

High Value (RTGS) Payments User Guide

## **Oracle Banking Payments**

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High Value (RTGS) Payments User Guide  
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# 1. About this Manual

## 1.1 Introduction

This manual is designed to help you to quickly get familiar with the High Value (RTGS) Payments module of Oracle Banking Payments. It takes you through the various stages in processing an RTGS payment transaction and the associated maintenances.

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
Back Office Clerks	Payments Contract Input and Maintenance functions except Authorization.
Back Office Officers	Authorization of Payments Contracts, maintenance of static data specific to the BC module
Payments Product Managers	Payments Product definition functions excluding authorization. PM 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>RTGS Maintenance</i> provides a snapshot of RTGS maintenance feature.
Chapter 3	<i>RTGS Processing</i> provides details of processing RTGS payment.
Chapter 4	Function ID Glossary 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

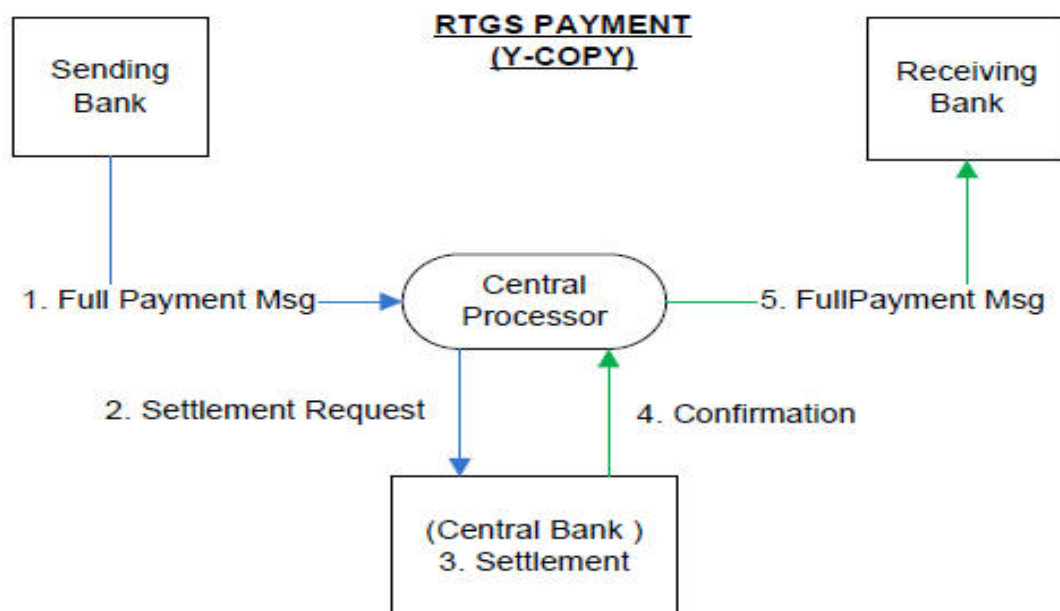
---

## 2. RTGS Maintenances

### RTGS Payments Overview

A RTGS system is defined as a gross settlement system in which both processing and final settlement of funds transfer instructions can take place continuously (i.e. in real time). As it is a gross settlement system, transfers are settled individually, that is, without netting debits against credits. As it is a real-time settlement system, the system effects final settlement continuously rather than periodically, provided that a sending bank has sufficient covering balances or credit. Moreover, this settlement process is based on the real-time transfer of central bank money.

Given below is a schematic representation of how a RTGS payment is exchanged and processed in the RTGS network.



The RTGS product processor of Oracle Banking Payments processes an RTGS payment transaction initiated by an Operations user from the in-built user interface or by customers in the bank's Customer Channels like Internet banking or Mobile banking. The payment instructions initiated from the bank Channels are received by Oracle Banking Payments through ReST or SOAP based interfaces. This product processor can process RTGS payments that are exchanged on SWIFT-based RTGS networks that use SWIFT messages.

An outgoing RTGS payment is processed through most of the typical processing steps applicable for a SWIFT payment and additionally some RTGS specific business validations and processing steps. After successful processing, an outward RTGS SWIFT message, say MT103, is generated and sent to the RTGS network. Likewise, Incoming RTGS payment messages from the network can be received and processed resulting in credit of a beneficiary bank account or an outward SWIFT payment to the ultimate beneficiary. The outward SWIFT payment is processed by the Cross-Border product processor which is covered by a separate user manual.

### Key Features of RTGS product processor

- Supports incoming and outgoing RTGS payment transactions (within a country or within a region)

- Payment transactions are processed only in specified currencies of the network.
- Payment transaction is processed within the operating hours of the RTGS network and on RTGS working days.
- Provision to do balance check for the remitter account (ECA check)
- Sends RTGS payment message to the clearing network on behalf of a direct participant
- Supports processing of TARGET2 RTGS out of the box.
  - Customer payments processed via TARGET2 are defined as payments in the SWIFT FIN MT103 format.
  - Interbank payments processed via TARGET2 are defined as payment messages in the SWIFT Net FIN MT202 and MT202COV format.
- Supports processing of incoming Sender notification message (MT012) and abort notification message (MT019)

## 2.1 **RTGS Directory Maintenances**

A facility is provided for the upload of TARGET directory from fixed length ASCII format files.

This section contains the below topics:

- [Section 2.1.1, "RTGS Directory Upload"](#)
- [Section 2.1.2, "RTGS Directory"](#)
- [Section 2.1.2.1, "RTGS Directory Summary"](#)

### 2.1.1 **RTGS Directory Upload**

You can upload the RTGS directory through this screen. Files uploaded here are available in the RTGS Directory Maintenance screen

You can invoke "RTGS Directory Upload" screen by typing 'PMDRTGSU' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details

#### **Network Directory Key**

Select the Network Directory Key from the list of values. All valid directory key's defined are listed here.

**File Name**

Specify the updated file name (ASCII).

**File Path**

Specify the directory path in which the update file is available.

Click on 'Upload' button to upload the RTGS directory file and 'Save' the record.

## 2.1.2 RTGS Directory

You can maintain RTGS directory manually here. Also the, RTGS directories uploaded through 'RTGS Directory Upload' screen can be viewed here.

You can invoke "RTGS Directory Maintenance" screen by typing 'PMDRTGSD' 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:

**Network Directory Key**

Select the relevant Network Directory key from the list of values. All valid Network Directory Key's are listed here.

**BIC**

Specify the BIC assigned to the participant.

**Addressee**

Select the BIC of the addressee, i.e., the receiver of the payment message from the list of values.

**Account Holder**

Specify the BIC of the settlement bank.

**Institution Name**

Specify the institution where the participant's account is to be credited with the amount of the funds transfer.



**City Heading**

Specify the city where the institution is sited.

**National Sorting Code**

Specify the national clearing code to be used in case the system is not able to resolve the TARGET-2 participant based on the bank code. TARGET-2 is a high value Euro Payment clearing system.

**Main Bank Identification Flag**

Main BIC Flag is used to resolve 8 characters BIC. If this option is checked, then the main BIC must be used when the bank code is incomplete.

**Valid From Date**

The date from which the clearing code is valid. The application date is defaulted here.

**Valid Till Date**

Specify the date up to which the clearing code is valid. If you do not specify the valid till date, then it will be set to 31-12-9999.

**Participation Type**

Select the type of participation from the drop-down. The options are as follows:

- Direct
- Indirect
- Multi-Addressee - Credit Institutions
- Multi-Addressee - Branch of Direct Participant
- Addressable BIC - Correspondent
- Addressable BIC - Branch of Direct participant
- Addressable BIC - Branch of Indirect participant
- Addressable BIC - Branch of Correspondent
- EBA
- ERP

**Reserve**

Indicates a reserve field that may be used in the future.

**2.1.2.1 RTGS Directory Summary**

You can view the summary of the RTGS directories maintained here.

You can invoke “RTGS Directory Summary” screen by typing ‘PMSRTGSD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Network Directory Key
- BIC

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

- Authorization Status
- Record Status
- Network Directory Key
- BIC
- Addressee
- Account Holder
- Institution Name
- City Heading
- National Sorting Code
- Main Bank Identification Flag
- Valid From Date
- Valid Till Date
- Reserve

Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen. You can also export the details of selected records to a file using ‘Export’ button

## 2.2 Common Maintenances

The below mentioned common maintenances are used to process incoming and outgoing RTGS transactions:

- External Credit Approval System (PMDECAMT)
- Exchange Rate System (PMDERTMT)
- Source Maintenance (PMDSORCE)
- Sanction Check System (PMDSNCKM)
- Host Parameters (PMDHSTPR)
- External Customer Input (STDCIFCR)
- External Customer Account Input (STDCRACC)
- Customer Service Model (PMDSRMDL)
- Customer Service Model Linkage (PMDCSMLK)
- Pricing Code (PPDCMNT)
- Pricing Value (PPDVLMT)
- Network Maintenance (PMDNWMNT)
- Network Preferences (PMDNWPRF)
- Network Currency Preferences (PMDNCPRF)
- Network Holidays (PMDNWHOL)
- Source Network (PMDSORNW)
- Currency Correspondent (PMDCYCOR)
- System Parameters (PMDSYSPM)
- User Maintenance (PMDUSRDF)
- Bank Redirection (PMDBKRED)
- Account Redirection (PMDACRED)
- Payment Processing Cut off Time (PMDCTOFF)
- Role (PMDROLDF)
- SWIFT Codeword (PMDSWTCD)
- Special Characters Maintenance (PMDSPCHR)

For detailed information on the above mentioned maintenances, refer to 'Payments Core User Guide' and 'Pricing User Guide'

## 3. RTGS Processing

### 3.1 Outbound Message Processing

The system sends the following messages, as part of Outbound message generation process for RTGS messages.

