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ACH Credit Transfer User Guide
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1. About this Manual

1.1 Introduction

This manual helps you to get familiar with the ACH Credit transfer related maintenances and processing.

1.2 Audience

This manual is intended for the following User Roles:

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

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Maintenance Screens</i> - This chapter helps you to get familiar with various maintenances required for processing ACH Credit Transfer transactions.
Chapter 3	<i>Generic Validation</i> - This chapter helps you provide the details of generic validations processing.
Chapter 4	<i>Originated Credit Transfer Processing</i> - This chapter helps you to upload and process files received from corporate customers containing bulk payment initiation requests.
Chapter 5	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Maintenance Screens

2.1 Existing Maintenances

This section lists the existing maintenances that are to be re-used while processing the ACH credit transfer payments

2.1.1 Common Core Maintenances

The following are the Common Core maintenances which are referred during the payment processing:

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
STDCNMNT	Country Code Maintenance	For defining Country Codes	Mandatory
CYDCDEFE	Currency Definition	For defining Currency Codes country-wise	Mandatory
CYDCCYPR	Currency Pair Maintenance	For maintaining Currency pairs country-wise	Mandatory
CYDRATEE	Currency Exchange Rates Input	For Internal Exchange rate maintenance	Mandatory
ISDBICDE	BIC Code Details	For maintaining BIC codes	Optional - for other bank BICs
STDHSTCD	Host Code	For Host Code maintenance	Mandatory
STDCRBRN	Branch Core Parameters Maintenance	For Branch Detail maintenance	Mandatory
STDLOCHL	Local Holiday Calendar Maintenance	For Branch Holiday details	Mandatory
STDCRGLM	External Chart of Accounts	For GL definitions	Mandatory
STDCRTRN	External Transaction Code Maintenance	For transaction code maintenance	Mandatory
STDECAMT	External Credit Approval System	For maintaining external core systems for accounts	Mandatory
STDCIFCR	External Customer Input	For customer details required for transactions	Mandatory

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
STDCRACC	External Customer Account Input	For customer account details for transactions	Mandatory

Please refer to the Common Core - Core Entities and Services User Guide for field details and more information on the above listed maintenances.

2.1.2 Payments Core Maintenances

The following are the Payments Core maintenances which are referred during the payment processing:

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PMDHSTPR	Host Parameters Detailed	For maintaining host level preferences	Mandatory
PMDSORCE	Source Maintenance Detailed	For maintaining source codes and the related preferences	Mandatory
PMDSORNW	Source Network Preferences Detailed	For maintaining the preferences for a combination of Source code, Network Code and Transaction Type	Mandatory
PMDNWCOD	Network Code Maintenance	For maintaining Network codes mandatory	Mandatory
PMDCTOFF	Process Cutoff Maintenance	For maintaining cutoff time for a Source, Network, Customer service model and customer.	Optional
PMDACCTL	Account Template Detailed	For maintaining accounting templates which can be linked in Network preference or pricing codes	Mandatory
PMDNWRLE	Network Rule Detailed	For defining rules for Network resolution channel-wise	Mandatory
PMDNWHOL	Network Holiday Maintenance	For defining holidays applicable for Networks	Mandatory
PMDBTPRF	Batch Processing Preferences Detailed	For maintaining bulk file preferences at Host level	Mandatory

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PMDSJBPR	Payments Seed Job Parameters Detailed	For maintaining seed jobs used in bulk upload	Mandatory
PMDFLPRM	File Parameters Detailed	For maintaining schema definition path for inbound files received	Mandatory for XSD validation
PMDONPRF	Outbound Non-Urgent Payment Preferences Detailed	For maintaining preferences for Host, Source, Customer Identifier and Settlement Account which will be applied on Payment processing	Mandatory
PMDNARMT	Statement Narratives Detailed	For maintaining the field details which are to be populated in the Narrative of Accounting handoff	Optional
PMDCRSTR	Customer Payment Restrictions	For restricting the customer/account for certain Networks	Optional
PMDTRRLE	Transaction Code Rule Detailed	For defining the rules based on which the transaction code is to be replaced during accounting handoff	Optional
PMDBKRED	Bank redirection Maintenance	For maintaining the redirection details for the bank details received in requests or receipts, if applicable	Optional
PMDACRED	Account redirection Maintenance	For maintaining the re-direction details for the customer account received in requests or receipts, if applicable	Optional

Please refer to the Payments Core User Guide for field details and more information on the above listed maintenances.

2.1.3 **External Systems and Network Mapping Maintenances**

The following are the External Systems and Network Mapping maintenances which are referred during the payment processing:

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PMDSNCKM	Sanctions Check System Detailed	For maintaining Sanctions system and linking the internal statuses to the response statuses	Mandatory
PMDSMAP	Sanctions System Mapping	For mapping Network to Sanctions systems	Mandatory
PMDERMAP	External Exchange Rate System Mapping	For linking the Network to External Exchange Rate System	Mandatory
PMDECAMT	External Credit Approval System Detailed	For maintaining the core system for accounts and the related response statuses that can be received on amount block or account validation requests	Mandatory
PMDERTMT	Exchange Rate System Detailed	For maintaining the external FX system details	Mandatory
PMDACCMT	External Accounting System Detailed	For maintaining external Accounting system details	Mandatory
PMDACMAP	Accounting System Mapping	For mapping Network to Accounting system	Mandatory

Please refer to the Payments Core User Guide for field details and more information on the above listed maintenances.

2.1.4 Pricing Related Maintenances

The following are the Pricing Related maintenances which are referred during the payment processing:

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PPDCDMNT	Pricing Code Maintenance	For maintaining the pricing code with price component details	Optional
PPDVLMNT	Pricing Value Maintenance	For maintaining the Price value which is applicable for the Source/customer service level /customer	Optional

Please refer to the Payments Pricing User Guide for field details and more information on the above listed maintenances.

2.2 ACH Common Maintenances

This section details the maintenances which are common for all ACH payments.

This section contains the following sub-sections:

- Section 2.2.1, "Network Directory Key Maintenance"
- Section 2.2.2, "ACH Network Details"
- Section 2.2.3, "ACH Network Directory"
- Section 2.2.4, "Branch Identifier for ACH Networks"
- Section 2.2.5, "ACH Dispatch Preferences"
- Section 2.2.6, "ACH Dispatch Parameters"

2.2.1 Network Directory Key Maintenance

Network Directory Key is used for linking an ACH Network to the ACH Directory records. You can create a Network Directory Key, using this screen.

You can invoke 'Network Directory Key' screen by typing 'PMDDRKEY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software application window titled "Network Directory Key Maintenance". The window has a standard title bar with minimize, maximize, and close buttons. Below the title bar, there are two buttons: "New" and "Enter Query". The main area of the window contains three input fields: "Network Directory Key *" (with a red asterisk indicating it's required), "Description", and "Clearing Code Mask". At the bottom of the window, there is a status bar with several fields: "Maker", "Date Time", "Mod No", and "Record Status". There is also an "Exit" button in the bottom right corner.

You can specify the following fields:

Network Directory Key

Specify the Network Directory Key.

Description

Specify the Description for the Network Directory Key.

Clearing Code Mask

The Clearing code mask can be maintained with:

- Number
- Character
- Alphanumeric

The Clearing Code Mask validation is done in the following cases:

- On maintaining any new Network participant Bank Code in the ACH directory.
- Any Generic Framework Validation of validation type 'Clearing Code Mask Validation'

Note

The Network Directory Key linked to the ACH Network is considered for fetching the Clearing Code Mask.

Same Directory Key can be linked to more than one Network.

2.2.2 ACH Network Details

You can maintain the Network details of ACH Networks, using this screen.

You can invoke 'ACH Network Details' screen by typing 'PMDACHNW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'ACH Network Details' application window. The window title is 'ACH Network Details'. It contains several input fields and dropdown menus organized into sections: 'Host Code *', 'Network Code *', 'Network Currency *', 'Network Description', 'Payment Type', 'Service ID Details' (Network Service ID, Proprietary Service ID), 'Other Details' (Network Directory Key *, Network Participation, Settlement Account), and 'Network Identifiers' (Network BIC, Clearing System Code, Clearing System Proprietary, Network Member ID). At the bottom, there are fields for 'Maker', 'Checker', 'Date Time', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Network Codes defined for the Host in Network Code maintenance. This is a mandatory field.

Network Currency

Specify the Network Currency from the list of values. All valid currencies are listed for the currency field. For payments processed for a Network, only the currency maintained for the Network is allowed as Transfer Currency. This is a mandatory field.

Network Description

The system defaults the Network Description based on the Network Code selected.

Payment Type

The system defaults the Payment Type based on the Network Code selected.

Service ID Details

Network Service ID

Specify the ISO clearing identification code. Alternatively, you can select the Network Service ID from the option list. The list displays allowed ISO codes.

Proprietary Service ID

Specify the Proprietary Service ID, if the Network Service ID is proprietary in nature.

If the Service ID or Proprietary Service ID is present, it gets populated in the message group header of ACH Credit Payments and in the Sanctions requests.

Note

Only one of the fields Network Service ID/Proprietary Service ID can have input value.

Network Identifiers

Network BIC

Specify the Network BIC. Alternatively, you can select the Network BIC from the option list. This is an optional field. All valid BIC codes available in BIC Code Details (Function ID: ISDBICDE) are listed in this field.

Clearing System Code / Clearing System Proprietary

If the Clearing System Code is part of ISO published list of codes, you can maintain it in Clearing System Code field. All valid ISO clearing codes as available in External code list for External Clearing System Identification¹ gets listed.

If the Network Clearing code is a proprietary code you can maintain the same in Clearing System Proprietary field.

Note

The System validates that only one of the fields Clearing System Code / Clearing System Proprietary is having a value.

Network Member ID

Specify the Clearing Code of the Network in this field. System performs clearing code mask validation for the entered value, if the mask is maintained for the Network Directory Key linked to the Network.

If Clearing code or Proprietary code is maintained, it is mandatory to maintain the Network Member ID.

Other Details**Network Directory Key**

All Valid Network Directory Keys are listed in this field. For an Originated Credit Transfer, the Creditor Bank Codes are validated against the ACH Network Directory records which are having the same Network Directory Key as the Network. This is a mandatory field.

Network Participation

Select the Network Participation type from the drop-down list. The list displays the

following values:

- Direct
- Indirect

Note

When the Network participation is 'Indirect' it is assumed that the details maintained are pertaining to the partner bank which handles the credit transfers for the bank.

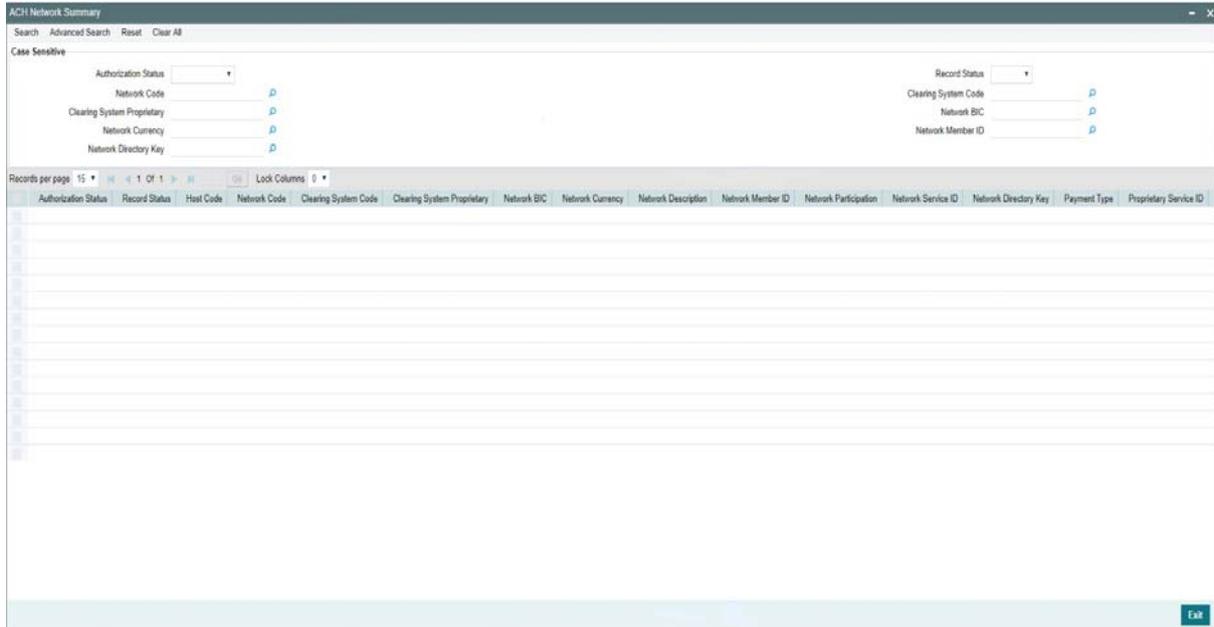
Settlement Account

Specify the External Nostro account for the settlement of the Clearing.

2.2.2.1 ACH Network Summary

This screen is for viewing the list of records maintained in ACH Network Details screen.

You can invoke 'ACH Network Summary' screen by typing 'PMSACHNW' 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 Code
- Clearing System Code
- Clearing System Proprietary
- Network BIC
- Network Currency
- Network Directory Key
- Network Member ID

Once you have specified the search parameters, click the 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 ACH Network Summary for the selected record.

2.2.3 ACH Network Directory

You can maintain the participant bank details for ACH Networks, using this screen.

You can invoke 'ACH Network Directory' screen by typing 'PMDACHDR' 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

Specify the Network Directory Key from the list of values. The list of values contains all the valid Network Directory Keys maintained in Network Directory Key Maintenance (Function ID: PMDDRKEY).

Bank Code

Specify the Bank Code for which redirection is required. This is a mandatory field.

Bank Name

Specify the Bank Name for the Bank Code entered.

Clearing System Code

Select the Clearing System Code from the list of values. The list of values contains all the valid ISO clearing codes as available in External code list for External Clearing System Identification1.

Clearing System Code / Clearing System Proprietary

Specify either Clearing System Code or Clearing System Proprietary.

Participation Type

Select the bank Participation Type from the drop-down list. The list displays the following values:

- Direct
- Indirect

Direct Bank Code

Specify the Bank Code for Indirect Participants.

Valid From Date

Specify the Valid From Date. If maintained, system validates this field. This is a optional field.

Valid Till Date

Specify the Valid Till Date. If maintained, system validates this field. This is a optional field.

Unstructured Address Details**Address Line 1-7**

Specify the unstructured address of the participant bank in the Address lines specified.

