

Direct Debits User Guide
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Direct Debits User Guide
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Direct Debits functionality of Oracle Banking Payments. It takes you through the various stages of Direct Debits transaction processing.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

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

Role	Function
Payment/Collection Department Operators	Direct Debit Transaction Input functions except Authorization.
Back Office Payment/Collection Department Operators	Direct Debit related maintenances/ Transaction Input functions except Authorization
Payment/Collection Department Officers	Direct Debit Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup for Collections 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>Direct Debits</i> provides information on Direct Debits maintenances
Chapter 3	<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

2. Collections

Collections is a financial transaction initiated by the creditor via its bank (the creditor bank) to collect funds from a debtor's account with a debtor bank, as agreed between the debtor and creditor. This instruction to make a payment results in an agreement/mandate as agreed between the debtor and creditor and signed by the debtor. Direct debit transfers include consumer payments on insurance premiums, mortgage loans, and other kinds of bills.

Collections life-cycle process includes the following:

- Maintain Collections mandates
- Customer to bank Collections instructions
- Interbank Collections instructions

This chapter contains the following sections:

- Collections Maintenances
- Collections Transactions

2.1 Collections Maintenances

2.1.1 Collections Network Preferences

You can maintain network preferences specific to Collections using 'Collections Network Preferences Detailed' screen.

In this screen, you can specify the following preferences:

- Common Preferences
- Exchange Rate Preferences
- Accounting Details
- Pricing Details
- Scheme Type Preferences
- Inactive Period and Settlement Time specific to collections

You can invoke the 'Collections Network Preferences Detailed' screen by typing 'PCDNWDDP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

Host Code

The system displays the logged in branch's host code.

Transaction Type

Specify the transaction type for which the DD preferences are to be maintained for a specific network.

Transaction type can be Incoming or outgoing.

Network Code

Specify the network code for which the Collections preferences are to be maintained

Network Description

The system displays the description of the network code selected.

Currency

Select the currency preference required for the Network selected.

Priority

Select a priority for the network maintenance done. This can vary from the values, '0- Low' to '9-High'.

Collection Scheme Type

Specify the scheme type of the mandate. The values allowed for this field are Core and B2B.

2.1.1.1 Main tab

Click the **Main** tab from the 'Network Collections Preferences' screen.

The screenshot shows the 'Main' tab of the 'Network Collections Preferences' screen. The interface is organized into several sections:

- Common Preferences:** Includes fields for 'Max Transaction Limit Amount', 'Min Transaction Limit Amount', and a checkbox for 'Dispatch On Us Transfer'.
- Exchange Rate Preference:** Includes fields for 'FX Rate Type', 'Rate Override Variance', 'Rate Stop Variance', 'Small FX Limit Currency', and 'Small FX Limit Amount'. It also features a checkbox for 'External Exchange Rate Applicable' and a dropdown for 'External FX Cancel' set to 'Auto'.
- Accounting Details:** Includes fields for 'Debit Liquidation Code *', 'Credit Liquidation Code *', 'File Accounting Code', and 'Network Account'.
- Pricing Details:** Includes a field for 'Pricing Code'.
- Scheme Type Preferences:** Includes fields for 'Earliest Collection Dispatch Days', 'First Collection Dispatch Days', 'Recurrent Collection Dispatch Days', 'Earliest Collection Receipt Days', and 'First Collection Receipt Days'. It also has checkboxes for 'Agreement Required', 'Creditor Id Required', and 'Debtor Name Match Required'.
- Inactive Period:** Includes fields for 'In Days' and 'In Months'.
- Settlement Time:** Includes fields for 'Network Settlement Hour' and 'Network Settlement Minute'.

At the bottom of the screen, there is a metadata section with the following fields: 'Maker', 'Checker', 'Date Time', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

You can specify the following fields:

Common Preferences

Maximum Transaction Amount

Specify the maximum transaction amount allowed for the network.

Minimum Transaction Amount

Specify the minimum transaction amount allowed for the network.

Dispatch On Us Transfer

Check this box if Dispatch on Us Transfer is allowed for the network.

Exchange Rate Preferences

Note

Cross currency transactions are currently not allowed in Collections

Accounting Details

Debit Liquidation Code

Specify the accounting code for debit liquidation.

Credit Liquidation Code

Specify the accounting code for credit liquidation.

File Liquidation Code

Specify the accounting code for file dispatch/receipt accounting.

Network Account

Specify the Network Account for file dispatch/receipt accounting.

The complete dispatch amount is debited from the Network Account specified here, when the dispatch is initiated.

Pricing Details**Pricing Code**

Specify the accounting code for pricing specific to Collections. Pricing Codes maintained as part of PPDCDMNT are populated here

Scheme Type Preferences**Earliest Collection Dispatch Days**

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the earliest collection dispatch date.

First Collection Dispatch Days

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the first collection dispatch date.

Recurrent Collection Dispatch Days

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the recurrent collection dispatch date.

Earliest Collection Receipt Days

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the earliest collection receipt date.

First Collection Receipt Days

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the first collection receipt date.

Recurrent Collection Receipt Days

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the recurrent collection receipt date.

Agreement Required

Check this box if the mandate is required to be validated during DD transaction processing.

Creditor ID Required

Check this box if Creditor Scheme ID must be provided during DD transaction processing.

Debtor Name Match Required

Check this box if the Debtor name received in the inbound transaction has to be matched with the customer name linked to the debit account for inbound Collections.

Inactive Period**In Days**

Specify the number of days for which the mandate is considered as inactive.

In Months

Specify the number of months for during which the mandate is considered as inactive.

Settlement Time

Network settlement time is captured here. Settlement Time is set earlier than the last dispatch cycle time.

Network Settlement Hour

Specify the settlement in HH Format

Network Settlement Minute

Specify the settlement in MM Format

Note

- Settlement time will be validated for rejects processed for inbound collections on settlement date
 - When rejects are processed before the settlement time maintained, pacs.002 message is generated
 - When reject is processed after the settlement time maintained, pac.004 message is generated
 - Accounting entries are reversed/ there is no impact, when the settlement for original transaction is pending
 - The Transaction is marked as 'Rejected' /'Returned' depending on the settlement time based validation.
 - Message camt.056 or pacs.007 is generated when the R transaction is processed before /after the settlement time.
-

2.1.1.2 Exception tab

Click the **Exception** tab from the 'Network Collections Preferences' screen.

The screenshot shows the 'Collections Network Preferences Detailed' window with the 'Exception' tab selected. The interface includes a 'Save' button at the top left. The main area is divided into several sections:

- Host Code:** FINLAND
- Network Code:** DIRECTDEBIT
- Currency:** EUR
- Collection Scheme Type:** CORE
- Transaction Type:** Incoming
- Network Description:** Network for async mode
- Priority:** 0 - Low

The 'Exception' tab is highlighted in red. Below it, there are four main sections:

- Return Details:** Return Days, Pricing Code
- Refund Details:** Refund allowed period in Days, Refund Days, Unauthorized refund allowed period in Days, Refund Days, Pricing Code
- Recall details:** Recall Days, Pricing Code
- Reversal Details:** Reversal Days, Pricing Code

At the bottom, there is a 'Common Preferences' section with checkboxes for 'Process auto network reject', 'Re-Do FX for R Transactions', and a 'Calendar Basis' dropdown menu.

The footer of the window contains fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and a 'Cancel' button.

You can specify the following fields:

Return Details

Return Days

Specify the number of days within which Return will be allowed on the DD transaction.

Pricing Code

Charges and fees applicable for return is picked based on the Pricing Code selected. Select the Pricing Code from the LOV.

Refund Details

Refund period for normal debits and for unauthorized period in Days/Months can be marinated here.

Refund allowed period in

Select if Refund allowed period is in Days or Months

Refund Days

Enter the number of days or months. Specify the number of days within which Refund will be allowed on the DD transaction

Unauthorized refund allowed period in

Select if unauthorized refund period is in Days or Months.

Refund Days

Enter the number of days or months. Specify the number of days within which Refund will be allowed on the DD transaction

Note

Days are counted as Network working days and Months as calendar Months

Pricing Code

Charges and fees applicable for Refund is picked based on the Pricing Code selected. Select the Pricing Code from the LOV.

Recall Details

Recall Days

Specify the number of days within which Recall will be allowed on the DD transaction. Beyond the specified days, recall of transaction is not allowed.

Pricing Code

Charges and fees applicable for recall is picked based on the Pricing Code selected. Select the Pricing Code from the LOV.

Reversal Details

Reversal Days

Specify the number of days within which Reversal will be allowed on the DD transaction.

Pricing Code

Charges and fees applicable for reversal is picked based on the Pricing Code selected. Select the Pricing Code from the LOV

Common Preferences

Process Auto Network Reject

Check this box if the auto processing of network reject transaction is done by the system.

Calendar Basis

Specify the Calendar basis to derive the refund, recall and reversal days.

Re-Do FX for R Transactions

Check this box if foreign exchange has to be recomputed for the R/return transactions. When this box is not checked, the old FX values computed are picked up.

2.1.1.3 Collections Network Preferences Summary

You can invoke the 'Collections Network Preferences Summary' screen by typing 'PCSNWDDP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "Collections Network Preferences Summary". At the top, there is a search bar with buttons for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar, there are several search filters: "Case Sensitive" (checkbox), "Authorization Status" (dropdown), "Record Status" (dropdown), "Network Code" (text input with a magnifying glass icon), "Transaction Type" (dropdown), and "Currency" (text input with a magnifying glass icon). Below the filters, there is a table with the following columns: "Authorization Status", "Record Status", "Creditor Id Required", "Earliest Collection Dispatch Days", "Earliest Collection Receipt Days", "First Collection Dispatch Days", and "First Collection Receipt Da". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

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

- Authorization Status
- Record Status
- Network Code
- Transaction Type
- Currency

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

2.1.2 Creditor Mandate

User can define the creditor mandates in this screen. Mandates define here are listed in Outbound Collections transaction screen.

You can invoke the 'Creditor Mandate Detailed' screen by typing 'PCDCMAND' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

Host Code

Displays the host code of the specified branch code.

Source Code

Source Code gets defaulted on clicking New button

Host Code Description

System defaults the description of the Host Code displayed

Mandate Id

Specify the Mandate Id for which the Creditor agreement is maintained.

Network Code

Select the Network Code for the credit mandate to be maintained.

Customer Number

Select the Creditor customer number for which the mandate is maintained.

Network Code Description

System defaults the Network Code Description for the Network Code selected.

2.1.2.1 Main tab

The screenshot displays a form with the following sections:

- Debtor Details:** Debtor Account Number *, Account Currency, Account Branch, Debtor IBAN, Debtor Name, Address 1, Address 2, Country, BIC.
- Debtor Agent Details:** Debtor Bank Code *, Debtor Bank Name, Address 1, Address 2, Country.
- Creditor Scheme Details:** ID Type (Organization), Creditor Scheme Identification *, Bank Code, Bank Name, Address 1, Address 2, Country.
- Other Details:** Expiry Date (YYYYMMDD), Effective Date (YYYYMMDD), Agreement Status (Inactive), Last Transaction Date (YYYYMMDD).
- Creditor Details:** Creditor Account Number *, Account Currency, Account Branch, Creditor Name, Creditor Address1, Creditor Address2, Creditor Country, Bank Identifier Code, Creditor IBAN.
- Creditor Agent Details:** Creditor Bank Code *, Creditor Bank Name, Address 1, Address 2, Country.
- Mandate Details:** Mandate Request Id, Mandate Type (Paper), Sequence Type * (O/OFF), Frequency Type (Yearly), First Collection Date (YYYYMMDD), Final Collection Date (YYYYMMDD), Transaction Amount, Maximum Amount, Remarks, Transaction currency.

At the bottom, there is a status bar with fields: Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and an Exit button.

You can specify the following fields in the Main tab of the screen:

Debtor Details

Debtor Account Number

Specify the Debtor account for which the mandate is maintained.

Account Currency

Specify the Currency of the Account.

Account Branch

Specify the account branch of the debtor account

Debtor IBAN

Specify the IBAN of the Debtor account.

Debtor Name

Specify the name of the Debtor account.

Address 1

Specify the Address of the Debtor.

Address 2

Specify the Address of the Debtor.

Country

Select the country to which the party belongs.

BIC

Select the BIC specific to the Debtor account.

Debtor Agent Details

Debtor Bank Code

Specify the bank code of the Debtor bank.

Debtor Bank Name

Specify the name of the Debtor bank.

Address 1

Specify the address of the Debtor bank.

Address 2

Specify the address of the Debtor bank.

Country

Specify the country to which the Debtor bank belongs.

Creditor Details**Creditor Account Number**

Specify the Creditor account for which the mandate is maintained.

Account Currency

Specify the Currency of the Account.

Account Branch

Specify the branch of the account.

Creditor Name

Specify the name of the creditor account.

Creditor Address 1

Specify the Address of the Creditor.

Creditor Address 2

Specify the Address of the Creditor.

Creditor Country

Select the country to which the party belongs.

Bank Identifier Code

Specify the BIC of the creditor.

Creditor IBAN

Specify the IBAN of the Creditor account.

Creditor Agent Details**Creditor Bank Code**

Specify the bank code of the Creditor bank.

Creditor Bank Name

Specify the name of the Creditor bank.

Address 1

Specifies the Address of the Creditor bank.

Address 2

Specifies the Address of the Creditor bank.

Country

Select the country to which the Creditor bank belongs to.

Creditor Scheme Details**ID Type**

Select the identification type of the creditor. Select from the options - Organisation/Private

Creditor Scheme Identification

Select the Identification number of the creditor from the LOV.

Bank Code

Select the bank code of the creditor that signs the mandate.

Scheme Value

Specify the Scheme Value under which the creditor creates the mandate.

Bank Name

Specify the Bank name of the creditor.

Address 1

Specify the address of the creditor.

Address 2

Specify the address of the creditor.

Mandate Details**Mandate Request ID**

Specify the unique identification assigned by the creditor to identify the mandate.

Mandate Type

Select the type of mandate maintained (paper form/electronic).

Sequence Type

Select the sequence type of the transaction. Allowed sequence types are OOFF (One off) and Recursive.

Frequency Type

Select the frequency type of the transaction Valid Values are Yearly, Monthly, Quarterly, Half-yearly, Weekly, Daily, Adhoc, Intraday & Fort-nightly.

First Collection Date

Select the date of the first collection of a DD as per mandate.

Final Collection Date

Select the date for the Final collection of a DD as per mandate.

Transaction Amount

Specify a fixed amount to be collected from debtor account for every DD transaction if applicable.

Maximum Amount

Specify the maximum amount that can be collected from debtor account for every DD transaction.

Remarks

Specify remarks, if any for the mandate.

Transaction Currency

Select the currency of the transaction for the DD Mandate

Other Details

Expiry Date

Specify the date from when the mandate gets expired.

Effective Date

Specify the date from when the mandate becomes effective.

Agreement Status

Select the Agreement status of the mandate to be signed. The status are as follows:

- Inactive
- Expired
- Used
- Cancelled
- Active

Last Transaction Date

Last Transaction date gets updated as the mandate is saved

2.1.2.2 Additional Details

Click the **Additional Details** tab from the 'Creditor Mandate Detailed' screen.

Main **Additional Details** Amendment/Cancellation Details

Debtor Identification

Identification Type: Organization
Identification: _____

Ultimate Debtor Details

Ultimate Debtor Name: _____
Identification Type: Organization
Identification: _____

Ultimate Creditor Details

Ultimate Creditor Name: _____
Identification Type: Organization
Identification: _____

Referred Document Details

Referred Document Code: _____
Referred Document Value: _____
Document Number: _____
Related Date: YYYYMMDD

Additional Details

Service Level Code: _____
Service Level Value: _____
Local Instrument Code: _____
Local Instrument Value: _____

Maker: _____ Date Time: _____ Mod No: _____ Record Status: _____
Checker: _____ Date Time: _____ Authorization Status: _____

Exit

You can specify the following fields:

Debtor Identification

Identification Type

Select the type of Debtor Identification. Choose between Organization and Private.

Identification

Specify the Identification details.

Referred Document Details**Referred Document Code**

Specify the underlying documents associated with the mandate.

Referred Document Value

Specify the details to identify the underlying documents associated with the mandate.

Document Number

Specify the Unique and unambiguous identification of the referred document.

Related Date

Specify the Date associated with referred document.

Additional Details**Service Level Code**

Specify the service level code for the mandate. Valid value is SEPA.

Service Level Value

Specify the service level value for the mandate.

Local Instrument Code

Specify the local instrument code. Valid values are COR/B2B.

Local Instrument Value

Specify the local instrument value.

Ultimate Debtor Details**Ultimate Debtor Name**

Specify the name of the Ultimate Debtor, for whom the mandate is created

Identification Type

Specify the type of identification.

Identification

Specify the identification.

Ultimate Creditor Details**Ultimate Creditor Name**

Specify the name of the Ultimate Creditor, who initiates the mandate Identification Type

Specify the type of identification.

Identification

Specify the identification.

2.1.2.3 Amendment/Cancellation Details

Click the Amendment/Cancellation tab from the 'Creditor Mandate Maintenance' screen.

Main Additional Details Amendment/Cancellation Details	
Amendment Details	Cancellation Details
Original Message ID _____	Original Message ID _____
Creation Date Time _____	Creation Date Time _____
Amendment Reason Code _____	Cancel Reason Code _____
Amendment Reason Value _____	Cancel Reason Value _____
Additional Info _____	Additional Info _____
Originator Bank Code _____	Originator Bank Code _____
Originator Name _____	Originator Name _____
Maker Checker	Date Time: Date Time:
Mod No	Record Status Authorization Status
Exit	

You can specify the following fields:

Amendment Details

Original Message Id

Specify the original message id of the mandate.

Creation Date Time

Specify the date and time of the amendment request received.

Amendment Reason Code

Specify the reason code for amendment. Allows valid set of codes only.

Amendment Reason Value

Specify the reason for the amendment.

Additional Info

Specify if any additional information is required.

Originator Bank Code

Select the originator details who has issued the amendment.

Originator Name

Specify the originator details who has issued the amendment.

Cancellation Details

Original Message Id

Specify the original message id of the mandate.

Creation Date Time

Specify the date and time of the cancellation request received.

Cancel Reason Code

Specify the reason code for cancellation. Allows valid set of codes only.

Cancel Reason Value

Specify the reason for the cancellation.

Additional Info

Specify if any additional information is required.

Originator Bank Code

Select the originator details who has requested cancellation.

Originator Name

Specify if any additional information is required.

2.1.2.4 Creditor Mandate Summary

You can invoke the 'Creditor Mandate Summary' screen by typing 'PCSCMAND' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

The screenshot shows the 'Creditor Mandate Summary' application window. It includes a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' options. Below the search bar, there are input fields for 'Authorization Status', 'Mandate Id', 'Record Status', and 'Network Code'. A table below these fields shows search results with columns: Authorization Status, Record Status, Branch Code, Host Code, Source Code, Customer Number, Creditor Account Number, Creditor Name, Debtor Account Number, and Debtor Name. The table currently displays one record. At the bottom right of the window, there is an 'Exit' button.

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

- Authorization Status
- Record Status
- Mandate Id
- Network 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 to view the detailed Creditor Mandate maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.1.3 Creditor Scheme Id

User can define the Creditor Scheme Identification details in this screen, The ID' defined here are listed in Credit mandate screen.

You can invoke the 'Creditor Scheme Id Detailed' screen by typing 'PCDCSCHM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

Creditor Scheme ID Maintenance

ID Type

Specify the identification type of the Credit Party that signs the mandate.

Creditor Scheme Identification

Specify the Identification number of the credit party that signs the mandate.

Description

Specify the description of the Creditor Scheme ID.

Creditor Name

Specify the name of the credit party that signs the mandate.

Address 1

Specify the address of the credit party that signs the mandate.

Address 2

Specify the address of the credit party that signs the mandate.

Country Code

Specify the country code of the credit party that signs the mandate.

Date of Birth

Specify the date of birth of the creditor

Place of Birth

Specify the place of birth of the creditor

Contact Details

Specify the contact details of the creditor.

Other Details

Specify the remarks of the creditor.

2.1.3.1 Creditor Scheme Id Maintenance Summary

You can invoke the 'Creditor Scheme Id Maintenance Summary' screen by typing 'PCSCSCHM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

The screenshot shows a web application window titled "Creditor Scheme ID Summary". At the top, there is a search bar with options for "Search", "Advanced Search", "Reset", and "Clear All". Below this, a "Case Sensitive" checkbox is present. The search criteria section includes four fields: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), "ID Type" (a dropdown menu), and "Creditor Scheme Identification" (a text input field with a magnifying glass icon). Below the search fields is a table with a header row containing the following columns: "Authorization Status", "Record Status", "ID Type", "Creditor Scheme Identification", "Creditor Name", "Contact Details", "Date of Birth", and "Place of Birth". The table body is currently empty. At the bottom right of the window, there is an "Exit" button.