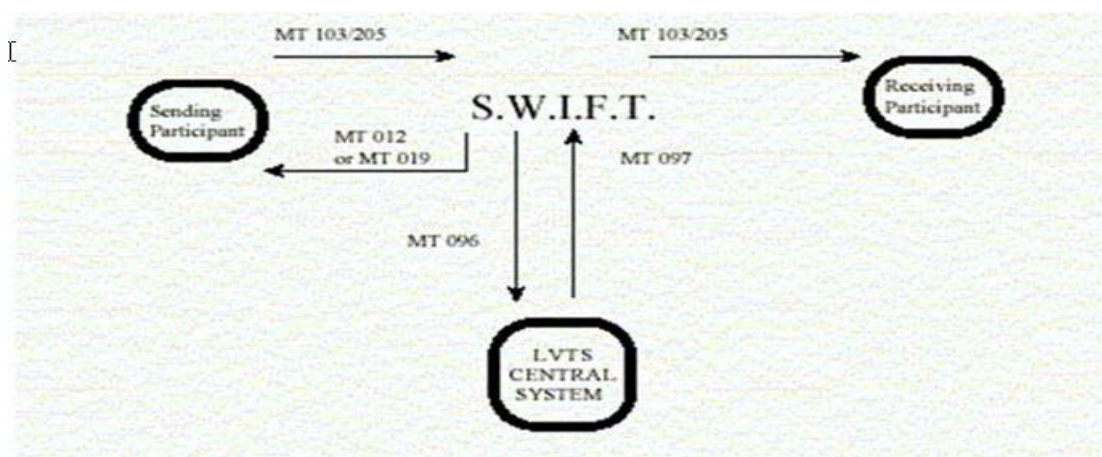
RTGS Message Type	SWIFT Message Type	Normal Message
CUST_TFR_RTGS	103	CUST_TRANSFER
BANK_TFR_RTGS	202	BANK_TRANSFER
COVER_RTGS	202	COVER

### 3.2 Facility to Generate MT 103 and MT 205 in LVTS Format

- For all Canadian dollar payment messages with the value date as today's date should be sent as a LVTS message. LVTS is a Canadian payment system used for large value settlements. LVTS accepts MT 103 and MT 205. The LVTS messages need to have a user header in the message header. Following is the format of the user header:

**{3:{103: CAD} {108:< Tranche No>}}**

- In MT 103 & 205 messages field 103 should always contain CAD and field 108 should have the tranche number used for the payment. LVTS payments can be in Tranche 1 or 2 or R. Tranche 2 is by default. If Tranche needs to be changed for a payment message, then it will be changed manually before releasing the payment message in SWIFT alliance.
- The presence of the user header in the message enables Y-copy supported by SWIFT. The following diagram illustrates the flow of payment messages between two LVTS members:



- MT 103 – Customer Payment Message
- MT 205 – Inter-Bank Payment Message
- MT 096 – Partial message sent to LVTS by SWIFT
- MT 097 – Message from LVTS to SWIFT containing the payment
- MT 012 – Acceptance notice sent to sender

- MT 019 – Reject notice sent to sender

## 3.3 RTGS Outbound Transaction Input

### 3.3.1 Outbound High Value Payments Transaction Input

This section contains the following topics:

- [Section 3.3.1, "Outbound High Value Payments Transaction Input"](#)
- [Section 3.3.1.1, "Main Tab"](#)
- [Section 3.3.1.2, "Pricing Tab"](#)
- [Section 3.3.1.3, "Additional Details Tab"](#)
- [Section 3.3.1.4, "UDF Tab"](#)
- [Section 3.3.1.5, "MIS Tab"](#)
- [Section 3.3.1.6, "Messaging and Accounting Entries Tab"](#)
- [Section 3.3.1.7, "Accounting Entries Tab"](#)
- [Section 3.3.1.8, "Outbound RTGS Payment Transaction Processes"](#)
- [Section 3.3.1.9, "RTGS Outbound Payments Input Summary"](#)

You can book RTGS Outbound transactions through Outbound Cross Border transaction screen. by selecting RTGS network in the '**Network Code**'.

You can invoke 'Outbound Cross Border Payments Transaction Input' screen by typing 'PXDOTONL' 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 specify the following fields:

**Transaction Branch code**

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

**Branch Name**

System defaults the transaction branch Name.

**Host Code**

System defaults the host code of transaction branch.

**Host Code Description**

System defaults the description of the host code

**Source Code**

The system defaults the source code field. For manual transactions source code is defaulted as MANL.

**Source Code Description**

System defaults the description of the Source code selected

**Transaction Reference number**

The system generates the transaction reference number. For more information on the format, refer the Payments Core User Manual.

**Related Reference Number**

After specifying Source code and clicking the Process (P) button, system generates and displays 10 digit reference numbers. The system generated value can be changed to any reference number desired by the user.

**Source Reference Number**

Specify the Source Reference Number.

---

**Note**

If Source Reference Number is not given, system defaults the Transaction Reference-Number in this field, on saving the transaction, based on Accounting & Message preference maintained in PMDSORCE.

---

**Transfer Type**

Select the transfer type of the transaction. Options available are as follows:

- Customer Transfer
- Bank Transfer

---

**Note**

Transfer Types - Cover Transfer and Bank Transfer Own A/C is not applicable for RTGS.

---

**Network Code**

You can select the required network. All open and authorized networks for a transaction and transfer type are listed. You can select RTGS network.

## Network Code Description

System defaults the description of the Network Code selected description of the Network Code selected.

## gpi Enabled

This field is not editable and is disabled.

## Pre-funded Payments

On checking 'Prefunded Payments', Debit Account Number gets defaulted, when the Prefunded GL is defined for that Source and Network.

## Multi-Credit Transfer

Not applicable for RTGS

## Multi Credit Reference Number

Not applicable for RTGS

### 3.3.1.1 Main Tab

Click 'Main' tab to capture the Debit/ Payments details:

MainPricing

Instructed Currency Indicator

Transfer Currency

Payment Details

Booking Date

Instruction Date

Activation Date

Transfer Currency

Transfer Amount

Debit Account

Debtor Name

Debit Account Currency

Debit Currency Name

Debit Amount

Exchange Rate

FX Reference Number

Customer Number

SSI Label

Enrich

Credit Account

Creditor Name

Credit Account Currency

Credit Currency Name

Credit Value Date

Debit Value Date

Message Date

Remarks

Bank Operation Code

Banking Priority

Charge Whom

50: Ordering Customer

Party Identifier

BIC / Name and Address 1

BIC Code Description

Address Line 2

Address Line 3

Address Line 4

56: Intermediary Bank

Party Identifier

Bank Identifier Code

BIC Code Description

Name and Address 1

Address Line 2

Address Line 3

Address Line 4

58: Beneficiary Institution

Party Identifier

BIC / Name and Address 1

BIC Code Description

Address Line 2

Address Line 3

Address Line 4

Receiver Details

Receiver

Receiver Description

Receiver Of Cover

Receiver of Cover Description

52: Ordering Institution

Party Identifier

BIC / Name and Address 1

BIC Code Description

Address Line 2

Address Line 3

Address Line 4

57: Account With Institution

Party Identifier

Bank Identifier Code

BIC Code Description

Name and Address 1

Address Line 2

Address Line 3

Address Line 4

59: Ultimate Beneficiary

Account

BIC / Name and Address 1

BIC Code Description

Address Line 2

Address Line 3

Address Line 4

Country

Additional Details

UDF

MIS

Message And Accounting Entries

Payment Chain

Maker ID

Checker ID

Authorization Status

Cancel

Maker Date Stamp

Checker Date Stamp

## **Operations supported for Outbound Transaction**

- New- This option enables to create a new transaction. The transaction reference number is generated based on format specified in this document
- Execute Query- This option enables to modify an existing transaction.

Specify the following details

Specify the following details.

### **Instructed Currency Indicator**

Select any of the two options:

- Transfer Currency - If the Instructed currency option is 'Transfer Currency' then the Instructed amount provided will be considered as the Transfer Amount. When the Transfer Currency option is selected, 'Debit Amount' field is disabled
- Debit Currency - If the option is 'Debit Currency', then the Instructed Amount provided will be the Debit amount. When the Debit Currency option is selected, 'Transfer Amount' field is disabled

## **Payment Details**

### **Booking Date**

The system defaults the booking date as application server date.

### **Instruction Date**

The system defaults this date as application server date and the payment will be processed on the Instruction Date.

User can modify the date to a future date, if required. Back valued payments will not be allowed. Instruction date will be validated for network holidays maintained and error message will be thrown. User will be forced to change the instruction date to a working date for the network.

### **Activation Date**

System retains the Activation Date input by the user. Also, Activation date will be an optional field. If the activation date is not provided, system will derive the same

Activation Date is calculated in the following way

- The required number of days are present between activation date and instruction date taking into consideration the settlement days, float days and holidays
- Activation date is not a back date
- Activation Date is not a branch holiday

User can correct the dates and retry, if the validation fails on user input. Error message id displayed for the same.

---

### **Note**

- If the payment request is received through web services, system will re-derive the activation date and will proceed with the payment.
- If the transaction is moved to Network cut off queue, it is possible to provide Activation Date and Instruction date while performing Carry Forward action.
- The 'Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date



- ACH/RTGS transactions when force-released with a future instruction date, the transaction processing will be completed with accounting on the current day itself. Dispatch records will be inserted with settlement date as the instruction date. Dispatch of messages/file will happen on the instruction date

---

### **Transfer Currency**

System defaults transfer currency if the network allows only single currency as per Network currency preferences (PMDNCPRF).

If multiple currencies are allowed then the system allows you to specify the transaction currency. Alternatively, you can select the transaction currency from the option list. The list displays all valid transaction currencies maintained in the system.

### **Transfer Amount**

Specify the transaction amount, if required.

### **Debit Account**

Specify the debit account number. Alternatively, you can select the debit account number from the option list. The list displays all open and authorized accounts.

### **Debtor Name**

System defaults the Name on selecting the Debit Account.

### **Debit Account Currency**

System defaults account currency based on the debit account number selected.

### **Debit Currency Name**

System defaults account currency name based on the debit account number selected.

### **Debit Amount**

The system populates this field as the transfer amount converted in debtor account currency, when instructed currency indicator is selected as 'Transfer Currency'.

### **Exchange Rate**

Specify the exchange rate if debit account currency is different from the transfer currency. The system retains the input value and validates the same against override and stop variances maintained in the Network preference.

If exchange rate is not specified, then the system populates the exchange rate on enrich or save, if the transfer amount is less than small FX limit maintained. If transfer amount is more than small FX limit and, if external exchange rate is applicable, then rate pick up will happen during transaction processing.

### **FX Reference Number**

Specify the foreign exchange reference

### **Customer Number**

The system displays the CIF of the debit customer for Outbound transactions.

### **SSI Label**

Select the required SSI label from the list of values.

---

### **Note**

This list will be populated with valid SSI Labels, applicable for the customer and the Network. If Customer or Network details are not available, the fetch action of the list of values

displays the information message to this effect. The list of values is queried based on the fields SSI Label, Beneficiary Bank ID, Beneficiary Account & Account IBAN.

---

**Enrich button**

Click the Enrich button to populate the exchange rate, debit amount and charge/tax amounts.

If exchange rate pick up or charge pick up fails, system will throw error. User can then provide the required values and proceed with the transaction.

**Credit Account**

Specify the credit account of the transaction. Alternatively, you can select the Credit account from the option list. The list displays all valid accounts maintained in the system.

**Creditor Name**

System defaults the Name on selecting the Credit Account.

**Credit Account Currency**

The system displays the credit account currency based on the credit account selected.

**Credit Currency Name**

System defaults account currency name based on the credit account number selected.

**Credit Value Date**

The system would derive the credit value date as part of transaction processing. This field will be disabled for user input.

**Debit Value Date**

The system would derive the debit value date as part of transaction processing. This field will be disabled for user input.

**Message Date**

For Outbound transactions, the system computes the message date based on the credit value date and displays it here along with the cut-off time.

**Remarks**

Specify the internal remarks, if any.