Structured Address Details

You can enter the structured address of the participant bank by entering the following fields:

- Department
- Sub Department
- Street Name
- Building Number
- Building Name
- Floor
- Post Box
- Room
- Post Code
- Town Name
- Town Location Name
- District Name
- Country SubDivision
- Country

Address Type**Code**

Select the Code from the list of values.

Proprietary ID

Specify the Proprietary ID.

Proprietary Issuer

Specify the Proprietary ID Issuer.

Proprietary Scheme Name

Specify the Scheme Name.

Note

Select either Address Type as either 'Code' or 'Proprietary ID field'.

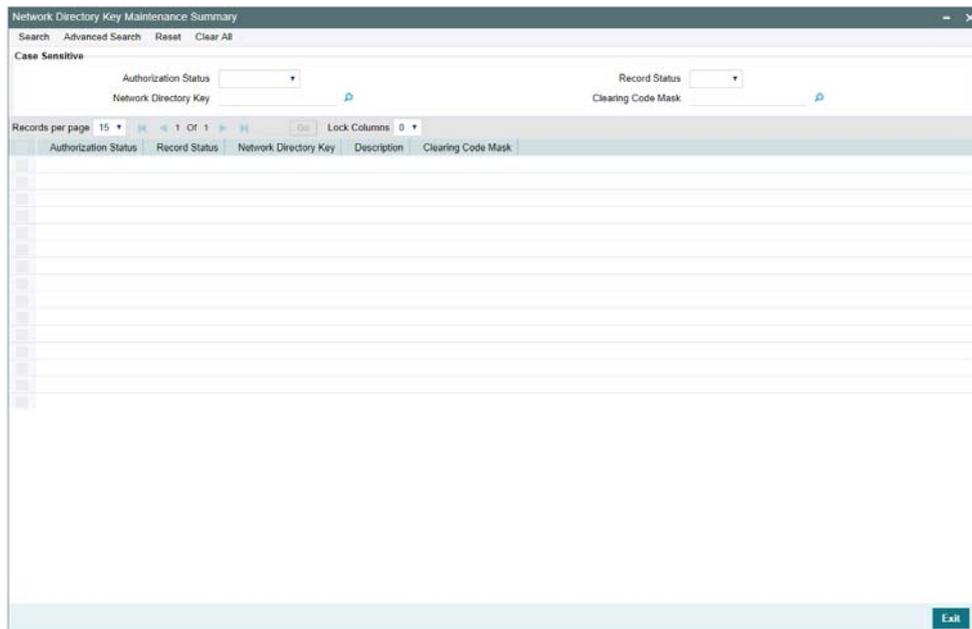
If Proprietary ID is provided, Proprietary Issuer field is Mandatory.

Proprietary Issuer/Proprietary Scheme Name fields are allowed only if Proprietary ID is input.

2.2.3.1 **ACH Network Directory Summary**

You can query ACH Network Directory records, using this screen.

You can invoke 'ACH Network Directory Summary' screen by typing 'PMSDRKEY' 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
- Bank Code
- Clearing System Code
- Network Directory Key
- Clearing System Proprietary
- Bank Name

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.

2.2.3.2 **Directory File Upload**

File upload support is provided using file envelope for full file upload and incremental file upload. A new file type 'achDir' is added in File envelop maintenance (Function

ID:PMDFLEVP). For further details related to the screen, please refer to the Payment Maintenance Guide.

Every record in the upload file should have the status as 'OPEN' or 'CLOSED'. Historical amendment records cannot be part of the ACH Directory upload file.

2.2.4 Branch Identifier for ACH Networks

You can maintain the clearing code for each branch of operation for a particular Network, using this screen.

You can invoke 'Branch Identifier for ACH Networks' screen by typing 'PMDACHBR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web-based application window titled "Branch Identifier for ACH Networks". At the top left, there are buttons for "New" and "Enter Query". Below these are two input fields: "Host Code *" and "Network Code *", both marked with a red asterisk to indicate they are mandatory. To the right of these is a "Network Description" field. Below the input fields is a table with two columns: "Branch Code *" and "Clearing Member ID". The table currently contains one row with a small square icon in the first column. At the bottom of the window, there are several fields: "Maker", "Checker", "Date Time", "Mod No", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner.

Host Code:

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Network Codes defined for the Host in Network Code maintenance. This is a mandatory field.

Network Description

The system defaults the Network Description based on the Network Code selected.

Branch Code

All valid Branch Codes maintained in the system is listed. Select the Branch Code from the list of value. This is a mandatory field.

Clearing Member ID

All valid Bank codes maintained in ACH directory for the Directory key of the Network are listed in the Clearing Member ID field. You can select the Clearing Member ID of the Branch for the Network.

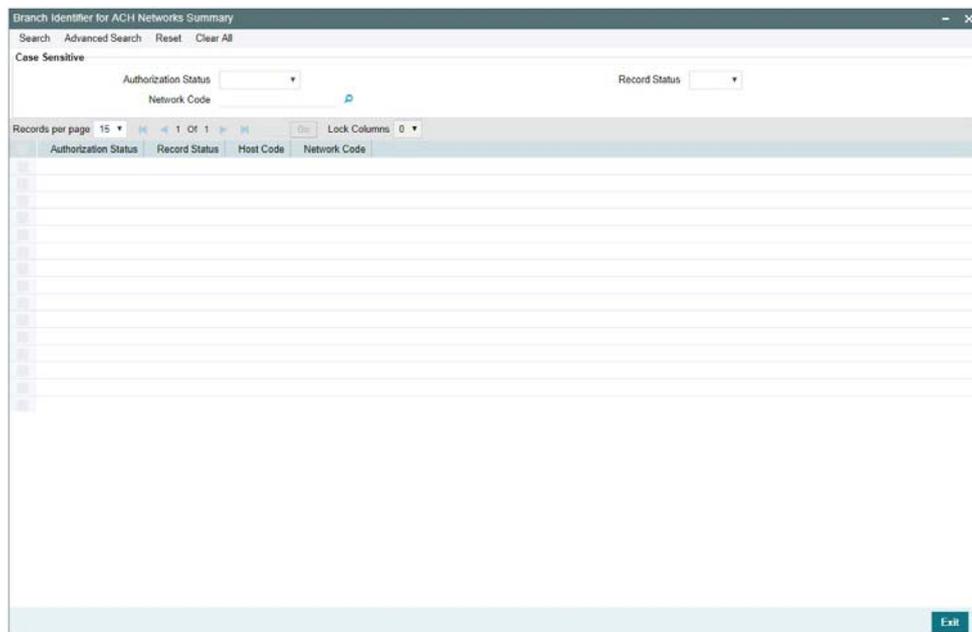
Note

Branch Identifier maintenance is optional. If this maintenance is not available, Branch BIC is used for payment processing.

2.2.4.1 Branch Identifier for ACH Networks Summary

You can query Branch Identifier for ACH Network records, using this screen.

You can invoke 'Branch Identifier for ACH Networks Summary' screen by typing 'PMSACHBR' 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 Code

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

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

2.2.5 ACH Dispatch Preferences

ACH Dispatch Preference maintenance allows to capture the preferences for Dispatch processing (Function ID: PMDACHDS).

You can invoke 'ACH Dispatch Preference' screen by typing 'PMDACHDS' 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:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values all the valid Networks of payment type 'ACH CT'. This is a mandatory field.

Payment Type

The system defaults the Payment Type based on the Network Code selected.

Network Description

The system defaults the Network Description based on the Network Code selected.

Dispatch Preferences

Network Lead Days

You can specify Network Lead Days in this field. Network lead days can be maintained to derive the latest date by which the dispatch file can be sent to the Network / Partner Bank and meet the value date. The number of days are counted as Network Working Days. This field allows the value from 0-9. This is defaulted as zero on save, if no value is maintained.

Earliest Dispatch Days

You can specify earliest Dispatch Days in this field, if it is possible to dispatch the messages earlier than the lead days.

Earliest dispatch days entered should be greater than Network Lead Days maintained.

Dispatch On Us Transfer

This preference can have the value as 'Yes' or 'No'. If for an On Us transfer, auto booking of inbound transaction is to be done by the system, then the preference has to be maintained as 'No' i.e. dispatch is not applicable.

If Dispatch On Us Transfer value is 'Yes', then On Us transfers are processed as normal outbound transactions. Dispatch is applicable for such transactions.

Default value is 'No' for this preference.

Network Cutoff Time

Network Time Zone

Specify the Network Time Zone from the list of values that contains all the valid Time zones.

Cutoff Hour

Specify the Network Cutoff Hour.

Minute

Specify the Network Cutoff Minute.

Extended Cutoff Hour

If Extended Dispatch cycles are allowed for the Network, specify the hour for Extended Cutoff Hour.

Minute

If Extended Dispatch cycles are allowed for the Network, specify the hour for Extended Cutoff Minute.

Maintaining Extended Cutoff Time is optional. If Extended Cutoff time is maintained, it has to be later than Network Cutoff time maintained.

Note

Hour field allows the numbers 00-23. Minutes field allows the numbers up to 00- 59.

The cutoff times is stored in table in Network Time Zone. While processing Network cutoff for a transaction, the cutoff time is converted in Host Time Zone for validation.

2.2.6 ACH Dispatch Parameters

ACH Dispatch Parameters screen captures the details of normal/extended dispatch cycles based on Dispatch file type.

You can invoke 'ACH Dispatch Parameters' screen by typing 'PMDACHDP' 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:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks of payment type 'ACH CT'. This is a mandatory field.

Payment Type

The system defaults the Payment Type based on the Network Code selected.

Network Description

The system defaults the Network Description based on the Network Code selected.

Dispatch File Type

Select the Dispatch File Type from the drop-down values:

- Originated CT Payment (pacs.008)
- CT Receipts Return (pacs.004)

Maximum File Size (in MB)

Specify the Maximum File Size (in MB).

Aggregate Amount Allowed

This field is for capturing the maximum amount allowed in a single file. The aggregate transfer amounts of individual transactions are considered for validating this limit.

Transaction Count Allowed

The maximum number of transactions allowed in a single file can be maintained in this field.

Note

Maintaining file level limits is not mandatory. If any of the above limit values is maintained, the system splits the payments for the same dispatch cycle into multiple files on reaching the maximum allowed limit.

Schema Definition File Path

Specify the Scheme Definition File path here. This field is used for maintaining the path of XSD file with which the dispatch file is validated.

Dispatch Cycles**Dispatch Time**

Specify the required Dispatch Time in HH:MM format.

Extended Dispatch Cycles**Dispatch Time**

Specify the required Dispatch Time in HH:MM format.

Note

In HH:MM format, Hour field allows the numbers 00-23. Minutes field allows the numbers up to 00- 59.

Maintaining Extended Dispatch cycles is optional. If Extended cycles are maintained, it has to be later than normal Dispatch cycle time.

2.2.7 ACH Return Code Maintenance

ACH Return Code Maintenance screen maintains the Return Codes applicable while processing ACH Return transactions. System error codes can be linked to these Return codes in this screen to facilitate the derivation of Return Codes during auto return processing.

You can invoke 'ACH Return Code Maintenance' screen by typing 'PMDRTNCD' 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:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks of payment type 'ACH CT'. This is a mandatory field.

Network Description

The system defaults the Network Description based on the Network Code selected.

Return Code

For this field, the list of values are fetching the Return codes maintained for the Network selected from a static table. You can select a Return Code from the list.

Return Code Type

For the Return Code selected, the Return Code type is populated by the system as 'ISO' or 'Others'.

Return Code Description

The system defaults the Return Code Description based on the Return Code selected.

Payment Type

The system defaults the Payment Type based on the Network Code selected.

Error Code Linkage

If the ACH transactions need to be auto-returned in case of any exception encountered during processing, the corresponding error code has to be linked to a Return Code. The error code field lists both User defined Error codes and the system error codes which allow auto-return processing. The field details are as below:

Error Type

Specify the Error Type as given below:

- Internal - For system error codes, Error Type is maintained as 'Internal'
- Generic Validations
- External Errors

Error Code

This field lists the Error Codes based on the Error Type selected.

If the Error Type selected is 'Internal', all the system error codes which allow auto-return processing are listed.

For the Error Types 'Generic Validations' and 'External Errors', the Error Codes maintained in User Defined Error Code Maintenance (Function ID PMDERRCD) for Error Type selected are listed.

Description

This field is defaulted by the system with the Error Code description maintained for the Error Code selected.

Note

Same error code cannot be linked to more than one Return Code for the same Network Code.

2.2.7.1 ACH Return Code Maintenance Summary

You can search the maintained returned codes, using this screen,

You can invoke 'ACH Return Code Maintenance Summary' screen by typing 'PMSRTNCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'ACH Return Code Maintenance Summary' application window. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several input fields: 'Authorization Status', 'Network Code', 'Return Code Type', 'Record Status', and 'Return Code'. A 'Case Sensitive' checkbox is also present. Below the input fields, there is a table with columns: 'Authorization Status', 'Record Status', 'Network Code', 'Return Code', 'Return Code Type', and 'Host Code'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

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

- Authorization Status
- Record Status
- Network Code
- Return Code
- Return Code Type

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

Double click a record 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.

2.3 Generic Validation Related Maintenances

Generic validations are user defined validations, executed along with other system validations during each processing stage of the transaction based on the Resultant Action defined. You can configure these validations using the below listed maintenances.

This section contains the following sub-sections:

- Section 2.3.1, "Generic Validation Framework Maintenance"
- Section 2.3.2, "ACH Special Character Set Maintenance"
- Section 2.3.3, "User Defined Error Codes"
- Section 2.3.4, "Custom Rule for Generic Validation"

2.3.1 Generic Validation Framework Maintenance

You can maintain generic validations for various ISO tags in the ISO message for the transaction type selected.

The validations can be maintained for a combination of Network Code, Transaction Type and Resultant Action. Against each Resultant Action listed, multiple validations can be set up in the same maintenance record, using this screen.

You can invoke 'Generic Validation Framework' screen by typing 'PMDGVALD' 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 details:

Host Code:

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks of payment type 'ACH CT'. This is a mandatory field.

Transaction Type

Select the transaction type from the drop-down list. This is a mandatory field. The list displays the following values:

- Originated CT-Payment
- CT Receipts-Payment

Resultant Action

Resultant Action lists following options, if the maintained validation fails:

- Cancel: This action cancels the transaction.
- Replace: If the validation fails, replacement action gets applied considering the values in the fields Replacement Type & Replacement Value.
- Exception: The transaction moves to Process Exception (PE) queue if any of the validation fails.
- Repair: The transaction moves to Repair (TR) queue on validation failure.
- Override: The transaction moves to Business Override (BO) Queue
- Report: If the validation fails, the transaction details gets logged into a generic validation related table for reporting and the transaction proceeds with the next stage of processing.