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

- Authorization Status
- Record Status
- Id Type
- Creditor Scheme Identification

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

2.1.4 Debtor Mandate

User can define the Debtor mandates in this screen. Mandates define here are listed in Inbound Collections transaction screen.

You can invoke the 'Debtor Mandate Detailed' screen by typing 'PCDDMAND' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

Host Code

Displays the host code of the specified branch code.

Source Code

Specify the source code for which the agreement is maintained.

Host Code Description

System defaults the Description of the Host Code displayed

Mandate ID

Specify the unique identification assigned by the creditor to identify the mandate.

Network Code

Select the Network Code for which the mandate is being created.

Customer Number

Specify the Debtor customer number for which the mandate is maintained.

Network Code Description

System defaults the Description of the Network Code selected

2.1.4.1 Main tab

Click the **Main** tab from the 'Debtor Mandate Maintenance' screen.

The screenshot shows the 'Debtor Mandate: Detailed' window. At the top, there are fields for Host Code, Network Code, and Network Code Description. Below this is a tabbed interface with 'Main Details' selected. The 'Debtor Details' section includes fields for Debtor Account Number, Account Currency, Account Branch, Debtor Name, Address 1, Address 2, Country, and Debtor Account IBAN. The 'Debtor Agent Details' section includes Debtor Bank Code, Debtor Bank Name, Address 1, Address 2, and Country. The 'Mandate Details' section includes Mandate Request Id, Mandate Type (Paper), Sequence Type (Recursive), and Frequency Type (Yearly). The 'Creditor Details' section includes Creditor Account Number, Account Currency, Account Branch, Creditor Account IBAN, Creditor Name, Address 1, Address 2, Country, and BIC. The 'Creditor Agent Details' section includes Creditor Bank Code, Creditor Bank Name, Address 1, Address 2, and Country. The 'Creditor Scheme Details' section includes Identification Type (Organization), Creditor Scheme Identification, Bank Code, Scheme Value, Bank Name, Address 1, Address 2, Country, Expiry Date, Effective Date, Mandate Status (Inactive), Remarks, and Last Transaction Date. At the bottom, there is a status bar with fields for Maker, Date Time, Mod No, Record Status, and Authorization Status, and an Exit button.

You can specify the following fields:

Debtor Details

Debtor Account Number

Specify the debtor account for which the mandate is maintained.

Account Currency

Specify the Currency of the Account.

Account Branch

Specify the branch of the account.

Debtor Name

Specify the name of the Debtor.

Address 1

Specify the Address of the Debtor.

Address 2

Specify the Address of the Debtor.

Country

Specify the country to which the party belongs.

BIC

Specify the BIC of the Debtor.

Debtor Account IBAN

System defaults the Debit Account IBAN

Debtor Agent Details

Debtor Bank Code

Specify the bank code of the Debtor bank.

Debtor Bank Name

Specify the name of the Debtor bank.

Address 1

Specify the address of the Debtor bank.

Address 2

Specify the address of the Debtor bank.

Country

Select the country to which the Debtor bank belongs.

Creditor Details

Creditor Account Number

Specify the Creditor account

Account Currency

Specify the Currency of the Account.

Account Branch

Specify the branch of the account.

Creditor Account IBAN

System defaults the Creditor Account IBAN

Creditor Name

Specify the name of the Creditor account.

Address 1

Specify the Address of the Creditor.

Address 2

Specify the Address of the Creditor.

Country

Specify the country to which the party belongs.

BIC

Specify the BIC of the Creditor.

Creditor Agent Details

Creditor Bank Code

Specify the bank code of the Creditor bank.

Creditor Bank Name

Specify the name of the Creditor bank.

Address 1

Specify the Address of the Creditor bank.

Address 2

Specify the Address of the Creditor bank.

Country

Specify the country to which the Creditor bank belongs to.

Mandate Details**Mandate Request ID**

Specify the mandate.

Mandate Type

Select the type of mandate maintained (paper form/electronic).

Sequence Type

Select the sequence type of the transaction. Allowed sequence types are OOFF (One off) and Recursive

Frequency Type

Select the frequency type of the transaction. Valid Values are Yearly, Monthly, Quarterly, Half-yearly, Weekly, Daily, Adhoc, Intraday & Fort-nightly

Transaction Currency

Specify the transaction currency

Transaction Amount

Specify a fixed amount to be collected from debtor account for every DD transaction, if applicable.

Maximum Amount

Specify the maximum amount that can be collected from debtor account for every DD transaction.

First Collection Date

Select the date of the first collection of a DD as per mandate.

Final Collection Date

Select the date of the final collection of a DD as per mandate.

Creditor Scheme Details**Identification Type**

Select the identification type of the credit Party.

Creditor Scheme Identification

Select the Identification number of the credit party.

Bank Code

Select the bank code of the credit party.

Scheme Value

Specify the Scheme value applicable for the DD Mandate

Bank Name

Specify the name of the credit party.

Address 1

Specify the address of the credit party.

Address 2

Specify the address of the credit party.

Country

Specify the country code of the credit party.

Expiry Date

Specify the date from when the mandate gets expired.

Effective Date

Specify the date from when the mandate becomes effective.

Mandate Status

The system displays the status of the Mandate. Mandate status is subject change depending on the below listed scenarios:

- The mandate is in 'Initiated' status if the mandate is created and the Effective Date is a future date
- On Effective Date, the status of the mandate becomes 'Active'. Only Active mandates are considered for transaction processing.
- Sequence type of the mandate is defined as One Off (OOFF) and one transaction is processed with that mandate. The status is marked as 'Used'
- If for an Inbound Collection, the sequence type received is final (FNAL), then on settlement of the Collection, The mandate record is marked as Used.
- The mandate is marked as 'Expired' after the specified Expiry Date or if Inactive days which is maintained in Collections Preferences.

If the user modifies the mandate status to 'Cancelled' from the mandate maintenance

Remarks

Specify any remarks of the Mandate

Last Transaction Date

Specify the Last Transaction Date

Note

- The upload of pain.009 is supported for debtor mandates received by the debtor agent.
 - On file upload system verifies whether the debtor agent BIC is one of the branch BICs for the Host
 - Upon successful upload of the pain.009 file a new debtor mandate record is created.
 - Validations applicable for manual maintenance of the mandate is applicable for pain.009 upload as well
-

2.1.4.2 Additional details

Click the **Additional Details** tab from the 'Debtor Mandate Maintenance' screen.

Main Details	Additional Details	Amendment/Cancellation Details
Debtor Identification Identification Type: <input type="text" value="Organization"/> Identification: <input type="text"/>		Referred Document Details Referred Document Code: <input type="text"/> Referred Document Value: <input type="text"/> Document Number: <input type="text"/> Related Date: <input type="text" value="YYYY-MM-DD"/>
Ultimate Debtor Details Ultimate Debtor Name: <input type="text"/> Identification Type: <input type="text" value="Organization"/> Identification: <input type="text"/>		Additional Details Service Level Code: <input type="text"/> Service Level Value: <input type="text"/> Local Instrument Code: <input type="text"/> Local Instrument Value: <input type="text"/>
Ultimate Creditor Details Ultimate Creditor Name: <input type="text"/> Identification Type: <input type="text" value="Organization"/> Identification: <input type="text"/>		
Maker	Date Time:	Mod No
Checker	Date Time:	Record Status
		Authorization Status
		<input type="button" value="Exit"/>

You can specify the following fields:

Debtor Identification

Identification Type

Select the Identification Type from the values listed

Identification

Specify the identification details

Ultimate Debtor Details

Ultimate Debtor Name

Specify the Debtor Name

Identification Type

Select the Identification Type from the values listed

Identification

Specify the identification details

Ultimate Creditor Details

Ultimate Creditor Name

Specify the Creditor Name

Identification Type

Select the Identification Type from the values listed

Identification

Specify the identification details

Referred Document Details

Referred Document Code

Specify the underlying documents associated with the mandate. The list displays valid Referred Document Type codes.

Referred Document Value

Specify the details to identify the underlying documents associated with the mandate.

Document Number

Specify the Unique and unambiguous identification of the referred document.

Related Date

Specify the Date associated with referred document.

Additional Details

Service Level Code

Specify the service level code for the mandate. Valid value is SEPA.

Service Level Value

Specify the service level value for the mandate.

Local Instrument Code

Specify the local instrument code. Valid values are COR/B2B.

Local Instrument Value

Specify the local instrument value.

2.1.4.3 Amendment/Cancellation Details

Click the **Amendment/ Cancellation Details** tab from the 'Debtor Mandate Detailed' screen.

The screenshot displays the 'Debtor Mandate Detailed' application window. At the top, there is a search bar with 'New' and 'Enter Query' options. Below this, there are input fields for 'Host Code', 'Mandate Id *', 'Network Code *', 'Source Code', and 'Customer No *'. A navigation bar below the search fields contains tabs for 'Main Details', 'Additional Details', and 'Amendment/Cancellation Details', with the latter being the active tab. The main content area is divided into two columns: 'Amendment Details' and 'Cancellation Details'. Each column contains several input fields: 'Original Message ID', 'Amendment Reason Code', 'Amendment Reason Value', 'Additional Info', 'Originator Bank Code', 'Originator Name', and 'Creation Date Time' (with a YYYY-MM-DD format hint). At the bottom of the window, there is a status bar with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

Amendment Details

Original Message Id

Specify the original message id of the mandate.

Amendment Reason Code

Specify the reason code for amendment. Allows valid set of codes only.

Amendment Reason Value

Specify the reason for the amendment.

Additional Info

Specify if any additional information is required.

Originator Bank Code

Specify the originator details who has issued the amendment.

Originator Name

Specify the originator details who has issued the amendment.

Creation Date Time

Specify the date and time of the amendment request received.

Cancellation Details**Original Message Id**

Select the original message id of the mandate.

Cancel Reason Code

Specifies the reason code for cancellation. Allows valid set of codes only.

Cancel Reason Value

Specifies the reason for the cancellation.

Additional Info

Specifies if any additional information is required.

Originator Bank Code

Specify the originator details who has issued the amendment.

Originator Name

Specifies if any additional information is required.

Creation Date Time

Specifies the date and time of the cancellation request received.

Pain.010 & Pain.011 Uploads

- On uploading the Pain.010 file, values in the amended details gets updated
- Following Amendment details gets populated for the record -
 - Original Message ID
 - Amendment reason code or value
 - Additional information
 - Originator Bank code or Originator
 - Creation Date & Time
- On upload of pain.011 message cancellation reason gets captured for the mandate record and mandate status is marked as 'Cancelled'
- The field values gets amended according to the details available in MT011.
- Following Cancellation Details gets populated for the record
 - Original Message ID

- Cancellation reason code or value
- Additional information
- Originator Bank code or Originator
- Creation Date & Time

2.1.4.4 **Debtor Mandate Summary**

You can invoke the 'Debtor Mandate Maintenance Summary' screen by typing 'PCSDMAND' 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:

- Authorization Status
- Record Status
- Mandate Id
- Network 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 to view the detailed Debtor Mandate maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.1.5 **Debtor Collections Instructions**

Collections Instruction maintenance is used in validating the incoming Collections based on Allowed/Disallowed lists of creditors who are allowed or disallowed to raise a collection request.

You can invoke the 'Debtor Instructions Detailed' screen by typing 'PCDPINSR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

Host Code

The host code of user's logged in branch is populated while creating a new record.

Customer Id

Select the required Customer Number from the LOV for which the debtor instruction to be maintained.

Customer Account Number

Specify the Debtor Customer Account.

If the instruction is to be applied at the Customer Number level and for all accounts, then the value 'ALL' must be selected.

Collection Scheme Type

Select the Scheme type. The values are CORE and B2B.

Restriction From Date

This field is optional. Once you specify the date then the disallowed validations will be applicable from that date only.

Restriction To Date

This field is optional. If end date is provided, then the disallowed validations will be applicable only up till the end date.

Customer Name

System defaults the Customer Name on selecting the Customer Id.

Restrict all inward collections Flag

Check this flag to indicate that all Collections incoming transactions received for the debit customer will be blocked.

Restricted Details

Restriction Type

- Allowed – This option indicates that the list of Creditor Identification, Mandate ID or Creditor Account, maintained is an allowed list.
- Disallowed– This option indicates that the list of Creditor Identification, Mandate ID or Creditor Account maintained is a disallowed list.

Creditor Scheme Details

Scheme ID Type

Specify the Creditor Scheme ID type. Scheme ID type can be Organization ID or Private ID.

Scheme Identification

Specify the Scheme Identification

Creditor Account details

Creditor IBAN

Specify the valid Creditor IBAN details in this block.

Mandate Details

Mandate ID

Specify the Mandate ID details in this block. Mandates of the selected customer number would be listed.

2.1.5.1 Debtor Collections Instructions Summary

You can invoke the “Debtor Instructions Summary” screen by typing ‘PCSPINSR’ 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:

- Authorization Status
- Record Status
- Customer Name
- Customer No
- Customer Account No

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 Debtor Instructions screen. You can also export the details of selected records to a file.

2.1.6 Periodic Instructions Maintenance

You can invoke the 'Periodic Instructions Maintenance' screen by typing 'PCDPINST' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

Customer Number

Specify the creditor customer number for which the periodic instruction is maintained.

Customer Name

Specify the description of the selected customer.

Agreement ID

Specify the mandate ID for which the periodic instruction is maintained.

Valid From

Specify the date from when the periodic instruction becomes valid.

Network Code

Select a valid Network Code from the LOV.

Instruction Start Date

System defaults the Instruction Start Date as Current Date. This indicates the date from when the first transaction gets generated based on the periodic instruction maintained

Frequency

Periodic instructions can be set for the frequencies - Daily, Monthly, Yearly. System defaults the value as Daily.

Transfer Currency

Select the Transfer Currency from the LOV maintained. This is the currency in which the Periodic Instructions are set.

Transfer Amount

Specify the transfer amount for which the Outgoing DD transaction to be created using the periodic instruction.

Instruction Reference Number

System defaults the Instruction reference Number on clicking New. Unique reference number is generated in the defined format. For more details on the format, refer to Payments Core User Guide

Source Code

Specify the source code through which the agreement is maintained.

Branch Code

Specify the branch code for which the periodic instruction is maintained.

Host Code

Displays the host code of the specified branch code.

Valid to Date

Specify the date till when the periodic instruction becomes valid.

Remarks

Specify the additional details of the periodic instruction.

Instruction End Date

Specify the date, till when the instruction to be executed. This indicates the date till when the final transaction gets generated based on the periodic instruction maintained

Debtor Details**Debtor Account Number**

Specifies the debtor account for which the mandate is maintained.

Debtor Account Currency

Specifies the Currency of the Account.

Account Branch

Specifies the branch of the account.

Account Name

Specifies the name of the Debtor.

Address 1

Specifies the Address of the Debtor.

Address 2

Specifies the Address of the Debtor.

Country

Specifies the country to which the party belongs.

Bank Identifier Code

Specifies the BIC of the Debtor.

Debtor IBAN

Specify the IBAN of the Debtor.

Creditor Details**Creditor Account Number**

Specifies the Creditor account for which the mandate is maintained.

Account Currency

Specifies the Currency of the Account. Account Branch

Specifies the branch of the account.

Creditor Name

Specifies the name of the Creditor account.

Address 1

Specifies the Address of the Creditor.

Address 2

Specifies the Address of the Creditor.

Country

Specifies the country to which the party belongs.

BIC

Specifies the BIC of the Creditor.

Creditor IBAN

Specify the IBAN of the Creditor.

Creditor Bank Code

Specify the Bank Code of the Creditor.

Debtor Agent Details**Debtor Bank Code**

Specifies the bank code of the Debtor bank.

Debtor Bank Name

Specifies the name of the Debtor bank.

Address 1

Specifies the Address of the Debtor bank.

Address 2

Specifies the Address of the Debtor bank.

Country

Specifies the country to which the Debtor bank belongs to.

Periodic Instruction Details**Periodic Instruction Status**

Displays the status of the periodic instruction maintained. System defaults the option as 'Not Initiated'. When the instruction is successfully initiated, status is updated as 'Initiated'

Next Execution Date

Displays the Next consecutive execution date of the Periodic Instruction

Last Transaction Reference Number

Displays the last transaction reference number

Last Executed On

Specifies the execute date of the last transaction

Last Execution Status

Displays the execution status of the last transaction.

2.1.6.1 Collections Periodic Instructions Summary

You can invoke the 'Periodic Instructions Summary' screen by typing 'PCSPINST' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Authorization Status	Record Status	Instruction Reference Number	Valid To	Valid From Date	Source Code	Branch Code	Agreement Id	Customer Number	Customer Name
----------------------	---------------	------------------------------	----------	-----------------	-------------	-------------	--------------	-----------------	---------------

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

- Authorization Status
- Record Status
- Instruction Reference Number
- Agreement Id
- Network 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 to view the detailed Periodic Instruction maintenance screen. You can also export the details of selected records to a file using 'Export' button.

Periodic Instruction Processing

- On save of periodic instruction set up system derives the Next Execution date in the maintenance.
- Beginning of day job will pick up the instructions (with status as Open and Authorised) maintained with Next execution date as Current system date or previous date (which hasn't picked up for processing) and initiate an outgoing DD transaction based on the details maintained in Periodic instruction maintenance.
- The transaction gets created and auto authorized and any exception raised during processing, will be moved to Repair queue with appropriate details.
- After successful creation of DD transaction, the next execution date will be updated as part of batch processing.

2.2 Collections Transactions

2.2.1 Outbound Collections Transaction Input

An outgoing Collections transaction screen is used to initiate an outgoing DD transaction and to view the Outgoing Collections transaction created through upload.

You can invoke 'Outbound Collections Transaction Input' screen by typing 'PCDAOTXN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Outbound Collections Transaction Input

New Enter Query

Transaction Branch * HEL
Network Code *
Source Code * MANL
Host Code *
Message ID

Transaction Reference Number *
User Reference Number *
File Reference Number
End To End ID

Main Mandate Details Pricing Additional Details

Creditor Details Debtor Details

Creditor Account Number *
Account IBAN *
Account Currency
Account Branch
Creditor Name
Credit Amount
Creditor Bank BIC
Creditor Bank Code
Customer Number
Customer Service Model

Debtor Account Number
Account IBAN
Account Currency
Account Branch
Debtor Name
Debit Amount
Debtor Bank BIC
Debtor Bank Code
Enrich

Payment Details

Booking Date YYYY-MM-DD
Instruction Date * YYYY-MM-DD
Transfer Currency *
Transfer Amount *

MIS | UDF

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

You can specify the following fields:

Transaction Branch

Indicates the branch from which the user is logged in.

Network Code

Select the network code.

Source Code

This is defaulted to 'MANL' and it is non-editable for manually initiated transactions. For transactions created via upload, source would be SEPA & it is mandatory to maintain Source network preference for SEPA source.

Host Code

Indicates the host code that is linked to the transaction branch of the customer

Message ID

Specify the Message ID

Transaction Reference Number

Indicates a unique identifier of the Collections transaction and it is auto-generated. For more details on the format, refer the Payments Core User Guide.

User Reference Number

This field will default the Transaction Ref Number field and you can modify the referenced required.

File Reference Number

Specify the File Reference Number

End to end Id

Specifies the end to end transaction identification.

2.2.1.1 Main Tab

Main | Mandate Details | Pricing | Additional Details

Creditor Details

Creditor Account Number*
Account IBAN*
Account Currency
Account Branch
Creditor Name
Credit Amount
Creditor Bank BIC
Creditor Bank Code
Customer No
Customer Service Model

Debtor Details

Debtor Account Number
Account IBAN
Account Currency
Account Branch
Debtor Name
Debit Amount
Debtor Bank BIC
Debtor Bank Code
Enrich

Payment Details

Booking Date ds-MMM-yyyy
Instruction Date* ds-MMM-yyyy
Value Date ds-MMM-yyyy
Dispatch Date ds-MMM-yyyy
Return by Date ds-MMM-yyyy
Refund by Date ds-MMM-yyyy
Recall by Date ds-MMM-yyyy
Reversal by Date ds-MMM-yyyy

Transfer Currency*
Transfer Amount*
Exchange Rate
FX Reference Number
Remarks
Linked Transaction Reference Number
Charge Bearer

MIS | UDF

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

You can specify the following fields in the Main tab:

Creditor Details

Creditor Account Number

You can select both DDA and loan accounts from the list of values as the Creditor Account Number.

All open and authorized accounts maintained in External Customer Account (STDCRACC) and External Consumer Loan Account (STDCRCLN) are listed here.

Note

- Customer Status Validations and preferences are applied based on the Customer ID linked to Loan/ DDA Account
 - EAC check is skipped, if the Credit account is a Loan account
 - During initial validations, loan account check is done before account re-direction
-

Account IBAN

Account IBAN for which the transaction is displayed for the Creditor account number chosen.

Account Currency

Account currency is displayed.

Account Branch

Account Branch is displayed.

Creditor Name

Account name is displayed.

Credit Amount

Specify the amount specified for the credit transaction.

Creditor Bank BIC

Specify the BIC of the Creditor Bank.