**Bank Operation Code**

The value of CRED would be defaulted in this field. If any other value is desired then select one of the following codes using LOV:

- CRED - This message contains a Credit Transfer where there is no SWIFT Service Level involved.
- CRTS - This message contains a Credit Transfer for test purposes.
- SPAY - This message contains a Credit Transfer that must be processed according to the Swift Pay Service Level.
- SPRI - This message contains a Credit Transfer to be processed according to the Priority Service Level.
- SSTD - This message contains a Credit Transfer to be processed according to the Standard Service Level.

**Banking Priority**

Select the priority for the transaction from the options - Normal/Urgent/Highly urgent

### **Charge Whom**

Select the option to specify, as who should be charged for the transaction initiated

- OUR
- BEN
- SHA

### **50: Ordering Customer**

During enrichment (or save), the debtor account number will be populated in the Account field. Name and address will be populated with customer details of the account present in Customer maintenance (CIF).

You can modify the following details:

#### **Party Identifier**

Specify the Party Identifier.

#### **BIC/ Name and Address 1**

You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

#### **BIC Code Description**

System defaults the description of the BIC Code selected.

#### **Name and Address 2**

Specify the continuation of name and the second line of the address.

#### **Name and Address 3**

Specify the third line of the address.

#### **Name and Address 4**

Specify the fourth line of the address.

### **52: Ordering Institution**

#### **Party Identifier**

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier

ES	8.9n	Spanish Domestic Inter banking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

#### **BIC/ Name and Address 1**

Select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

#### **BIC Code Description**

System defaults the description of the BIC Code selected.

#### **Name and Address 2**

Specify the continuation of name and the second line of the address.

#### **Name and Address 3**

Specify the third line of the address.

#### **Name and Address 4**

Specify the fourth line of the address.

### **56: Intermediary Bank BIC**

#### **Party Identifier**

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8.9n	Spanish Domestic Inter banking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)

HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

#### **Bank Identifier Code**

Specify the Intermediary bank BIC, if applicable. Alternatively, you can select the BIC from the option list. This field is an optional input field. All BIC present in BIC directory and all Local Bank Code belonging to RTGS payment type network will be listed. You can select the BIC.

#### **BIC Code Description**

System defaults the description of the BIC Code selected.

#### **Name and Address 1**

Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

#### **Name and Address 2**

Specify the continuation of name and the second line of the address.

#### **Name and Address 3**

Specify the third line of the address.

#### **Name and Address 4**

Specify the fourth line of the address.

---

#### **Note**

It is mandatory that, the Receiver must be a RTGS member.

---

### **57: Account with Institution**

#### **Party Identifier**

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8.9n	Spanish Domestic Inter banking Code

FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

#### **Bank Identifier Code**

Select the BIC of the Institution account

#### **BIC Code Description**

System defaults the description of the BIC Code selected.

#### **Name and Address 1**

Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

#### **Name and Address 2**

Specify the continuation of name and the second line of the address.

#### **Name and Address 3**

Specify the third line of the address.

#### **Name and Address 4**

Specify the fourth line of the address.

---

#### **Note**

It is mandatory that, the Receiver must be a RTGS member.

---

### **58: Beneficiary Institution**

#### **Party Identifier**

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier

ES	8.9n	Spanish Domestic Inter banking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

#### **BIC/Name and Address 1**

Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

#### **BIC Code Description**

System defaults the description of the BIC Code selected.

#### **Name and Address 2**

Specify the continuation of name and the second line of the address.

#### **Name and Address 3**

Specify the third line of the address.

#### **Name and Address 4**

Specify the fourth line of the address.

### **59: Ultimate Beneficiary**

These fields should not be input in case of Bank Transfer.

#### **Account**

Specify the account number of the ultimate/end beneficiary

#### **BIC/ Name and Address 1**

Select the BIC code using LOV. This field is a display field. Ultimate Beneficiary name will be defaulted here from the Main tab.

#### **BIC Code Description**

System defaults the description of the BIC Code selected.

#### **Name and Address 2**

Specify the name and the first line of the Ultimate Beneficiary's address.

#### **Name and Address 3**

Specify the name and the second line of the Ultimate Beneficiary's address.

#### **Name and Address 4**

Specify the name and the third line of the Ultimate Beneficiary's address.

### **Receiver Details**

#### **Receiver**

Select the Receiver details from the list of values.

### Receiver Description

System defaults the description of the Receiver selected.

### Receiver/Receiver of Cover Description

This is not applicable for RTGS.

#### 3.3.1.2 Pricing Tab

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab.

Main Pricing

Pricing Component	Pricing Currency	Pricing Amount	Waived	Debit Currency	Debit Amount
-------------------	------------------	----------------	--------	----------------	--------------

Additional Details | UDF | MIS | Message And Accounting Entries | Payment Chain

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

The below mentioned attributes will be available in the Pricing tab

#### **Pricing Component**

Displays the name of the pricing component applicable for the transaction.

#### **Pricing Currency**

Displays the currency in which the charge amount is calculated for the Pricing component.

#### **Pricing Amount**

Displays the charge amount calculated for each pricing component.

#### **Waiver**

Check this box to indicate that the charge is waived for the pricing component.

#### **Debit Currency**

Displays the currency in which the charge amount is debited for the pricing component.

#### **Debit Amount**

Displays the amount in debit currency to be debited.



### 3.3.1.3 Additional Details Tab

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

The screenshot displays the 'Additional Details' screen with the following sections:

- 53: Sender Correspondent**
  - Party Identifier
  - BIC / Name and Address 1
  - BIC Code Description
  - Address Line 2
  - Address Line 3
  - Address Line 4
- 54a: Receiver Correspondent**
  - Party Identifier
  - BIC / Name and Address 1
  - BIC Code Description
  - Address Line 2
  - Address Line 3
  - Address Line 4
- 55: Third Reimbursement Institution**
  - Party Identifier
  - BIC / Name and Address 1
  - BIC Code Description
  - Address Line 2
  - Address Line 3
  - Address Line 4
- 13C: Time Indication Details**
  - CLS Time
  - Receive Time
  - Send Time
- 70: Remittance Information**
  - Remittance Information 1
  - Remittance Information 2
  - Remittance Information 3
  - Remittance Information 4
- 72: Sender To Receiver Info**
  - Sender To Receiver Information 1
  - Sender To Receiver Information 2
  - Sender To Receiver Information 3
  - Sender To Receiver Information 4
  - Sender To Receiver Information 5
  - Sender To Receiver Information 6
- 23E: Instruction Codes**
  - Instruction Code 1
  - Instruction Code 2
  - Instruction Code 3
  - Instruction Code 4
  - Instruction Code 5
  - Instruction Code 6
- 71F: Sender Charges**
  - Sender Charge Ccy 1
  - Sender Charge Amount 1
  - Sender Charge Ccy 2
  - Sender Charge Amount 2
  - Sender Charge Ccy 3
  - Sender Charge Amount 3
  - Sender Charge Ccy 4
  - Sender Charge Amount 4
  - Sender Charge Ccy 5
  - Sender Charge Amount 5
  - Sender Charge Ccy 6
  - Sender Charge Amount 6
- 71G: Receiver Charges**
  - Currency
  - Amount
  - Amount Collected
- 26T: Transaction Type**
  - Transaction Type
- Message Suppression Preferences**
  - ☐ Payment Message(with cover)
  - ☐ Cover Message only
  - ☐ Debit Confirmation
  - ☐ Receive Notice
- Cover Details**
  - ☐ Process without cover
- 77B: Regulatory Reporting Details**
  - Regulatory Report 1
  - Regulatory Report 2
  - Regulatory Report 3
- 77T: Envelope Contents Details**
  - Envelope Contents 1
  - Envelope Contents 2
  - Envelope Contents 3
  - Envelope Contents 4
  - Envelope Contents 5

Buttons: Ok, Exit

#### **53: Sender Correspondent**

This is not applicable for RTGS.

#### **54a: Receiver Correspondent**

This is not applicable for RTGS.

#### **55: Third Reimbursement Institution**

This is not applicable for RTGS.

#### **13C: Time Indication Details**

This field specifies one or several time indication(s) related to the processing of the payment instruction.

##### **CLS Time**

Specify the time up to which the transactions must be executed.

##### **Receive Time**

Specify the time from which the transactions that must be executed.

##### **Send Time**

Specify the time from which the transactions that must be executed up to a certain time.

## **70E: Remittance Information**

### **Information 1-4**

Specify the information for the Ultimate Beneficiary of the transfer. This is applicable for customer transfer only.

## **72: Sender to Receiver Info**

### **Information 1-6**

Specify the sender to receiver information.

## **23E: Instruction Codes**

### **Instruction Code 1-6**

Select the type of instruction codes, using that are SWIFT compliant and applicable to the transaction accounts:

- CHQB - Indicates that beneficiary customer must be paid by cheque only.
- CORT - Indicates that Payment is made in settlement for a trade.
- HOLD - Indicates that beneficiary customer or claimant will call upon identification.
- INTC - Indicates a payment between two companies that belongs to the same group.
- PHOB - Please advise the intermediary institution by phone.
- PHOI - Please advise the intermediary by phone.
- PHON - Please advise the account with institution by phone.
- REPA - Payments has a related e-Payments reference.
- SDVA - Indicates that payment must be executed with same day value to the beneficiary.
- TELB - Please advise contact or beneficiary by the most efficient means of telecommunication.
- TELE - Please advise the account with institution by the most efficient means of telecommunication.

## **71G: Receiver charges**

If Charge Whom field in the Preferences section of the Main tab has a value of "OUR" then you can specify the Receiver's charges in case of 'Customer Transfer' if they are required to be included in the Settlement amount.

## **26T: Transaction Type**

### **26 T: Transaction Type**

Specify the nature of the transaction. Maximum of 3 alpha-numeric characters are allowed. This is applicable for Customer Transfers only.

## **71F: Sender Charges**

### **Sender Charge Ccy 1 through to Sender Charge Ccy 6**

The system displays the charge currency of Sender's charges that are deducted from the Transfer amount by this bank (Sender) or by any of the previous banks in the payment chain. These charges are applicable in case of Customer Transfers and the Charge Whom field value selected is SHA or BEN.

### **Sender charge Amount 1 through to Sender Charge Amount 6**

The system displays the amount of Sender's charges.

In case of an Inbound Customer transfer message, each of the previous banks in the payment chain would have deducted charges from the Transfer amount and details of the same would be present in the message. The Charge currency and Charge amount of each of these charges would be populated in up to 6 sets of these fields in addition to the charges deducted by this bank

### **77B: Regulatory Reporting Details**

#### **Regulatory Report 1-3**

Specify the codes for the statutory and regulatory information required by the authorities in the country of Receiver or Sender.

### **77T: Envelope Content Details**

This is not applicable for RTGS.

### **Message Suppression Preferences**

#### **Payment Message**

This is unchecked by default. Check this box to indicate that the message generation is for the payment messages like MT 103, MT202 and MT205.