Network Description

System defaults the description of the Clearing Network selected.

Payment Type

The system displays the Payment Type based on the Network Code.

Validation Details

Priority:

You can assign the priority number in which the maintained validation details are to be executed.

ISO Structure and ISO tag

Specify the ISO Structure and ISO tag from the list of values. The list of values contains the ISO structure and ISO Message Tag for which validations are to be maintained.

Example: If the validation is to be maintained for Debtor Name

ISO structure - FIToFICstmrCdtTrf/CdtTrfTxInf/

ISO tag - Dbtr/Nm

The screenshot shows a window titled "Generic Validation Framework" with a sub-window "List of Values ISO Tag". Inside, there is a "Case Sensitive" section with input fields for "ISO Tag" (containing "Dbtr/Nm%") and "ISO Structure" (containing "%"). A "Fetch" button is to the right. Below is a "Search Results" section with navigation buttons: "First", "Previous", "1 Of 1", "Next", "Last", and "Go". A table displays the results:

ISO Tag	ISO Structure
Dbtr/Nm	FIToFICstmrCdtTrf/CdtTrfTxInf/

At the bottom left, there is an "Ok" button with a yellow information icon.

Note

The ISO tags which are repetitive in nature is not allowed to link in Generic Validation Framework in 14.3.1.

Validation Type

Specify the Network Code from the list of values. The Validation types are:

- Min Value

- Max Value
- Min Length
- Max Length
- Length
- Mandatory
- Null Value
- Value Equal To
- Back Value Limit Days
- Future Value Limit Days
- Clearing Code Mask Validation
- Clearing Code Validation
- Bene Name Match
- IBAN Validation
- Data Type
- Must Start With
- Must Contain
- Must not start with
- Must not contain
- Special Character Validation
- Custom

Parameter

Specify the Parameter based on which the validation has to be processed.

Replacement Type

Select the Replacement Type as follows, if the Resultant Action is maintained as Replace.

- Replace - This replacement type replaces the original value of the ISO message tag with the Replacement value maintained.
- LPAD - This replacement type is allowed only if the Validation Type is 'Min Length'. The original value is left padded with the Replacement value till the length of the tag becomes equal to minimum length given in Parameter field.
- RPAD- This replacement type is allowed only if the Validation Type is 'Min Length'. The original value is right padded with the Replacement value till the length of the tag becomes equal to minimum length in Parameter field.
- Retain First -This replacement type is allowed only if the Validation Type is 'Max Length'. The original value is trimmed from the end till the length of the tag becomes equal to maximum length allowed in Parameter value.
- Retain Last - This replacement type is allowed only if the Validation Type is 'Max Length'. The original value is trimmed from the beginning till the length of the tag becomes equal to maximum length.

Replacement Value

Specify the Replacement Value.

Custom Rule Name

Select the Custom Rule Name, if the Validation Type is Custom. For more details, please refer Section 2.3.4, "Custom Rule for Generic Validation".

Special Character Standard

Select the Special Character Standard, if the Validation Type is Special Character Validation. For more details, please refer Section 2.3.2, "ACH Special Character Set Maintenance".

Error Code

Custom Error Codes defined in the 'User Defined Error Code' Maintenance (Function ID: PMDERRCD) with Error Type as 'Generic Validations' are listed in this field. It is mandatory to link an error code for every validation. It is possible to link same error code for multiple validations. For more details, please refer Section 2.3.3, "User Defined Error Codes".

2.3.2 ACH Special Character Set Maintenance

You can maintain Special Character Standard for ACH transactions, using this screen.

You can invoke this screen by typing 'PMDSPACH' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows the 'ACH Special Character Set Maintenance' application window. The window title is 'ACH Special Character Set Maintenance'. The interface includes a 'New' button and an 'Enter Query' field. The main form contains several input fields: 'Special Character Standard *' (marked as mandatory), 'Standard Description', 'Allowed Numbers', 'Allowed Alphabets', 'Default Replacement Character *' (marked as mandatory), 'Allowed Special Characters', and 'Allowed Other Characters'. Below these fields is a 'Disallowed Character List' table with columns for 'Special Characters' and 'Replacement Character'. The table is currently empty. At the bottom of the window, there is a status bar with fields for 'Maker/Checker', 'Date Time', 'Mod No', 'Record Status/Authorization Status', and an 'Exit' button.

You can specify the following details:

Special Character Standard

Specify the Special Character Standard. This is a mandatory field.

Standard Description

Specify the Standard Description.

Allowed Numbers

Allowed Numbers is defaulted with numbers 0-9 on initiating a new maintenance using the operation 'New'. You can delete some of the numbers, if required.

Allowed Alphabets

Allowed Alphabets is defaulted as a-z and A-Z. You can modify the same.

Allowed Special Characters

Allowed Special character' field defaults the characters allowed by SWIFT Z character set. You can add/delete the characters as required.

Allowed Other Characters

Specify any Allowed Other Characters, if required to be added in the allowed list of special characters.

Default Replacement Character

You can maintain list of disallowed characters and corresponding replacement characters can be maintained in the multi-record block provided in the screen. If the replacement character is not maintained for a disallowed character, it is replaced with 'Default Replacement Character' maintained in the Header section. This is a mandatory field.

Note

On saving the maintenance, the system validates that 'Default Replacement Character' in the Header section and the 'Replacement characters' defined in the multi-block are as part of allowed character list.

2.3.3 User Defined Error Codes

You can define User Defined Error Codes, using this screen to link it against the generic validations defined in the Generic Validation Framework screen. This is a common maintenance for Generic Validation Error Codes and External System Error Codes.

You can invoke this screen by typing 'PMDERRCD' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The screenshot shows a web-based application window titled "User Defined Error Codes". At the top left, there are two buttons: "New" and "Enter Query". The main content area contains several input fields: "Host Code *" and "Error Code *" are red text labels above input boxes; "Error Description" is a text label above a larger input box. On the right side, "Language *" is a red text label above a dropdown menu, and "Error Type *" is a red text label above a dropdown menu currently showing "Generic Validations". At the bottom of the window, there is a light blue footer bar containing several fields: "Maker", "Date Time:", "Mod No", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner of this footer bar.

You can specify the following details:

Host Code

The system defaults the host code of transaction branch on clicking 'New'.

Error Code

Specify the Error Code. This is a mandatory field.

Error Description

Specify the Error Description which is to be displayed to the user against the Error code.

Language

The different language codes allowed for maintaining the Error description are listed. You can select the language of the error description.

Error Type

Select the from the drop-down list. The list displays the following values:

- Generic Validations
- ECA/EAC Response

The error codes defined with Error type as "Generic Validations" are listed in the Generic Validation framework maintenance. If the validation fails while processing the payment, the linked Error code and error details are displayed in the queue details, if the validation fails.

The external ECA system error codes maintained have the Error Type as 'ECA/EAC Response'.

2.3.4 Custom Rule for Generic Validation

You can maintain Custom Rules for validation in this screen and link to Generic Validation Framework, if the validation type is 'Custom'.

You can invoke this screen by typing 'PMDCSRLE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Mod No	Expression Section	Scope	LOP Type	LOP Data Type	LOP Function Type	Function Details	LOP Operand	Operator	ROP Type	ROP Data Type	Right Operand	Scope	Logical Operator
			Parameter	String		Function Details							

You can specify the following details:

Host Code

The system defaults the host code of transaction branch on clicking 'New'.

Transaction Type

Select the transaction type from the drop-down list. This is a mandatory field. The list displays the following values:

- Originated CT -Payment
- CT Receipts-Payment

Rule Name

Specify the Rule Name for the Custom Rule defined. This is a mandatory field.

Rule Description

Specify the Rule Description.

Rule Expression

Based on the expression details maintained in the Expression details multi block section and on pressing 'Populate' button. Rule Expression is defaulted.

Expression Details

Expression Section

Specify the unique sequence number for the expression defined.

Scope

This is a system populated field.If there are multiple expressions for the first expression.Left Parenthesis is defaulted.

LOP Type

Select the LOP Type from the drop-down list. The list displays the following values:

- Constant
- Parameter
- Expression

The default value for this field is 'Parameter'.

LOP Data Type

Left Operand Data Type can be 'String', 'Date' or 'Number'.The default value is 'String'

LOP Function Type

This field is applicable only if the LOP Type is selected as 'Expression' Left Operand function type can be one of the values

- Index Of
- Substring
- Length

- Uppercase
- Lowecase

Function Details

Based on the function type, maintain the function details.

LOP Operand

This field lists the basis elements which are available for the Left Operand.

Operator

Select the Operator from the drop-down list. The list displays the following values:

- Greater Than
- Less Than
- Not Equal To
- Equal To
- Greater Than Or Equal To
- Less Than Or Equal To

ROP Type

Right operand type can be Constant or Expression.

ROP Data Type

Right Operand Data Type can be 'String' or 'Number'.

ROP Operand

Right operand value can be entered in this field.

Scope

This is a system populated field. If there are multiple expressions for the last expression, Right Parenthesis gets defaulted.

Logical operators

The logical operators allowed are 'AND' & 'OR'.

A new basis element MSG_TAG_VALUE is provided in the Left operand which fetches the value of the ISO Message Tag for which the custom rule is defined.

2.4 ACH Credit Transfer Origination Maintenances

This section contains the following sub-sections:

- Section 2.4.1, "Originated ACH Credit Transfer Preferences"
- Section 2.4.2, "Originated ACH Credit Transfer Preference Summary"

2.4.1 Originated ACH Credit Transfer Preferences

This maintenance is used for capturing the preferences which are applied during Originated ACH Credit Transfer processing. The preferences for the related R-transaction processing also can be maintained in the same screen under the R-transaction Tab.

You can invoke the 'Originated ACH Credit Transfer Preferences' screen by typing 'PYDONPRF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

The screenshot shows the 'Originated ACH Credit Transfer Preferences' application window. The window title is 'Originated ACH Credit Transfer Preferences'. The interface includes a toolbar at the top with 'New' and 'Enter Query' buttons. The main area is divided into several sections: 'Host Code *', 'Network Code *', 'Network Currency', 'Network Description', 'Payment Type', 'Accounting Codes' (with sub-sections for 'Debit Liquidation *', 'Credit Liquidation *', and 'Dispatch Accounting'), 'Exchange Rate Preference' (with sub-sections for 'FX Rate Type', 'Rate Override Variance%', 'Rate Stop Variance%', 'FX Cancellation', and 'External FX Applicable'), 'Network Account Details' (with 'Network Account'), 'Small FX Limits' (with 'Limit Currency' and 'Limit Amount'), and 'Price Code Details' (with 'Transaction Price Code'). At the bottom, there is a status bar with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW). This is a mandatory field.

Network Currency

The system defaults the Network Currency based on the Network Code selected.

Network Description

The system defaults the Network Description based on the Network Code selected.

Payment Type

The system defaults the Payment Type based on the Network Code selected.

2.4.1.1 Payment Preferences Tab

Accounting Codes

Debit Liquidation

Specify the accounting code for debit liquidation. Alternatively, you can select the debit liquidation code from the option list. The list displays all accounting codes for which Debit / Credit Indicator for Main transaction is 'Debit'.

This is a mandatory field.

Credit Liquidation

Specify the accounting code for credit liquidation. Alternatively, you can select the credit liquidation code from the option list. The list displays all accounting codes for which Debit / Credit Indicator for Main transaction is 'Credit'.

This is a mandatory field.

Dispatch Accounting

Specify the accounting code for dispatch accounting. Alternatively, you can select the dispatch accounting code from the option list. The list displays all valid Accounting codes maintained in the system.

If dispatch accounting code is not maintained, accounting is skipped during dispatch file generation.

Network Account Details

Network Account

You can select the Nostro account to be used in Dispatch accounting in this field. All valid Nostro accounts with account currency as Network Currency are listed.

Price Code Details

Transaction Price Code

Specify the Transaction Price Code applicable to the Network and Currency. You can also select the Transaction Price Code from the option list. The list displays all valid pricing codes maintained in the system.

Exchange Rate Preferences

FX rate type

You can select the Exchange Rate Type applicable for the Originated ACH Credit cross currency transactions. All open and authorized exchange rate types available in core system is listed for this field.

Rate Override Variance%

Specify the Rate Override Variance.

If the variance between the exchange rate manually provided for a payment and the internal exchange rate exceeds the override limit specified, then the system displays an override message on save.

Rate Stop Variance%

Specify the Rate Stop Variance. The system displays an error message if the exchange rate variance exceeds the stop limit.

Example:

The value entered in the Exchange rate manually from Exchange Rate Queue using the Queue action 'Rate Input' as 1.05894.

Variance Type	Variance %	Variance	Rate + variance	Rate - variance
Override	3%	0.0317682	1.0907082	1.0271718
Stop	20%	0.211788	1.270728	0.847152

Any rate manually input with a variance above 3% but below 20% gives an override. Any rate input with a variance above 20% throws an error message.

If the rate is input manually as 1.03, then the system allows the you to proceed with saving the queue action as the rate input is within the 3% variance allowed. No override/error message is displayed in this case.

If the input rate 1.1 which is greater than 3% Override variance computed but less than the 20% Error variance, system displays the override. You can accept the override and proceed or can cancel the Queue action.

If the input rate is 1.3 which is greater than 20% Error variance, error is displayed. You cannot save the queue action.

External FX Applicable

If this flag is checked, Exchange Rate Request is sent to External FX system for obtaining exchange rate, if the transfer amount exceeds Small FX Limit maintained.

FX Cancellation

The value of this field can be set as 'FX Unwind Queue' or 'Auto Interface'. If FX reference number is available for a transaction and if it is cancelled or rolled over from an exception queue, this preference is applied.

FX reversal request is sent to external system automatically if the mode is 'Auto Interface'. If the Mode is 'FX Unwind Queue', the transaction is inserted into FX unwind queue for the operator to manage a manual reversal of FX contract. The transaction proceeds with the cancellation or the roll over.

Small FX Limits

Limit Currency

Specify the small FX limit currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.

Limit Amount

Specify the Small FX Limit Amount.

For payments with cross currency conversions, the transfer amount is converted to equivalent amount in the small FX limit currency and is compared with small FX limit amount.

Internal FX rates are applied, if the transfer amount is less than or equal to Small FX Limit.

2.4.1.2 **R-Transaction Preference Tab**

The preferences maintained in this tab are applicable for R-transactions of Originated ACH Credit Transfers.