Creditor Bank Code

Specify the bank code of the Creditor Bank.

Customer Number

Creditor customer number is displayed based on the account selected.

Customer Service Model

If Service model is linked to the customer number, the same is displayed.

Debtor Details

Debtor Account Number

Specify the debtor account for the transaction is initiated.

Account IBAN

Specify the Account IBAN for which the transaction is initiated.

Account Currency

The currency of the account.

Account Branch

Specify the branch of the debtor account.

Debtor Name

Specify the name of the debtor.

Debit Amount

Specify the amount to be debited.

Debtor Bank BIC

Select the BIC of the Debtor Bank.

Debtor Bank Code

Select the code of the Debtor Bank.

Payment Details**Booking Date**

Specify the booking date of the Collections transaction.

Instruction Date

Specify the instruction date of the transaction. This field identifies the original value date that was provided by the creditor during the instruction.

Value Date

Specify the value date of the transaction. This field identifies the date on which the transfer to be made.

Dispatch Date

Specify the dispatch date of the Collections transaction. This field denotes the date on which the message to be dispatched. Dispatch date will be derived based on the sequence type specified in the transaction.

- If the Sequence type is of 'OOFF' or 'FRST', then dispatch date is derived as the value date minus the no of days specified in First collection dispatch days.
- If the Sequence type is of 'RCUR', then dispatch date is derived as the value date minus the no of days specified in Recurrent collection dispatch days.

Return by Date

This field denotes the date by which the Return request to be received for an outgoing DD transaction. This date is derived by value date plus the return days based on the calendar basis.

Refund by Date

This field denotes the date by which the refund request to be received for an outgoing DD transaction. This date is derived by value date plus refund days based on the calendar basis.

Recall by Date

This field denotes the date by which the Recall to be initiated for an outgoing DD transaction. This date is derived by value date minus the recall days based on the calendar basis.

Reversal by Date

This field denotes the date by which the reversal request to be initiated for an outgoing DD transaction. This date is derived by value date plus reversal days based on the calendar basis.

Transfer Currency

Specify the currency in which the transfer is initiated.

Transfer Amount

Specify the amount to be transferred.

Exchange Rate

Specify the Exchange Rate.

Note

Exchange rate processing is done as part of settlement date processing.

FX Reference Number

Specify the FX Reference Number.

Remarks

Specify any remarks, if any.

Linked Transaction Reference Number

In case of On Us transfers, incoming DD transaction booked as part of outgoing will be stored in Linked Transaction Reference Number field. This would be auto populated by the system on save, if Dispatch on Us transfer is 'Not checked' at PCDNWDDP.

Charge Bearer

These are service level charges and is charged by banks to its respective customers. Service level charges are defaulted

2.2.1.2 Mandate Details Tab

Click **Mandate Details** tab from the Collections Outgoing Transaction screen.:

The screenshot displays the 'Mandate Details' tab within a software interface. The interface is divided into several sections:

- Mandate Details:** Contains fields for Date of Signature, Electronic Signature, Sequence Type (dropdown menu), BIC, Account No, First Collection Date, Mandate Id (marked with a red asterisk), Amend Indicator, Original Mandate ID, Original Debtor Account, Original Debtor Bank, BIC, Account, and Final Collection Date.
- Creditor Scheme Details:** Contains fields for ID, ID Type (dropdown menu), ID Value, and Scheme Type.
- Original Creditor Scheme Details:** Contains fields for ID, Name, ID Type (dropdown menu), ID Value, Scheme Type, Account, Address1, Address2, and Country.
- Footer:** Includes fields for Maker ID, Checker ID, Maker Date Stamp, Checker Date Stamp, Record Status, and Authorization Status, along with an Exit button.

You can specify the following fields:

Mandate Details

Date of Signature

Indicates the date on which the mandate was signed by debtor. This is defaulted based on the mandate ID selected.

Electronic Signature

Specify the electronic signature details.

Sequence Type

Select the required sequence type. Valid values are:

- First Collection
- Final Collection
- One Off Transaction
- Recurring Transaction

BIC

Specify the BIC of the Original Creditor Agent

Account No

Specify the Account No

First Collection Date

Specify the date of first collection.

Mandate Id

Specify the identification of the mandate.

Amend Indicator

This Indicator is for notifying whether the underlying mandate is amended or not. Check this box if amendment is applicable.

Original Mandate Id

Specify the identification of the original mandate. This field indicates the original mandate ID as assigned by the creditor, to identify the original mandate maintained. This field is mandatory if changes occur in 'Mandate Identification', otherwise not to be used.

Original Debtor Account

Specify the account details of the Original Debtor

Original Debtor Bank

Specify the details of the Original Debtor Bank.

BIC

Specify the BIC

Account

Specify the account details.

Final Collection Date

Specify the final collection date.

Creditor Scheme Details

Id

Specify the identification of the creditor scheme.

Id Type

Specify the type of Scheme identification.

ID Value

Specify the value of the creditor scheme

Scheme Type

Specify the type of scheme.

Original Creditor Scheme Details

Original Creditor Scheme details are required if changes occur in 'Creditor Scheme ID or Name', otherwise not to be used

Id

Specify the identification of the Original Creditor Scheme.

Name

Specify the name of the Original Creditor Scheme.

ID Value

Specify the value of the Original Creditor Scheme.

Scheme Id Type

Specify the type of Scheme identification.

Account

Specify the account details.

Address 1

Specify the first line of the address of the Original Creditor.

Address 2

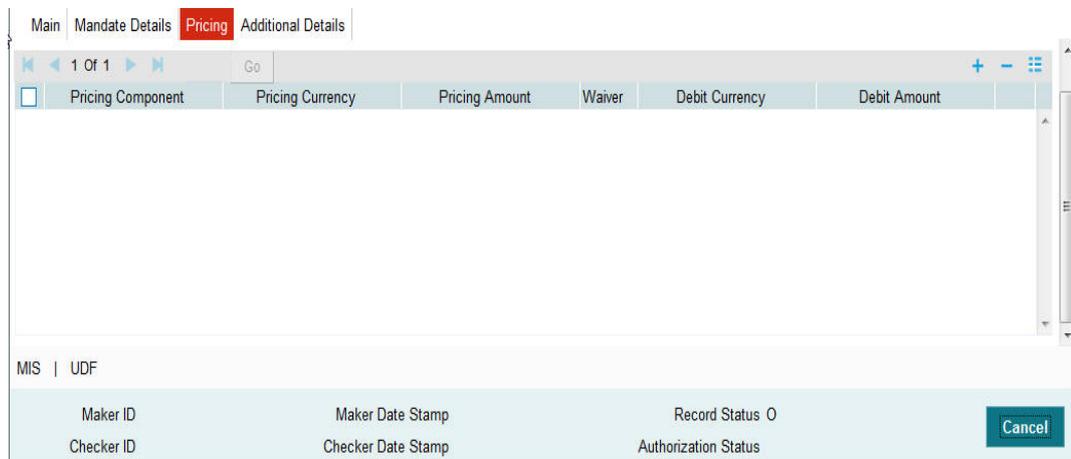
Specify the second line of the address of the Original Creditor.

Country

Specify the country of the Original Creditor.

2.2.1.3 Pricing Tab

Click the **Pricing** tab from the Collections Outgoing Transaction screen.:



You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.

Pricing Component

This field indicates the pricing component derived for the DD transaction.

Pricing Currency

Indicates the pricing currency of the component.

Pricing Amount

Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Waiver

Check this box to select the charge component to waive the associated charges.

Debit Currency

Indicates the currency of the debit account.

Debit Amount

Indicates the amount debited to the selected debit amount.

2.2.1.4 Additional Details Tab

Specify the additional details in this screen. Click on the 'Additional Details' to invoke this screen.

The screenshot displays the 'Additional Details' tab of a software application. The interface is organized into a grid of sections for data entry:

- Debtor Details:** Fields for Debtor Name, Branch BIC, Id Type (dropdown), ID, Scheme Code, Issuer, and Proprietary.
- Debtor Contact Details:** Fields for Contact Name, Name Prefix, Phone Number, Mobile Number, Fax Number, Email Address, Other, and Country of Residence.
- Debtor Postal Address:** Fields for Address, Address1, Address2, Department, Sub Department, Building Number, Postal Code, Town Name, Country Sub-Division, and Country.
- Ultimate Debtor Details:** Fields for Ultimate Debtor Name, Bank BIC, Id Type (dropdown), ID, Scheme Code, Branch BIC, and Proprietary.
- Ultimate Debtor Contact Details:** Fields for Name, Name Prefix, Phone Number, Mobile Number, Fax Number, Email Address, Other, and Country of Residence.
- Ultimate Debtor Postal Address:** Fields for Address, Address1, Address2, Department, Sub Department, Building Number, Postal Code, Town Name, Country Sub-Division, and Country.
- Creditor Details:** Fields for Name, Branch BIC, Id Type (dropdown), ID, Scheme Code, Issuer, and Proprietary.
- Creditor Contact Details:** Fields for Name, Name Prefix, Phone Number, Mobile Number, Fax Number, Email Address, Other, and Country of Residence.
- Creditor Postal Address:** Fields for Address, Address1, Address2, Department, Sub Department, Street Name, Building Number, Postal Code, Town Name, Country Sub-Division, and Country.

At the bottom of the screen, there are two buttons: 'Additional Details' and 'Remitter Information'. Below these is a status bar with the following fields: 'Maker ID', 'Checker ID', 'Maker Date Stamp', 'Checker Date Stamp', 'Record Status', and 'Authorization Status'. A 'Cancel' button is located in the bottom right corner.

Debtor Details

Debtor Name

Specify the name of the debtor.

Branch BIC

Specify the Branch BIC of the debtor.

Id Type

Specify the type of identification.

ID

Specify the identification of the Debtor.

Scheme Code

Specify the Scheme Code of the Debtor.

Issuer

Specify the Issuer of the Debtor.

Proprietary

Specify the Proprietary details of the Debtor.

Debtor Contact Details**Contact Name**

Specify the Contact Name of the Debtor.

Name Prefix

Specify the prefix name of the Debtor.

Phone Number

Specify the phone number of the Debtor.

Mobile Number

Specify the mobile number of the Debtor.

Fax Number

Specify the fax number of the Debtor.

Email Address

Specify the mailing address of the Debtor.

Other

Specify any other details of the Debtor.

Country of Residence

Specify the country of residence of the Debtor.

Debtor Postal Details**Address**

Select the address of the Debtor.

Address 1 through to Address 2

Select the address of the Debtor in the two lines provided.

Department

Specify the department of the Debtor.

Sub Department

Specify the sub department of the Debtor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the debtor.

Ultimate Debtor Details**Ultimate Debtor Name**

Specify the name of the Ultimate Debtor.

Bank BIC

Specify the Bank BIC.

ID Type

Specify the type of identification.

ID

Specify the identification.

Scheme Code

Specify the scheme code details.

Branch BIC

Specify the Branch BIC.

Proprietary

Specify the Ultimate Debtor proprietary information.

Ultimate Debtor Contact Details**Name**

Specify the Contact Name of the Ultimate Debtor.

Name Prefix

Specify the prefix name of the Ultimate Debtor.

Phone Number

Specify the phone number of the Ultimate Debtor.

Mobile Number

Specify the mobile number of the Ultimate Debtor.

Fax Number

Specify the fax number of the Ultimate Debtor.

Email Address

Specify the mailing address of the Ultimate Debtor.

Other

Specify any other details of the Ultimate Debtor.

Country of Residence

Specify the country of Residence of the Ultimate Debtor.

Ultimate Debtor Postal Details**Address**

Select the address of the Ultimate Debtor.

Address 1 through to Address 2

Select the address of the Ultimate Debtor in the two lines provided.

Department

Specify the department of the Ultimate Debtor.

Sub Department

Specify the sub department of the Ultimate Debtor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Creditor Details**Creditor Name**

Specify the name of the Creditor.

Branch BIC

Specify the Branch BIC of the Creditor.

Id Type

Specify the type of identification.

ID

Specify the identification of the Creditor.

Scheme Code

Specify the Scheme Code of the Creditor.

Issuer

Specify the Issuer of the Creditor.

Proprietary

Specify the Proprietary details of the Creditor.

Creditor Contact Details

Contact Name

Specify the Contact Name of the Creditor.

Name Prefix

Specify the prefix name of the Creditor.

Phone Number

Specify the phone number of the Creditor.

Mobile Number

Specify the mobile number of the Creditor.

Fax Number

Specify the fax number of the Creditor.

Email Address

Specify the mailing address of the Creditor.

Other

Specify any other details of the Creditor.

Country of Residence

Specify the country of residence of the Creditor.

Creditor Postal Details

Address

Select the address of the Creditor.

Address 1 through to Address 2

Select the address of the Creditor in the two lines provided.

Department

Specify the department of the Creditor.

Sub Department

Specify the sub department of the Creditor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

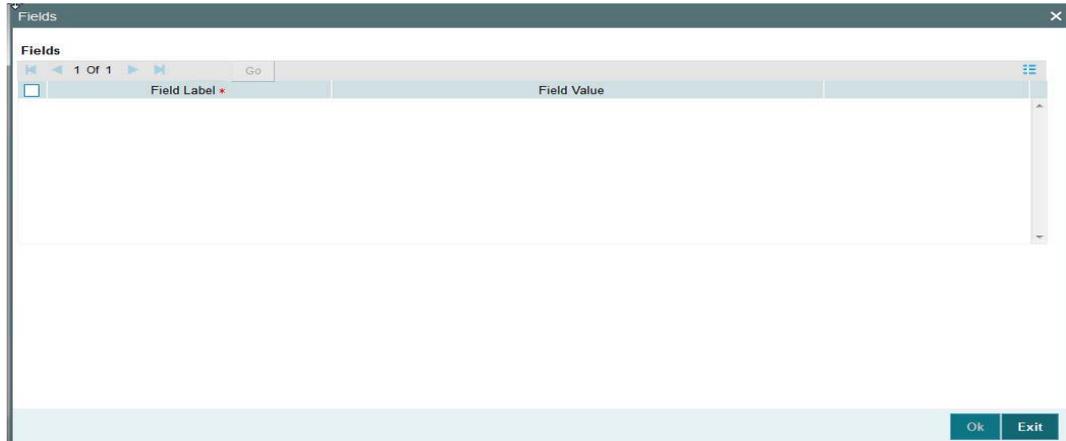
Specify the country sub-division.

Country

Specify the country of the Creditor.

2.2.1.5 **UDF button**

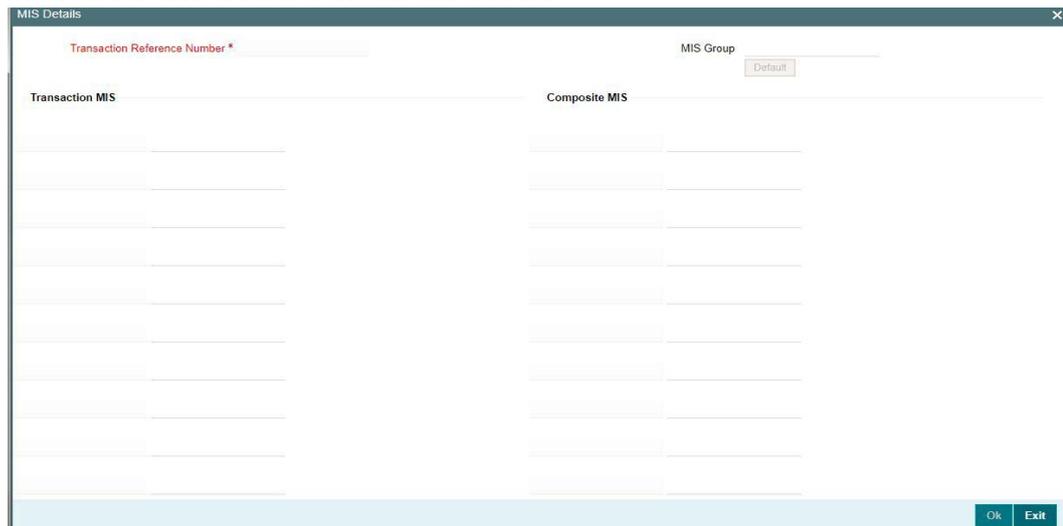
Click on the 'UDF' button to invoke this screen.



You can specify user defined fields for each transaction.

2.2.1.6 **MIS button**

Click on the 'MIS' button to invoke this screen.



You can specify the MIS details in this sub-screen.

Saving of an Outgoing Collections Transaction

The system performs the following mandatory field checks and the referential checks during the enrich/save of outgoing Collections transaction.

- Bank Redirection
 - System validates if there are any redirection bank code maintained for the Debtor Bank Code, Indirect participant bank code and if there is, system replaces the original bank code with redirected bank code
 - Any exception during this is logged into Transaction Repair Queue.
 - Applicable only for upload and web services.
- Account Redirection
 - System validates if there is any redirection account maintained for the Creditor account specified for an Outgoing DD transaction initiated from current processing

branch. If there is, system replaces the original creditor account with redirected account number.

- Any exception during this is logged into Transaction Repair Queue.
- Applicable only for upload and web services
- Verify On Us transfer (Y/N)
 - System defaults the On Us Transfer flag as 'Yes' if both the Creditor agent bank code and Debtor agent bank code are same as the current processing branch bank code (or) if both creditor account and debtor account are held with current processing branch bank code.
- Transactional Validations
 - Verify if Instruction date/Collection date minus current system date is greater than or equal to First Collection receipt days (maintained in Network DD preferences) in case of FRST/OOFF & Recurrent collection receipt days in case of RCUR/FNAL. Else transaction is prompted with appropriate error message and is not booked.
 - For an outgoing DD transaction, the debit account currency and credit account currency is the same as Transfer currency.
 - Creditor account field is verified to check if it is valid and existing with appropriate status.
 - Debtor bank code, Creditor bank code, Direct Participant bank code fields are validated based on the Local bank code clearing maintenance.
 - Field Transfer Amount & Value Date should not be null and Field Transfer amount specified in the transaction should be within the limit amount provided in Network DD Preferences.
 - If the 'Value Date' falls on a Network Holiday, then Value date is moved to next working date and the date instructed in the Collections request is stored under 'Original Value Date'.
- Processing Dates Resolution
 - Activation date is derived based on the value date specified in the transaction. If Value date falls on a holiday, system derives the next network working day as the Activation date.
 - Dispatch date is derived based on the sequence type specified in the transaction.
- Debit/Credit Account Resolution
 - Debit account and Credit account details is derived based on the liquidation accounting codes maintained in Network DD Preferences.

If any of the below validation fails, then the transaction is rejected with an error code.

Following fields are mandatory for requesting Outgoing Collections transaction:

- Host Code
- Network Code
- Creditor Bank Code
- Creditor Account (or Creditor IBAN, if IBAN is mandatory for the Network)
- Debtor Bank Code
- Debtor Account (or Debtor IBAN, if IBAN is mandatory for the Network)
- Debtor Name
- Transfer Currency
- Transfer Amount
- Value Date

- Mandate Id

If the source code is not MANL, then it is mandatory to specify the Source reference number.

Customer/Account status validation is done based on the status details available in External Customer maintenance/External Account maintenance.

Holiday check for instruction date is done based on the local branch holidays maintained.

Any validation failure from user interface screen throws error on transaction saving. You can check the error details from the respective error message displayed and can take remedial action before re-submitting.

2.2.1.7 **Outbound Collections Transaction Summary**

You can invoke the 'Outbound Collections Transaction Summary' screen by typing 'PCSAOTXN' 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:

- Transaction Reference Number
- Source Code
- Transaction Branch
- Transfer Currency
- Transfer Amount
- Value Date
- Instruction Date
- Booking Date
- Network Code
- File Reference Number
- Debtor Account IBAN
- Creditor Account IBAN
- Debtor Account Number

- Creditor Account Number
- Queue Code
- User Reference
- Authorization Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.2.2 Outbound Collections Transaction View

User can view the complete outbound Collections transaction details in this screen

You can invoke 'Outbound Collections View Detailed' screen by typing 'PCDOVIEW' 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' application window. At the top, there is an 'Enter Query' section with several input fields: Transaction Branch * HEL, Network Code *, Source Code * MANL, Host Code *, and Message Id. To the right, there are fields for Transaction Reference Number *, User Reference Number *, File Reference Number, and End To End ID. Below this is a navigation bar with tabs: Main (selected), Mandate Details, Pricing, Additional Details, Accounting Details, Transaction Details, and Exception Details. The main content area is divided into three sections: 'Creditor Details' (with fields for Creditor Account Number, Account IBAN, Account Currency, Account Branch, Creditor Name, Credit Amount, Creditor Bank BIC, Creditor Bank Code, Customer No, and Customer Service Model), 'Debtor Details' (with fields for Debtor Account Number, Account IBAN, Account Currency, Account Branch, Debtor Name, Debit Amount, Debtor Bank BIC, and Debtor Bank Code, plus an 'Enrich' button), and 'Payment Details' (with fields for Booking Date, Instruction Date *, Value Date, Dispatch Date, Return by Date, Refund by Date, Recall by Date, Reversal by Date, Transfer Currency *, Transfer Amount *, Exchange Rate, FX Reference Number, Remarks, On Us Transfer, Linked Transaction Reference Number, and Charge Bearer). At the bottom, there is a status bar with 'MIS | UDF | View Queue Action | View Repair Log' and a table with columns for Maker Id, Checker Id, Maker Date Stamp, Checker Date Stamp, Record Status, and Authorization Status, along with an 'Exit' 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 value.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Status
 - Pending Queue Details
 - Sanction Seizure
- Click Execute Query to populate the details of the transaction in the Outbound Collections View screen.

