The pacs.008.001.09 parent transaction is fetched based on following matching fields:

Pacs.002.001.11 tags	pacs.008.001.09 tags
Original End to End Identification <OrgnlEndToEndId>	End To End Identification <End-ToEndId>
Original Transaction Identification <OrgnlTxId>	Transaction Identification <TxId>

System checks if the parent transaction is Inward Credit pacs.008.001.09.

- If the Parent transaction is inbound pacs.008.001.09 then system follows following:
 - System checks if camt.054.001.08 (End of Batch) message is received for the batch in which the inbound pacs.008.001.09 message is received
 - If N04 message is not received, then system marks the pacs.008.001.09 status as 'Rejected'.
 - Reject code details are populated on screen NEFT Incoming View Detailed (Function ID: PTDIVIEW) under 'Exception' tab -> Network Reject / Reschedule Details section.

- Account posting reversal is not required since EOB is not received for pacs.008.001.09.
- If EOB message is received prior to pacs.002 message, then no action to be taken further on pacs.008.001.09 message.

6.1.4 Notification Support

Notification is generated on successful processing of Reject of outbound payments.

7. Function ID Glossary

P

PADOTRTN 5-7
PMDCSADV 3-22, 4-15
PQSPRCUQ 3-28
PTDINRTN 5-4
PTDITONL 4-1
PTDIVIEW 4-10
PTDMNN04 4-28
PTDNAKPR 3-37
PTDOTONL 3-1
PTDOTSTM 3-24

PTDOVIEW 3-16
PTSINBRW 4-27
PTSINRTN 5-6
PTSITONL 4-8
PTSIVIEW 4-17
PTSMNN04 4-30
PTSN03TX 6-1
PTSNFN04 4-23
PTSOTONL 3-15
PTSOTRTN 5-9
PTSOUTBR 3-35
PTSOVIEW 3-23