The screenshot shows a software window titled "Originated ACH Credit Transfer Preferences". At the top left, there are buttons for "New" and "Enter Query". The main area is divided into several sections: "Host Code *" and "Network Code *" are input fields; "Network Currency" is another input field; "Network Description" and "Payment Type" (a dropdown menu) are on the right; "Payment Preferences" includes a sub-tab "R-Transaction Preferences" which is highlighted in red, containing "Re-Pickup FX Rate" (a dropdown menu set to "Yes") and "Return Days" (an input field); "Accounting Codes" includes "Dispatch Accounting" and "Receipt Accounting" (input fields). At the bottom, a status bar contains fields for "Maker", "Checker", "Date Time", "Mod No", "Record Status", and "Authorization Status", along with an "Exit" button.

Re-pick up FX Rate

This field value can be maintained as 'Yes', if FX rate has to be re-picked for R-transactions which has accounting / FX impact.

Return Days

The Return Days allowed for Originated ACH Credits can be captured in this field. If the return days are maintained, system is validated whether the Return is received within the allowed days. This validation gets skipped, if the maintenance is not available for Return days.

Return days are counted as Network working days. If the last allowed date is a branch holiday then it is moved forward as next branch working day.

Accounting Codes

Dispatch Accounting

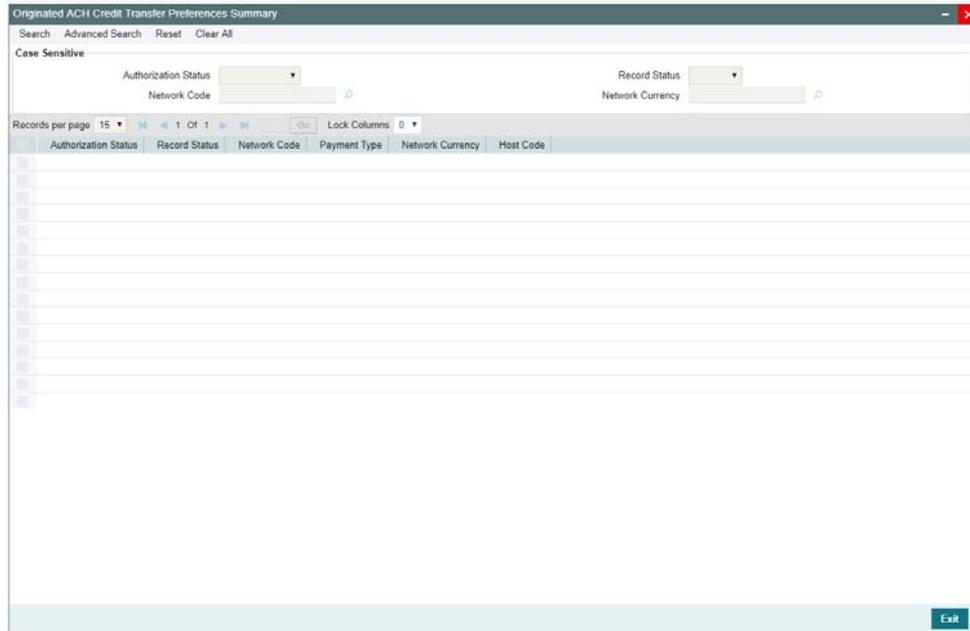
Specify the Accounting Code for Dispatch Accounting of R-messages of Originated ACH Credit Transfers.

Receipt Accounting

Specify the Accounting Code for Receipt Accounting of R-messages of Originated ACH Credit Transfers.

2.4.2 **Originated ACH Credit Transfer Preference Summary**

This screen gives the summary of the Originated ACH Credit Transfer Preferences records. You can invoke 'Originated ACH Credit Transfer Preferences Summary' screen by typing 'PYSONPRF' 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 Code
- Network Currency

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. You can also export the details of selected records to a file using 'Export' button.

2.5 **ACH Credit Transfer Receipts Maintenances**

This section contains the following sub-sections:

- Section 2.5.1, "ACH Credit Receipts Preferences"
- Section 2.5.2, "ACH Credit Receipts Preferences Summary"

2.5.1 **ACH Credit Receipts Preferences**

This maintenance is used for capturing the preferences which are applied during ACH Credit Receipt Preferences. The preferences for the related R-transaction processing also maintained in the same screen under the R-transaction Tab.

You can invoke 'Originated ACH Credit Transfer Preferences Summary' screen by typing 'PYDINPRF' 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:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW). This is a mandatory field.

Network Currency

The system defaults the Network Currency based on the Network Code selected.

Network Description

The system defaults the Network Description based on the Network Code selected.

Payment Type

The system defaults the Payment Type based on the Network Code selected.

2.5.1.1 Payment Preferences Tab

Accounting Codes

Debit Liquidation

Specify the accounting code for debit liquidation. Alternatively, you can select the debit liquidation code from the option list. The list displays all accounting codes where main transaction is maintained with debit indicator. This is a mandatory field.

Credit Liquidation

Specify the accounting code for credit liquidation. Alternatively, you can select the credit liquidation code from the option list. The list displays all accounting codes where main transaction is maintained with credit indicator. This is a mandatory field.

Receipt File Accounting

Specify the accounting code for Receipt accounting. Alternatively, you can select the dispatch accounting code from the option list. The list displays all valid codes maintained in the system. If Receipt accounting code is not available, accounting is skipped during ACH Receipt file upload.

Network Account Details

Network Account

All valid Nostro accounts with account currency as Network currency are listed.

Price Code Details

Transaction Price Code

Specify the Transaction Price Code applicable to the Network, transaction type and currency. You can also select the Transaction Price Code from the option list. The list displays all valid pricing codes maintained in the system.

Exchange Rate Preferences

FX rate type

Exchange rate pick up for a payment transaction is based on FX rate type maintained in Network Preferences. All open and authorized exchange rate types available in core system is listed for this field.

Rate Override Variance %

Specify the Rate Override Variance.

If the variance between the exchange rate manually provided for a payment with internal rate exceeds the override limit specified, then the system displays a message and the transaction is saved.

Rate Stop Variance %

Specify the Rate Stop Variance. The system displays an error message if the exchange rate variance exceeds the stop limit.

Example:

The value is entered in Exchange rate manually from Exchange Rate Queue using the Queue action 'Rate Input' as 1.05894.

Variance Type	Variance %	Variance	Rate + variance	Rate - variance
Override	3%	0.0317682	1.0907082	1.0271718

Variance Type	Variance %	Variance	Rate + variance	Rate - variance
Stop	20%	0.211788	1.270728	0.847152

Any rate manually input with a variance above 3% but below 20% gives an override. Any rate input with a variance above 20% throws an error message.

If the rate is input manually as 1.03, then the system allows you to proceed with saving the queue action as the rate input is within the 3% variance allowed. No override/error message is displayed in this case.

If the input rate 1.1 which is greater than 3% Override variance computed but less than the 20% Error variance, system displays the override. You can accept the override and proceed or can cancel the Queue action.

If the input rate is 1.3 which is greater than 20% Error variance, error is displayed. You cannot save the queue action.

Similar validation happens if the exchange rate is input from the transaction input screen.

External FX Applicable

If this flag is checked, Exchange Rate Request is sent to External FX system for obtaining exchange rate.

FX Cancellation

The value of this field can be set as 'FX Unwind Queue' or 'Auto Interface'. If FX reference number is available for a transaction and if it is cancelled or rolled over from an exception queue, this preference is applied.

FX reversal request is sent to external system automatically if the mode is 'Auto Interface'. If the Mode is 'FX Unwind Queue', the transaction is inserted into FX unwind queue for the operator to manage a manual reversal of FX contract. The transaction proceeds with the cancellation or the roll over.

Small FX Limits

Limit Currency

Specify the Small FX limit currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.

Limit Amount

Specify the Small FX Limit Amount.

For payments with cross currency conversions, the transfer amount is converted to equivalent amount in the small FX limit currency and is compared with small FX limit amount.

2.5.1.2 R-Transaction Preference Tab

The preferences maintained in this tab is applicable for R-transactions of ACH Credit Transfer Receipts.

Re-pick up FX Rate

This flag can be checked if FX rate has to be re-picked up for R-transactions which has accounting/FX impact.

Return Days

The number of days allowed after the value date of the inbound transaction within which return of the transaction has to be processed can be captured in this field. Return days are counted in days which are working days for both Branch & Network.

Return days are considered as days which are working days for both Network & Branch.

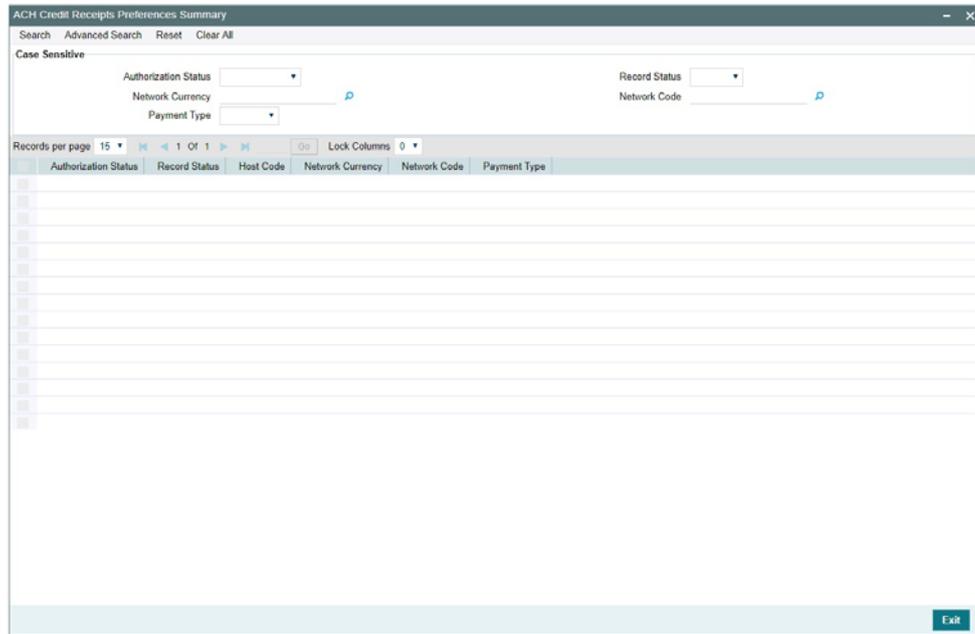
Accounting Codes

Accounting codes applicable for Dispatch Accounting and Receipt Accounting of R-messages of ACH Receipts can be selected.

2.5.2 ACH Credit Receipts Preferences Summary

This screen gives the summary of the ACH Credit Receipts Preferences records.

You can invoke 'ACH Credit Receipts Preferences Summary' screen by typing 'PYSINPRF' 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 Currency
- Network Code
- Payment Type

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

Double click a record 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.

3. Generic Validations

3.1 Processing Generic Validations

This section contains the following sub-sections:

- Section 3.1.1, "Cancel Validations"
- Section 3.1.2, "Replace Validations"
- Section 3.1.3, "Exception / Repair /Override Validations"
- Section 3.1.4, "Report Validations"

Based on the validations maintained in Generic Validations Framework, the following resultant actions are possible:

- Cancel
- Replace
- Exception
- Repair
- Override
- Report

Generic validations are performed in each processing step, once the system built validations for the processing step are completed.

All validations resulting in same 'Resultant Action' are validated together. Only for the Action type 'Cancel' for the transaction type is 'CT Receipts -Payment' system stops the validation processing when the first cancel exception is encountered.

The error codes maintained against the validations are displayed in the Queue details if the Resultant Action moves the transaction to an exception queue.

Transaction details & error details are logged in Generic Validation log for any Generic validation failures. If the resultant action is 'Report', the transaction continues with the next processing step, even if there is validation failure.

If a validation cannot be performed, the system continues with the next validation maintained for the same Resultant Action Type. The failed validation is also be logged as an exception with system error code.

3.1.1 Cancel Validations

If the resultant action is 'Cancel', system processes the Cancel of Originated ACH Credit transactions and Return of ACH Credit Receipts.

3.1.2 Replace Validations

If the Resultant Action is 'Replace', it is mandatory to maintain the Replacement Type. The Replacement Type can be

- Replace - This replacement type replaces the original value of the ISO message tag with the Replacement value maintained.
- LPAD - This replacement type is allowed only if the Validation Type is 'Min Length'. The original value is left padded with the Replacement value till the length of the tag becomes equal to minimum length given in Parameter field.

- RPAD- This replacement type is allowed only if the Validation Type is 'Min Length'. The original value is right padded with the Replacement value till the length of the tag becomes equal to minimum length in Parameter field.
- Retain First -This replacement type is allowed only if the Validation Type is 'Max Length'. The original value is trimmed from the end till the length of the tag becomes equal to maximum length allowed in Parameter value.
- Retain Last - This replacement type is allowed only if the Validation Type is 'Max Length'. The original value is trimmed from the beginning till the length of the tag becomes equal to maximum length.

As a result of the 'Replace' action, the system replaces the original value with the new value derived. The replaced new value is considered for further processing.

3.1.3 Exception / Repair /Override Validations

If any of the validation with Resultant Action as 'Exception' fails, the transaction is moved to Process Exception Queue. If the resultant action is 'Repair ' or 'Override', the transaction is moved to Repair Queue and Business override Queue respectively.

If multiple validations are failed, corresponding error codes and error details are listed in the Queue details.

You can perform the available queue actions to release the transaction from the exception queues.

3.1.4 Report Validations

If any of the validation with Resultant Action as 'Report' fails, the transaction details and exception details are logged in Generic Validation logs and the transaction continues the next step of processing.

4. Originated Credit Transfer Processing

This chapter contains the following sections:

- Section 4.1, "ACH Credit Transfer Bulk File Upload"
- Section 4.2, "Transaction Level Processing"
- Section 4.3, "Batch Level Processing"
- Section 4.4, "Future Dated Transactions"
- Section 4.5, "Originated ACH Credit Transfer Transaction View screen"

ACH credit request can be sent as bulk file in pain.001.001.09 format:

4.1 ACH Credit Transfer Bulk File Upload

This section contains the following sub-sections:

- Section 4.1.1, "Batch Reject Validations"
- Section 4.1.2, "Process Exception Check for Batches"
- Section 4.1.3, "Batch Duplicate Check"
- Section 4.1.4, "Network Resolution"
- Section 4.1.5, "Re-grouping of the Batch"
- Section 4.1.6, "Validation on availability of Non-urgent preference maintenance & transaction block"
- Section 4.1.7, "Processing Dates Derivation"
- Section 4.1.8, "Future Value Check"
- Section 4.1.9, "FX Processing"

On the upload of a bulk file, system performs the below validations:

- File format validations
- Validation of Number of transactions and control sum, if available

If any of the validations fail, the file is rejected and pain.002 message is sent to the customer.