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

2.2.2.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Outbound Collections View screen.:

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

2.2.2.2 Transaction Details

You can invoke this screen by clicking 'Transaction Details' tab in the Outbound Collections View screen:

You can view the below status for a Collections transaction from Transaction Details tab:

- Transaction status
- CRLQ status - indicates the credit accounting liquidation status
- DRLQ status – indicates the debit accounting liquidation status
- Dispatch status
- Collection status
- Sanction Seizure

Status of the following External System checks with its respective Reference number are displayed

- Sanction Check Status
- External Account Check Status
- Exchange Rate Status

And 'Exception Queue code, Transaction Error code and Repair Reason details are available under *Exception Queue* status.

2.2.2.3 Exception Details

You can invoke this screen by clicking 'Exception Details' tab in the Outbound Collections View screen. Exception transactions are not currently supported.:

The screenshot displays the 'Direct Debit Outgoing Transaction View Screen' with the 'Exception Details' tab selected. The interface includes a search bar at the top left and a navigation menu with tabs: Main, Mandate Details, Pricing, Additional Details, Accounting Details, Transaction Details, and Exception Details (highlighted in red). Below the navigation, there are three main sections: 'Reject Details', 'Recall Details', and 'Reverse Details'. Each section contains a grid of input fields for various attributes such as dates, codes, reasons, and references. At the bottom, there is a status bar with fields for 'Maker ID', 'Checker ID', 'Maker Date Stamp', 'Checker Date Stamp', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

2.2.2.4 MIS Tab

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

The screenshot shows a software window titled "MIS Details". At the top left, there is a text input field labeled "Transaction Reference Number" with a red asterisk. To its right is a dropdown menu labeled "MIS Group" with "Default" selected. Below these are two columns: "Transaction MIS" on the left and "Composite MIS" on the right. Each column contains a table with approximately 10 rows. At the bottom right of the window, there are two buttons: "Ok" and "Exit".

2.2.2.5 UDF Tab

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

The screenshot shows a software window titled "Fields". At the top left, there is a navigation bar with "1 Of 1" and a "Go" button. Below this is a table with two columns: "Field Label" and "Field Value". The table is currently empty. At the bottom right of the window, there are two buttons: "Ok" and "Exit".

2.2.2.6 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.:

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

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 credit approval
- External Account Check

- External FX fetch
- External price fetch
- Accounting system

2.2.2.7 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.:

The screenshot shows a web application window titled "View Repair Log". At the top, there is a section labeled "Enter Query" containing a text input field for "Transaction Reference Number". Below the input field is a table with a header row containing five columns: "Queue Reference No", "Field Name", "Old Value", "Repaired Data", and "Error". The table body is currently empty. To the right of the table header, there is a "Go" button and some navigation icons. At the bottom right corner of the window, there is a blue "Exit" button.

Following details are displayed:

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

2.2.2.8 Outbound Collections Transaction View Summary

You can invoke the "Outbound Collections View Summary" screen by typing 'PCSOVIEW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Outbound Collections View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference Number Transaction Status Collection Status

Source Code Transaction Branch Transfer Currency

Transfer Amount Value Date Instruction Date

Booking Date Network Code File Reference Number

DRLQ Status CRLQ Status Debtor Account IBAN

Creditor Account Number

Queue Code Debtor Account Number User Reference FX Reference Number

Records per page 15 1 Of 1 Lock Columns 0

Transaction Reference Number	Host Code	Transaction Status	Collection Status	Source Code	Transaction Branch	Transfer Currency	Transfer Amount	Value Date	Instruction Date	Booking Date	Network Code	File Referen
------------------------------	-----------	--------------------	-------------------	-------------	--------------------	-------------------	-----------------	------------	------------------	--------------	--------------	--------------

Amend Non-critical Fields

Exit

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

- Transaction Reference Number
- Transaction Status
- Collection Status
- Source Code
- Transaction Branch
- Transfer Currency
- Transfer Amount
- Value Date
- Instruction Date
- Booking Date
- Network Code
- File Reference Number
- DRLQ Status
- CRLQ Status
- Debtor Account IBAN

- Creditor Account IBAN
- Debtor Account Number
- Creditor Account Number
- Queue Code
- User 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 select a record and click on 'Details' button to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.2.2.9 Amend Non-Critical Fields

Amendment of non-critical fields are applicable for collections

Amendment of non-critical fields can be done from 'Outbound Collections View Summary' screen (PCSOVIEW) screen by clicking the 'Amend Non-critical Fields' button and Transaction Amendment screen is launched.

Also you can launch the 'Transaction Amendment' screen as standalone screen, by typing 'PMDNCAMD' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application tool-bar.

- Amendment of non critical fields can be initiated from the Collections view summary screen.
- The deletion by maker or authorization can be initiated by querying the record from the summary screen PMSNCAMD. The user should have access rights for the function ID
- Transaction Remarks and Cancellation Remarks can be amended. The UDF values can be amended from UDF sub-screen
- Amendment of non-critical fields will be allowed irrespective of the transaction status. Only New value fields can be input by the user
- Both current value and new value will be stored for each amendment.
- The amended values will be updated for the original transaction. The system will log the details in the queue log as well with maker/checker details.

2.2.3 Outbound Collections Authorization Process

The transaction authorization process involves the following steps:

Mandate Check – System will validate the Mandate ID details provided in the Outgoing DD transaction with Mandate ID maintained in Creditor Mandate provided in the DD outgoing transaction. In case of any exceptions, the transaction is moved to Business Override Queue.

- **Network related validations**
 - Debtor/ creditor/Bank/Additional details entered for a payment transaction is validated against valid characters allowed for the network. SEPA character validations are currently supported.
 - If fields contain any invalid SEPA character, then the transaction is moved to Repair queue with error details.
- **IBAN check**
 - If 'IBAN validation required' flag is checked for the network, then IBAN verification for Debtor IBAN, Creditor IBAN & creditor BIC is done against the IBAN format maintained for the respective country.
 - IBAN is validated based on IBAN Information maintenance (ISDESBAN) available for the country for the following parameters:
 - IBAN Length
 - Check digit of the IBAN
 - National ID of the IBAN
 - If IBAN check fails transaction is moved to Repair Queue.
- **Duplicate check**
 - Duplicate checks are done during transaction processing.
 - This involves identification of duplicate transactions done for a period as maintained in Host Code level for a network and transaction type combination.
 - If there are any matching transactions with the fields identical with the transaction being processed, the original transaction is identified and linked to this transaction.
 - The transaction is moved to Business Override Queue for further investigation In case of a duplicate transaction.
 - Duplicate transactions are listed as part of the override message for duplicate check. The override details can be viewed from BO queue.
- **Sanction check**
 - Sanction check for an outgoing DD transaction is done on book date & activation date in synchronous/Asynchronous mode.
 - System verifies whether sanction check system is applicable in Collections Preferences Maintenance, for outgoing transaction type and initiates sanction check validation.
 - Out queue name for sending the sanction check relevant transaction details and In queue name for the response is fetched from 'Sanction Check System' maintenance.
 - Sanction Check system provides a response for the request. This response updates transaction's sanction check status of the payment and the response date in the sanction check master details.
 - If the sanction check response status for a outgoing DD transaction is 'Approved', then further processing continues.

- If the transaction's sanction check response status is 'Interim' or 'Rejected' or 'Timed Out', then transaction is logged in 'Sanction Check Exception Queue. Processing of the transaction is stopped at this stage.
- If sanction check is not required at Network preferences, then the payment's sanction check status remains as Not applicable and no information is placed in the sanction check queue.
- **Computation of Charge and Tax**
 - Charge and tax for outgoing DD transaction is calculated based on the Pricing Code linked to Network DD preferences.

Note

Charge computation at this stage is applicable for transaction received from SOAP/REST web services. Charges for transactions entered from UI screen is computed during enrichment/save.

- Pricing components applicable to the price code and the attributes like whether the component is a charge or tax, Pricing currency and the exchange rate type are derived from Pricing Code maintenance (PPDCDMNT).
- System derives the debit customer from ECA-CIF Account Mapping maintenance.
- Customer service model linked to the customer is obtained from Service model
- Customer Linkage maintenance (PMDCSMLK).
- Charge components are processed prior to tax components involved.
- Tax amount is computed based on component value which is linked as basis element in price code. Tax rate is applied on the charge amount calculated. If charge currency and tax currency are different, then charge amount which is the basis for tax is converted in tax currency using mid rate of the exchange rate type linked to the tax component.
- If waiver flag is checked for a charge component, component charge amount is still calculated. This amount is further awaited and cannot be recovered from debit account.
- If a charge component is waived, the related tax gets calculated. Application of this tax is based on the waiver flag at tax component level.
- Customer debit amount for charge/ tax is computed based on the credit account currency involved. If charge/tax currency is different from credit account currency, then currency conversion is done using mid-rate of the exchange rate type linked to the component.
- Component wise charge/tax currency, amount, debit currency, debit amount and waiver flag value is stored for the transaction.
- **Dispatch**
 - Once processed, system populates the Outgoing DD transaction data for pacs.003 generation.
 - Support is available for bulk dispatch of pacs.003 message in EBA IDF file format to an Direct participant bank code (if processing branch is an indirect participant) or to CSM directly (if the processing bank is a direct SEPA participant).
 - Once the message is dispatched, the corresponding transactions in the file is updated with transaction status as 'Active' and Collection status as 'Outstanding'
 - Consolidated credit amount is computed based on the transactions sent in same dispatch file.
 - System creates multiple bulks based on the value date (Interbank settlement date) in a single IDF file.

- Dispatch accounting entries is triggered based on every message id and dispatch reference no combination with dispatch accounting code.

Note

- Dispatch Accounting entries are posted for all the dispatched transactions for the total file amount by debiting the respective Network account defined. and crediting the Clearing Suspense GL
- Transaction Accounting entries are posted on the specified Value date by debiting the Clearing Suspense GL and crediting the individual Creditor accounts. Upon crediting, the transactions are marked as Liquidated.

- **Dispatch Processing Changes**

- For a transaction, tracking is based on both Dispatch Reference and File Reference so that when a file re-generation is triggered only the transactions which were part of the original file only should be picked up.
- Dispatch file generation is based on the activation date. If the activation date is a network holiday, dispatch will be scheduled for first cycle of next network business day.
- Settlement date population for the bulks is based on the instruction date of the transaction. The dispatch file has separate bulks based on settlement date if future dated transactions are part of the file.
- If any transaction is with back value instruction date, the settlement date is populated as current date provided it is not a Network holiday or to next network business day.
- On force release from Network Cutoff queue, if no dispatch cycle available for current date, a new dispatch schedule is created without populating the time. This transaction can be either manually dispatched on the same day or the next day's first dispatch cycle will pick up the transaction.
- Dispatch accounting consolidation has to be based on settlement date, transaction branch and message type.

- **SEPA Direct Debits**

- Batch processing support is available for STEP2 SDD service.

- **SDD Features**

- Instructed Agent is stored for each transaction with the batch booking preference.
- The Input Debit File may contain multiple batches. The number is set by the bank, but is subject to a maximum threshold. Each batch will contain the same:

Message Type

Interbank Settlement Date

Instructed Agent / Assignee

- **File Name Structure for IDF:**

STEP2 network file names structures are as follows:

- EEVVSSSB BBBB BBX...X.Z
- EE must be S2 (STEP2);
- VV is the format version, that is set as follows for the SDD Batch Processing Mode:
- "03" must be used by Participant to send IDF Batch Processing file to STEP2 MPEDD
- "02" must be used by Participant to send IDF Bulk Processing file to STEP2 MPEDD

- SSS is the three character service identifier, “COR” for Core and “B2B” for B2B;
- BBBBBBBB is the BIC(8) of the Direct Participant;
- X...X (optional) is up to 15 characters for use by the Direct Participant;
- **Notifications**
 - Notifications would be sent on below scenarios and viewed from PMSNOTFY screen.
 - Collections liquidation
 - Collections cancel from any exception queues
 - Collections value date carry forward
- **Debit /Credit Accounting**
 - BOD batch job of DD picks all the outgoing DD transactions with Collection status as ‘Pending’ and Value date as current application date and post the debit/credit liquidation entries.
 - Accounting details are handed off to accounting system with debit/credit liquidation accounting code linked at Network DD preferences.
- Additionally, charge/tax details is handed off along with the credit liquidation details.
- Once debit/credit liquidation is processed for an outgoing DD transaction, system updates the transaction status as ‘Success’ and Collection Status as ‘Approved’

2.2.4 Branch Holiday Parameter

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

Processing Branch holidays is considered in the Dates resolution only if a particular parameter in Network Preferences for the ‘Outgoing’ or ‘Incoming’ transaction type is checked.

This new parameter is called ‘Consider Branch Holidays in Dates resolution’.

- This parameter is added to this maintenance under a new sub-section called “Value Dating Preferences”.

2.2.5 Inbound Collections Transaction Input

Collections Incoming transactions can be created based on the upload of incoming DNF file received from Clearing Network or using Collections Incoming Transaction screen.

The UI screen will be used to capture the details of incoming DD request received from creditor bank, if STP processing fails during Incoming transaction creation.

You can invoke ‘Inbound Collections Transaction Input’ screen by typing ‘PCDAITXN’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Transaction Branch

This field is defaulted as customer's logged in branch.

Transaction Reference Number

Indicates a unique identifier of the Collections transaction and it is auto-generated. For more details on the format, refer the Payments Core User Guide.

Source Reference Number

This field is defaulted as transaction reference number.

User Reference Number

This field is defaulted as transaction reference number

Network Code

Select an appropriate Network code for the transaction.

Source Code

The system displays the default source code 'MANL' for manually entered transactions. For transactions created via upload, source would be SEPA & its mandatory to maintain Source network preference for SEPA source.

Host Code

Indicates the host code that is linked to the transaction branch of the customer.

File Reference Number

You can enter the incoming file reference number.

2.2.5.1 Main Tab

The screenshot displays the Oracle Main Tab interface with the following sections:

- Navigation:** Main (selected), Mandate Details, Pricing Details, Additional Details, Other Details.
- Debtor Details:** Debtor Account Number *, Debtor IBAN *, Debit Currency, Debtor Name, Debit Amount, Account Branch, Debtor Bank Code, Customer No, Customer Service Model.
- Creditor Details:** Creditor Account Number, Creditor IBAN, Account Currency, Creditor Name, Account Branch, Creditor Bank Code, Credit Amount, and an Enrich button.
- Payment Details:** Booking Date (03-MMM-yyyy), Instruction Date * (03-MMM-yyyy), Value Date (03-MMM-yyyy), Recall by Date (03-MMM-yyyy), Return by Date (03-MMM-yyyy), Refund by Date (03-MMM-yyyy), Reversal by Date (03-MMM-yyyy), Transfer Currency *, Transfer Amount *, Exchange Rate, FX Reference Number, Remarks, Incoming Message ID, Incoming Transaction Code, Incoming End to End ID, Charge Bearer, Linked Transaction Reference Number.
- Footer:** MIS | UDF, Maker Id, Checker Id, Maker Date Stamp, Checker Date Stamp, Record Status, Authorization Status, and an Exit button.

You can specify the following field details in the Main tab:

Debtor Details

Debtor Account Number

Select the Debtor's account held with Debtor bank.

Debtor IBAN

Specify the Debtor IBAN No held with Debtor bank.

Debit Currency

This field is defaulted as the currency of the Debtor account.

Debtor Name

Debtor name is defaulted based on the debit account selected.

Debit Amount

The Transfer amount specified gets displayed here

Account Branch

This field is defaulted as the account branch of the debit account selected.

Debtor Bank Code

Specify the bank code of the Debtor bank.

Customer Number

Customer Number for the Account selected is displayed here.

Customer Service Model

Customer Service Model is displayed here.

Creditor Details

Creditor Account Number

Specify the Creditor's Account held with Creditor bank.

Creditor IBAN

Specify the Creditor Account IBAN maintained with Creditor Bank.

Account Currency

The currency of the account is specified here

Creditor Name

The system displays the Account Name based on the selected Creditor Account Number.

Account Branch

Specify the Account Branch

Creditor Bank Code

Specify the bank code of the Creditor Bank.

Credit Amount

This field populates the Transfer Amount field. If Creditor account currency is different from the transfer amount currency then, exchange rate is applied.

Payment Details**Booking Date**

This field identifies the date on which the transaction is booked. By default it populates the current application date.

Instruction Date

This field identifies the original value date that was provided by the creditor during the instruction.

Value Date

This field identifies the date on which the transfer is to be made.

Recall by Date

Specify the date by which the recall must be executed.

Return by Date

Specify the date by which the return must be executed.

Refund by Date

Specify the date by which the refund must be executed.

Reversal by Date

Specify the date by which the reversal must be executed.

Transfer Currency

Specify the currency in which the transfer is initiated.

Transfer Amount

Specify the amount to be transferred.

Exchange Rate

Specify the exchange rate.

FX Reference Number

Specify the FX Reference Number.

Remarks

Specify any remarks, if any.

Incoming Message Id

Specifies the Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Incoming Transaction Id

Specifies the Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Incoming End to End Id

A customer reference that must be passed on in the end-to-end payment chain. In the event that no reference was given, 'NOTPROVIDED' must be used.

Charge Bearer

Specify the Charge Bearer details.

Linked Transaction Reference Number

In case of On Us transfers, outgoing DD transaction booked as part of incoming will be stored in Linked Transaction Reference Number field. This would be auto populated by the system on save, if Dispatch on Us transfer is 'Not checked' at PCNDWDDP

2.2.5.2 Mandate Details Tab

Click **Mandate Details** tab from the Incoming Collections Transaction screen.:

The screenshot displays the 'Mandate Details' tab of the Incoming Collections Transaction screen. The interface includes a navigation bar with tabs: Main, Mandate Details (selected), Pricing Details, Additional Details, and Other Details. The main content area is divided into several sections:

- Mandate Details:** Includes fields for Date of Signature, Sequence Type (dropdown menu set to 'First Collection'), Original Mandate ID, Original Debtor Bank, Final Collection Date, Original Debtor Agent Account No, and Original Debtor Account No.
- Creditor Scheme Details:** Includes fields for Scheme ID, Scheme ID Type (dropdown menu set to 'Organization'), Scheme Type, and Scheme Value.
- Original Creditor Scheme Details:** Includes fields for Scheme Name, Original Creditor Agent BIC, Original Creditor Agent Account, Scheme ID, Scheme ID Type (dropdown menu set to 'Organization'), Original Creditor Scheme Type, Scheme Value, Address1, Address2, and Country.

At the bottom of the screen, there is a status bar with the following fields: MIS | UDF, Maker ID, Checker ID, Maker Date Stamp, Checker Date Stamp, Record Status, Authorization Status, and an Exit button.

You can specify the following fields:

Mandate Details

Date of Signature

Indicates the date on which the mandate was signed by debtor. This is defaulted based on the mandate ID selected.

Sequence Type

Select the required sequence type. Valid values are:

- First Collection

- Final Collection
- One Off Transaction
- Recurring Transaction

Original Mandate Id

Specify the identification of the original mandate. This field indicates the original mandate ID as assigned by the creditor, to identify the original mandate maintained. This field is mandatory if changes occur in 'Mandate Identification', otherwise not to be used.

Original Debtor Bank

Specify the details of the Original Debtor Bank.

Final Collection Date

Specify the final collection date.

Original Debtor Agent Account Number

Specify the account number of the Original Debtor Agent.

Original Debtor Account Number

Specify the account number of the Original Debtor.

Amend Indicator

This Indicator is for notifying whether the underlying mandate is amended or not. Check this box if amendment is applicable.

Electronic Signature

Specify the electronic signature details.

Mandate Id

Specify the identification of the mandate.

Original Debtor Account

Specify the account details of the Original Debtor.

First Collection Date

Specify the date of first collection.

Original Debtor Agent Bank BIC

Specify the BIC of the original Debtor Agent Bank.

Original Debtor Bank BIC

Specify the BIC of the original Debtor Agent Bank.

Original Final Collection Date

Specify the date of the Original Final Collection Date.

Creditor Scheme Details**Scheme Id**

Specify the identification of the creditor scheme.

Scheme Id Type

Specify the type of Scheme identification.

Scheme Type

Specify the type of scheme.

Scheme Value

Specify the value of the creditor scheme.

Original Creditor Scheme Details

Original Creditor Scheme details are required if changes occur in 'Creditor Scheme ID or Name', otherwise not to be used

Scheme Name

Specify the name of the Original Creditor Scheme.