#### **Debit Confirmation**

This is unchecked by default. Check this box to indicate debit confirmation. MT 900 is to be suppressed.

#### **Cover Message Only/ Receive Notice**

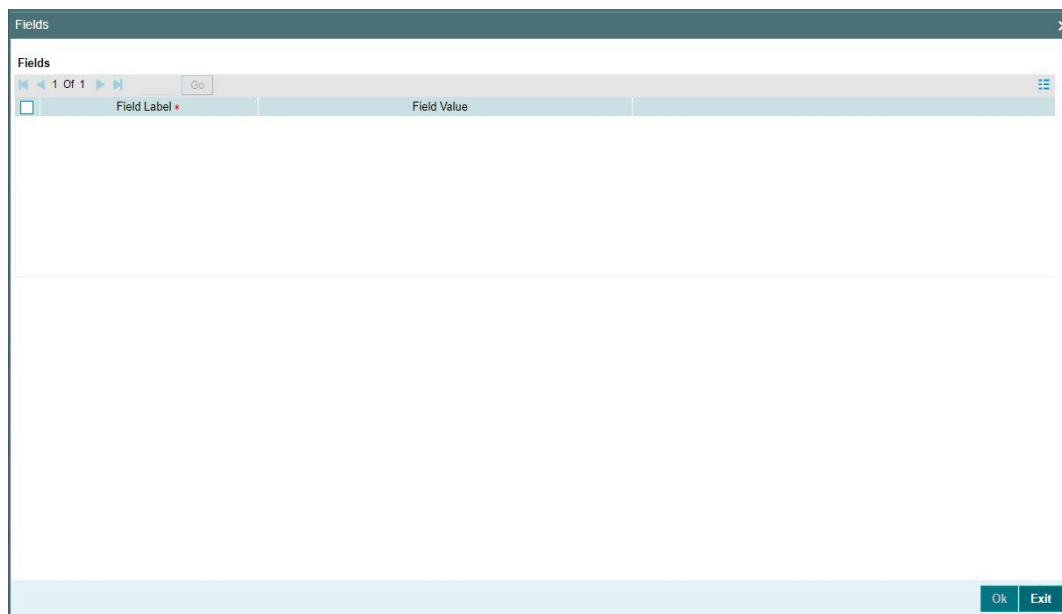
This is not applicable for RTGS.

### **Cover Details**

This is not applicable for RTGS.

#### **3.3.1.4 UDF Tab**

Click on the 'UDF' button present in the bottom of the screen to invoke this screen.



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

You can specify user defined fields for each transaction.

### 3.3.1.5 MIS Tab

Click on the 'MIS' button present in the button of the screen, to invoke this screen.

The screenshot shows a window titled "MIS Details". At the top, there is a "Transaction Reference Number" field with a red asterisk and a "MIS Group" dropdown menu with a "Default" button. Below these are two sections: "Transaction MIS" and "Composite MIS". Each section contains a table with 10 empty rows. At the bottom right, there are "Ok" and "Exit" buttons.

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

### 3.3.1.6 Messaging and Accounting Entries Tab

You can click the "Messaging and Accounting Entries" link in the transaction input screen to invoke the screen

The screenshot shows a window titled "Message and Accounting Entries". It has an "Execute Query" button and three input fields: "Transaction Reference Number", "Transaction Status" (dropdown), and "Queue Code" (dropdown). Below these are two tabs: "Message Details" (selected) and "Accounting Entries". The "Message Details" tab shows a table with columns: DCN, Message Type, SWIFT Message Type, Message Status, Direction, Message Date, Authorization Status, Acknowledgement Status, Media, Receiver or Sender, and PDE Flag. Below the table are input fields for "DCN", "Message Type", "SWIFT Message Type", "Message Status", and "Message". At the bottom right is a "Cancel" button.

Specify the Transaction Reference Number and click on Execute Query to obtain the Message details

By default, the following attributes of the **Message Details** tab are displayed.

- DCN
- Message Type
- SWIFT Message Type

- Message Status
- Direction
- Message Date
- Authorization Status
- Acknowledgement Status
- Media
- Receiver or Sender
- PDE Flag
- Suppressed

Following Message details are also displayed on clicking Execute Query button

- DCN
- Message Type
- SWIFT Message Type
- Message Status
- Message

### 3.3.1.7 **Accounting Entries Tab**

Click the Accounting Entries tab and view the accounting entries for the transaction initiated.

The screenshot shows a window titled "Message and Accounting Entries". At the top, there is a section for "Execute Query" with fields for "Transaction Reference Number", "Transaction Status" (a dropdown menu), and "Query Code" (a dropdown menu). Below this, there is a "Message Details" section with a red tab labeled "Accounting Entries". The main area of the window displays a table with the following columns: "Account Currency", "Transaction Amount", "Netting", "Offset Account", "Offset Account Branch", "Offset TRN Code", "Offset Amount Tag", "Offset Currency", "Offset Amount", "Offset Netting", and "Handled Status". The table is currently empty. At the bottom right of the window, there is a "Cancel" button.

By default, the following attributes of the **Accounting Entries** tab are displayed:

- Event Code
- Transaction Date
- Value Date
- Account
- Account Branch
- TRN Code
- Dr/Cr.

- Amount Tag
- Account Currency
- Transaction Amount
- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

### **3.3.1.8 Outbound RTGS Payment Transaction Processes**

#### **Saving of Outbound RTGS Payment Transaction**

- System performs mandatory field checks & transaction validations as mentioned below while saving a transaction:
- Charge bearer is always 'SHA' for RTGS payment
- Customer status check is done as part of saving of the RTGS Payment transaction.
- All the SWIFT related fields in Transaction have characters supported by SWIFT only.
- If Intermediary institution BIC is null then Account with institution BIC must not be null and must be a RTGS BIC
- If Intermediary institution BIC is not null and a RTGS BIC then Account with institution BIC is not mandatory for input
- If Intermediary institution BIC is not null and a RTGS BIC then Account with institution BIC must not be a RTGS BIC
- For Customer Transfer, either Ultimate Beneficiary name or BIC must be present
- For Bank Transfer,
  - If Account with Institution BIC and intermediary BIC is not present then Beneficiary institution BIC must be specified.
  - Beneficiary Institution BIC or Beneficiary Institution Name and address 1/2/3/4 is mandatory for specified
  - If Intermediary institution BIC is not null and a RTGS BIC then Beneficiary Institution BIC must not be a RTGS BIC.
- If any of the transaction validation fails, transaction is rejected with proper error code.
- For transaction created through upload of file or message, the transaction is moved to repair queue.

#### **Authorization of Outbound RTGS Payment Transaction**

- On authorization, the system starts to process various payment transactions. Only the transaction whose activation date as today is picked for processing.
- The RTGS Outbound payment would be processed through the following steps:
  - Transaction Validations
  - Customer and Account Status Check
  - Bank Redirection
  - Account Redirection

- RTGS Receiver Identification
- Payment Dates Resolution
- Processing Cut-off time check
- Small FX Limit Check & Currency Conversion
- Computation of Charge & Tax
- Authorization Limit 1 Check
- Authorization Limit 2 Check
- Duplicate Check
- Network Cutoff Time Check
- Sanction Check
- ECA Check
- Debit /Credit Accounting Handoff
- Message Generation

### **Outbound RTGS Payment - SOAP and REST web services**

- Outbound RTGS payment request received from SOAP/ REST web services is also processed as RTGS Payment.
- If Transaction Branch is not received as part of the request, the same is populated as debit account branch. Based on transaction branch Host code is populated.
- Host date is considered as booking date for the transaction.
- Debit account name, debit currency, customer are derived based on the debit account number received.
- Transactions created from requests received from SOAP/REST web services are always auto authorized.

### **Branch Holiday Parameter**

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

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

This new parameter is called 'Branch Holiday Check'.

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

### 3.3.1.9 RTGS Outbound Payments Input Summary

You can invoke “Outbound Cross Border Payments Transaction Summary” screen by typing ‘PXSOTONL’ 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.

[illegible]

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

- Transaction Reference Number
- Multi Credit Reference Number
- Source Reference Number
- Related Reference Number
- Network Code
- Source Code
- Authorization Status
- Template ID
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transaction Amount
- Transfer Type
- Maker ID
- Checker ID
- Branch Code
- Debit Account No



- Customer Number
- Customer Service Model
- Receiver BIC
- Account with Institution BIC
- Banking Priority
- gpi Enabled

In '**Advanced Search**' option, in the summary screen, in DATE fields, user has an option to select date as 'Today' by clicking the button. This is applicable for all the summary screens.

- Once calendar window opens, on top a button is displayed as "Today". On click, today's date gets selected.
- Based on this selection query gets executed. Once summary save is clicked, the query which is saved is with "today" and not with actual date.
- On execution, results are listed based on 'Today's date'.

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

### **3.3.2 Outbound High Value Payments View**

User can view the complete details about the transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction in this screen. You can view the RTGS Outbound transactions in this screen.

You can invoke 'Outbound Cross Border Payments View' screen by typing 'PXDOVIEW' 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. 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
  - Latest gCCT Confirmation Status
  - Pending Queue Details
  - Sanction Seizure
- Click Execute Query to populate the details of the transaction in the Outbound Cross Border Payments View screen.
- The UETR (Unique End-to-End Transaction Reference) is generated for the outbound transaction, if the Transfer Type is, 'Customer Transfer (with/without cover) or Bank Transfer.

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

### 3.3.2.1 Additional Details Tab

You can invoke this screen by clicking 'Additional Details' tab in the screen. For more details on the fields refer to section 3.3.1.3

The 'Additional Details' screen is a form with multiple sections for data entry. It includes fields for Sender Correspondent (53), Receiver Correspondent (54a), and Third Reimbursement Institution (55). Each of these sections contains fields for Party Identifier, BIC / Name and Address 1, BIC Name, and Address Lines 2 through 4. Other sections include Time Indication Details (13C) with fields for CLS Time, Receive Time, and Send Time; Remittance Information (70) with four fields; Sender To Receiver Information (72) with six fields; Instruction Codes (Z3E) with six fields; Sender Charges (71F) with four fields for Charge Currency and Charge Amount; Receiver Charges (71G) with fields for Currency and Amount; Regulatory Reporting Details (77B) with three fields; and Envelope Contents Details (77I) with one field. The bottom right corner has 'Ok' and 'Exit' buttons.

### 3.3.2.2 Accounting Entries Tab

You can invoke this screen by clicking 'Accounting Entries' tab in the screen. For more details on the fields refer to section 3.3.1.7

The 'Accounting Entries' screen features a search bar at the top labeled 'Enter Query' with a 'Transaction Reference Number' field. Below this is a table titled 'Accounting Entries' with a header row containing: Event Code, Transaction Date, Value Date, Account, Account Branch, TRN Code, Dr/Cr, Amount Tag, Account Currency, and Transaction Amount. The table body is currently empty. At the bottom left, there is a section for 'Accounting Details'. The bottom right corner contains an 'Exit' button.