4.1.1 Batch Reject Validations

The following validations are done for each batch, failing which the batch is cancelled:

- Back date limit days validation. This is based on the Back Value Allowed Limit Days maintained in Batch Processing Preferences Function ID: PMDBTPRF.
- Number of transactions and control sum validation for the batch.
- Source and Batch ID combination is unique.
- Branch derivation from the Debtor Agent details (BIC or Clearing Member ID) fails.
- If BIC is available for the Debtor Agent, Branch code is derived based on the BIC code linked to the Branch. If Clearing Member ID is received for the Debtor Agent, Branch is derived based on the ACH Branch Identifier maintenance PMDACHBR.

4.1.2 Process Exception Check for Batches

The following Process Exception validations is done for the batch:

- Debit Account customer is valid (whether the record is open and authorized).

- Debit /Transfer currencies are valid currencies maintained in the system.
- Debit account currency in pain.001 file and the account currency derived by the system are same.
- Co ID is valid.

If any of the above checks fail, the transaction is moved to Process Exception Queue. You can retry the processing after correcting the existing maintenances or can cancel the batch.

Status checks based on the status of customer/account are not applicable.

4.1.3 Batch Duplicate Check

Batch duplicate check is done based on the below parameters as maintained in Batch Processing Preferences screen (Function ID: PMDBTPRF):

- Batch ID
- Co ID
- Batch Control sum
- Debit Currency
- Batch Item Count
- Source Code

Duplicate check days is taken from Host-wise Batch Processing Preferences.

4.1.4 Network Resolution

The System performs Network Resolution for individual records based on the rules maintained in Network Rule Maintenance (Function ID: PMDNWRLE) for the channel type C2B.

4.1.5 Re-grouping of the Batch

The batch is re-grouped based on the following parameters and separate consol batched is created:

- Network
- Transfer Currency
- CO ID
- FX reference

The System generated consol batches is sent for next level of batch level processing. Original Batch ID is retained for tracking.

4.1.6 Validation on availability of Non-urgent preference maintenance & transaction block

checks

The System validates whether Non-urgent preference maintenance (Function ID: PMDONPRF) is available for the transaction:

Transaction blocks if maintained for the customer/account, this is checked at this stage based on the Customer Restrictions maintenance PMDCDSTR.

If Non-urgent preference maintenance is not available or id transaction block exists, the consolidated batch is moved to PE queue.

4.1.7 Processing Dates Derivation

Based on the Value Date and Activation Date are delivered. Network lead days, earliest dispatch days and extended dispatch cycle availability.

Holiday checks applicable for the Value Date and Activation Date are applied.

Staging of the batch to a process cutoff queue is done for current dated batches received after cutoff time maintained in Process cutoff Maintenance (Function ID PMDCTOFF). Processing Cutoff maintenance is optional.

4.1.8 Future Value Check

Batches are segregated as Current dated/Future dated based on the Activation Date. No upfront FX and ECA is applicable for Future valued batches. The transaction records in Future Value batches is send to ACH Credit processor for completing individual processing till sanctions check.

4.1.9 FX Processing

FX processing is applicable in cases where the transfer currency and credit account currency are different. The Exchange Rate preferences and Small FX limit maintained in ACH Credit Receipts Preferences PYDINPRF is considered while fetching the Exchange Rate.

Payment contract is moved to Exchange Rate Exception queue in the following cases with proper error code details:

- Exchange Rate derivation based on core system maintenance fails.
- Small FX limit is breached and no external exchange rate is applicable.
- Response from Exchange Rate system is not having exchange rate.

Note

FX rate override and error limit check is done if the exchange rate is manually input from Exchange Rate Queue.

If a new Value Date is returned by the External FX system, the existing value date is replaced with the new Value Date received.

ECA Check

Upfront amount block request for the total transfer amount is sent to the ECA system. Customer/Account status check is done by the ECA system as part of ECA call.

Sending the transaction records to ACH Credit Processor

The individual transaction records of the batch is sent for processing to ACH Credit processor. The processing till pricing is completed for the individual transactions in a current dated Batch.

4.2 Transaction Level Processing

This section contains the following sub-sections:

- Section 4.2.1, "Bank /Account Re-direction"
- Section 4.2.2, "Reject Validations"
- Section 4.2.3, "Applying Generic Replacement Values"
- Section 4.2.4, "Process Exception Validations"

- Section 4.2.5, "Repairable Validations"
- Section 4.2.5, "Repairable Validations"

Outbound payments follows the below listed processing steps:

- Bank/Account Re-direction
- Reject Validations
- Applying Generic rules for Replacement
- Process Exception Validations
- Repair Validations
- Overridable Validations
- Applying Generic rules for Report
- Authorization Limits check
- Sanctions Check
- Pricing

4.2.1 Bank /Account Re-direction

The System performs the Bank/Account re-direction for the Debtor Account and Creditor Bank code, if records are maintained in PMDBKRED/PMDACRED.

4.2.2 Reject Validations

The following reject validations is covered in this step:

- Mandatory Field Validations
- Allowed currency check
- All generic validation with Resultant Action 'Cancel'

Mandatory Fields the details received in the payment request and the values populated by the System.

Validations maintained in Generic Validation Framework of Action Type 'Cancel' is evaluated and transaction is cancelled, if any of the rule condition is satisfied.

4.2.3 Applying Generic Replacement Values

For the message elements listed in Generic Validation Framework with Resultant Action as 'Replace', the replacement values is applied.

4.2.4 Process Exception Validations

The following validations is covered in this processing step:

- All generic validation with Resultant action 'Exception'

The transaction is moved to Process Exception Queue in case of validation failure.

4.2.5 Repairable Validations

The System performs the below repairable validations:

- Credit Bank code validation
- All generic validation with Resultant action 'Repair'

Validation is done to verify whether the Creditor Bank Code is listed in the ACH directory.

4.2.6 Overridable Validations

The following are the Overridable validations, failure of which moves the transaction to Business Override Queue:

- **Duplicate days check**

Duplicate Check days fetch is from the Non-urgent payment preferences Function ID: PMDONPRF. If the 'Duplicate Check Days' is maintained as 0, then the duplicate check is skipped.

The following parameters is available for duplicate check:

- Debtor Account
- Creditor Account
- Transfer Amount
- Value Date
- Creditor Bank Code
- Customer
- Network
- End to End ID

- **Generic validations maintained with Action Type as 'Override'**

Validations maintained in Generic Validation Framework of Action Type 'Override' are evaluated and transaction is moved to Business Override Queue if any of the rule condition is satisfied.

4.2.7 Applying Generic rules for Report

All generic rules maintained with Resultant Action as 'Report' is evaluated. If any rule is satisfied, the transaction is logged in Generic Validation Report log and proceeds with next processing step.

No queue is applicable for this validation.

4.2.8 Authorization Limits Check

Two levels of authorization limits can be maintained for a Network and source in PMDSORNW (optional). If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.

On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.

If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

4.2.9 Sanction Check

The transaction can be sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences PMDSORNW and is applicable for the customer.

If sanction is approved, the transaction is resumed with the further processing. In case of seizure, seizure accounting is posted, if it is applicable. If the status is rejected or interim, the transaction is moved to sanction check queue.

Note

If sanctions is approved on a subsequent date with value date change on dates re-derivation, the rollover preference is applied as maintained in Outbound Non-urgent preferences.

All transactions which are part of a Future Value Queue is sent back to the Bulk File Processor.

4.2.10 Charge /Tax Computation

Charge computation is applicable if the bulk file pricing preference is 'Transaction level' for the customer in Customer Preferences Function ID PMDFLPRF.

4.3 Batch Level Processing

For current dated batches, on completion of transaction level processing up to Pricing, Batch level processing is continued. Successful transactions within a consol batch is grouped together and the following processing steps is completed:

4.3.1 Network Cutoff Check

The Network cutoff is considered in Host time while verifying whether Network cutoff time is over. If Network cutoff is over, batch is moved to Network Cutoff Queue.

4.3.2 Accounting

Accounting template for debit and credit can be set at Originated ACH Credit Preferences is considered for posting the accounting entries.

The accounting method is decided by the 'Batch Booking' tag value. If the tag is not available in the pain.001 request received, Non-urgent preferences maintained is considered so that Itemized accounting or Debit consolidation can be done.

Accounting entries is posted as below:

Bulk Accounting -A single debit / credit accounting is posted for the consolidated batch:

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated CT - Payment	YODR	Dr	Customer Account	Account	Batch Amt
Originated CT - Payment	YODR	Cr	Clearing Suspense	GL	Batch Amt

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated CT - Payment	YOCR	Dr	Clearing Suspense	GL	Batch Amt
Originated CT - Payment	YOCR	Cr	Network Clearing GL	GL	Batch Amt

Itemized Accounting- for each individual transaction the below accounting is posted:

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated CT - Payment	YODR	Dr	Customer Account	Account	Transfer Amt
Originated CT - Payment	YODR	Cr	Clearing Suspense	GL	Transfer Amt
Originated CT - Payment	YOCR	Dr	Clearing Suspense	GL	Transfer Amt
Originated CT - Payment	YOCR	Cr	Network Clearing GL	GL	Transfer Amt

Once the accounting entries are handed off, system generates the Notification XML (if notification is applicable for the source as maintained in PMDSORCE) and Information Reporting XML in the generic format.

4.4 Future Dated Transactions

Future dated ACH transactions is processed by separate jobs.

Processing of transactions would be completed till sanction check on booking date itself and is stored in Future Valued transactions Queue.

During beginning of day, future dated transaction job picks up the transactions with Activation Date as current date and do the process from initial validations.

4.5 Originated ACH Credit Transfer Transaction View screen

The details of originated transactions processed in the system can be viewed from View Originated ACH Credit Transfer (Function ID: PYDOVIEW).The record can be queried entering the Transaction ID or from the View Originated ACH Credit Transaction Summary screen (PYSOVIEW).

The screen have the following tabs:

Main Tab

This tab have the key fields used in the Originated Credit Transfer processing for view.

View Originated ACH Credit Transfer

Enter Query

Host Code	Transaction Identification	File Reference Number
Transaction Branch	End To End Identification	Batch Identification
Source Code	Instruction Identification	Consolidation Reference Number
Network Code	Source Reference Number	Linked Transaction Reference

Main Processing Details Other Details Charges Information

Debtor Details		Payment Details
Debtor Name	Customer Number	Booking Date
Debtor Account	Customer Service Model	Requested Execution Date
Debtor IBAN	Company Identifier	Value Date
Debtor Account Currency	Company Name	Activation Date
Debtor Account Branch	Country of Residence	Debit Value Date
Debit Amount	Other Debtor Details	Credit Value Date
Creditor Details		Instructed Currency Indicator
Creditor Name	Country of Residence	Instructed Currency
Creditor Account	SSI Label	Instructed Amount
Creditor IBAN	Other Creditor Details	Transfer Currency
Creditor Account Currency		Transfer Amount
Debtor Agent Details	Creditor Agent Details	Interbank Settlement Currency
BICFI	BICFI	Interbank Settlement Amount
Clearing System Code	Clearing System Code	Charge Bearer
Clearing System Proprietary	Clearing System Proprietary	Exchange Rate
Member Identification	Member Identification	FX Reference Number
Name	Name	Remarks
Debtor Agent Details	Creditor Agent Details	

View Queue Action | MIS | UDF | Accounting Entries | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information | View Repair Log

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

Other Details Tab

The screen lists the fields for:

- Instruction for Creditor Agent
- Instruction for Next Agent
- Payment Type Information

View Originated ACH Credit Transfer

Enter Query

Host Code	Transaction Identification	File Reference Number
Transaction Branch	End To End Identification	Batch Identification
Source Code	Instruction Identification	Consolidation Reference Number
Network Code	Source Reference Number	Linked Transaction Reference

Main Processing Details Other Details Charges Information

Status Details		
Transaction	Debit Liquidation Status	Pre-Funded Payments
Exception Queue	Credit Liquidation Status	On-Us Credit Transfer
External Communications		
Sanctions Check Status	External Credit Approval Status	External Exchange Rate Status
Sanctions Check Reference	External Credit Approval Reference	External Exchange Rate Reference
Sanctions Seizure		
Error Details		
Error Code		
Error Description		

View Queue Action | MIS | UDF | Accounting Entries | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information | View Repair Log

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

Processing Details Tab:

This tab provides the transaction status details and the External System Requests Status details.

Charges Information Tab

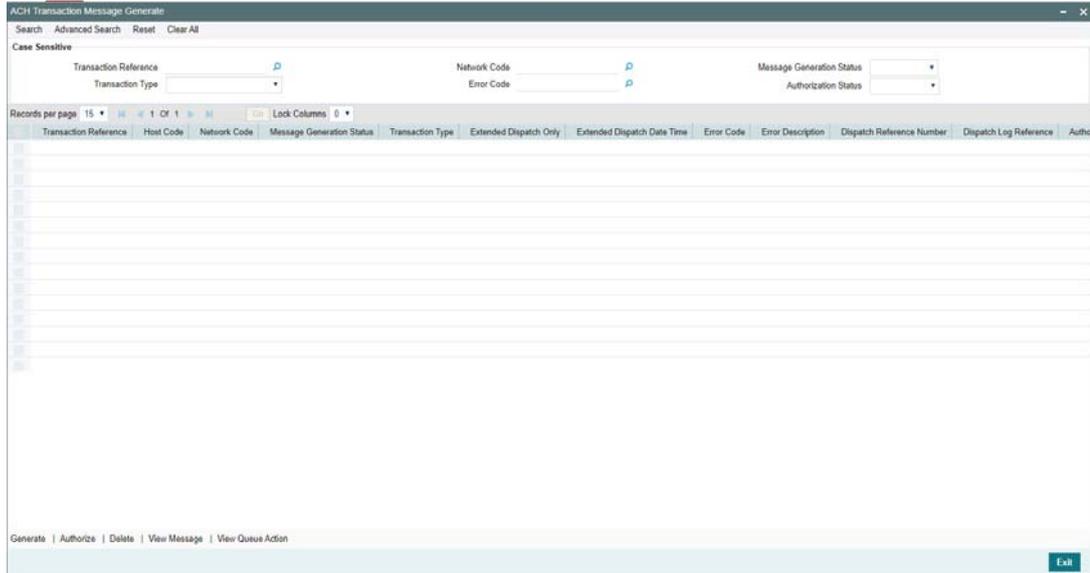
This tab provides the Charges Information Agent details and system computed charge details.