Original Creditor Agent BIC

Specify the BIC of the Original Creditor Agent.

Original Creditor Agent Account

Specify the account details of the Original Creditor Agent.

Scheme Id

Specify the identification of the Original Creditor Scheme.

Scheme Id Type

Specify the type of Scheme identification.

Original Creditor Scheme Type

Specify the type of Original Creditor Scheme.

Scheme Value

Specify the value of the Original Creditor Scheme.

Address 1

Specify the first line of the address of the Original Creditor.

Address 2

Specify the second line of the address of the Original Creditor.

Country

Specify the country of the Original Creditor.

2.2.5.3 Pricing Tab

Click the **Pricing** tab from the Collections Incoming Transaction screen.:

The screenshot shows the 'Pricing Details' tab selected in a software interface. The tab is highlighted in red. Below the tab, there is a table with the following columns: Pricing Component, Pricing Currency, Pricing Amount, Waiver, Debit Currency, and Debit Amount. The table is currently empty. At the bottom of the screen, there is a footer area with fields for 'MIS | UDF', 'Maker ID', 'Checker ID', 'Maker Date Stamp', 'Checker Date Stamp', 'Record Status', 'Authorization Status', and an 'Exit' button.

You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.

Pricing Component

This field indicates the pricing component derived for the DD transaction.

Pricing Currency

Indicates the pricing currency of the component.

Pricing Amount

Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Waiver

Check this box to select the charge component to waive the associated charges.

Debit Currency

Indicates the currency of the debit account.

Debit Amount

Indicates the amount debited to the selected debit amount.

2.2.5.4 Additional Details

Click the **Additional Details** tab in the Collections Incoming Transaction screen.:

The screenshot displays the 'Additional Details' tab in the Collections Incoming Transaction screen. The interface is organized into two main sections: 'Creditor' and 'Ultimate Creditor'. Each section contains three columns of input fields: 'Details', 'Contact Details', and 'Postal Address'. The 'Creditor' section includes fields for Creditor Name, Creditor Bank BIC, ID Type (Organization), ID, Scheme Code, Proprietary, Issuer, Date Of Birth, Province Of Birth, City Of Birth, and Country Of Birth. The 'Ultimate Creditor' section includes fields for Name, BIC, ID, ID Type (Organization), Debtor Bank BIC, ID Type (Organization), Scheme Code, Proprietary, Issuer, Date Of Birth, Province Of Birth, City Of Birth, and Country Of Residence. Both sections also have Contact Details (Contact Name, Name Prefix, Phone Number, Mobile Number, FAX Number, Email, Other) and Postal Address (Address, Address1, Address2, Department, Sub Department, Street Name, Building Number, Postal Code, Town Name, Country Sub-Division, Country) fields. The screen also features a 'Remitter Information' button and an 'Exit' button.

You can specify the following fields:

Creditor Details

Creditor Name

Specify the name of the Creditor.

Creditor Bank BIC

Specify the Bank BIC of the Creditor.

Id Type

Specify the type of identification.

ID

Specify the identification of the Creditor.

Scheme Code

Specify the Scheme Code of the Creditor.

Issuer

Specify the Issuer of the Creditor.

Proprietary

Specify the Proprietary details of the Creditor.

Date of Birth

Specify the Date of Birth

Province of Birth

Specify the Province of Birth

City of Birth

Specify the City of Birth

Country of Birth

Specify the Country of Birth

Creditor Contact Details

Contact Name

Specify the Contact Name of the Creditor.

Name Prefix

Specify the prefix name of the Creditor.

Phone Number

Specify the phone number of the Creditor.

Mobile Number

Specify the mobile number of the Creditor.

Fax Number

Specify the fax number of the Creditor.

Email Address

Specify the mailing address of the Creditor.

Other

Specify any other details of the Creditor.

Country of Residence

Specify the country of residence of the Creditor.

Creditor Postal Details**Address**

Select the address of the Creditor.

Address 1 through to Address 2

Select the address of the Creditor in the two lines provided.

Department

Specify the department of the Creditor.

Sub Department

Specify the sub department of the Creditor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Ultimate Creditor Details**Name**

Specify the name of the Ultimate Creditor.

BIC

Specify the BIC of the Ultimate Creditor.

ID

Specify the identification of the Ultimate Creditor.

Id Type

Specify the type of identification.

Scheme Code

Specify the Scheme Code of the Ultimate Creditor.

Proprietary

Specify the Proprietary details of the Ultimate Creditor.

Issuer

Specify the Issuer of the Ultimate Creditor.

Date of Birth

Specify the Date of Birth

Province of Birth

Specify the Province of Birth

City of Birth

Specify the City of Birth

Country of Birth

Specify the Country of Birth

Country of Residence

Specify the Country of residence

Ultimate Creditor Contact Details**Contact Name**

Specify the Contact Name of the Ultimate Creditor.

Name Prefix

Specify the prefix name of the Ultimate Creditor.

Phone Number

Specify the phone number of the ultimate Creditor.

Mobile Number

Specify the mobile number of the ultimate Creditor.

Fax Number

Specify the fax number of the ultimate Creditor.

Email

Specify the mailing address of the ultimate Creditor.

Other

Specify the other details here.

Ultimate Creditor Postal Details**Address**

Select the address of the Ultimate Creditor.

Address 1 through to Address 2

Select the address of the ultimate Creditor in the two lines provided.

Department

Specify the department of the ultimate Creditor.

Sub Department

Specify the sub department of the ultimate Creditor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Debtor Details**Name**

Specify the name of the debtor.

Debtor Bank BIC

Specify the Bank BIC of the debtor.

Id Type

Specify the type of identification.

ID

Specify the identification of the Debtor.

Scheme Code

Specify the Scheme Code of the Debtor.

Proprietary

Specify the Proprietary details of the Debtor.

Issuer

Specify the Issuer of the Debtor.

Date of Birth

Specify the Date of Birth

Province of Birth

Specify the Province of Birth

City of Birth

Specify the City of Birth

Country of Birth

Specify the Country of Birth

Country of Residence

Specify the Country of residence

Debtor Contact Details**Name**

Specify the Contact Name of the Debtor.

Name Prefix

Specify the prefix name of the Debtor.

Phone Number

Specify the phone number of the Debtor.

Mobile Number

Specify the mobile number of the Debtor.

Fax Number

Specify the fax number of the Debtor.

Email Address

Specify the mailing address of the Debtor.

Other

Specify any other details of the Debtor.

Debtor Postal Details**Address**

Select the address of the Debtor.

Address 1 through to Address 2

Select the address of the Debtor in the two lines provided.

Department

Specify the department of the Debtor.

Sub Department

Specify the sub department of the Debtor.

Street name

Specify the Street Name

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Other Details Button

Specify the following fields:

Agent Details**Initiating Party**

Specify the Party that initiates the transaction

Instructing Agent BIC

Select the Agent that instructs the next party in the chain to carry out the (set of) instruction(s). Allows you to select a valid bank code BIC from list of values.

Instructed Agent BIC

Select the Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Allows you to select a valid bank code BIC from list of values.

Intermediary Agent1BIC

Select the Agent between the debtor's agent and the creditor's agent.

Allows you to select a valid bank code BIC from list of values If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the Debtor Agent and the IntermediaryAgent2.

Intermediary Agent 1 Account No

Specify the Account no of Intermediary Agent 1 BIC.

Intermediary Agent 2 BIC

Select the agent between the debtor's agent and the creditor's agent.

Allows you to select a valid bank code BIC from list of values If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

Intermediary Agent 2 Account No

Specify the Account number of Intermediary Agent 2 BIC.

Intermediary Agent 3 BIC

Select the agent between the debtor's agent and the creditor's agent.

Allow to select a valid bank code BIC from list of values If IntermediaryAgent3 is present, then it identifies the agent between the intermediary agent 2 and the debtor agent.

Intermediary Agent 3 Account No

Specify the Account number of Intermediary Agent 3 BIC.

Purpose Details

Purpose Code

Select the underlying reason for the DD transaction using Code.

Purpose Value

Specify the underlying reason for the DD transaction using value.

Local Instrument Code

Displays the local instrument, as published in an external local instrument code list.

Service Level Code

Displays a pre-agreed service or level of service between the parties, as published in an external service level code list.

By default SEPA for SDD transaction is defaulted from the SEPA DD network.

Regulatory Reporting

Specify the Information needed due to regulatory and statutory requirements.

2.2.5.5 Other Details

Click the **Other Details** tab in the Collections Incoming Transaction screen.:

Main	Mandate Details	Pricing Details	Additional Details	Other Details
Other				
Message ID				Instruction Code
End to End ID				Clearing System Reference
Instructing Party				Clearing Channel
Service Level Code				Service Level Value
Local Instrument Code				Local Instrument Value
Category Purpose Code				Category Purpose Value
Inter Bank Settlement Amount				Inter Bank Settlement Currency
Inter Bank Settlement Date	YYYYMMDD			Settlement Party
Instructed Amount				Instructed Currency
Exchange Rate				
MIS UDF				
Maker ID	Maker Date Stamp		Record Status	Exit
Checker ID	Checker Date Stamp		Authorization Status	

You can specify the following fields:

Message ID

Specify the message identification.

End to End ID

Specify the end to end identification

Instructing Party

Specify the instructing party details.

Service Level Code

Specify the Service Level Code.

Local Instrument Code

Specify the local instrument code.

Category Purpose Code

Specify the category purpose code.

Inter Bank Settlement Amount

Specify the Inter bank Settlement Amount.

Inter Bank Settlement Date

Specify the Inter Bank Settlement Date.

Instructed Amount

Specify the Instructed Amount

Exchange Rate

Specify the Exchange Rate

Instruction Code

Specify the Instruction Code

Clearing System Reference

Specify the Clearing System Reference.

Clearing Channel

Specify the Clearing Channel.

Service Level Value

Specify the Service Level Value.

Local Instrument Value

Specify the Local Instrument Value.

Category Purpose Value

Specify the Category Purpose Value

Inter Bank Settlement Currency

Specify the Inter Bank Settlement Currency.

Settlement Party

Specify the Settlement Party details.

Instructed Currency

Specify the Instructed Currency.

2.2.5.6 UDF button

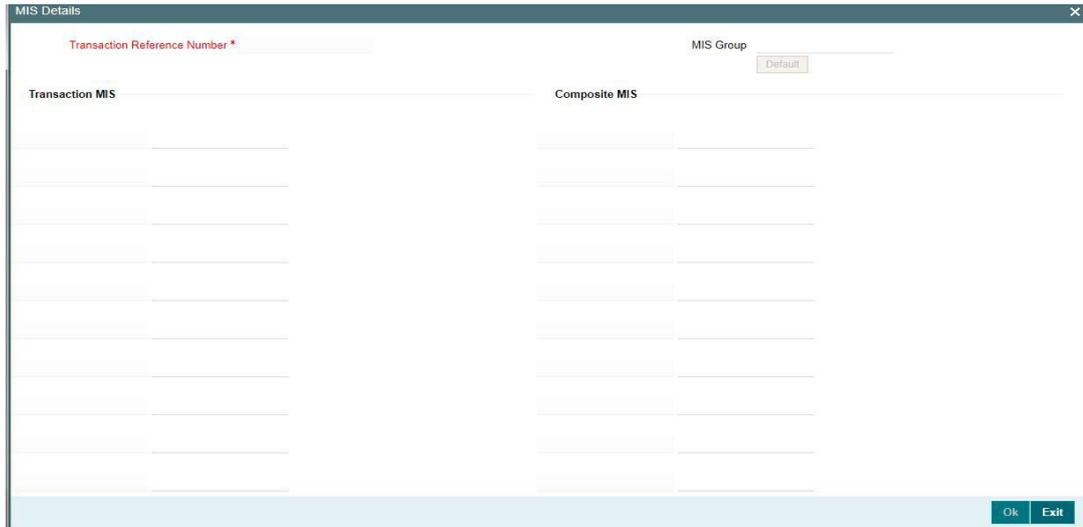
Click on the 'UDF' button to invoke this screen.

Field Label	Field Value
-------------	-------------

You can specify user defined fields for each transaction.

2.2.5.7 MIS button

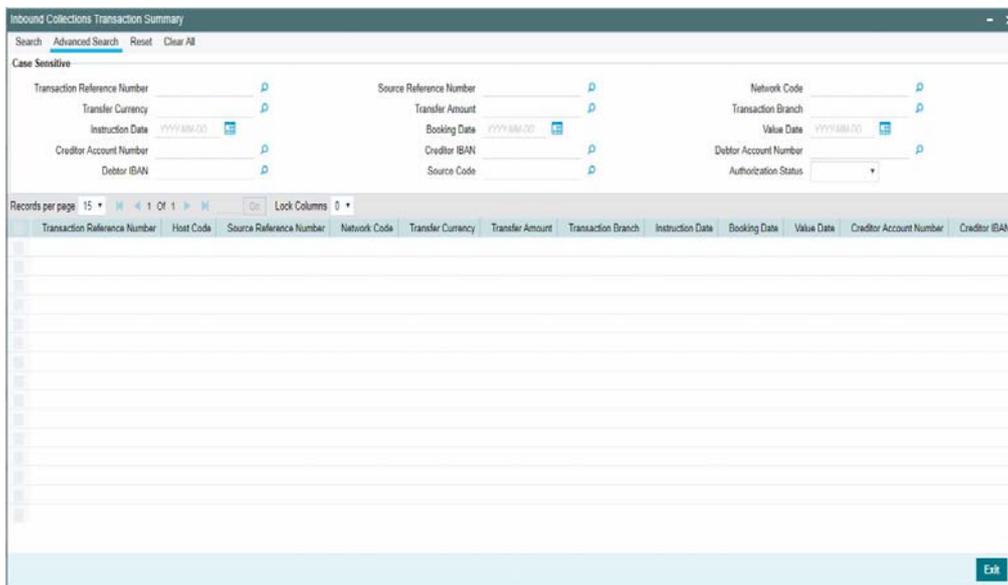
Click on the 'MIS' button to invoke this screen.



You can specify the MIS details in this sub-screen.

2.2.5.8 Inbound Collections Transaction Summary

You can invoke the 'Inbound Collections Transaction Summary' screen by typing 'PCSAITXN' 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:

- Transaction Reference Number
- Source Reference Number
- Network Code
- Transfer Currency
- Transfer Amount

- Transaction Branch
- Instruction Date
- Booking Date
- Value Date
- Creditor Account Number
- Creditor IBAN
- Debtor Account Number
- Debtor IBAN
- Source Code
- Authorization Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.2.6 Inbound Collections Transaction View

User can view the complete inbound Collections transaction details in this screen

You can invoke 'Inbound Collections View' screen by typing 'PCDIVIEW' 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 value.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Status

- Pending Queue Details
- Sanction Seizure
- Click Execute Query to populate the details of the transaction in the Inbound Collections View screen.

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

2.2.6.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Inbound Collections View screen.

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

2.2.6.2 Transaction Details

You can invoke this screen by clicking 'Transaction Details' tab in the inbound Collections View screen.:

You can view the below status for a Collections transaction from Transaction Details tab:

- Transaction status
- Credit Liquidation Status- indicates the credit accounting liquidation status
- Debit Liquidation Status– indicates the debit accounting liquidation status
- Sanction Seizure
- Collection status
- Sanction Seizure

Status of the following External System checks with its respective Reference number are displayed

- Sanction Check Status
- External Account Check Status
- Exchange Rate Status.

And 'Exception Queue code, Transaction Error code and Repair Reason details are available under *Exception Queue* status.

2.2.6.3 Exception Details

You can invoke this screen by clicking '*Exception Details*' tab in the inbound Collections View screen.:

The screenshot displays the 'Direct Debit Outgoing Transaction View Screen' with the 'Exception Details' tab selected. The interface includes a search bar at the top with fields for Transaction Branch (000), Network Code, Source Code (MANL), Host Code, Message Id, Transaction Reference Number, User Reference Number, File Reference Number, and End To End ID. Below the search bar are navigation tabs: Main, Mandate Details, Pricing, Additional Details, Accounting Details, Transaction Details, and Exception Details (highlighted). The main content area is divided into three sections: 'Reject Details', 'Recall Details', and 'Reverse Details'. Each section contains fields for Date, Code, Reason, Additional Information, Reference, and Status. The 'Reject Details' section includes fields for Reject Date, Reject Code, Reject Reason, Additional Information, Transaction Type (dropdown), File Reference Number, Network Reject Reason, Network Reject Code, Network Reject Reference, and Network Reject Received Date. The 'Recall Details' section includes fields for Recall Date, Recall Code, Recall Reason, Additional Information, Dispatch Reference, Dispatch Status (dropdown), Network Reject Reason, Network Reject Reference, Network Reject Code, and Network Reject Received Date. The 'Reverse Details' section includes fields for Reverse Date, Reverse Code, Reverse Reason, Additional Information, Dispatch Reference, Dispatch Status (dropdown), File Reference Number, Network Reject Code, Network Reject Reference, Network Reject Reason, and Network Reject Received Date. At the bottom, there is a navigation bar with 'MIS | UDF | View Queue Action | View Repair Log' and a status area with 'Maker ID', 'Checker ID', 'Maker Date Stamp', 'Checker Date Stamp', 'Record Status', 'Authorization Status', and an 'Exit' button.

Exception transactions are not currently supported.

2.2.6.4 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.:

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

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.

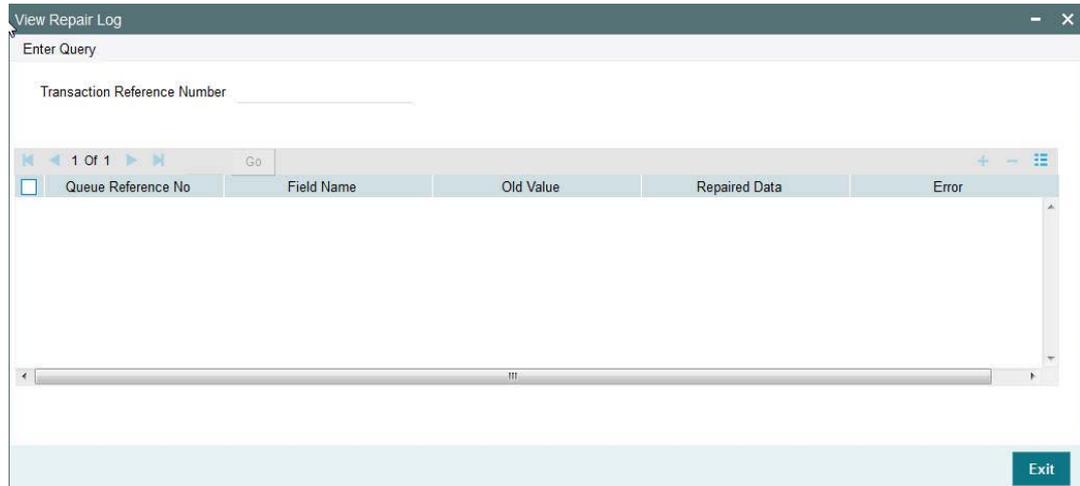
Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External Account Check

- External FX fetch
- External price fetch
- Accounting system

2.2.6.5 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.:



Following details are displayed:

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

2.2.6.6 Inbound Collections Transaction View Summary

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

- Debtor IBAN
- Queue Code
- File Reference Number
- Source 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 to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.2.6.7 **Amend Non-Critical Fields**

Amendment of non-critical fields are applicable for collections

Amendment of non-critical fields can be done from 'Inbound Collections View Summary' screen (PCSIVIEW) screen by clicking the 'Amend Non-critical Fields' button and Transaction Amendment screen is launched.

Also you can launch the 'Transaction Amendment' screen as standalone screen, by typing 'PMDNCAMD' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application tool-bar.

For more details on screen details and validations, refer to section - 2.2.2.9

2.2.6.8 **Incoming Collections Processing on Activation Date**

- Incoming Collections requests are received through CSM or through direct participant of the network.
- DNF files received either from CSM(EBA STEP2) or through direct participant bank code containing pacs.003 messages is read through DD background batch job from the designated folder.
- This batch job performs the de-bulking process and populates the individual transaction details of the message into staging table.
- A set of transactions uploaded from a single file is identified using a unique File reference number.

- Receipt file accounting will be posted on the file receipt date with value date as the interbank settlement date for every DNF file based on the message ID and file reference no combination using RCLG event code.
- On upload of such pacs.003 messages in staging table, system creates an Incoming DD transaction with Payment type as 'Collections' and Transaction type as 'Incoming' along with branch and network resolution.
- Transaction booking date is considered as the current application date with value date being future dated for DD transactions as specified in the DD incoming instruction.
- Credit currency is considered as transfer currency for incoming DD transactions.
- Debit account is derived from the Debtor IBAN received in the message. Credit account is derived from the Liquidation accounting code maintained in Network DD Preferences Maintenance.
- Incoming DD transaction processing follows the following steps:
 - Transaction Validations
 - IBAN Check
 - Network limit validations
 - Duplicate Check
 - Sanctions Check
 - Charge/Tax Computation
 - ECA Approval
 - Debit & Credit Liquidation
 - Notification
- On processing an inward Collections, before doing Mandate validations, the Debtor Instruction table are validated against to check if there is any Allowed/Disallowed Instruction maintained by the Debtor.