### 3.3.2.3 All Messages Tab

You can invoke this screen by clicking 'All Messages' tab in the screen. For more details on the fields refer to section 3.3.1.6.

Transaction Reference Number

1 Of 1 Go

DCN	Message Type	SWIFT Message Type	Direction	Value Date	Message Status	Delivery Status	Authorization Status	Acknowledged
-----	--------------	--------------------	-----------	------------	----------------	-----------------	----------------------	--------------

Message

Exit

### 3.3.2.4 gpi Confirmations

gCCT confirmation messages received for an Outbound gCCT payment can be viewed from Outbound Cross Border Payments view screen (PXDOVIEW).

This screen has 'Tracker Confirmations', 'Our Confirmations' Tabs displaying gCCT/gCOV confirmations received from the tracker and gCCT/gCOV confirmations sent out by the bank branch (in case of pass through transactions)

Transaction Reference Number

Tracker Confirmations Our Confirmations

gCCT Confirmations

1 Of 1 Go

Reference Number	Status Code	Reason Code	Status Originator BIC	Forwarded To BIC	Currency	Amount	Exchange Rate
------------------	-------------	-------------	-----------------------	------------------	----------	--------	---------------

Message

gCOV Confirmations

1 Of 1 Go

Reference Number	Status Code	Reason Code	Status Originator BIC	Forwarded To BIC	Currency	Amount	Exchange Rate
------------------	-------------	-------------	-----------------------	------------------	----------	--------	---------------

Message

Exit

Following are the details listed under 'Tracker Confirmations' and 'Our Confirmations' tab in the screen:

**gCCT Confirmations:**

- Reference Number
- Message Date and Time (Only for Tracker Confirmations)
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Currency
- Amount
- Exchange Rate

**gCOV Confirmations:**

- Reference Number
- Status Code
- Reason Code
- Status Originator BIC
- Forwarded To BIC
- Currency
- Amount

**Message Button**

Click on 'Message' button, to view gCCT/gCOV confirmation message that was received or generated and sent out.

### 3.3.2.5 View Queue Action Log

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

View Queue Action Log

Enter Query

Transaction Reference Number

Network Code

1 Of 1

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

View Request Message

View Response Message

Exit

Following details are displayed:

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

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

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

- Sanction screening
- External credit approval
- External Account Check
- External FX fetch
- External price fetch
- Accounting system

### 3.3.2.6 UDF Tab

You can invoke this screen by clicking 'UDF' tab in the screen. For more details on the fields refer to section 3.3.1.4

The screenshot shows a window titled 'Fields'. At the top, there is a header bar with a 'Go' button and a '1 Of 1' indicator. Below the header, there 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 'Ok' and 'Exit' buttons.

### 3.3.2.7 MIS Tab

You can invoke this screen by clicking 'MIS' tab in the screen. For more details on the fields refer to section 3.3.1.5

The screenshot shows a window titled 'MIS Details'. At the top, there is a header bar with a 'Default' button. Below the header, there are two main sections: 'Transaction MIS' and 'Composite MIS'. Each section contains a table with multiple rows and columns. The 'Transaction MIS' table has a 'Transaction Reference Number' field. The 'Composite MIS' table has a 'MIS Group' field. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

### 3.3.2.8 View Repair Log

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

View Repair Log

Enter Query

Transaction Reference Number

1 Of 1 Go

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

E

Following details are displayed:

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

### 3.3.2.9 Payment Chain

This is not applicable for RTGS.



### 3.3.2.10 RTGS Outbound Payment View Summary

You can invoke “Outbound Cross Border Payment View Summary” screen by typing ‘PXSOVIEW’ 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 Cross Border Payments View Summary

Search Advanced Search Reset Clear All

Transaction Reference Number

Multi Credit Reference Number

Source Reference Number

Related Reference Number

File Reference Number

UETR

Payment Batch ID

Network Code

Source Code

Template ID

SSI Label

External FX Status

FX Reference Number

Booking Date

Instruction Date

Activation Date

Transaction Currency

Transaction Amount

Transaction Status

Sanctions Check Status

External Credit Approval Status

Debit Liquidation Status

Exception Queue

Prefunded Payments

Consol Status

Consolidation Reference Number

Transfer Type

Transaction Branch

Debtor Account Number

Customer Number

Customer Service Model

Creditor Account Number

Receiver BIC

Account With Institution BIC

Banking Priority

gpi Enabled

Network Status

Funding Status

PSD Handling Required

Records per page 15 1 Of 1 Go Lock Columns 0

Transaction Reference Number	Booking Date	Transfer Type	Multi Credit Reference Number	Instruction Date	Transaction Branch	Source Reference Number	Activation Date	Debtor Account Number	Related Reference Number	Trans
------------------------------	--------------	---------------	-------------------------------	------------------	--------------------	-------------------------	-----------------	-----------------------	--------------------------	-------

gpi Tracker Enquiry | Cancel Request

Exit

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

- Transaction Reference Number
- Multi Credit Reference Number
- Source Reference Number
- Related Reference Number
- File Reference Number
- UETR
- Payment Batch ID
- Network Code
- Source Code
- Template ID
- SSI Label
- External FX Status
- FX Reference Number
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency

- Transaction Amount
- Transaction Status
- Sanctions Check Status
- External Credit Approval Status
- Debit Liquidation Status
- Exception Queue
- Prefunded Payments
- Consol Status
- Consolidation Reference Number
- Transfer Type
- Transaction Branch
- Debtor Account Number
- Customer Number
- Customer Service Model
- Creditor Account Number
- Receiver BIC
- Account with Institution BIC
- Banking Priority
- gpi Enabled
- Network Status
- Funding Status
- PSD Handling Required

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#### Note

- Network Status - The options supported are Null, ACK Received and NACK Received. ACK/NACK received for the outbound customer payment message MT 103, can be searched here with the 'Network Status' search criteria
  - Funding Status - The options supported are Null, Notification Pending, Funded and Not Funded. For the RTGS outbound transactions booked, Funded and Not Funded status are updated, based on the MT 012 and MT 019 received respectively
- 

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In '**Advanced Search**' option, in the summary screen, in DATE fields, user has an option to select date as 'Today' by clicking the button. This is applicable for all the Summary screens.

- Once calendar window opens, on top a button is displayed as "Today". On click, today's date gets selected.
- Based on this selection query gets executed. Once summary save is clicked, the query which is saved is with "today" and not with actual date.
- On execution, results are listed based on 'Today's date'.

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

## 3.4 RTGS Inbound Transaction Input

### 3.4.1 Inbound High Value Payments Transaction Input

This section contains the following topics:

- [Section 3.4.1, "Inbound High Value Payments Transaction Input"](#)
- [Section 3.4.1.1, "Main Tab"](#)
- [Section 3.4.1.2, "Pricing Tab"](#)
- [Section 3.4.1.3, "Additional Details Tab"](#)
- [Section 3.4.1.4, "UDF Tab"](#)
- [Section 3.3.1.5, "MIS Tab"](#)
- [Section 3.4.1.6, "RTGS Inbound Payments Input Summary"](#)

You can create RTGS Inbound transaction. All transactions that are entered using this screen has payment type as 'RTGS' and transaction type as 'Inbound'. Inbound RTGS transactions of transfer type – Customer Transfer (MT 103, MT 103+) or Bank Transfer (MT 202) – can be created from this screen. This screen should be used as a “fallback” mechanism for processing Inbound payments when the Inbound RTGS payment messages cannot be received automatically from SWIFT.

You can book RTGS Inbound transactions through Inbound Cross Border transaction screen. by selecting RTGS network in the '**Network Code**'.

You can invoke 'Inbound Cross Border Payments Transaction Input' screen by typing 'PXDITONL' 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.

Inbound Cross Border Payments Transaction Input

New Enter Query

Transaction Branch Code	Transaction Reference Number *	gpi Enabled
Branch Name	Related Reference Number	Incoming gpi
Host Code	Source Reference Number	UIETR
Description	Transfer Type *	Credit to GL
Source Code *	Network Code	Template ID
Source Code Description	Network Code Description	

Main Pricing

<b>Payment Details</b>	<b>50: Ordering Customer</b>	<b>52: Ordering Institution</b>
Booking Date yyyy-MM-dd	Party Identifier	Party Identifier
Instruction Date yyyy-MM-dd	BIC / Name and Address 1	BIC / Name and Address 1
Activation Date yyyy-MM-dd	BIC Code Description	BIC Code Description
Transfer Currency	Address Line 2	Address Line 2
Transfer Currency Name	Address Line 3	Address Line 3
Transfer Amount	Address Line 4	Address Line 4
Instructed Currency		
Instructed Currency Name	<b>58: Beneficiary Institution</b>	<b>59: Ultimate Beneficiary</b>
Instructed Amount	Party Identifier	Account
Credit Account	BIC / Name and Address 1	BIC / Name and Address 1
Creditor Name	BIC Code Description	BIC Code Description
Credit Account Currency	Address Line 2	Address Line 2
Credit Amount	Address Line 3	Address Line 3
Exchange Rate	Address Line 4	Address Line 4
Sender Bank		
Customer Number	Debit Value Date yyyy-MM-dd	Debit Entry Date yyyy-MM-dd
SSI Label	Credit Value Date yyyy-MM-dd	Credit Entry Date yyyy-MM-dd
FX Reference Number	Bank Operation Code CRED	Message Date yyyy-MM-dd
Debit Account	Banking Priority Normal	
Debtor Name	Charge Whom	
Debit Account Currency		
Debit Amount		

Additional Details | UDF | MIS

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

Exit

## Operations supported for Inbound Transaction

- **New**
  - This option enables to create a new transaction as described above. The transaction reference number is generated based on format specified in this document
- **Delete**
  - This enables the user to delete unauthorized transactions from the system.
  - If a transaction has been authorized at least once, deletion of the transaction is not allowed.
  - After the transaction has been reversed and authorized, it is not possible to do further operations on the transaction.
  - Transaction in any of the exception queues can be reversed.
- **Copy**
  - This option enables copying an existing transaction details to create a new transaction. New Transaction reference number will be generated for the new transaction.
  - All details of copied (existing) transaction are retained in the new transaction created.

You can specify the following fields:

**Transaction Branch code**

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

**Branch Name**

Displays the Branch Name

**Host code**

The system defaults the host code of transaction branch.

**Host Code Description**

Displays the description of the Host code displayed

**Source Code**

The system defaults the source code field. For manual transactions source code is defaulted as MANL.

**Source Code Description**

System displays the description of the Source code selected.

**Transaction Reference number**

The system generates the transaction reference number. For more information on the format, refer the Payments Core User Manual.

**Related Reference Number**

The system displays transaction reference number. However you can modify this.

**Source Reference Number**

Specify the Source Reference Number, if required.

**Transfer Type**

Select the required type of transfer.

- C - Customer Transfer
- B - Bank Transfer

**Network Code**

You can select the required network. All open and authorized networks for a transaction and transfer type are listed.