4.6 Dispatch Browsers

4.6.1 ACH Transaction Message Generate

You can view the transaction level XML generated for each Originated ACH Credit transaction using this screen.

You can invoke 'ACH Transaction Message Generate' screen by typing 'PMSTMGEN' 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:

- Transaction Reference
- Network Code
- Message Generation Status
- Transaction Type
- Processing Date

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

- Transaction Reference
- Host Code
- Network Code
- Message Generation Status
- Transaction Type
- Extended Dispatch only flag
- Extended Dispatch Date Time
- Error Code
- Error Description
- Dispatch Reference
- Dispatch Log Reference
- Authorization Status
- Queue Reference

Message Generation status can be:

- Generated
- Ungenerated
- Error

Listed transactions can be performed with following actions::

Tab	Functions
Generate	If the message status is 'Ungenerated' or 'Error', it is possible to generate the message by invoking 'Generate' Action.
Authorize	'Generate' action initiated by a user can be authorized by another user.
Delete	Allows the user who initiated the action, to delete the action before authorization.
View Mes- sage	Displays the transaction XML details.
View Queue Action	Displays all queue activities performed for a transaction.

4.6.2 ACH Dispatch Browser

You can manually generate Dispatch files, using this screen.

You can invoke 'ACH Dispatch Browser' screen by typing 'PMSDISBR' 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:

- Dispatch Reference
- Network Code
- Dispatch Mode
- Dispatch Process Status
- Payment Type
- Authorization Status
- Number of transactions
- Dispatch Date

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

- Dispatch Reference
- Dispatch Process Status
- Number of Files
- Host Code
- Network Code
- Payment Type
- Dispatch Run Reference
- Dispatch Date
- Dispatch Mode
- Maker ID & Date stamp
- Checker ID & Date stamp
- Authorization Status
- Error Code
- Error Description
- Queue Reference

Dispatch Process status can be:

- Processed
- Unprocessed

Dispatch Mode status can be:

- Manual
- Scheduled

Listed transactions can be performed with following actions:.

Tab	Functions
Generate Dispatch File	For a Dispatch Reference, if the Process status is 'Unprocessed', it is possible to manually generate dispatch files using the option 'Generate Dispatch File'
Authorize	'Generate Dispatch file' action initiated by a user can be authorized by another user.
Delete	Allows the user who initiated the action, to delete the action before authorization.
View Queue Action	Displays all queue activities performed for a transaction.
View Pending Records	Displays the dispatch pending records.
View File Details	Opens the below given ACH Dispatch File Browser (PMSDS-FBR) which gives the file-wise details

Note

If a record is marked for 'Extended Cycle only', the manual generation of the dispatch file is allowed only on reaching the first Extended Cycle time.

4.6.3 ACH Dispatch File Browser

You can view the generated Dispatch file details file level accounting entries, using this screen.

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

The screenshot shows the 'ACH Dispatch File Browser' application window. It includes a search section with 'Search', 'Advanced Search', 'Reset', and 'Clear All' buttons. Below this, there are search criteria fields: 'Dispatch Reference Number', 'File Name', 'Authorization Status', 'File Reference', 'File Status', 'Dispatch Date', and 'Network Code'. A table with 14 columns is shown below, including 'Dispatch Reference Number', 'File Reference', 'Dispatch Date', 'File Name', 'File Status', 'Network Code', 'Payment Type', 'Transaction Type', 'File Size (MB)', 'Number of Transactions', 'File Currency', 'File Amount', 'File Path', 'Host Code', and 'Authorization'. The table is currently empty. At the bottom, there are links for 'View File', 'View Dispatch Accounting', and 'View Queue Action', and an 'Exit' button.

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

- Dispatch Reference
- File Name
- File Reference
- File Status
- Dispatch Date
- Network Code
- Authorization status

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

- Dispatch Reference
- File Reference
- Dispatch Date
- File Name
- File Status
- Network Code

- Payment Type
- Transaction Type
- File Size (MB)
- Number of transactions
- File Currency
- File Amount
- File Path
- Host Code
- Authorization Status

Listed transactions can be performed with following actions::

Tab	Functions
View File	Displays the generated File
View Dispatch Accounting	Displays the Dispatch Accounting log
View Queue Action	Displays all queue activities performed for a transaction.

5. Originated Credit Transfer - Return Processing

Return messages of Originated ACH Credit transfers can be received as pacs.004.001.09 message. Upload and processing of pacs.004 message is supported

5.1 Maintenances for R-transaction Processing

When R-transaction message is received, it is required to match certain inbound R-transaction fields with the respective original transaction fields, before starting the R-transaction processing. Primary matching is done based on the Transaction ID. A new maintenance is provided for capturing the additional matching fields for an R-transaction message received (Function ID: PMDRMACH). This is a common maintenance for R-transaction types of 'ACH CT' and 'ACH DD' payment types.

You can invoke 'ACH R-Transaction Matching Fields' screen by typing 'PMDRMACH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

R-Element ISO Structure	R-Element ISO Tag	Original Element ISO Structure	Original Element ISO Tag
<input type="checkbox"/>			

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW). This is a mandatory field.

Payment Type

The system defaults the Payment Type based on the Network Code selected.

Network Description

The system defaults the Network Description based on the Network Code selected.

R-Transaction Type

Select the R-Transaction Type from the drop-down list. Options available is:

- Originated CT Return

R-Message Type

The system defaults the R-Message Type based on the R-Transaction Type selected.

Original Message Type

The system defaults the Original Message Type based on the R-Transaction Type selected.

Additional Matching Fields Details

Allowed combinations of R- transaction ISO tags and Original transaction ISO tags for secondary matching of the fields are listed for the field R-transaction ISO tag. On selecting an option, all the below four fields are defaulted.

R-Elements ISO Structures

The system defaults the R-Elements ISO Structures based on the R-Element ISO Tag selected.

R-Element ISO Tag

Specify the R-Element ISO Tag from the list of values.

Original Element ISO Structure

The system defaults the Original Element ISO Structure based on the R-Element ISO Tag selected.

Original Element ISO Tag

The system defaults the Original Element ISO Tag based on the R-Element ISO Tag selected.

5.2 Upload of pacs.004 messages

If the ACH transfer request is returned by the creditor bank, pacs.004 message is received with the return transaction details

5.2.1 Pacs.004 Message Upload

File level Validations

On upload of the message pacs.004.001.09 , system performs the below validations:

File format validations - This is done based on the XSD maintained in the 'Schema Definition File Path' for the file type 'ACHCTRETURN' in File Parameters Detailed screen PMDFLPRM.

Validation of Number of transactions and control sum in the file is done, if the details are available in the file.

Branch & Network Derivation

If the message is received with file envelope, the below details are derived from the file envelope details available for the message in File Envelope Upload PMDFLEVP:

- Host Code
- Transaction Branch
- Network Code
- Source Code

Receipt Accounting

If the parsing & upload of the inbound pacs.004 is completed, Receipt accounting is posted if Receipt Account Code is maintained for Originated ACH Credit Transfer Preferences PYDONPRF 'R-transaction tab.

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated CT - Payment	YSRC	Dr	Nostro Account	Account	RTN_ST-TL_AMT
Originated CT - Payment	YSRC	Cr	Network Clearing GL	GL	RTN_ST-TL_AMT

The return amount received in PmtRtr/TxInf /RtrdIntrBkSttlmAmt is consolidated for accounting.

The transaction records are grouped based on Branch, Currency and settlement date. If settlement date is a back date it is moved to current date. Network holiday & Debit Currency Holiday checks are done for the derived date, and it is moved forward in case of holidays. The consolidated amounts are posted for each group.

5.2.2 Return Processing

The following processing steps are applicable, when pacs.004 message received as Return of Originated Credit Transfer is received:

- Debit Accounting
- Matching with the original transaction
- Return Days validation
- Sanctions screening
- FX rate fetch
- EAC Check
- Credit Accounting Handoff
- Notification/IR XML generation

Debit Accounting Handoff

Debit accounting for the Return transaction is posted upfront before the transaction validations are done. Accounting code maintained for Credit Liquidation in Originated ACH Credit Transfer Preferences screen PYDONPRF- R transaction Preferences Tab is fetched for posting the accounting by interchanging the credit and debit legs. The accounting is posted for the Returned Amount.

Event	Dr / Cr	Account	Account Type	Amount Tag
YSDR	Dr	Network Clearing GL	GL	Return Amt
YSDR	Cr	Clearing Suspense	GL	Return Amt

Matching pacs.004 with the original transaction

Primary matching of Return transaction with the original transaction is done based on the Transaction ID matching.

R- Element ISO Structure	R-Element ISO Tag	Original Element ISO Structure	Original Element-ISO Tag
PmtRtr /TxInf	OrgnlGrpInf/ Orgn-ITxId	FIToFICstmrCdtTrf / CdtTrfTxInf	PmtId/TxId

On getting a matching original transaction, system checks that the original transaction is in 'Success' status and no R-transaction is initiated for the original transaction. If the status validation of the original transaction fails, the transaction is moved to ACH R-processing queue (Function ID: PMSRMAQU).

If primary match is a success, system tries to match the additional matching fields maintained in ACH R-transaction Matching Fields Maintenance for the transaction type 'Originated CT-Return'. If the field values are matched, the R-transaction processing is initiated.

If the matching with the additional fields fails, R-message is moved to Business Override queue.

Return Days Validation

Return days maintained in R-Transaction Preferences tab of Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF) is considered for Returns days validation.

The Return Days are added to Value Date of the original transaction for arriving at the date till which return is allowed. Return days are counted as Network working days. If the last allowed date is a branch holiday then it is moved forward as next branch working day.

If the Return Activation Date is beyond the Return by date computed as above, the Returns days validation fails and the transaction is moved to Business Override queue.

Note

If Return days field is maintained with the value 0, Returns is allowed only till the same day as Original transaction Value Date.

Return days validation is skipped if it is not maintained in ACH Credit Receipts Preferences 'R transactions tab.

Sanctions Screening

If sanction check is applicable for the Network and Source (based on the preference maintained in the existing maintenance Source Network Preferences PMDSORNW, system performs sanctions screening.

If sanctions retry days are over, the return transaction is sent for sanction screening.

The original details of the transaction and the enriched details are sent in sanctions request. The original details of the transaction as received in the pacs.004 message are populated.

- Depending on the sanctions response status the following action is performed
- Accepted/ Rejected: If the response is received as Accepted/Reject on the same day, the Return transaction sanctions status is updated accordingly and the processing continues with the next step i.e. accounting.
- If the response is received on a later date, the return transaction processing date is updated as current branch date if it is a branch and network working day. If current branch date is a branch or network holiday, the processing date is moved to next possible working day for Branch and Network.

Note

Return Days is not re-validated even if processing date is moved ahead as the delay is due to Sanctions screening.

Seized: System checks whether seizure accounting is applicable for the transaction. If applicable, the following accounting entries are passed

Event	Dr / Cr	Account	Account Type	Amount Tag
YSCZ	Dr	Clearing Suspense	GL	Return Amt
YSCZ	Cr	Seizure GL	GL	Return Amt

FX Rate Fetch

Credit Value Date is derived before the FX call. For this, Credit Currency holidays is applied to Debit Value Date. Credit value date is handed off in FX request.

R-Transaction Preferences tab of Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF) is having the preference for FX Rate Re-pickup: This field value can be maintained as 'Yes' if FX rate has to be re-picked for R-transactions which are having accounting / FX impact.

System checks whether FX Rate Re-pickup is required for the R-processing. If required, the Internal/ External Rate processing is done based on the FX preferences available in Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF).

Value date received from External FX system is updated as R-transaction Value Date.

EAC Check

Customer/Account validity and status check is done by the DDA system as part of EAC call.

If the status is rejected or interim, the transaction is moved to EAC queue.

Credit Accounting Handoff

Return Account of the customer is fetched from the Non-Urgent Payment Processing preferences PMDONPRF for the Network, Company ID & Customer/Account .If company ID is not present, Customer ID is used.

If Return Account is not maintained, then debit account of the original transaction is used for reversing the entries

Accounting code maintained for Debit Liquidation in Originated ACH Credit Transfer Preferences screen PYDONPRF is fetched for posting the accounting by interchanging the credit and debit legs. The accounting is posted for the Returned Amount. Credit accounting for Returns is posted by handing off the below accounting entries to the Accounting System:

Event	Dr / Cr	Account	Account Type	Amount Tag
YSCR	Dr	Clearing Suspense	GL	Return Amt
YSCR	Cr	Customer Account/ Return Account	Account	Return Amt

Notification/Information Reporting XML is generated for the Return processed.

Note

R-transactions are not be warehoused. If the Debit/Credit value dates derived are in future, system completes the Return processing on Booking Date itself. Accounting entries have the value dates as derived during the processing.

Carry forward action is not be applicable for the Return transactions from exception queues.

5.2.3 Returns Received for Partial File Rejects

It is possible to receive pacs.004 messages as result of partial reject of pacs.008 message sent out for ACH CT originations processed.

For such returns received in pacs.004, second occurrence of the Return Reason have the Proprietary code (RtrRsnInf/RtrRsnInf/Rsn/Prtry) as 'PART'..It is possible to search the Return transactions from Originated ACH Transaction Return View summary screen based on the Secondary Reason Code.

5.2.4 Input and View screens for Originated ACH Return

User can input the Return details for an Originated ACH Credit Transfer .This is a back-up screen for Return input ,for cases where the upload of pacs.004 fails/not applicable.

You can invoke 'ACH Credit Transfer Return' screen by typing 'PYDOTRTN' 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:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Source Code

Specify the Source Code from the List of Values.

Return Reference Number

Return Reference Number is system generated.

Original Transaction Identification

Specify the Original Transaction Identification form the list of values.

The transaction reference for which the return has to be processed can be selected in this field. Only Originated Credit Transfer transactions of status 'Processed' for which no other R-transaction is pending can be selected for this field.

Transaction Branch

Transaction Branch is system generated..

Network Code

The system defaults the Network Code based on the Original Transaction Identification selected.

Sender's Message Identification

This Message ID of the related pacs.004 message can be entered in this field.

Sender's Return Identification

Specify the Sender's Return Identification.

Return Details

Settlement Currency & Settlement Amount

These fields are defaulted as original transaction transfer currency and amount. However the amount can be modified by the user to a lesser amount, if required.

Settlement Date

Current Date is populated. You can modify the date.

Return Account Branch

Specify the Return Account Branch.

Return Account Currency

Specify the Return Account Currency.

Primary Return Code

All the return codes maintained for the Network in the static table are listed.

Return Code Description

The system defaults the Return Code Description based on the Primary Return Code selected.