Instructions maintained for Debit Customer Number is scanned for the debit account (or if not available for 'ALL' option) and the Collection Scheme type. If no instruction is available, then the system proceeds with the next processing step.

If instructions are exists for the debtor, the following checks are carried out:

- Whether the Collections transaction value date is between the restriction from date and to date.
- Whether all the Collections are restricted for the customer
- If the option is 'Disallowed', then the Inward Collections detail is not part of the listing on either the Creditor Scheme, or the Creditor Account, or the Mandate.
- If the option is 'Allowed', then the Inward Collections detail is part of the listing on either the Creditor Scheme, or the Creditor Account, or the Mandate.

The transaction is moved into Business Override Queue if all or any one of the above checks is true. The related error code and description gets displayed in the Queue.

- All validations is performed on the activation date except the Debit and Credit liquidation, which is performed on the settlement date/value date specified in the transaction.

2.2.6.9 Settlement Date Processing Changes for Inward Collections

Electronic collections can be received prior to actual settlement date. The system does the processing till Sanction check and then move the transactions to a future valued table.

The following additional processing are done in the settlement date processing of Inward collections:

- Initial validations
- Customer/Account Validations
- Mandate Validations
- Debtor Instruction Validations
- Sanction Screening

The inward collection is returned with appropriate return code if any of the validations fail.

Notifications will be supported as part of an Incoming DD transactions in common format on completion of the transaction processing.

2.2.7 On Us Transfer Processing

- While processing an outgoing Collections, if the debit account/IBAN belongs to the same Bank and Host and if 'Dispatch On Us Transfer' preference is not applicable for the Network, then 'Linked Transaction Reference Number' gets updated which is the reference number specific to inbound transaction created. This indicates that debit account is internal to Bank and dispatch to Network is not applicable.
- The outbound transaction is not marked for dispatch. Instead, an inbound transaction will be automatically booked by the system.
- Recall /reversal is possible for an outbound transaction booked. It is possible to perform Reject/ 'Return /Refund 'action on the inbound transaction. Dispatch will not be applicable for the R-transactions booked.
- Dispatch of Collections transaction message or R-transaction related messages to Network is done if the flag 'Dispatch On Us Transfer' is checked in Collections Network preferences.
- If the On Us transaction is dispatched to Network, based on the preference, then the transaction is treated similar to a normal Collections booked. No incoming transaction is booked automatically in this case.

2.2.8 Network Character Validation for Other Outgoing Clearing messages

Network Character Validation is done for the R-transactions initiated manually for the following payment types –

- Recall request
- Recall Response
- Return of Incoming payment
- Rejection of Incoming Collection
- Return of Incoming (settled) Collection
- Reversal request

This validation is only on fields input by the user except LOV and drop-down fields.

- The Allowed Character set specified in the Special Character maintenance for the network is used for this validation.
- Error message is displayed on failure of this validation, and the request is saved unless the user corrects the error(s).

2.3 Collections Exception Transactions

When R- transactions are received, system tries to match the transaction with the original Collections sent irrespective of the original transaction status. Transactions pending in exception queues / future value queues will also be considered for matching.

If the original transaction fetched is not found or not in the expected status, system will move the R- message to an exception queue with appropriate error message.

You can verify the details of original transaction, initiate appropriate steps for moving the transaction to the required status and then re-initiate the processing of R-message.

More information on R- Messages Queue is available in the Queues User Manual.

2.3.1 Outbound Collections Reject/Return

Outbound Reject

An outgoing Collections transaction can be rejected by the debtor bank, before settlement. The debtor bank will send a pacs.002 message, for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.002 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction will be marked as rejected, Transaction status & Collection status will be marked as Rejected.
- The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

Outbound Return

An outgoing Collections transaction can be returned by the debtor bank, after settlement. The debtor bank will send a pacs.004 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.004 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction will be marked as returned.
- The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

The Reject/Return transaction details can be queried from the same screen.

You can invoke 'Outbound Collections Reject/Return' screen by typing 'PCDONRJT' 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

Note

- In case of any issues in pacs.002 file upload, you can also initiate the pre settlement rejection request from this screen. Choose Reject Transaction Type as Reject.
- In case of any issues in pacs.004 file upload, you can also initiate the return request from this screen. Choose Reject Transaction Type as Return.

Specify the following fields:

Return/Reject Reference Number

This field gets auto-populated with the Reject Reference Number when you click on **New**.

Return/Reject Date

This field gets auto-populated with the Reject Date when you click on **New**. The system displays the current date by default.

Return/Reject Status

System updates the return/ reject status, when the same is initiated. If it is not initiated, the option is defaulted as 'Not Initiated'

Return/Reject Transaction Type

User can reject or return the transaction by selecting the status. The options are Reject, Return.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

Original Transaction ID

Original Transaction ID is matched with original reject/return reference.

2.3.1.1 Main Tab

The screenshot displays the Oracle Main Tab interface, which is divided into several sections for data entry:

- Main Pricing**: Located at the top left, with sub-tabs for 'Main' and 'Pricing'.
- Reject Details**: A section containing fields for 'Reject Code *', 'Reject Reason', 'Additional Information', 'Originator Bank', 'Originator Name', 'Exchange Rate', and 'FX Reference Number'.
- Original Transaction Details**: A section containing fields for 'Transfer Currency', 'Transfer Amount', 'Creditor IBAN', 'Debtor IBAN', 'Creditor Name', 'On Us Transfer' (a dropdown menu), 'Creditor Bank BIC', 'Debtor Bank BIC', and 'Value Date'.
- Network Reject Details**: A section containing fields for 'Reject Reference', 'Reject Received Date' (with a date mask 'yyy-MM-dd'), 'Reject Code', and 'Reject Reason'.
- Original Message Reference**: A section containing fields for 'Message Date' (with a date mask 'yyy-MM-dd') and 'File Reference Number'.
- Footer**: A blue bar at the bottom containing 'Maker ID', 'Checker Id', 'Record Status', 'Date Time', and 'Authorization Status' fields, along with an 'Exit' button.

Return/Reject Details

Return/Reject Code

Specify the bank code of the Debtor bank.

Return/Reject Reason

Specify the reason for Reject.

Additional Information

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Exchange Rate

Specify the exchange rate

FX Reference Number

Specify the Foreign Exchange Reference

Original Transaction Details**Original Transaction Details**

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences)
- Creditor Bank Code
- Debtor Bank Code
- Value Date.

Network Reject Details**Reject Reference**

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.1.2 Pricing Tab

Click the **Pricing** tab from the Outbound Reject/Return screen.:

The screenshot shows a software window titled "Main Pricing". At the top left, there are navigation arrows and "1 Of 1". A "Go" button is next to a search field. Below this is a table with the following columns: Component Name, Pricing Currency, Network Code, Pricing Code, Amount, Waived, Debtor Account Currency, and Debit Amount. The table body is empty. At the bottom of the window, there are several fields: Maker ID, Date Time, Checker Id, Date Time, Record Status, Authorization Status, and an "Exit" button.

You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.

Pricing Component

This field indicates the pricing component derived for the transaction.

Pricing Currency

Indicates the pricing currency of the component.

Pricing Code

Indicates the pricing code of the component.

Amount

Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Waiver

Check this box to select the charge component to waive the associated charges.

Debit Currency

Indicates the currency of the debit account

Sanctions Screening for Reject/Return of outbound Collections

Sanction screening will be done if

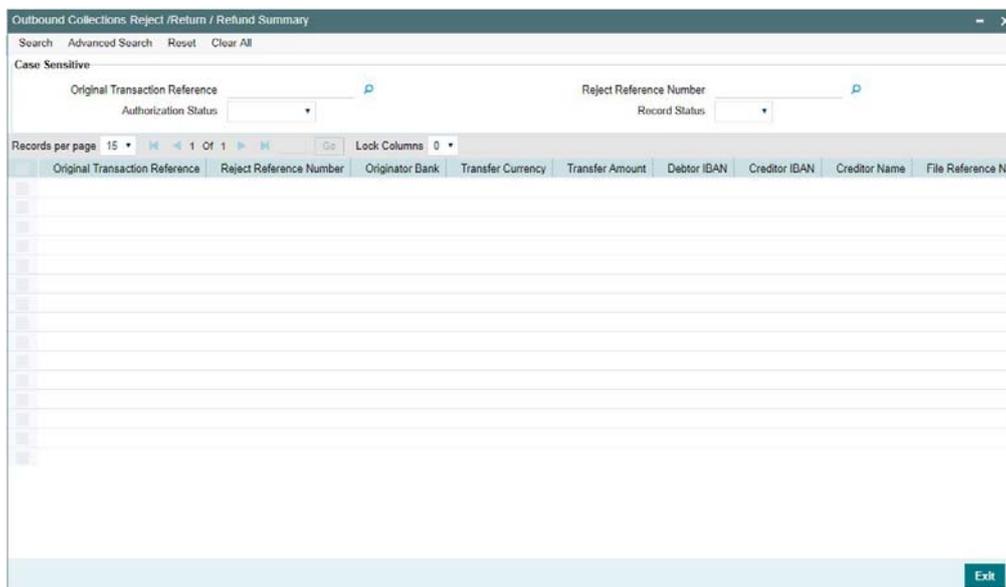
- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Outgoing'

Sanction Response	System Action
Approve	Proceed with Collections reject/return/refund. If already liquidated, reverse the accounting entries. Transaction status to be marked as Rejected/Returned/Refunded.

Reject	Proceed with Collections reject/return/refund. If already liquidated, reverse the accounting entries, if already posted. Transaction status to be marked as Rejected/Returned/Refunded.
Seize	Proceed with Collections reject/return/refund. If already liquidated, reverse the accounting entries, if already posted. Transaction status to be marked as Rejected/Returned/Refunded.

2.3.1.3 Outbound Collections Reject/Return Summary

You can invoke the 'Outbound Collections Reject/Return Summary' screen by typing 'PCSONRJT' 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:

- Original Transaction Reference
- Reject Reference Number
- Authorization Status
- Record Status

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

Double-click any record or select a record and click on 'Details' to view the detailed Outbound Collections Reject/Return screen. You can also export the details of selected records to a file using 'Export' button.

2.3.2 Outbound Reject/Return View

You can view the outbound reject/return transactions in this screen.

You can invoke 'Outgoing Reject/Return Detail View' screen by typing 'PCDORJW' 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

- From this screen, click Enter Query. and specify the Reject/Return Reference.
- Along with the Reject/Return reference details in the Main and Pricing tabs user can also view the Sanction Check status
- Click Execute Query to populate the details of the transaction in the Outgoing Reject/Return Detail View screen.

For more details on Main and Pricing tabs refer to 'PCDONRJT' screen details above

2.3.2.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Outgoing Reject/Return Detail View screen.:

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

2.3.2.2 View Queue Action Log

User can view all the queue actions for the reject/return transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen.:

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

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 reject/return 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 credit approval

- External Account Check
- External FX fetch
- External price fetch
- Accounting system

2.3.2.3 Outbound Reject/Return View Summary

You can invoke 'Outgoing Reject/Return View Summary' screen by typing 'PCSORJVV' 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

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

- Reject Reference Number
- Original Transaction Reference
- File Reference Number
- Reject Status
- Queue Code
- Authorization Status
- Record Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button

2.3.3 Outbound Collections Reverse/Recall

An outgoing Collections transaction can be reversed/recalled by the creditor bank, after and before settlement respectively through this screen.

You can invoke 'Outbound Collection Reverse/Recall' screen by typing 'PCDOUREV' 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

Outbound Reversal

Select the outgoing transaction to be reversed in the Original Transaction Reference LOV. Fill the Reverse code, reason & additional info. On save & authorization the following activities will be triggered by system:

- The underlying original outgoing collection status will be marked as Reversed.
- The accounting entries posted will be reversed, as debit customer account and credit Clearing Suspense GL.
- pacs.007 message will be dispatched with the message details.
- File accounting will be posted for the pacs.007 entries, as debit Clearing Suspense GL and credit Nostro account, in DCLG event.

Note

Reversal can be done, only after the settlement date.

Outbound Recall/Cancellation

Select the outgoing transaction to be recalled or cancelled in the Original Transaction Reference LOV. Fill the Recall reject code, reason & additional info. On save & authorization the following activities will be triggered by system:

- The underlying original outgoing collection status will be marked as Recalled.
- If the underlying transaction was already dispatched the following activities will be triggered:
 - The accounting entries posted will be reversed, as debit customer account and credit Clearing Suspense GL.
 - Camt.056 message will be dispatched with the message details.
 - File accounting will be posted for the camt.056 entries, as debit Clearing Suspense GL and credit Nostro account, in DCLG event.
- If the underlying transaction was not dispatched yet, following activities will be triggered:
 - The underlying transaction will be skipped from the next pacs.003 dispatch.
 - No accounting would have been be posted, hence no reversal will be posted.
 - Camt.056 message will not be dispatched for this transaction.

Note

Recall or Cancellation can be done, only before the settlement date

Outbound Collections Reverse/Recall

New Enter Query

Reverse Reference Number
Reverse Date
Reverse Status Not Initiated
Original Transaction Reference *

Transaction Branch
Host Code
Network Code
End to End Identification
RType

Main Pricing

Reverse Details

Reverse Code *
Reverse Reason
Additional Information
Originator Name
Originator Bank Code
Exchange Rate
FX Reference Number

Original Transaction Details

Transfer Currency
Transfer Amount
Debtor IBAN
Creditor IBAN
Creditor Name
Debtor Bank BIC
File Reference Number
Creditor Bank Code
On Us Transfer
Value Date

Network Reject Details

Reject Reference
Reject Received Date
Reject Code

Original Message Reference
Message Date yyyy-MM-dd

Maker Id
Date Time

Checker Id
Date Time

Record Status
Authorization Status

Exit

Specify the following fields:

Recall/Reverse Reference Number

This field gets auto-populated with the Reverse Reference Number when you click on **New**.

Recall/Reverse Date

This field gets auto-populated with the Reverse Date when you click on **New**. The system displays the current date by default.

Recall/Reverse Status

Specify the Reverse Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

RType

This indicates if the transaction is reversed/recalled. RType gets updated based on the Reference number. The options are - 'Reversal'/'Recall'

2.3.3.1 Main Tab

The screenshot displays the Oracle Main Tab interface, which is divided into several sections for data entry:

- Reverse Details:** Includes fields for Reverse Code* (marked with a red asterisk), Reverse Reason, Additional Information, Originator Name, Originator Bank Code, Exchange Rate, and FX Reference Number.
- Original Transaction Details:** Includes fields for Transfer Currency, Transfer Amount, Debtor IBAN, Creditor IBAN, Creditor Name, Debtor Bank BIC, File Reference Number, Creditor Bank Code, On Us Transfer (a dropdown menu), and Value Date.
- Network Reject Details:** Includes fields for Reject Reference, Reject Received Date, and Reject Code.
- Original Message Reference:** Includes a field for Message Date with a placeholder format of yyyy-MM-dd.

At the bottom of the interface, there is a blue bar containing the following fields: Maker Id, Checker Id, Record Status, Date Time, Date Time, Authorization Status, and an Exit button.

Reverse/Recall Details

Recall/Reverse Code

Specify the bank code of the Debtor bank.

Recall/Reverse Reason

Specify the reason for Reverse.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Exchange Rate

Specify the exchange rate.

FX Reference Number

Specify the FX Reference Number.

Original Transaction Details

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

2.3.3.2 Pricing Tab

Click the **Pricing** tab from the Outbound Reverse/Recall screen.:

Main **Pricing**

<input type="checkbox"/>	Component Name	Pricing Currency	Network Code	Pricing Code	Amount	Waived	Debtor Account Currency	Debit Amount
--------------------------	----------------	------------------	--------------	--------------	--------	--------	-------------------------	--------------

Maker ID
Date Time

Checker Id
Date Time

Record Status
Authorization Status

Exit

You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.

Pricing Component

This field indicates the pricing component derived for the transaction.

Pricing Currency

Indicates the pricing currency of the component.

Pricing Code

Indicates the pricing code of the component.

Amount

Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Waiver

Check this box to select the charge component to waive the associated charges.

Debit Currency

Indicates the currency of the debit account

Sanctions Screening for Reversal of Outbound Debits

Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Outgoing'

Sanction Response	System Action
Approve	Proceed with Collections reversal. Reverse the accounting entries.
Reject	The transaction will remain in SC queue. Auto cancel/manual cancel will be applicable. On cancellation reversal transaction will be cancelled and original transaction status will not be changed.
Seize	<p>Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable.</p> <p>Since the accounting for original transaction would have already processed, seizure accounting will post the following entries:</p> <p>Dr. Customer Account</p> <p>Cr. Seizure GL</p> <p>No message will be sent out</p>

Sanctions Screening for Recall/Cancellation of Outbound Debits

Sanction screening will be done if

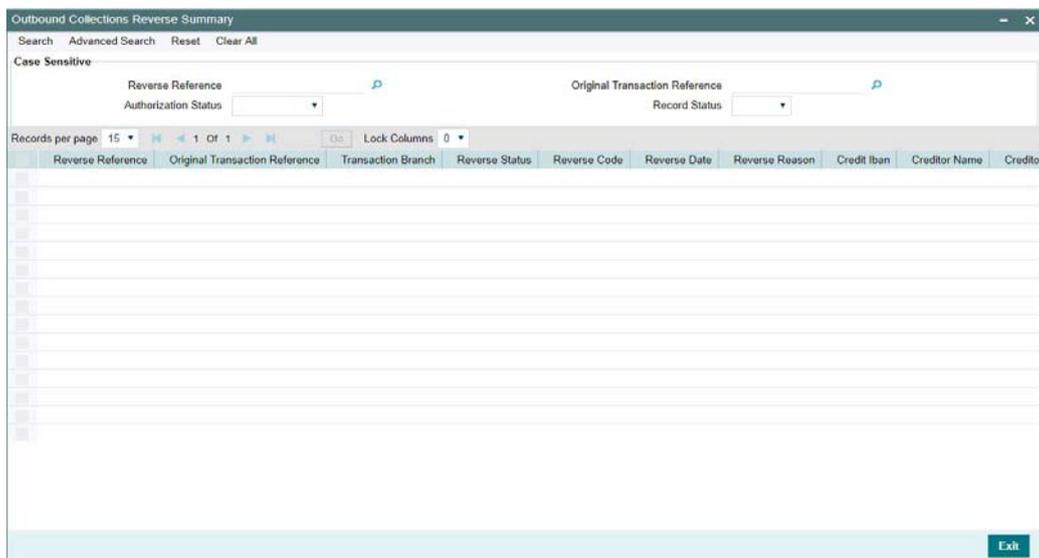
- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Outgoing'

Sanction Response	System Action
-------------------	---------------

Approve	Proceed with Collections cancellation. If already liquidated, reverse the accounting entries. Generate camt.056
Reject	Cancel the reject. Transaction status will be not be changed. No message will be processed.
Seize	If settlement is pending: Collections status will be moved to 'Seized'. Seizure accounting is not applicable.No message will be sent out. If settlement is over: Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable. Since the accounting for original transaction would have already processed, seizure accounting will post the following entries: Dr. Customer Account Cr. Seizure GL No message will be sent out

2.3.3.3 Outbound Reverse/Recall Summary

You can invoke the 'Outbound Reverse/Recall Summary' screen by typing 'PCSOUREV' 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:

- Reverse Reference Number
- Original Transaction Reference
- Authorization Status
- Record Status

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

Double click a record to view the detailed Collections Outgoing Reverse Maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.3.4 Outbound Reverse/Recall View

You can view the outbound reverse/recall transactions in this screen.

You can invoke 'Outgoing Reverse/Recall Detail View' screen by typing 'PCDOREVW' 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 a web-based application interface for viewing transaction details. The top navigation bar includes 'Main', 'Price', and 'Accounting Details'. The main content area is organized into five primary sections:

- Reverse Details:** Includes fields for Recall/Reverse Code, Recall/Reverse Reason, Additional Information, Originator Name, and Originator Bank.
- Original Transaction Details:** Includes fields for Transfer Currency, Transfer Share, Debit Iban, Credit Iban, Creditor Name, Debtor Bank BIC, File Reference Number, Creditor Bank Code, On Us Transfer (dropdown), and Value Date.
- Network Reject Details:** Includes fields for Network Reject Reference, Network Reject Received Date, Network Reject Code, Network Reject Reason, Exchange Rate, and FX Reference Number.
- Sanction Check:** Includes fields for Queue Code, Sanction Check Status (dropdown set to 'Not Applicable'), and Sanction Check Ref.
- Dispatch Details:** Includes fields for Dispatch Status (dropdown set to 'Not Applicable'), Dispatch Date (format: yyyy-MM-dd), and Dispatch File Reference Number.