**Network Code Description**

System displays the description of the Network code selected.

**gpi Enabled**

System defaults the gpi Enabled.

**Inbound gpi**

Check this box to indicate the transparency between all the parties involved in payment chain, when the settlement is completed

**UETR**

UETR is Unique End to End Transaction Reference number. This is a reference number specific to the transaction which is used to track the transaction through the life cycle

**Credit to GL**

Check this flag to receive inbound payments from other systems internal to the Bank, for which actual credit is processed by that system itself. This flag indicates that the Inbound RTGS payment needs to be credited to a GL instead of a beneficiary customer account.

## Note

It is not mandatory to have a credit account /customer for the transaction if credit to GL flag is checked. On enrich or save the system populates the credit account as the 'Intermediary Credit GL' maintained for the source.

### 3.4.1.1 Main Tab

The screenshot displays the Oracle Payments Main Tab interface. The form is organized into several sections:

- Payment Details:** Includes fields for Booking Date, Instruction Date, Activation Date, Transfer Currency, Transfer Currency Name, Transfer Amount, Instructed Currency, Instructed Currency Name, Instructed Amount, Credit Account, Creditor Name, Credit Account Currency, Credit Amount, Exchange Rate, Sender Bank, Customer Number, SSI Label, FX Reference Number, Debit Account, Debtor Name, Debit Account Currency, and Debit Amount.
- 50: Ordering Customer:** Includes fields for Party Identifier, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, Address Line 4, Debit Value Date, Credit Value Date, Bank Operation Code, Banking Priority, and Charge Whom.
- 52: Ordering Institution:** Includes fields for Party Identifier, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, Address Line 4, Debit Entry Date, Credit Entry Date, and Message Date.
- 58: Beneficiary Institution:** Includes fields for Party Identifier, BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, Address Line 4, and Account.
- 59: Ultimate Beneficiary:** Includes fields for BIC / Name and Address 1, BIC Code Description, Address Line 2, Address Line 3, Address Line 4, and Account.

At the bottom of the form, there are fields for Maker ID, Checker ID, Authorization Status, Maker Date Stamp, Checker Date Stamp, and an Exit button.

## Payment Details

### Booking Date

The system defaults the booking date as application server date.

### Instruction Date

The system defaults this date as application server date and the payment will be processed on the Instruction Date.

### Activation Date

System retains the Activation Date input by the user. Also, Activation date will be an optional field. If the activation date is not provided, system will derive the same

Activation Date is calculated in the following way

- The required number of days are present between activation date and instruction date taking into consideration the settlement days, float days and holidays
- Activation date is not a back date
- Activation Date is not a branch holiday

User can correct the dates and retry, if the validation fails on user input. Error message id displayed for the same.

---

#### **Note**

- If the payment request is received through web services, system will re-derive the activation date and will proceed with the payment.
  - If the transaction is moved to Network cut off queue, it is possible to provide Activation Date and Instruction date while performing Carry Forward action.
  - The 'Value Date change' action from Future Valued Queue allows providing a new Activation date & Instruction date
  - ACH/RTGS transactions when force-released with a future instruction date, the transaction processing will be completed with accounting on the current day itself. Dispatch records will be inserted with settlement date as the instruction date. Dispatch of messages/file will happen on the instruction date
- 

#### **Transfer Currency**

System defaults transfer currency if the network allows only single currency as per Network currency preferences (PMDNCPRF).

If multiple currencies are allowed then the system allows you to specify the transaction currency. Alternatively, you can select the transaction currency from the option list. The list displays all valid transaction currencies maintained in the system.

#### **Transfer Currency Name**

System defaults the name of the Transfer currency displayed.

#### **Transfer Amount**

Specify the transaction amount.

#### **Instructed Currency**

Specify the Instructed/ Debit currency instructed by the customer. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

#### **Instructed Currency Name**

System defaults the name of the Instructed currency displayed.

#### **Instructed Amount**

Specify the Debit Amount /Instructed amount by the originator.

#### **Credit Account**

Specify the credit account, to which the amount is to be credited. Alternatively, you can select the Credit account from the list of values. You can select, both DDA and loan accounts from the list of values, as the Credit Account.

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
  - Credit Account also gets populated on providing Account number in 59:Ultimate Beneficiary section. On clicking Enrich details gets populated
- 

**Creditor Name**

System defaults the name of the Credit account selected.

**Credit Account Currency**

The system displays the credit account currency based on the credit account selected in the 59: Ultimate Beneficiary section

**Credit Amount**

User can input the credit amount to be received here

**Exchange Rate**

Specify the exchange rate if debit account currency is different from the transfer currency. The system retains the input value and validate the same against override and stop variances maintained in the Network preference.

If exchange rate is not specified, then the system populates the exchange rate on enrich or save, if the transfer amount is less than small FX limit maintained. If transfer amount is more than small FX limit and, if external exchange rate is applicable, then rate pick up will happen during transaction processing.

**Sender Bank**

Specify the Sender Bank details, from where the payment is sent. Select the BIC of the Sender Bank from the list of values displayed.

**Enrich button**

Click the Enrich button to populate the exchange rate, debit amount and charge/tax amounts.

If exchange rate pick up or charge pick up fails, system will throw error. User can then provide the required values and proceed with the transaction.

**Customer Number**

System defaults the value of Customer Number on clicking Enrich, based on the Account selected in Ultimate Beneficiary section

**SSI Label**

Select the required SSI label from the list of values.

---

**Note**

This list will be populated with valid SSI Labels, applicable for the customer and the Network. If Customer or Network details are not available, the fetch action of the list of values displays the information message to this effect. The list of values is queried based on the fields SSI Label, Beneficiary Bank ID, Beneficiary Account & Account IBAN.

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**FX Reference**

Specify the foreign exchange reference.

**Debit Account**

Specify the debit account of the transaction. Alternatively, you can select the debit account from the option list. The list displays all valid accounts maintained in the system.

Also user can select the BIC in 50: Ordering Customer and on clicking Enrich, Debit Account details gets populated

**Debtor Name**

System defaults the name of the Debit account selected.

**Debit Account Currency**

The system displays the debit account currency based on the debit account selected.

**Debit Amount**

System defaults the Transfer Amount specified. On clicking Enrich, system calculates the Debit Amount based on the Exchange Rate specified and the Currency specified.

**Debit Value Date**

The system displays the Debit Value Date.

**Credit Value Date**

The system displays the Credit Value Date.

**Bank Operation Code**

The value of CRED would be defaulted in this field. If any other value is desired then select one of the following codes using LOV:

- CRED - This message contains a Credit Transfer where there is no SWIFT Service Level involved.
- CRTS - This message contains a Credit Transfer for test purposes.
- SPAY - This message contains a Credit Transfer that must be processed according to the SWIFT Pay Service Level.
- SPRI - This message contains a Credit Transfer to be processed according to the Priority Service Level.
- SSTD - This message contains a Credit Transfer to be processed according to the Standard Service Level.

**Banking Priority**

Select the required priority of payment messages. Default value will be normal

- Highly Urgent
- Urgent
- Normal

**Charge Whom**

Specify the charge bearer for the transaction. The list displays the following values:

- OUR
- BEN
- SHA

**Debit Entry Date**

For inbound transactions, the system computes the Debit Entry Date.

### **Credit Entry Date**

For inbound transactions, the system computes the Credit Entry Date.

### **Message Date**

For inbound transactions, the system computes the message date based on the credit value date and displays it here along with the cut-off time.

## **50: Ordering Customer**

During enrichment (or save), the debtor account number will be populated in the Account field. Name and address will be populated with customer details of the account present in Customer maintenance (CIF).

You can modify the following details:

### **Party Identifier**

Specify the Party Identifier.

### **BIC/ Name and Address 1**

You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

### **BIC Code Description**

System defaults the description of the BIC Code selected

### **Name and Address 2**

Specify the continuation of name and the second line of the address.

### **Name and Address 3**

Specify the third line of the address.

### **Name and Address 4**

Specify the fourth line of the address.

## **52: Ordering Institution**

### **Party Identifier**

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier

ES	8.9n	Spanish Domestic Inter banking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

#### **BIC/ Name and Address 1**

You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

#### **BIC Code Description**

System defaults the description of the BIC Code selected

#### **Name and Address 2**

Specify the continuation of name and the second line of the address.

#### **Name and Address 3**

Specify the third line of the address.

#### **Name and Address 4**

Specify the fourth line of the address.

### **58: Beneficiary Institution**

#### **Party Identifier**

Specify a national clearing code. The following codes should be used, preceded by '//'.

#### **BIC/ Name and Address 1**

You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

#### **BIC Code Description**

System defaults the description of the BIC Code selected'

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12.14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier

ES	8.9n	Spanish Domestic Inter banking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

#### **Name and Address 2**

Specify the continuation of name and the second line of the address.

#### **Name and Address 3**

Specify the third line of the address.

#### **Name and Address 4**

Specify the fourth line of the address.

### **59: Ultimate Beneficiary**

These fields should not be input in case of Bank Transfer.

#### **Account**

Specify the account number of the ultimate/end beneficiary

#### **BIC/ Name and Address 1**

You can select the BIC using LOV. Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

#### **BIC Code Description**

System defaults the description of the BIC Code selected

#### **Name and Address 2**

Specify the name and the first line of the Ultimate Beneficiary's address.

#### **Name and Address 3**

Specify the name and the second line of the Ultimate Beneficiary's address.

#### **Name and Address 4**

Specify the name and the third line of the Ultimate Beneficiary's address.

### 3.4.1.2 Pricing Tab

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab..

Main Pricing

1 Of 1 Go

Pricing Component	Pricing Currency	Pricing Amount	Waived	Debit Currency	Debit Amount
-------------------	------------------	----------------	--------	----------------	--------------

Additional Details | UDF | MIS

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

The below mentioned attributes will be available in the Pricing tab

#### **Pricing Component**

Displays the Name of the pricing component applicable for the transaction.

#### **Pricing Currency**

Displays the Currency in which the charge amount is calculated for the Pricing component.

#### **Pricing Amount**

Displays the charge amount calculated for each pricing component.

#### **Waiver**

Check this box to indicate that the charge is waived for the pricing component.

#### **Debit Currency**

Displays the currency in which the charge amount is debited for the pricing component.

#### **Debit Amount**

Displays the amount in debit currency to be debited.