Secondary Return Code

Specify the Secondary Return Code, if required.

Return Code Description

Specify the Return Code Description

Additional Information

Specify any additional Information.

Booking Date

The system defaults the Booking Date on clicking 'New'.

Value Date

This is a system derived field. If the Settlement Date is in the past, it is moved to current date. Value date is same as Settlement Date .If the Value Date falls on a Network holiday, it is moved ahead to the next Network working day.

Activation Date

This field is populated as current date.

Note

This date is rolled over only if the processing is delayed in any Exception Queue and the Return transaction is released from the queue on a later date. No holiday check is done on Return Activation Date.

Return Account

Specify the Return Account

Enrich

Click on Enrich button upon providing above details.

Origination Transaction Details:

Specify the Origination Transaction Details.

Originator Details

Originator Name

Specify the Originator Name related to Primary reason code.

Copy of Residence

Specify the Copy of Residence from the list of values.

Originator Details

Specify the following Originator Details:

- Postal Address
- Identification
- Contact Details

Note

When the Return is input from the screen, primary/secondary matching steps are not applicable as the user is selecting the original transaction.

5.2.4.1 Originated ACH CT Return View Screen

You can invoke 'Originated ACH CT Return View' screen by typing 'PYDORTVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'Originated ACH CT Return View' application window. It is organized into several sections for data entry:

- Enter Query:** Fields for Return Reference, Original Transaction Identification, Network Code, Host Code, Transaction Branch, Source Code, Sender's Message Identification, and Sender's Return Identification.
- Main Processing Details:**
 - Return Details:** Return Settlement Currency, Return Settlement Amount, Settlement Date, Return Account, Return Account Currency, Return Credit Amount, Primary Return Code, Return Code Description, Secondary Return Code, Secondary Return Description, Additional Information, Booking Date, Value Date, Activation Date, Exchange Rate, and FX Reference Number.
 - Original Transaction Details:** End To End Identification, Instruction Identification, Settlement Currency, Settlement Amount, Value Date, Debtor Name, Debtor Account Number, Debtor IBAN, Debtor Agent BIC, Debtor Agent Member ID, Category Purpose Code, and Purpose Code.
 - Creditor Details:** Creditor Name, Creditor Account Number, Creditor IBAN, Creditor Agent BIC, Creditor Agent Member ID, Category Purpose Proprietary, and Purpose Proprietary.
- Originator Details:** Originator Name and Country of Residence, with an 'Originator Details' button below.

The bottom status bar includes 'View Queue Action | Accounting Entries', 'Maker ID | Checker ID', 'Maker Date Stamp | Checker Date Stamp', 'Authorization Status', and an 'Exit' button.

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

- Return Reference
- Original Transaction Identification
- Network Code
- Transaction Branch
- Source Code
- Sender's Message Identification
- Sender's Return Identification

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

The details are shown in following tab details:

- Main
- Processing Details

5.2.5 ACH R-Processing Queue

You can invoke 'ACH R-Processing Queue' screen by typing 'PMSRMAQU' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

ACH R-Processing Queue

Search Advanced Search Reset Clear All

Case Sensitive

Queue Reference No
Transaction Type
R-Message Received Date
File Reference Number
Message Status

Network Code
Original Transaction ID
R-Settlement Date
R-Transaction Reference
Original Instruction ID

Payment Type
Error Code
Original End To End ID
Authorization Status
R-Message ID

Records per page 15
Go Lock Columns 0

Queue Reference No	Host Code	Network Code	Payment Type	Transaction Type	Original Transaction ID	Error Code	Error Description	R-Message Received Date	R-Settlement Date	Reason Code	Reason Description	Creditor Account Num
--------------------	-----------	--------------	--------------	------------------	-------------------------	------------	-------------------	-------------------------	-------------------	-------------	--------------------	----------------------

Match Transaction | Suppress | Authorize | Delete | View Queue Action

Exit

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

- Queue Reference No
- Network Code
- Payment Type
- Transaction Type
- Original Transaction ID
- Error Code
- R-Message Received Date
- R-Settlement Date
- Original End To End ID
- File Reference Number
- R-Transaction Reference
- Authorization Status
- Message Status
- Original Instruction ID
- R-Message ID

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

5.2.5.1 Match Transaction Tab

User can initiate manual matching of the R-transaction using the Action 'Match Transaction'. All transactions for the same Network and Originated ACT CT transactions with status as 'Processed' and no R-transaction pending will be fetched in the Match Transaction screen.

R-Match Transaction

Queue Reference 1930915451400000

Transaction Reference

Original Transaction Value Date

Interbank Settlement Amount

Query

Debtor Account Number

Creditor Account Number

Debtor Agent BICFI

Creditor Agent BICFI

Source Reference Number

Transaction Reference	Transaction Status	Booking Date	Interbank Settlement Date	Interbank Settlement Currency	Interbank Settlement Amount	Debtor Account Number	Creditor Account Number	Debtor Bank Code	Creditor Ba
-----------------------	--------------------	--------------	---------------------------	-------------------------------	-----------------------------	-----------------------	-------------------------	------------------	-------------

Maker Id

Checker ID

Authorization Status

Maker Date Stamp

Checker Date Stamp

OK Exit

User will be able to select appropriate transaction for matching by querying the transaction based on the query fields available. On authorization of Manual Match, the system will check whether the currency and amount of the original transaction is same as the R-transaction. If not, override message will be shown. User can either accept or reject the override.

ACH R-Processing Queue screen also support following actions:

- Suppress
- Authorize
- Delete
- View Queue Action

6. ACH Credit Receipts Processing

6.1 Upload of C2B files

ACH credit transfer Receipts can be received as pacs.008.001.08 messages.

6.1.1 ACH Credit upload

File level Validations

On upload of the message, system performs the below validations:

- File format validations - This is done based on the XSD maintained in the 'Schema Definition File Path' for the file type 'ACHCTRECEIPT' in File Parameters Detailed screen PMDFLPRM.
- Validation of Number of transactions and control sum in the file, if available
- Uniqueness of Message ID of the incoming message

If any of the above listed validations fails, the file gets rejected.

Branch & Network Derivation

If the message is received with file envelope, the below details are derived from the file envelope details available for the message:

- Host Code
- Transaction Branch
- Network Code
- Source Code

Debit Value Date Derivation

Settlement Date (FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt) received in the inbound pacs.008 message is considered as the Initial Value date for the transaction. If it is a past date, it is moved to current date. Network holiday check and Debit currency holiday check is done for the Value Date and moved forward to next network business day if Value date is a Network holiday.

Receipt Accounting

Receipt accounting is posted if Receipt Account Code is maintained for ACH Credit Receipts Preferences PYDINPRF. The transaction records are grouped based on Branch, Currency and Debit Value Date derived. The consolidated amounts are posted for each group.

Receipt Accounting	Event	Dr/Cr	Account	Account Type	Amount Tag
CT Receipts - Payment	YIRC	Dr	Nostro Account	Account	PMT_STTL_AMT
CT Receipts - Payment	YIRC	Cr	Network Clearing GL	GL	PMT_STTL_AMT

The interbank settlement amount (FIToFICstmrCdtTrf/CdtTrfTxInf/ IntrBkSttlmAmt) for each transaction is considered for arriving at the consolidated Amount for the Amount Tag PMT_STTL_AMT.

Sending the transaction records to ACH Credit Receipts Processor

The individual receipt transaction records of the message is sent for processing to ACH Credit Receipts processor.

6.1.2 Receipt Transaction Processing

Outbound payments follows the below listed processing steps:

- Debit Accounting Handoff
- Bank/Account Re-direction
- Reject Validations
- Applying Generic rules for Replacement
- Process Exception Validations
- Repair Validations
- Overridable Validations
- Applying Generic rules for Report
- Authorization Limits check
- Sanctions Check
- Future Value Check
- Pricing
- FX Rate fetch
- External Account Check
- Credit Accounting Handoff
- Information Reporting/Notification XML generation

Debit Accounting Handoff

Debit accounting for the Receipt transaction is posted upfront before the transaction validations are done. Accounting code maintained for Debit Liquidation in ACH Credit Receipts Preferences screen PYDINPRF is fetched for posting the accounting. The accounting is posted for the Transfer Amount of the transaction.

Event	Dr/Cr	Account	Account Type	Amount Tag
YIRC	Dr	Network Clearing GL	GL	Transfer Amt
YIRC	Cr	Clearing Suspense	GL	Transfer Amt

Bank /Account Re-direction

The System performs the Bank/Account re-direction for the Creditor Account and Creditor Bank code if records are maintained in Bank/Account Re-direction maintenances PMDBKRED/PMDACRED.

Cancel Validations

The following cancel validations are done in this step:

- Mandatory Field Validations
- Allowed currency check
- Validation whether FX is allowed for the customer
- All generic validation with Resultant Action 'Cancel'

Mandatory Fields the details received in the payment request and the values populated by the System.

Transfer currency is matched with the Network currency for doing the allowed currency validation.

Inbound Processing Preferences PMDINPRF are checked to see whether FX is allowed for the customer, the lookup priority is same as the existing one:

Look-up Priority	Host Code	Source Code	Customer	Account
1	Specific	Specific	Specific	Specific
2	Specific	ALL	Specific	Specific
3	Specific	Specific	Specific	ALL
4	Specific	ALL	Specific	ALL
5	Specific	Specific	ALL	ALL
6	Specific	ALL	ALL	ALL

If the FX Rate preference maintained is 'Not Allowed' the transaction is cancelled. If no preference is found, FX is done by default.

Validations maintained in Generic Validation Framework of Action Type 'Cancel' is evaluated and transaction gets cancelled, if any of the rule condition is satisfied.

On cancel of an ACH CT Receipts, system checks whether the error code is linked to a Return Code for ACH Credit Return processing. If yes, auto return is processed.

If the Error Code is not linked to a Network Return Code, then the transaction is moved to Repair Queue. Only 'Cancel' action is allowed for such transactions.

Note

Cancel of ACH Receipts from any queue processes the ACH Receipts Return. User can select the Network Return Code in the Queue Action screen.

Return transaction Processing is detailed in Section 6.

Applying Generic Replacement Values

For the message elements listed in Generic Validation Framework with Resultant Action as 'Replace', the replacement values are applied.

Process Exception Validations

The following validations are covered in this processing step:

- Credit account is valid or not (credit account record is open and authorized)

Note

No status check is done for the credit customer/account.

- Customer Transaction Block Checks

The validation is done based on Customer Transaction Restrictions maintenance PMDCRSTR. If the Network is restricted for the customer, the transaction is moved to Business Override queue

- All generic validation with Resultant action 'Exception'

The transaction is moved to Process Exception Queue in case of validation failure.

Repairable validations

The System performs all generic validation with Resultant action 'Repair'. The transaction is moved to Repair Queue in case of validation failure.

Overridable validations

The following are the Overridable validations, failure of which moves the transaction to Business Override Queue:

Duplicate days check:

- Duplicate Check days is fetched from the Source code maintenance.
- The following parameters are available for duplicate check:
 - Debtor Account
 - Creditor Account
 - Transfer Amount
 - Value Date
 - Debtor Bank Code -Debtor Bank Clearing Member ID is considered if this parameter is configured
 - Customer
 - Network
 - End to End ID

Generic validations maintained with Action Type as 'Override':

Validations maintained in Generic Validation Framework of Action Type 'Override' is evaluated and transaction is moved to Business Override Queue if any of the rule condition is satisfied.

Applying Generic rules for Report

All generic rules maintained with Resultant Action as 'Report' are evaluated. If any rule is satisfied, the transaction is logged in Generic Validation Report log and proceeds with next processing step.

No queue is applicable for this validation.

Authorization Limits Check

Two levels of authorization limits can be maintained (optional) for a Network and source in Source Network Preferences PMDSORNW. If the transfer amount is greater than Authorization Limit 1, the transaction is moved to Authorization Limit 1 Queue.

On approval from Authorization Limit 1 Queue, if the transfer amount is greater than Authorization Limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than Authorization Limit 2, the transaction proceeds to next processing step.

If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

Sanction Check

The transaction can be sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences PMDSORNW. Additional check is done whether Sanctions screening is applicable for the customer in External Customer Maintenance STDCIFCR.

If sanctions screening status is approved, the transaction proceeds with the further processing. In case of seizure, the following accounting entries are passed:

Event	Dr / Cr	Account	Account Type	Amount Tag
YICZ	Dr	Clearing Suspense	GL	Transfer Amt
YICZ	Dr	Clearing Suspense	GL	Transfer Amt

If the status is rejected or interim, the transaction is moved to sanction check queue.

Note

If sanctions is approved on a subsequent date then Activation date alone is rolled over to next date. The transaction processing is re-initiated from initial validations.

Future Value Check

The Receipt transactions is segregated as Current dated/Future dated based on The Activation Date. Future valued transactions is moved to Future Value Queue.

The transaction processing of current valued transactions continues with the next step of processing.

Charge /Tax Computation

Charge computation is made based on the "External Pricing Applicable" flag set at Source Network Preferences level PMDSORNW.

If External pricing is not applicable for the Source and Network combination, then Charge and tax for ACH Receipt transaction is calculated based on the Pricing Code linked to ACH Credit Receipts preferences (PYDINPRF).

Pricing components applicable to the price code and the attributes like whether the component is a charge or tax, Pricing currency and the exchange rate type are derived from Pricing Code maintenance (PPDCDMNT).

If "External Pricing Applicable" flag is set as Yes at Source Network Preferences, charge calculation is skipped and system captures the pricing details from External Pricing System.

The transaction gets logged in External Pricing Queue on the below scenario if the response is timed out or the response is not containing the price values to apply.

FX Processing

FX processing is applicable in cases where the transfer currency and credit account currency are different. The Exchange Rate preferences and Small FX limit maintained in ACH Credit Receipts Preferences PYDINPRF is considered while fetching the Exchange Rate.

If External FX rate is applicable system verifies whether customer FX preference is maintained in Inbound Payment processing preferences (Function ID PMDINPRF). If the preference is for 'Retain in Queue' the transaction is moved to Exchange Rate Queue. If the preference is 'Fetch Rate', FX rate request is sent to the external FX system.

Note

If no record is retrieved from Inbound Payment preferences, system proceeds with sending the FX request to External system.

If a new value date is returned from External FX system, the existing value date is replaced with the new Value Date received. Credit value date is the new date received.

EAC Check

Customer/Account validity and status check is done by the DDA system as part of EAC call. If the status received from the External system is rejected or interim, the transaction is moved to EAC queue.

Accounting

Accounting template for Credit Liquidation can be set at ACH Credit Receipts Preferences is considered for posting the accounting entries.