At the bottom of the screen, there is a 'View Queue Action' section with a table-like structure containing 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

- From this screen, click Enter Query. and specify the Recall/Reverse Reference.
- Along with the Recall/Reverse reference details in the Main and Pricing tabs user can also view the following:
 - Sanction Check status
 - Dispatch Details
- Click Execute Query to populate the details of the transaction in the Outgoing Recall/Reverse Detail View screen.

For more details on Main and Pricing tabs refer to 'PCDOUREV' screen details above

2.3.4.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Outgoing Recall/ Reverse Detail View screen.:

Entry Reference no	Transaction Branch	Loc Reference Currency	Event Code	Amount Tag	DriCr	Transaction Account
--------------------	--------------------	------------------------	------------	------------	-------	---------------------

View Queue Action

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

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

2.3.4.2 View Queue Action Log

User can view all the queue actions for the reverse/recall transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen For more details on fields, refer to section 2.3.2.2

::

View Queue Action Log

Enter Query

Transaction Reference Number _____ Network Code _____

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

View Request Message View Response Message

Exit

2.3.4.3 Outbound Reverse/Recall View Summary

You can invoke 'Outgoing Reverse/Recall Detail View Summary' screen by typing 'PCSOREVW' 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 a software interface for viewing summary details of outgoing reverse/recall transactions. It includes a search section with various filters and a data table with columns for transaction identifiers and codes. The interface is clean and professional, typical of an enterprise application.

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

- Reverse Reference Number
- Original Transaction Reference
- File Reference Number
- Reverse Code
- Transfer Currency
- Reverse Date
- Reverse Status
- Authorization Status
- Record Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button

2.3.5 Refund Of Outgoing Funds

An outgoing Collections transaction can be requested for refund by the debtor bank, after settlement. The debtor bank will send a pacs.004 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.004 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction will be marked as refunded.

- The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

To originate the refund for outgoing Collections, this screen is used. Provision to mark the refund type as authorized or unauthorized. is available here.

You can invoke 'Outgoing Refund' screen by typing 'PCDORFND' 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

Specify the Following Fields:

Refund Reference

System generates the reference ID number automatically on clicking New button

Refund Date

System populates the Current Date by default

Refund Status

System populates the status of the Refund as - Initiated / Not Initiated

Original Transaction Reference

Select the Transaction Reference from the LOV of the initiated transactions

Refund Type

System defaults the option as 'Authorized'. Options allowed are Authorized and Unauthorized.

Note

- Authorized refunds will be validated based on Refund period maintained in the Network preferences for transaction type 'Outgoing'.
 - Unauthorized refunds will be validated based on Unauthorized Refund period maintained. It will be mandatory to maintain the reason code for unauthorized refunds as 'MD01'
-

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

2.3.5.1 Main Tab

Refund Details	Original Transaction Details	
Reason Code *	Transfer Currency	
Reason Description	Transfer Amount	
Originator Name	Creditor IBAN	
Exchange Rate	Debtor IBAN	
FX Reference Number	Creditor Name	
	On Us Transfer	
	Creditor Bank Code	
	Debtor Bank Code	
	Value Date	
Network Reject Details	Original Message Reference	
Network Reject Reference	Message Date <i>yyyy-MM-dd</i>	
Network Reject Received Date <i>yyyy-MM-dd</i>	File Reference Number	
Network Reject Code		
Maker Id	Checker ID	Authorization Status
Maker Date Stamp	Checker Date Stamp	
	Record Status	Ok Exit

Refund Details

Reason Code

Select the reason code for initiating the Refund

Reject Description

System defaults the Reject description for the Reason Code selected.

Originator Name

Specify the Originator Name. It is mandatory enter the name. Only customer originated refunds are allowed from this screen

Exchange Rate

Specify the exchange rate.

FX Reference Number

Specify the FX Reference Number.

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

Network Reject Details

Network Reject Reference

The system displays the Reject Reference details.

Network Reject Received Date

The system displays the date on which the network reject was received.

Network Reject Code

The system displays the network reject code.

Network Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

System displays the File Reference Number.

Note

- Refund is applicable for Core scheme only. Collections booked under B2B scheme will not be listed for initiating B2B refund requests
 - While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period
 - When the reason code is MD01, system validates for unauthorised refund period and in other cases it validates for the normal refund period.
 - While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period
-

2.3.5.2 Pricing Tab

Click the **Price** tab from the Outbound Refund screen. For details on the fields, refer to section 2.3.1.2:

Component Name	Pricing Currency	Network Code	Pricing Code	Amount	Waived	Debtor Account Currency	Debit Amount
----------------	------------------	--------------	--------------	--------	--------	-------------------------	--------------

Maker ID: _____ Date Time: _____ Checker Id: _____ Date Time: _____ Record Status: _____ Authorization Status: _____ Exit

2.3.5.3 Outbound Refund Summary

You can invoke the 'Outbound Refund Summary' screen by typing 'PCSORFND' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Search Advanced Search Reset Clear All

Case Sensitive

Original Transaction Reference: _____ Refund Reference: _____

Record Status: _____ Authorization Status: _____

Records per page: 15 | 1 Of 1

Original Transaction Reference	Refund Reference	Creditor Bank Code	Creditor IBAN	Debtor Bank Code	Debtor IBAN	Creditor Name	Host Code	Reason Code	Refund T
--------------------------------	------------------	--------------------	---------------	------------------	-------------	---------------	-----------	-------------	----------

Exit

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

- Original Transaction Reference
- Refund Reference
- Record Status
- Authorization Status

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

Double click a record to view the detailed Collections Outgoing Reverse Maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.3.6 Outbound Refund View

You can view the outbound refund transactions in this screen.

You can invoke 'Outgoing Refund Detail View' screen by typing 'PCDORFVW' 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.

Outbound Collections Refund View

Enter Query

Refund Reference _____
Refund Date _____
Refund Status **Not Initiated** ▼
Original Transaction Reference _____
Refund Type _____

Transaction Branch _____
Host Code _____
Network Code _____
End to End Identification _____

Main | Price | Accounting Details

Refund Details

Refund Code _____
Refund Description _____
Originator Name _____
Exchange Rate _____
FX Reference Number _____

Original Transaction Details

Transfer Currency _____
Transfer Share _____
Credit Iban _____
Debit Iban _____
Creditor Name _____
On Us Transfer _____ ▼
Creditor Bank Code _____
Debtor Bank Code _____
Value Date _____

Sanction Check

Queue Code _____
Sanction Check Status _____ ▼
Sanction Check Ref _____

Original Message Reference _____
Message Date _____
File Reference Number _____

View Queue Action

Maker ID _____ Checker ID _____ Record Status _____
Maker Date Stamp _____ Checker Date Stamp _____ Authentication Status _____

Exit

- From this screen, click Enter Query. and specify the Refund Reference.
- Along with the Refund reference details in the Main and Pricing tabs user can also view the following:
 - Sanction Check status
- Click Execute Query to populate the details of the transaction in the Outgoing Refund Detail View screen.

For more details on Main and Pricing tabs refer to 'PCDORFND' screen details above

2.3.6.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Outgoing Refund Detail View screen.:

View Queue Action

Entry Reference no	Transaction Branch	Loc Reference Currency	Event Code	Amount Tag	DriCr	Transaction Account
--------------------	--------------------	------------------------	------------	------------	-------	---------------------

Maker ID
Maker Date Stamp

Checker ID
Checker Date Stamp

Record Status
Authorization Status

Cancel

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

2.3.6.2 View Queue Action Log

User can view all the queue actions for the refund transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen For more details on fields, refer to section 2.3.2.2

::

View Queue Action Log

Enter Query

Transaction Reference Number _____ Network Code _____

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

View Request Message

View Response Message

Exit

2.3.6.3 Outbound Refund View Summary

You can invoke 'Outgoing Refund Detail View Summary' screen by typing 'PCSORFVW' 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

Outgoing Refund Detail View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Refund Reference Original Transaction Reference

Reason Code Transfer Currency

Refund Date YYYY-MM-DD Refund Status

Authorization Status Record Status

Records per page 15 1 Of 1 Lock Columns 0

Refund Reference	Original Transaction Reference	File Reference Number	Creditor IBAN	Debtor IBAN	Transaction Branch	Host Code	Reason Code	Reject Description

Exit

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

- Refund Reference
- Original Transaction Reference
- Reason Code
- Transfer Currency
- Refund Date
- Refund Status
- Authorization Status
- Record Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button

2.3.7 Inbound Collections Reject/Return

Inbound Reject

An incoming Collections transaction can be rejected by the debtor bank, before settlement. This is possible on the below scenarios:

- The debtor account is in invalid status / has insufficient fund.
- Sanction check failed on debtor
- Invalid status of Debtor Mandate./ no Debtor Mandate available.

In these cases, the incoming collection transaction moves in to appropriate queue & does not get liquidated. If the exception could not be resolved, user needs cancel the transaction from the current queue and move it to Repair Queue. And from Repair Queue, the transaction needs to be rejected. On rejection, system will trigger the following actions:

- The transaction will be rejected, pre-settlement. Transaction status & Collection status will be marked as Rejected.
- No accounting entries will be posted on the transaction level.
- Pacs.002 message will be generated & dispatched which will contain the transaction details.

For the pre-settlement rejected transaction's amount, debit Nostro & credit Clearing Suspense GL entry will be posted, with DCLG event.

The pre-settlement R-Messages must follow the same processing option (either Single Transaction Processing or Batch Processing) as the original Collections.

Inbound Return

An incoming Collections transaction can be returned by the debtor bank, post its settlement. The debtor bank will initiate the same based on the debtor customer's request or due to debtor bank's internal reasons.

Return is initiated on or after the value date of the incoming collection transaction. Thus the transaction will liquidated by then.

Select the original transaction reference number, via LOV, which needs to be returned. Fill the reject code, reject reason details. On save & authorize of this return action the following will be triggered:

- The underlying parent transaction will be marked as returned. The accounting entries in the transaction will be reversed.
- pacs.004 message will be dispatched containing the transaction details.
- File accounting will be posted for pacs.004 entries as debit Nostro and credit Clearing Suspense GL, with DCLG event.

Note

Return action is allowed only before return days stamped in the transaction

The reject/return of transactions can be initiated through 'Inbound Collections Reject/return' screen. You can invoke 'Inbound Collections Return/Reject' screen by typing 'PCDINRTN' 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

Specify the following fields:

Reject/Return Reference

This field gets auto-populated with the Reject/Return Reference Number when you click on **New**.

Reject/Return Date

This field gets auto-populated with the Reject/Return Date when you click on **New**. The system displays the current date by default.

Reject/Return Status

Specify the Reject/Return Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

End to End ID

Specify the end to end transaction identification.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

RType

This indicates if the transaction is rejected/returned. RType gets updated based on the Reference number. The options are - 'Reject'/'Return'

2.3.7.1 Main Tab

Click on the Main Tab.

The screenshot displays a software interface with a 'Main' tab selected. The interface is divided into several sections:

- Return Details:** Includes fields for Reject Code (with a red asterisk), Reject Reason, Additional Information, Originator Bank, Originator Name, Exchange Rate, and FX Reference Number.
- Original Transaction Details:** Includes fields for Transfer Currency, Transfer Amount, Creditor IBAN, Debtor IBAN, Creditor Name, On Us Transfer (dropdown), Creditor Bank Code, Debtor Bank Code, and Value Date.
- Network Reject Details:** Includes fields for Network Reject Reference, Reject Received Date (format: yyyy-MM-dd), and Reject Code.
- Original Message Reference:** Includes fields for Original Message Reference, Message Date (format: yyyy-MM-dd), and File Reference Number.
- Footer:** Contains fields for Maker Id, Release Time, Record Status, Checker ID, Checker Date Stamp, and Authorization Status. There are 'Ok' and 'Exit' buttons on the right.

Specify the following fields:

Reject/Return Details

Reject/Return Code

Specify the bank code of the Debtor bank.

Reject/Return Reason

Specify the reason for Reject.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Note

- If the bank is initiating a return of a settled incoming Collections, then Originator Bank field needs to be provided. If a Refund is getting processed on customer's request, Originator Name field has to be input with Customer's name.
- It is mandatory to have one of the values as Originator. It is not be possible to provide both Originator Bank and Originator Name together.
- If the originator Bank is provided, the transaction is considered as a return of the incoming Collections initiated by the bank and validation is done based on Return Days maintained in Collections Network Preferences for 'Incoming' transaction type.

If the originator name is provided, the transaction is considered as a request of refund by the customer of an incoming Collections and validation will be done based on Refund Days maintained in Collections Network Preferences for 'Incoming' transaction type.

Exchange Rate

Specify the Exchange Rate.

Note

Exchange rate processing is done as part of settlement date processing.

FX Reference Number

Specify the FX Reference Number.

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

Network Reject Details

Network Reject Reference

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Network Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.7.2 Price Tab

Click the **Price** tab from the Incoming Reject/Return screen.:

You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.

Pricing Component

This field indicates the pricing component derived for the transaction.

Pricing Currency

Indicates the pricing currency of the component.

Pricing Code

Indicates the pricing code of the component.

Amount

Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Waiver

Check this box to select the charge component to waive the associated charges.

Debit Currency

Indicates the currency of the debit account.

Sanctions Screening for Reject/Return of Incoming Collections

Sanction screening will be done if

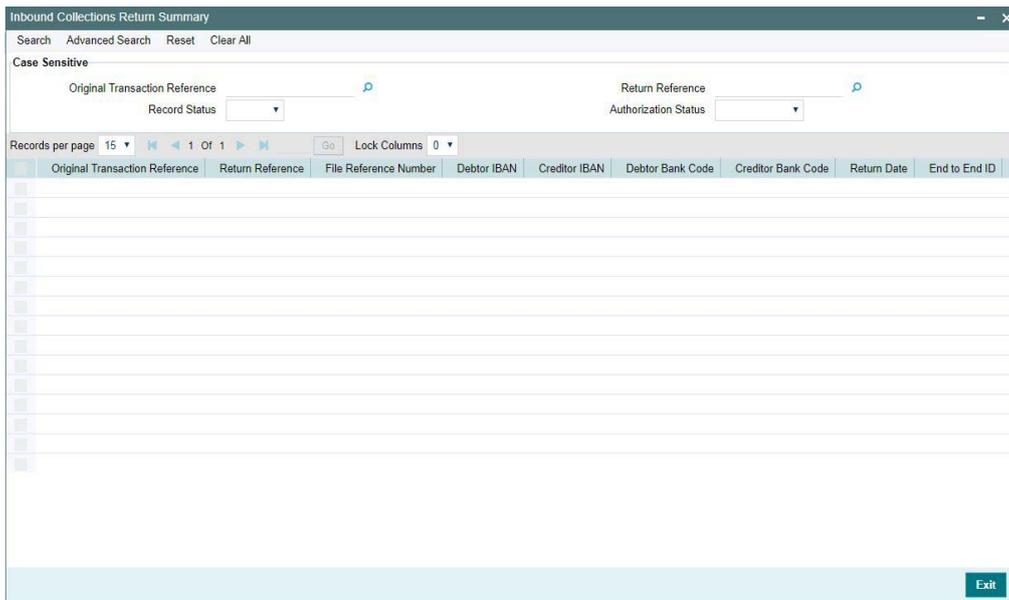
- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Incoming'
- Transaction is fetched from Future valued queue or is in settled status

Sanction Response	System Action
Approve	Proceed with Collections reject/return. If already liquidated, reverse the accounting entries. Generate pac.002/pacs.004 as the case may be.
Reject	Mark Reject/Return transaction as Sanction reject. No further processing, no message generation/accounting. Transaction status will be not be changed.

Seize	<p>Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable.</p> <p>If accounting is pending:</p> <p>Dr. Customer</p> <p>Cr. Seizure GL</p> <p>If the accounting is over:</p> <p>Dr. Clearing GL</p> <p>Cr. Seizure GL</p> <p>pacs.004/pacs.002 message will be sent out</p>
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2.3.7.3 Inbound Collections Reject/Return Summary

You can invoke the “Inbound Collections Return/Reject Summary” screen by typing ‘PCSINRTN’ 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:

- Original Transaction Reference
- Reject/Return Reference
- Record Status
- Authorization Status

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

Double click a record to or select a record and click on Details button to view the detailed Inbound Collections Reject/return screen. You can also export the details of selected records to a file using ‘Export’ button.

2.3.8 Inbound Reject/Return View

You can view the inbound reject/return transactions in this screen.

You can invoke 'Incoming Reject/Return Detail View' screen by typing 'PCDIRTVW' 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 'Inbound Reject/Return Detailed View' application window. The window title is 'Inbound Reject/Return Detailed View'. The main area is divided into several sections:

- Enter Query:** Fields for Reject/Return Reference, Reject/Return Date, Return Status (dropdown menu showing 'Not Initiated'), Original Transaction Reference Number, End to End Identification, Transaction Branch, Host Code, Network Code, and Transaction Type (dropdown menu).
- Navigation Tabs:** 'Main' (selected), 'Price', and 'Accounting Details'.
- Return Details:** Fields for Reject/Return Code, Reject/Return Reason, Additional Information, Originator Bank, and Originator Name.
- Original Transaction Details:** Fields for Transfer Currency, Transfer Amount, Creditor IBAN, Debtor IBAN, Creditor Name, On Us Transfer, Creditor Bank Code, Debtor Bank Code, and Value Date.
- Network Reject Details:** Fields for Network Reject Reference and Network Reject Received Date.
- View Queue Action:** Fields for Maker Id, Release Time, Record Status, Checker ID, Checker Date Stamp, and Authorization Status.
- Exit Button:** A blue button labeled 'Exit' in the bottom right corner.

- From this screen, click Enter Query. and specify the Reject/Return Reference.
- Along with the Reject/Return reference details in the Main and Pricing tabs user can also view the following:
 - Sanction Check status
 - Dispatch Details
- Click Execute Query to populate the details of the transaction in the Incoming Reject/Return Detail View screen.

For more details on Main and Pricing tabs refer to 'PCDINRTN' screen details above

2.3.8.1 Accounting Details Tab

You can invoke this screen by clicking 'Accounting Details' tab in the Incoming Reject/Return Detail View screen.:

The screenshot shows a software interface with a tabbed header containing 'Main', 'Price', and 'Accounting Details'. Below the header is a navigation bar with '1 Of 1' and a 'Go' button. A table with the following columns is visible: Entry Reference no, Transaction Branch, Loc Reference Currency, Event Code, Amount Tag, DriCr, and Transaction Account. At the bottom, there is a 'View Queue Action' section with fields for Maker ID, Checker ID, Record Status, Maker Date Stamp, Checker Date Stamp, Authorization Status, and a 'Cancel' button.

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

2.3.8.2 View Queue Action Log

User can view all the queue actions for the reject/return transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen.:

The screenshot shows a window titled 'View Queue Action Log'. It features an 'Enter Query' section with input fields for 'Transaction Reference Number' and 'Network Code'. Below this is a navigation bar with '1 Of 1' and a 'Go' button. A table with the following columns is displayed: Transaction Reference Number, Action, Remarks, Queue Code, Authorization Status, Maker Id, and Maker Date Stamp. At the bottom, there are buttons for 'View Request Message', 'View Response Message', and '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 reject/return 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 credit approval
- External Account Check
- External FX fetch
- External price fetch
- Accounting system

2.3.8.3 Inbound Reject/Return View Summary

You can invoke 'Incoming Reject/Return View Summary' screen by typing 'PCSIRTVW' 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

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

- Reject/Return Reference
- Original Transaction Reference
- File Reference Number
- Transaction Branch
- Sanction Check Status
- Record Status
- Authorization Status
- Return Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button

2.3.9 Inbound Collections Reverse/Recall

Inbound Reverse

An incoming Collections transaction can be reversed by the creditor bank, after settlement. The creditor bank will send a pacs.007 message for the same. On uploading this message following activities will be triggered by the system:

File level accounting will be posted, for pacs.007 entries, as debit Nostro and credit Clearing Suspense GL with RCLG event.

- The corresponding outgoing collection transaction will be marked as reversed.
- The accounting entries posted on the transaction will be reversed, as debit Clearing Suspense GL and credit Nostro account.
- In case of any issues in pacs.007 file upload, you can also initiate the reversal request from inbound reverse/recall screen.

Inbound Recall/Cancellation

An incoming Collections transaction can be recalled or cancelled by the creditor bank, before settlement. The creditor bank will send a camt.056 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for camt.056 entries, as debit Nostro and credit Clearing Suspense GL with RCLG event.
- The corresponding outgoing collection transaction will be marked as recalled.
- As the recall or cancel will be triggered before settlement date, no transaction level accounting would have been posted on the transaction yet. Hence no accounting reversal will be triggered on the transaction level.

In case of any issues in camt.056 file upload, you can also initiate the recall request from inbound reversal/recall screen.

You can invoke the 'Inbound Collections Reverse/Recall' screen by typing 'PCDINREV' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar

Specify the following fields:

Recall/Reverse Reference Number

This field gets auto-populated with the Recall/Reverse Reference Number when you click on **New**.