### 3.4.1.3 Additional Details Tab

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

The screenshot shows a software window titled "Additional Details" with a close button "X". The window is divided into several sections for data entry:

- 53: Sender Correspondent**
  - Party Identifier
  - BIC / Name and Address 1
  - BIC Code Description
  - Address Line 2
  - Address Line 3
  - Address Line 4
- 54a: Receiver Correspondent**
  - Party Identifier
  - BIC / Name and Address 1
  - BIC Code Description
  - Address Line 2
  - Address Line 3
  - Address Line 4
- 55: Third Reimbursement Institution**
  - Party Identifier
  - BIC / Name and Address 1
  - BIC Code Description
  - Address Line 2
  - Address Line 3
  - Address Line 4
- 13C: Time Indication Details**
  - CLS Time
  - Receive Time
  - Send Time
- 70: Remittance Information**
  - Remittance Information 1
  - Remittance Information 2
  - Remittance Information 3
  - Remittance Information 4
- 72: Sender To Receiver Info**
  - Sender To Receiver Information 1
  - Sender To Receiver Information 2
  - Sender To Receiver Information 3
  - Sender To Receiver Information 4
  - Sender To Receiver Information 5
  - Sender To Receiver Information 6
- 23E: Instruction Codes**
  - Instruction Code 1
  - Instruction Code 2
  - Instruction Code 3
  - Instruction Code 4
  - Instruction Code 5
  - Instruction Code 6
- 71F: Sender Charges**
  - Charge Currency 1
  - Charge Amount 1
  - Charge Currency 2
  - Charge Amount 2
  - Charge Currency 3
  - Charge Amount 3
  - Charge Currency 4
  - Charge Amount 4
  - Charge Currency 5
  - Charge Amount 5
  - Charge Currency 6
  - Charge Amount 6
- 77B: Regulatory Reporting Details**
  - Regulatory Report 1
  - Regulatory Report 2
  - Regulatory Report 3
- 77E: Envelope Contents Details**
  - Envelope Contents 1
  - Envelope Contents 2
  - Envelope Contents 3
  - Envelope Contents 4
  - Envelope Contents 5
- 71G: Receiver Charges**
  - Currency
  - Amount
  - Amount Collected
- 26T: Transaction Type**
  - Transaction Type
- Message Suppression Preferences**
  - ☐ Credit Confirmation
  - ☐ Charge Claim

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

#### **53: Sender Correspondent**

This is not applicable for RTGS.

#### **54a: Receiver Correspondent**

This is not applicable for RTGS.

#### **55: Third Reimbursement Institution**

This is not applicable for RTGS.

#### **13C: Time Indication Details**

This field specifies one or several time indication(s) related to the processing of the payment instruction.

##### **CLS Time**

Specify the time up to which the transactions must be executed.

**Receive Time**

Specifies the time up to which the transactions that must be executed.

**Send Time**

Specifies the time up to which the transactions must be executed.

**70E: Remittance Information****70: Remittance Information**

Specify the information for the Ultimate Beneficiary of the transfer. This is applicable for customer transfer only.

**72: Sender to Receiver Information****Information 1-6**

Specify the sender to receiver information from the sender.

**77B: Regulatory Reporting****Regulatory Report 1-4**

Specify the codes for the statutory and regulatory information required by the authorities in the country of Receiver or Sender.

**23E: Instruction Codes****Instruction Code 1-4**

Select the type of instruction codes using LOV, which are SWIFT compliant and applicable to the transaction accounts:

- CHQB - Indicates that beneficiary customer must be paid by cheque only.
- CORT - Indicates that Payment is made in settlement for a trade.
- HOLD - Indicates that beneficiary customer or claimant will call upon identification.
- INTC - Indicates a payment between two companies that belongs to the same group.
- PHOB - Please advise the intermediary institution by phone.
- PHOI - Please advise the intermediary by phone.
- PHON - Please advise the account with institution by phone.
- REPA - Payments has a related e-Payments reference.
- SDVA - Indicates that payment must be executed with same day value to the beneficiary.
- TELB - Please advise contact or beneficiary by the most efficient means of telecommunication.
- TELE - Please advise the account with institution by the most efficient means of telecommunication.

**71G: Receiver charges**

If Charge Whom field in the Preferences section of the Main tab has a value of "OUR" then you can specify the Receiver's charges in case of 'Customer Transfer' if they are required to be included in the Settlement amount.

**Currency**

Specify the charge currency.

**Amount**

Specify the charge amount due to the receiver.

**Amount Collected**

The system populates this field based on the Receiver charges specified.

**26T: Transaction Type****26 T: Transaction Type**

Specify the nature of the transaction. Maximum of 3 alpha-numeric characters are allowed. This is applicable for Customer Transfers only.

**71F: Sender Charges****Sender Charge Ccy 1 through to Sender Charge Ccy 6**

The system displays the charge currency of Sender's charges that are deducted from the Transfer amount by this bank (Sender) or by any of the previous banks in the payment chain. These charges are applicable in case of Customer Transfers and the Charge Whom field value selected is SHA or BEN.

**Sender charge Amount 1 through to Sender Charge Amount 6**

The system displays the amount of Sender's charges.

In case of an Inbound Customer transfer message, each of the previous banks in the payment chain would have deducted charges from the Transfer amount and details of the same would be present in the message. The Charge currency and Charge amount of each of these charges would be populated in up to 6 sets of these fields in addition to the charges deducted by this bank

**77B: Regulatory Reporting****Regulatory Report 1-4**

Specify the codes for the statutory and regulatory information required by the authorities in the country of Receiver or Sender.

**77T: Envelope Contents Details**

This is not applicable for RTGS.

**Message Suppression Preferences**

The generation of messages can be suppressed at transaction level by selecting the appropriate preference flag:

**Credit Confirmation**

This flag is unchecked by default. Check this box to indicate that credit confirmation message MT 910 is to be suppressed.

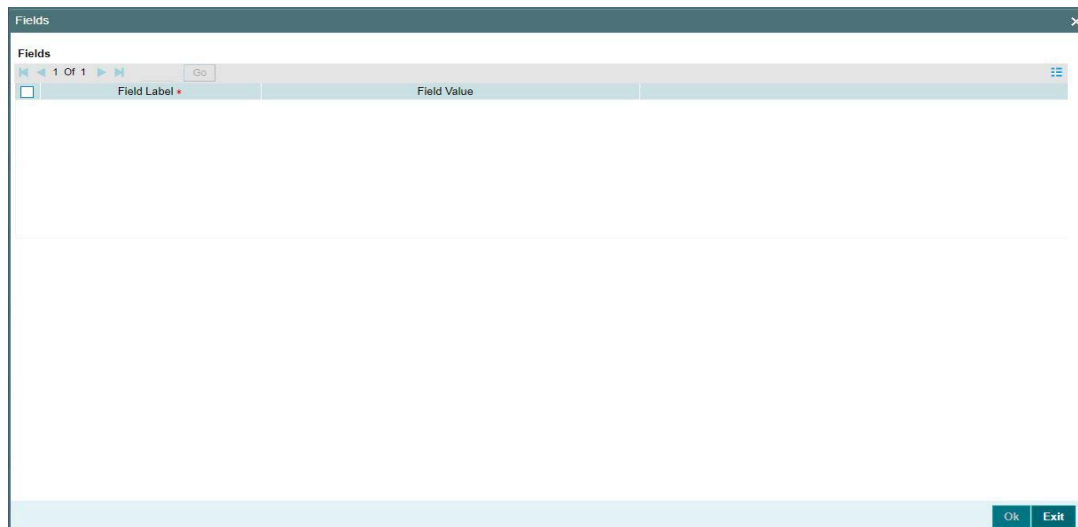
**Charge Claim**

Select this flag to suppress is MT191.



### 3.4.1.4 UDF Tab

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



You can specify user defined fields for each transaction.

#### **Fields**

##### **Field Label**

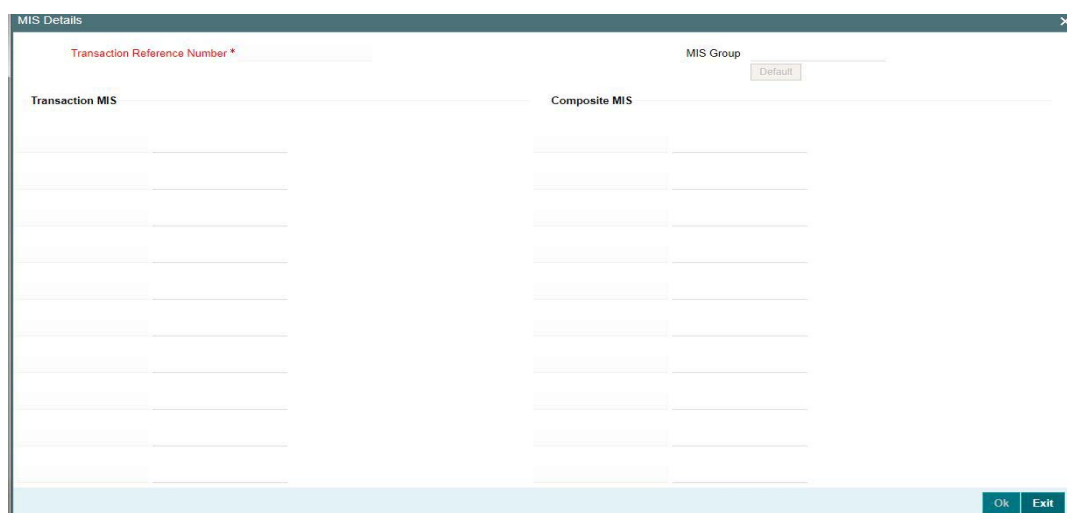
The system displays all fields that are part of the associated UDF group.

##### **Value**

The system displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

### 3.4.1.5 MIS Tab

You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance. Click the 'MIS' link to invoke the 'MIS' sub-screen.



Specify the following details

##### **Transaction Reference**

The system displays the transaction reference number of the transaction.

## **MIS Group**

Specify the MIS group code. Alternatively, you can select the MIS group code from the option list. The list MIS group displays all valid MIS groups maintained in the system for different sources in the Source maintenance. By default, the MIS group linked to the 'Manual' source is populated while booking a transaction from this screen.

## **Default button**

Click this button after selecting a MIS group different from the default MIS Group (which was populated) so that any default MIS values can be populated from to link to the Transaction MIS and Composite MIS classes.

## **Transaction MIS**

The default MIS values for Transaction MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

## **Composite MIS**

The default MIS values for Composite MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

## **Saving of Inbound Transaction**

The system performs the mandatory field checks and the transaction validations, as mentioned below, during the save of RTGS Inbound payment transaction.

- Charge bearer will always be 'SHA' for RTGS payment.
- Customer status check will be done as part of saving of the RTGS Payment transaction.
- For Customer Transfer user must enter Ordering customer details.
- For Bank Transfer user must enter Beneficiary Institution details.

If any of the transaction validation fails, transaction will be rejected with proper error code.

For transaction created through upload of file or message, the transaction will be moved to repair queue.

## **Authorization of Inbound Transaction**

On authorization, the system will start to process various transactions. Only the transaction whose activation date as today will be picked for processing. The transaction authorization process involves the following steps:

- Bank Redirection
- Account Redirection
- Payment Dates Resolution
- Small FX Limit Check & Currency Conversion
- Computation of Charge and tax
- Authorization Limit 1 Check
- Authorization Limit 2 Check
- Duplicate Check
- Sanction Check
- EAC Check

- Debit/Credit Accounting Handoff

Inbound RTGS payment messages received from SWIFT will be booked and a transaction would be automatically created for the same. A Transaction reference number with the mask YYYYMMDDnnnnnnnn would be generated. Currency of the Interbank settlement amount will be considered as transfer currency for Inbound transactions. This transaction would also be processed through the processing steps mentioned above and additionally the following steps:

- Transfer Type Resolution
- Transaction Type Resolution
- Transaction Validations.

### 3.4.1.6 RTGS Inbound Payments Input Summary

You can view all the Inbound RTGS transactions created in the Host of the selected branch of the logged in user. You can also view transactions that are present in various Operations (Exception) queues. However, you cannot perform any operations.

You can invoke “Inbound Cross Border Payments Transaction Summary” screen by typing ‘PXSITONL’ 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:

- Transaction Reference Number
- Related Reference Number
- Source Reference Number
- Multi Credit Reference Number
- Network Code
- Source Code
- Authorization Status

- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Transfer Type
- Maker ID
- Transaction Branch
- Credit Account
- Customer Number
- Customer Service Model
- Sender BIC
- gpi Enabled
- Checker ID

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

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

### **3.4.2 Inbound High Value Payments View**

User can view the complete details about the RTGS Inbound transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction in this screen

You can invoke 'Inbound Cross Border Payments View' screen by typing "PXDIVIEW" 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.

**Inbound Cross Border Payments View**

Enter Query

Transaction Branch Code  
Branch Name  
Host Code  
Host Code Description  
Source Code \*  
Source Code Description  
Network Code  
Network Code Description

Transaction Reference Number \*  
Related Reference Number  
Source Reference Number  
Consolidation Reference Number  
Multi Credit Reference Number  
Transfer Type: Customer Transfer

Credit to GL  
gpi Enabled  
Incoming gpi  
UETR  
PSD Handling Required  
PSD Country Option  
PSD Currency Option

Main Pricing

**Payment Details**

Booking Date: yyyy-MM-dd  
Original Instruction Date: yyyy-MM-dd  
Instruction Date: yyyy-MM-dd  
Activation Date: yyyy-MM-dd  
Transfer Currency: \*  
Transfer Currency Name  
Transfer Amount: \*  
Instructed Currency  
Instructed Currency Name  
Instructed Amount  
Exchange Rate

**50: Ordering Customer**

Party Identifier  
BIC / Name and Address 1  
BIC Code Description  
Address Line 2  
Address Line 3  
Address Line 4

**52: Ordering Institution**

Party Identifier  
BIC / Name and Address 1  
BIC Code Description  
Address Line 2  
Address Line 3  
Address Line 4

**58: Beneficiary Institution**

Party Identifier  
BIC / Name and Address 1  
BIC Code Description

**59: Ultimate Beneficiary**

Account  
BIC / Name and Address 1  
BIC Code Description

Additional Details | Accounting Entries | All Messages | gpi Confirmations | View Queue Action | UDF | MIS | View Repair Log

Maker ID  
Maker Date Stamp

Checker ID  
Checker Date Stamp

Authorization Status

Exit

- 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 Cross Border Payments View screen.

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

### 3.4.2.1 Additional Details Tab

Click on the 'Additional Details' tab to view the field details. Refer to sec 3.4.1.3. for description of any field.

Additional Details

53: Sender Correspondent

Party Identifier

BIC / Name and Address 1

BIC Code Description

Address Line 2

Address Line 3

Address Line 4

54: Receiver Correspondent

Party Identifier

BIC / Name and Address 1

BIC Code Description

Address Line 2

Address Line 3

Address Line 4

55: Third Reimbursement Institution

Party Identifier

BIC / Name and Address 1

BIC Code Description

Address Line 2

Address Line 3

Address Line 4

13C: Time Indication Details

CLS Time

Receive Time

Send Time

23E: Instruction Codes

Instruction Code 1

Instruction Code 2

Instruction Code 3

Instruction Code 4

Instruction Code 5

Instruction Code 6

71G: Receiver Charges

Currency

Amount

Amount Collected

26T: Transaction Type

Transaction Type

Message Suppression Preferences

☐ Credit Confirmation

☐ Charge Claim

70: Remittance Information

Remittance Information 1

Remittance Information 2

Remittance Information 3

Remittance Information 4

71F: Sender Charges

Charge Currency 1

Charge Amount 1

Charge Currency 2

Charge Amount 2

Charge Currency 3

Charge Amount 3

Charge Currency 4

Charge Amount 4

Charge Currency 5

Charge Amount 5

Charge Currency 6

Charge Amount 6

72: Sender To Receiver Info

Sender To Receiver Information 1

Sender To Receiver Information 2

Sender To Receiver Information 3

Sender To Receiver Information 4

Sender To Receiver Information 5

Sender To Receiver Information 6

77B: Regulatory Reporting Details

Regulatory Report 1

Regulatory Report 2

Regulatory Report 3

77T: Envelope Contents Details

Envelope Contents 1

Envelope Contents 2

Envelope Contents 3

Envelope Contents 4

Envelope Contents 5

Ok Exit

### 3.4.2.2 Accounting Entries Tab

You can invoke this screen by clicking Accounting Entries tab in the screen. For more details on the fields refer to section 3.3.1.7

Accounting Entries

Enter Query

Transaction Reference Number

Accounting Entries

1 Of 1

Go

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

Accounting Details

Exit

### 3.4.2.3 All Messages Tab

You can invoke this screen by clicking All Messages tab in the screen. For more details on the fields refer to section 3.3.1.6

Transaction Reference Number

1 Of 1 Go

DCN	Message Type	SWIFT Message Type	Direction	Value Date	Message Status	Delivery Status
-----	--------------	--------------------	-----------	------------	----------------	-----------------

Message

Exit

### 3.4.2.4 gpi Confirmations

You can invoke this screen by clicking 'gpi Confirmations' tab in the screen. For more details on the fields refer to section 3.3.2.4

Transaction Reference Number

Our Confirmations Tracker Confirmations

gCCT Confirmations

1 Of 1 Go

Reference Number	Message Date and Time	Status Code	Reason Code	Status Originator BIC	Forwarded To BIC	Currency	Amount
------------------	-----------------------	-------------	-------------	-----------------------	------------------	----------	--------

Message

gCOV Confirmations

1 Of 1 Go

Reference Number	Message Date and Time	Status Code	Reason Code	Status Originator BIC	Forwarded To BIC	Currency	Amount
------------------	-----------------------	-------------	-------------	-----------------------	------------------	----------	--------

Message

Exit

### 3.4.2.5 View Queue Action Log

You can invoke this screen by clicking 'View Queue Action' tab in the screen. For more details on the fields refer to section 3.3.2.5

View Queue Action Log

Execute Query

Transaction Reference Number \_\_\_\_\_ Network Code \_\_\_\_\_

1 Of 1 Go

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

View Request Message View Response Message Cancel

### 3.4.2.6 UDF Tab

You can invoke this screen by clicking UDF tab in the screen. For more details on the fields refer to section 3.4.1.4

UDF View

Enter Query

Transaction Reference Number \*

Fields

1 Of 1 Go

Field Label *	Field Value

Exit



### 3.4.2.7 MIS Tab

You can invoke this screen by clicking MIS tab in the screen. For more details on the fields refer to section 3.4.1.5

MIS View

Enter Query

Transaction Reference no \*

MIS Group

Default

Transaction MIS

Composite MIS

Exit

### 3.4.2.8 View Repair Log

You can invoke this screen by clicking View Repair Log tab in the screen. For more details on the fields refer to section 3.3.2.10

View Repair Log

Enter Query

Transaction Reference Number

1 Of 1 Go

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

Exit

### 3.4.2.9 RTGS Inbound Payment View Summary

You can invoke “RTGS Inbound Payment View Summary” screen by typing ‘PXSIVIEW’ 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.

Inbound Cross Border Payments View Summary

Search Advanced Search Reset Clear All

Transaction Reference Number  
Related Reference Number  
Multi Credit Reference Number  
Source Reference Number  
UETR  
Network Code  
Receiver BIC  
gpi Enabled  
PSD Handling Required  
Exception Queue

Booking Date  
Instruction Date  
Activation Date  
Transaction Currency  
Transaction Amount  
Transaction Status  
Source Code  
External Exchange Rate Status  
File Reference Number

Transfer Type  
Transaction Branch  
Creditor Account Number  
Customer Number  
Debtor Account Number  
Recall Status  
Sanctions Check Status  
External Account Check Status  
Credit Liquidation Status

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

Transaction Reference Number	Booking Date	Transfer Type	Related Reference Number	Instruction Date	Transaction Branch	Multi Credit Reference Number	Activation Date	Creditor Account Number	Source Reference Number		
------------------------------	--------------	---------------	--------------------------	------------------	--------------------	-------------------------------	-----------------	-------------------------	-------------------------	--	--

Exit

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

- Transaction Reference Number
- Related Reference Number
- Multi Credit Reference Number
- Source Reference Number
- UETR
- Network Code
- Receiver BIC
- gpi Enabled
- PSD Handling Required
- Exception Queue
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Transaction Amount
- Transaction Status
- Source Code
- External Exchange Rate Status

- File Reference Number
- Transfer Type
- Transaction Branch
- Creditor Account Number
- Customer Number
- Debtor Account Number
- Recall Status
- Sanctions Check Status
- External Account Check Status
- Credit Liquidation Status

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

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

### 3.4.3 **PSD2 Compliance**

This is applicable for both Cross Border and RTGS.

- System does the PSD2 compliance checks if PSD is applicable for the Host and the source. The below are the different scenarios handled in PSD2 check.
  - **Intra EU/EEA (BOTH LEGS IN)** – Both Sending and Receiving Payment Service Providers (PSPs) are in EU or EEA countries.
  - **ONE LEG OUT (Outgoing)** – The Sending PSP is in EU/EEA country but the Receiving PSP is outside of EU/EEA regions
  - **ONE LEG OUT (Incoming)** – The Sending PSP is outside EU/EEA but the Receiving PSP (this bank) is within EU/EEA regions
- For each of the above listed scenarios there can be 4 different cases based on the payment currency and FX requirement :
  - Intra EU/EEA in EU/EEA currencies – no FX
  - Intra EU/EEA in EU/EEA currencies – with FX
  - Intra EU/EEA in non-EU/EEA currencies – no FX
  - Intra EU/EEA in non-EU/EEA currencies – with FX

For more details on the PSD2 Compliance, refer to Cross Border User Manual.

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## 4. Function ID Glossary

### P

PMDNCPRF .....3-5  
PMDRTGSD .....2-3  
PMSRTGSD .....2-5  
PXDITONL .....3-31  
PXDIVIEW .....3-47

PXDOTONL ..... 3-2  
PXDOVIEW ..... 3-22  
PXSITONL ..... 3-46  
PXSIVIEW ..... 3-53  
PXSOTONL ..... 3-21  
PXSOVIEW ..... 3-29