Recall/Reverse Date

This field gets auto-populated with the Recall/Reverse Date when you click on **New**. The system displays the current date by default.

Recall/Reverse Status

System updates the return/ reject status, when the same is initiated.If it is not initiated, the option is defaulted as 'Not Initiated'

Original Transaction Reference

Specify the Original Transaction Reference from the list of values for which the recall/reversal to be initiated.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

RType

This indicates if the transaction is reversed/recalled. RType gets updated based on the Reference number.The options are - 'Reversal'/ 'Recall'

2.3.9.1 Main Tab

The screenshot displays a software interface with a blue header bar containing 'Main' and 'Price' tabs. Below the header, the interface is divided into three main sections: 'Recall/Reverse Details', 'Original Transaction Details', and 'Network Reject Details'. Each section contains several input fields. At the bottom, there is a blue bar with fields for 'Maker ID', 'Checker Id', 'Record Status', 'Date Time', and 'Authorization Status', along with an 'Exit' button.

Recall/Reverse Details	Original Transaction Details
Recall/Reverse Code *	Transfer Currency
Recall/Reverse Reason	Transfer Amount
Additional Information	Debtor IBAN
Originator Bank Code	Creditor IBAN
Originator Name	Creditor Name
Exchange Rate	Creditor Bank Code
FX Reference Number	Debtor Bank Code
	Value Date

Network Reject Details	Original Transaction Details
Reject Reference Number	File Reference Number
Reject Received Date	On Us Transfer
Reject Code	Original Msg Reference Number
Reject Reason	Message Date <small>yyyy-MM-dd</small>

Maker ID	Checker Id	Record Status	Exit
Date Time	Date Time	Authorization Status	

Recall/Reverse Details

Recall/Reverse Code

Specify a valid Recall/reverse code. Select from the list of values.

Recall/Reverse Reason

System defaults the Reason on selecting the Recall/Reverse Code

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Exchange Rate

Specify the Exchange Rate.

Note

Exchange rate processing is done as part of settlement date processing.

FX Reference Number

Specify the FX Reference Number.

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency

- Transfer Amount
- Debtor IBAN
- Creditor IBAN
- Creditor Name
- Creditor Bank Code
- Debtor Bank Code
- Value Date

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

File Reference Number

The system displays the File Reference Number.

On Us Transfer

System defaults the data on selecting the Original Transaction Reference. The option is 'Yes/No'. The data gets updated here based option checked in PCDNWDDP screen.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

2.3.9.2 Price Tab

Click the **Price** tab from the Incoming Reverse/recall screen.:To know more on the fields, refer to section 2.3.7.2.

The screenshot displays a software window titled "Main Price". At the top, there are navigation controls including "1 Of 1" and a "Go" button. Below this is a table header with the following columns: Pricing Component, Pricing Currency, Pricing Code, Amount, Waiver, and Debit Currency. The table body is currently empty. At the bottom of the window, there are several input fields: "Maker ID", "Date Time", "Checker ID", "Date Time", "Record Status", and "Authorization Status". To the right of these fields are two buttons: "Ok" and "Exit".

Sanctions Screening for Reversal of Inbound Debits

Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Incoming'

Sanction Response	System Action
Approve	Proceed with Collections reversal. If already liquidated, reverse the accounting entries.
Reject	The transaction will remain in SC queue. Auto cancel/manual cancel will be applicable. On cancellation reversal transaction will be cancelled and original transaction will be not be changed.
Seize	Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable. Since the accounting for original transaction would have already processed, seizure accounting will post the following entries: Dr. Clearing GL Cr. Seizure GL

Sanctions Screening for Recall/Cancellation of Inbound Debits

Sanction screening will be done if

- It is applicable for the customer
- It is applicable for the Network and source for the transaction type 'Incoming'
- Transaction is in Future valued queue or in settled status

Sanction Response	System Action
Approve	Proceed with Collections cancellation. If already liquidated, reverse the accounting entries.
Reject	Proceed with Collections cancellation, if not yet liquidated. If already liquidated, reverse the accounting entries.
Seize	Collections status will be moved to 'Seized'. Seizure accounting will be posted, if applicable. If accounting for original transaction is pending: Dr. Customer Cr. Seizure GL If the accounting is over: Dr. Clearing GL Cr. Seizure GL

2.3.9.3 Inbound Collections Reverse/Recall Summary

You can invoke the 'Inbound Collections Reverse/Recall Summary' screen by typing 'PCSINREV' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

The screenshot shows the 'Inbound Collections Reverse Summary' application window. The window title is 'Inbound Collections Reverse Summary'. The interface includes a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' buttons. Below the search bar are four search criteria fields: 'Original Transaction Reference', 'Reverse Reference', 'Authorization Status', and 'Record Status', each with a magnifying glass icon. A 'Case Sensitive' checkbox is located above these fields. Below the search criteria is a table with columns: 'Original Transaction Reference', 'Reverse Reference', 'Host Code', 'Host Id', 'Transaction', 'Reverse Code', 'Reverse Date', 'Sanction Check Status', 'Debit Iban', and 'Debtor Bank Code'. The table is currently empty. At the bottom right of the window is an 'Exit' button.

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

- Original Transaction Reference
- Recall/Reverse Reference No
- Authorization Status
- Record Status

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

Double click a record to view the detailed Collections Incoming Recall maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.3.10 Inbound Reverse/Recall View

You can view the inbound reverse/recall transactions in this screen.

You can invoke 'Incoming Reverse/Recall Detail View' screen by typing 'PCDIREVW' 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

- From this screen, click Enter Query. and specify the Recall/Reverse Reference.
- Along with the Recall/Reverse reference details in the Main and Pricing tabs user can also view the following:
 - Sanction Check status
- Click Execute Query to populate the details of the transaction in the Incoming Recall/Reverse Detail View screen.

For more details on Main and Pricing tabs refer to 'PCDINREV' screen details above

2.3.10.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Incoming Recall/ Reverse Detail View screen.:

Entry Reference no	Transaction Branch	Loc Reference Currency	Event Code	Amount Tag	DriCr	Transaction Account
--------------------	--------------------	------------------------	------------	------------	-------	---------------------

View Queue Action

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

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

2.3.10.2 View Queue Action Log

User can view all the queue actions for the reverse/recall transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen For more details on fields, refer to section 2.3.8.2

::

View Queue Action Log

Enter Query

Transaction Reference Number _____ Network Code _____

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

View Request Message View Response Message

Exit

2.3.10.3 Inbound Reverse/Recall View Summary

You can invoke 'Incoming Reverse/Recall Detail View Summary' screen by typing 'PCSIREVW' 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 'Incoming Reverse View Summary' application window. The window title is 'Incoming Reverse View Summary'. It features a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several input fields for search criteria: 'Reverse Reference Number', 'Original Transaction Reference', 'File Reference Number', 'Queue Code', 'Authorization Status', 'Reverse Code', 'Record Status', and 'LBL_REVERSE_STATUS'. A table below the search fields shows a list of records with columns: 'Reverse Reference Number', 'Original Transaction Reference', 'File Reference Number', 'Creditor IBAN', 'Debtor IBAN', 'Transaction Branch', 'Host Code', 'Reverse Code', and 'Reverse Date'. The table currently displays one record. At the bottom right of the window, there is an 'Exit' button.

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

- Reverse Reference Number
- Original Transaction Reference
- File Reference Number
- Reverse Code
- Queue Code
- Record Status
- Authorization Status
- Reverse Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button

2.3.11 Refund Of Incoming Funds

An incoming Collections transaction can be requested for refund by the debtor bank, post its settlement. The debtor bank will initiate the same based on the debtor customer's request or due to debtor bank's internal reasons.

Refund is initiated on or after the value date of the incoming collection transaction. Thus the transaction will liquidated by then

To originate the refund for incoming Collections, this screen is used. Provision to mark the refund type as authorized or unauthorized.is available here.

You can invoke 'Incoming Refund' screen by typing 'PCDIRFND' 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

Specify the Following Fields:

Refund Reference

System generates the reference number automatically on clicking New button

Refund Date

System populates the Current Date by default

Refund Status

System updates the Refund status, when the same is Initiated. If it is not initiated, the option is defaulted as 'Not Initiated'

Original Transaction Reference

Select the Transaction Reference from the LOV of the initiated transactions

Refund Type

System defaults the option as 'Authorized'. Options allowed are Authorized and Unauthorized.

Note

- Authorized refunds will be validated based on Refund period maintained in the Network preferences for transaction type 'Incoming'.
 - Unauthorized refunds will be validated based on Unauthorized Refund period maintained. It will be mandatory to maintain the reason code for unauthorized refunds as 'MD01'
-

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

2.3.11.1 Main Tab

The screenshot shows the 'Main' tab of a software interface. At the top left, there are tabs for 'Main' and 'Price'. The interface is divided into several sections:

- Refund Details:** Contains fields for 'Reason Code *', 'Reject Description *', 'Originator Name', 'Exchange Rate', and 'FX Reference Number'.
- Original Transaction Details:** Contains fields for 'Transfer Currency', 'Transfer Amount', 'Creditor IBAN', 'Debtor IBAN', 'Creditor Name', 'On Us Transfer' (a dropdown menu), 'Creditor Bank Code', 'Debtor Bank Code', and 'Value Date'.
- Network Reject Details:** Contains fields for 'Network Reject Reference', 'Network Reject Received Date' (with a date mask 'yyyy-MM-dd'), and 'Network Reject Code'.
- Original Message Reference:** Contains fields for 'Original Message Reference', 'Message Date' (with a date mask 'yyyy-MM-dd'), and 'File Reference Number'.

At the bottom of the form, there is a light blue bar containing fields for 'Maker Id', 'Checker ID', 'Authorization Status', 'Maker Date Stamp', 'Checker Date Stamp', and 'Record Status'. On the right side of this bar, there are two buttons: 'Ok' and 'Exit'.

Refund Details

Reason Code

Select the reason code for initiating the Refund

Reject Description

System defaults the Reject description for the Reason Code selected.

Originator Name

Specify the Originator Name. It is mandatory enter the name. Only customer originated refunds are allowed from this screen

Note

- Refund is applicable for Core scheme only. Collections booked under B2B scheme will not be listed for initiating B2B refund requests
- While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period

- When the reason code is MD01, system validates for unauthorised refund period and in other cases it validates for the normal refund period.
 - While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period
-

Refund Details

Reason Code

Select the reason code for initiating the Refund

Reject Description

System defaults the Reject description for the Reason Code selected.

Originator Name

Specify the Originator Name. It is mandatory enter the name. Only customer originated refunds are allowed from this screen

Exchange Rate

Specify the exchange rate.

FX Reference Number

Specify the FX Reference Number.

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank Code
- Debtor Bank Code
- Value Date

Network Reject Details

Network Reject Reference

The system displays the Reject Reference details.

Network Reject Received Date

The system displays the date on which the network reject was received.

Network Reject Code

The system displays the network reject code.

Network Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

System displays the File Reference Number.

Note

- Refund is applicable for Core scheme only. Collections booked under B2B scheme will not be listed for initiating B2B refund requests
 - While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period
 - When the reason code is MD01, system validates for unauthorised refund period and in other cases it validates for the normal refund period.
 - While refund are uploaded (pacs.004 messages with Originator name), the validation will be based on Recall allowed period
-

2.3.11.2 Price Tab

Click the **Price** tab from the Inbound Refund screen. For details on the fields, refer to section 2.3.7.2:

Main Pricing

<input type="checkbox"/>	Component Name	Pricing Currency	Network Code	Pricing Code	Amount	Waived	Debtor Account Currency	Debit Amount
--------------------------	----------------	------------------	--------------	--------------	--------	--------	-------------------------	--------------

Maker ID
Date Time

Checker Id
Date Time

Record Status
Authorization Status

Exit

2.3.11.3 Inbound Refund Summary

You can invoke the 'Inbound Refund Summary' screen by typing 'PCSIRFND' 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:

- Original Transaction Reference
- Refund Reference
- Record Status
- Authorization Status

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

Double click a record to view the detailed Incoming Refund screen. You can also export the details of selected records to a file using 'Export' button.

2.3.12 Inbound Refund View

You can view the outbound refund transactions in this screen.

You can invoke 'Incoming Refund View' screen by typing 'PCDIRFVW' 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 'Incoming Refund View' application window. The window title is 'Incoming Refund View' and it contains an 'Enter Query' section with various input fields. The 'Refund Reference' field is highlighted in red. Below the input fields are four tabs: 'Main', 'Price', 'Accounting Details', and 'Sanction Check'. The 'Main' tab is active, showing 'Refund Details' and 'Original Transaction Details' sections. The 'Sanction Check' section is also visible. At the bottom, there is a 'View Queue Action' section with fields for 'Maker Id', 'Checker ID', and 'Record Status'. An 'Exit' button is located in the bottom right corner.

- From this screen, click Enter Query. and specify the Refund Reference.
- Along with the Refund reference details in the Main and Pricing tabs user can also view the following:
 - Sanction Check status
 - Dispatch Details
- Click Execute Query to populate the details of the transaction in the Incoming Refund Detail View screen.

For more details on Main and Pricing tabs refer to 'PCDIRFND' screen details above

2.3.12.1 Accounting Details

You can invoke this screen by clicking 'Accounting Details' tab in the Incoming Refund Detail View screen.:

Entry Reference no	Transaction Branch	Loc Reference Currency	Event Code	Amount Tag	DriCr	Transaction Account
--------------------	--------------------	------------------------	------------	------------	-------	---------------------

View Queue Action

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

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

2.3.12.2 View Queue Action Log

User can view all the queue actions for the refund transactions initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen For more details on fields, refer to section 2.3.8.2

::

View Queue Action Log

Enter Query

Transaction Reference Number _____ Network Code _____

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

View Request Message View Response Message Exit

2.3.12.3 inbound Refund View Summary

You can invoke 'Incoming Refund View Summary' screen by typing 'PCSIRFWV' 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 'Incoming Refund View Summary' application window. It includes a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' options. Below the search bar, there are several input fields for search criteria: 'Refund Reference', 'Original Transaction Reference', 'File Reference Number', 'Transaction Branch', 'Transfer Currency', 'Sanction Check Status', 'Queue Code', 'Record Status', 'Authorization Status', and 'Refund Status'. Each field has a magnifying glass icon to its right. Below the search fields, there is a table with columns: 'Refund Reference', 'Original Transaction Reference', 'File Reference Number', 'Creditor IBAN', 'Debtor IBAN', 'Transaction Branch', 'Host Code', 'Reason Code', 'Refund Date', and 'Transf'. The table is currently empty. At the bottom right of the window, there is an 'EXIT' button.

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

- Refund Reference
- Original Transaction Reference
- File Reference Number
- Transaction Branch
- Transfer Currency
- Sanction Check Status
- Queue Code
- Record Status
- Authorization Status
- Refund Status

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

Double click a record to view the detailed maintenance screen. You can also export the details of selected records to a file using 'Export' button

2.3.13 Inbound Collections Network Reject

User can view both inbound/outbound collections network rejects in this screen. Files uploaded are created as records in this screen.

You can invoke the 'Inbound Collections Network Reject' screen by typing PCDINWRJ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Reject Reference Number

This field gets auto-populated with the Reject Reference Number when you click on **New**.

Reject Date

This field gets auto-populated with the Reject Date when you click on **New**. The system displays the current date by default.

Reject Status

Specify the Reject Status.

Reject Transaction Type

Select the type of transaction. The options are Reject, Return and Refund.

Original Transaction Reference

Specify the Original Transaction Reference.

Original Message Type

Specify the Original Transaction Reference.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

Original Transaction ID

Original Transaction ID is matched with original recall reference.

Reject Details**Reject Code**

Specify the bank code of the Debtor bank.

Reject Reason

Specify the reason for Reject.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Note

- If the bank is initiating a return of a settled incoming Collections, then Originator Bank field needs to be provided. If a Refund is getting processed on customer's request, Originator Name field has to be input with Customer's name.
- It is mandatory to have one of the values as Originator. It is not be possible to provide both Originator Bank and Originator Name together.
- If the originator Bank is provided, the transaction is considered as a return of the incoming Collections initiated by the bank and validation is done based on Return Days maintained in Collections Network Preferences for 'Incoming' transaction type.

If the originator name is provided, the transaction is considered as a request of refund by the customer of an incoming Collections and validation will be done based on Refund Days maintained in Collections Network Preferences for 'Incoming' transaction type.

Original Transaction Details

System defaults the details upon selecting a valid Original Transaction Reference. Following fields are defaulted with data:

- Transfer Currency
- Transfer Amount
- Creditor IBAN
- Debtor IBAN
- Creditor Name
- On Us Transfer (This gets updated if the Dispatch on Us is updated in network preferences (PCDNWDDP))
- Creditor Bank BIC
- Debtor Bank BIC
- Value Date

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.13.1 Inbound Collections Network Reject Summary

You can invoke the “Inbound Collections Network Reject Summary” screen by typing ‘PCSINWRJ’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

The screenshot shows the 'Network Reject Summary' application window. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there is a 'Case Sensitive' checkbox. The main area contains two input fields: 'Original Transaction Reference' with a magnifying glass icon and 'Reject Reference Number'. Below these fields is a dropdown menu for 'Original Message Type'. A navigation bar shows 'Records per page: 15', navigation arrows, and '1 Of 1'. To the right of the navigation bar is a 'Go' button and a 'Lock Columns' dropdown set to '0'. Below the navigation bar is a table with the following columns: 'Original Transaction Reference', 'Reject Reference Number', 'Originator Bank', 'Transfer Currency', 'Transfer Amount', 'Debtor IBAN', 'Creditor IBAN', 'Creditor Name', and 'File Reference Num'. The table is currently empty. At the bottom right corner of the window, there is an 'Exit' button.

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

- Original Transaction Reference
- Reject Reference Number
- Original Message Type

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

Double click a record to view the detailed Collections Network Reject Maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.3.14 Non-urgent R transactions

- The preferences for R-transactions is same as the preferences applicable for the original parent transaction. No specific maintenance is available for R-transactions.
- While processing a return transaction for a non-urgent outward payment, the Return account maintained in the preferences is fetched for posting the return accounting. If no maintenance is found, the original transaction account itself will be used as Return Account.
- The currency of the return account must be same as the currency of the original debit account or transfer currency. If the validation fails, the original debit account will be considered as the return account.

If return account currency is same as the currency of original debit account, reversals will happen with the original exchange rate. If the currency of the return account is same as transfer currency no conversion is required while posting the accounting entries for the return.

2.4 R-Transactions Dispatch

- The Network cutoff check is done for all R-transactions. If the Network Cutoff is over, R transaction processing date is moved to next Network business day.
- Reversal accounting entries, if applicable, are posted on the current day itself with value date as the new date derived.
- R-Transaction details will be logged in the dispatch table with dispatch date as next Network business day.

Dispatch file generated for the first cycle on the dispatch date will include these R-transactions.

FX Fetch for R-Processing

Changes are done in R-processing to fetch the new rate for the below listed transactions if the preference is set in Network preferences for re-do of FX:

- Return or positive response of recall of SCT pacs.004
- Reject (received after accounting)/return /refund of SDD pacs.004
- Reversal of SDD pacs.007
- Recall of SDD camt.056 (received after accounting)
- Network reject of SDD/SCT messages which results in reversal of accounting

The new rate are fetched from internal rates or as a call to external FX system based on FX preference for the original transaction.

The reversal accounting is passed using the amount derived using the new rate. Transfer amount is converted back to account amount.

If 'Re-do FX for R-transactions flag is not checked in Network preferences (PCDNWDDP) then the R-transaction accounting will be reversal of original accounting. For more details on 'Re-do FX for R-transaction Flag' refer to section 2.1.1.

3. Function ID Glossary

P

PCDAITXN	2-60, 2-78	PCSAITXN	2-76
PCDAOTXN	2-34, 2-49	PCSAOTXN	2-47
PCDCMAND	2-8	PCSCMAND	2-15
PCDCSCHM	2-15	PCSCSCHM	2-17
PCDDMAND	2-17	PCSDMAND	2-26
PCDINREV	2-120	PCSINREV	2-125
PCDINRTN	2-111	PCSINRTN	2-116
PCDINWRJ	2-136	PCSINWRJ	2-139
PCDIREVW	2-126	PCSIRFND	2-132
PCDIRFVW	2-134	PCSIRFVW	2-136
PCDIRTVW	2-117	PCSIRTVW	2-119
PCDIVIEW	2-77	PCSIVIEW	2-81
PCDNWDDP	2-1	PCSNWDDP	2-7
PCDONRJT	2-87	PCSONRJT	2-91
PCDOREVW	2-101	PCSOREVW	2-103
PCDORFND	2-104	PCSORFND	2-107
PCDORFVW	2-108	PCSORFVW	2-110
PCDORJVW	2-92	PCSORJVW	2-94
PCDOUREV	2-95	PCSOUREV	2-100
PCDPINSR	2-27	PCSOVIEW	2-55
PCDPINST	2-29	PCSPINSR	2-28
		PCSPINST	2-33