Event	Dr / Cr	Account	Account Type	Amount Tag
YICZ	Dr	Clearing Suspense	GL	Transfer Amt

Event	Dr / Cr	Account	Account Type	Amount Tag
YICZ	Cr	Clearing Suspense	Account	Credit Amt

Once the accounting entries are handed off system generates the Notification XML (if notification is applicable for the source as maintained in PMDSORCE) and Information Reporting XML in the generic format as done for other payment types.

Note

Matrix for processing of Queue actions for each processing step, is attached in Appendix.

6.1.3 Future Dated Transactions

Processing of transactions would be completed till sanction check on the date of receipt itself and is stored in Future Valued transactions Queue. Future dated ACH Receipt transactions are processed by Future Value job.

During beginning of day, future dated transaction job pick ups the transactions with Activation Date as current date and processes the transaction from initial validations

6.1.4 Auto-generated Inbound Payments Processing

- On processing originated ACH credit transfers, it is possible that the credit account belongs to the same bank.
- On Us transfer validation is done for the originated ACH Credit transfers before dispatch as below :
 - (Creditor agent BIC is a valid BIC for the Host OR Creditor Agent Member ID is a valid branch identifier for the Network and Host)
 - AND Creditor account is a valid account in External Account maintenance
- The system marks the Originated Credit Transfer as 'On Us' and auto generate the inbound transaction, if in ACH Dispatch preferences (Function ID PMDACHDS) the value for field 'Dispatch On Us Transfer' is maintained as 'No'.

Note

It is assumed that Incoming & Outgoing internal transactions use the same Network Clearing GL for accounting.

- The processing of auto-generated inbound transaction follows every processing step similar to a normal ACH Credit Receipts.
- Customer FX preference check and FX rate fetch is applicable for auto-generated Receipt transactions.

6.2 ACH Credit Receipts View

You can invoke 'ACH Credit Receipts View' screen by typing 'PYDIVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screen have the following tabs:

Main Tab

This tab have the key fields used in the Originated Credit Transfer processing for view.

Processing Details Tab:

This tab provides the transaction status details and the External System Requests Status details.

Other Details Tab

The screen lists the fields for:

- Instruction for Creditor Agent
- Instruction for Next Agent
- Payment Type Information

View ACH Credit Transfer Receipts

Enter Query

Host Code	Transaction Identification	File Reference Number
Transaction Branch	Sender Transaction ID	Message Identification
Source Code	Sender End To End Identification	Credit to GL
Network Code	Sender Instruction Identification	Linked Transaction Reference
Source Reference Number		

Main | Processing Details | **Other Details** | Charges Information

Instruction for Creditor Agent	Instruction for Next Agent	
Code	Instruction Information	
Instruction Information		

Payment Type Information	Clearing Channel	Settlement Priority
Instruction Priority	Local Instrument Proprietary	Purpose Code
Local Instrument Code	Category Purpose Proprietary	Purpose Proprietary
Category Purpose Code	Service Level Proprietary	
Service Level Code		

View Queue Action | MIS | UDF | Accounting Entries | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information | View Repair Log

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

Charges Information Tab

This tab provides the Charges Information Agent details and system computed charge details.

View ACH Credit Transfer Receipts

Enter Query

Host Code	Transaction Identification	File Reference Number
Transaction Branch	Sender Transaction ID	Message Identification
Source Code	Sender End To End Identification	Credit to GL
Network Code	Sender Instruction Identification	Linked Transaction Reference
Source Reference Number		

Main | Processing Details | **Other Details** | Charges Information

Instruction for Creditor Agent	Instruction for Next Agent	
Code	Instruction Information	
Instruction Information		

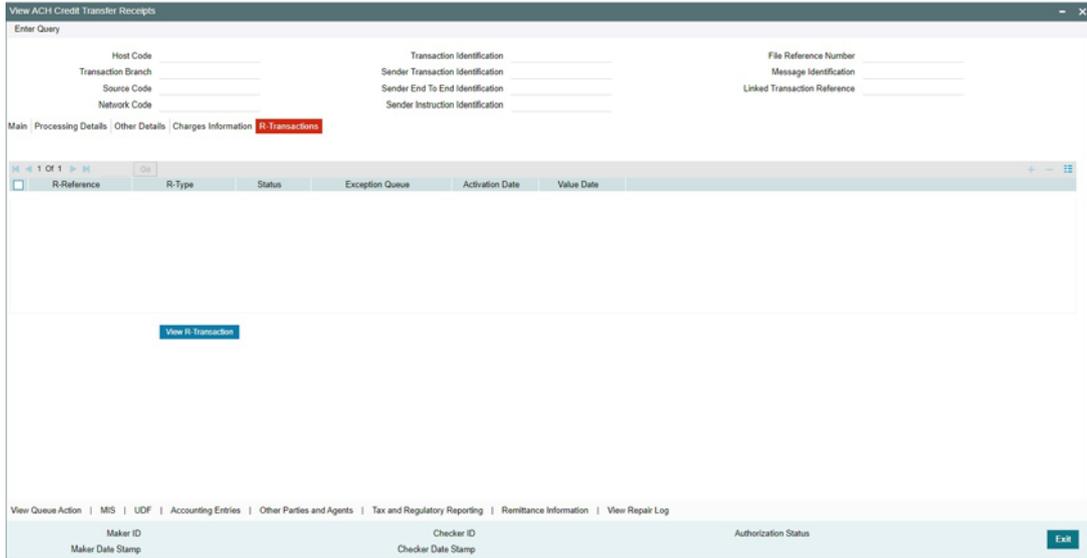
Payment Type Information	Clearing Channel	Settlement Priority
Instruction Priority	Local Instrument Proprietary	Purpose Code
Local Instrument Code	Category Purpose Proprietary	Purpose Proprietary
Category Purpose Code	Service Level Proprietary	
Service Level Code		

View Queue Action | MIS | UDF | Accounting Entries | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information | View Repair Log

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

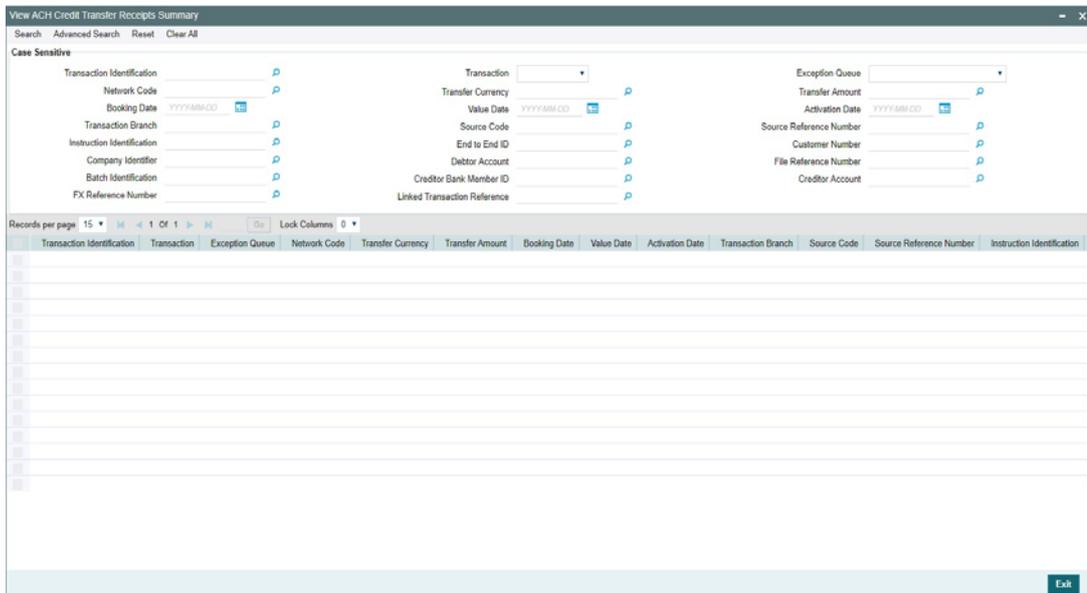
R-Transactions Tab

This tab provides the .



6.2.1 ACH Credit Transfer Receipts Summary

You can invoke 'ACH Credit Transfer Receipts Summary' screen by typing 'PYSIVIEW' 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:

- Transaction Identification
- Transaction
- Exception Queue
- Network Code

- Transfer Currency
- Transfer Amount
- Booking Date
- Value Date
- Activation Date
- Transaction Branch
- Source Code
- Source Reference Number
- Instruction Identification
- End to End ID
- Customer Number
- Company Identifier
- Debtor Account
- File Reference Number
- Batch Identification
- Creditor Bank Member ID
- Creditor Account
- FX Reference Number
- Linked Transaction Reference

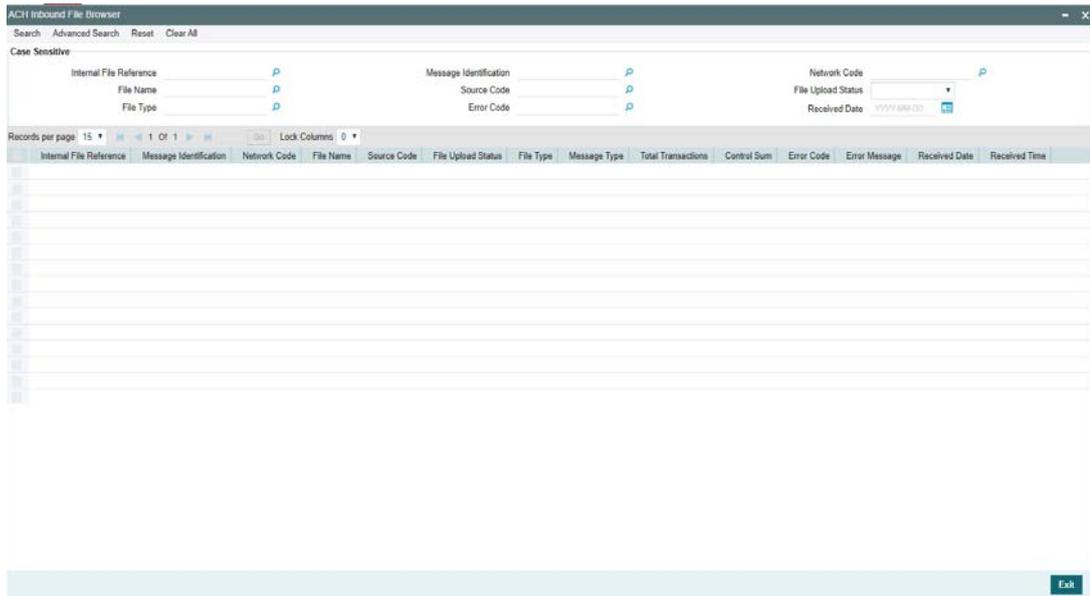
Once you have specified the search parameters, click the Search button. The system displays the records that match the search criteria.

Double click a record or click the 'Details' button after selecting a record to view the ACH Network Summary for the selected record.

6.3 ACH Inbound File Browser

You can view the inbound file records received for ACT CT Receipts and Originated ACH CT Returns, using this screen.

You can invoke 'ACH Inbound File Browser' screen by typing 'PMSINACH' 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:

- Internal File Reference
- Message Identification
- Network Code
- File Name
- Source Code
- File Upload Status
- File Type
- Error Code
- Received Date

Once you have specified the search parameters, click the 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 ACH Network Summary for the selected record.

Note

This Browser is a common browser for files received from the Network for any ACH CT/ACH DD transaction types.

7. ACH Credit Receipts - Return Processing

7.1 Processing of Auto/Manual Returns

During ACH Credit Receipts processing, the transaction can be moved to any of the exception queues due to validation failure. This can be a result of system validations done or Generic validations maintained.

Auto Returns

Auto-return can be configured for certain Error codes by linking the same to a Return Code in ACH Return Code maintenance PMDRTNCD. If the Return Code linkage is not available, the transaction will be moved to the related exception queue so that return can be initiated manually.

It is possible to configure auto-return based on error codes linked to Generic validations or error codes received from ECA system.

Whenever Generic validation error is encountered except for validation types 'Replace' / 'Report', system will check whether the error code is linked to a return code in PMDRTNCD. If yes, auto return will be processed. If the auto return processing could not be initiated, the transaction will move to the related exception queue for the user to take manual action.

If any of the 'Cancel' validation / 'Repair' validation could not be auto processed, the transaction will be moved to Repair Queue. Failure of 'Exception' validation will move the transaction to Process Exception queue and the 'Override' validation will move the transaction to Business Override Queue.

For the error codes received from External Account validation by DDA system, it is assumed that single error code is received in the error code field of EAC response. System will try to match the string value received in the error code field of the EAC response with the linkage available in the ACH Return Code Maintenance PMDRTNCD. If the error code linkage is available, then auto return will be processed. Else, the transaction will be moved to EAC queue. User can manually return the transaction from the EAC queue using queue action 'Cancel'.

Note:

In case there are multiple return codes are received from ECA system, say "AC-TXN-001; AC-TXN-002", a corresponding maintenance is required in PMDRTNCD, linking the Error Code "AC-TXN-001;AC-TXN-002" to a Return Code. Else, the auto return processing will fail.

For ACH Receipts, even if the EAC status is maintained for 'Auto Cancel' in ECA system maintenance PMDECAMT, auto return will be processed only if error code received in EAC response is linked to Return code in PMDRTNCD.

Initiating Manual Returns

If the Originated transaction status is Exception, user has to invoke 'Cancel' action from the Exception Queue screen and provide the Reject Code manually to initiate return processing. This is an existing Exception Queue Functionality for inbound ACH transactions.

If the original transaction is of Transaction type 'CT Receipts - Payment', it will be possible to select the Return Codes maintained in ACH Return Code maintenance PMDRTNCD for the Network.

When Return is initiated from any of the Exception Queue screens, the system will do Return days validation based on the Return days maintained for R-transactions in ACH Credit Receipts Preferences Function ID: PYDINPRF.

Note

If Return Days are not maintained, this validation will be skipped.

Return will be allowed for ACH Receipt Value Date+ Return days. If Return is processed beyond this period, an override message will be displayed to the user.

Return days are over for the transaction. Do you want to continue with return processing?"

Note

Return days will be counted as Network working days. If the last allowed date is a branch holiday then it will be moved backward to nearest branch working day.

It will be possible to Accept/ Reject the override. User will be able to accept the override and proceed with the Return processing even though return days are over.

Note

Return of liquidated ACH Receipts are not consider for 14.3.1 scope.

7.1.1 Return Processing

Return processing will generate a Return Reference and the status of Return transaction will be tracked during the processing. Both Activation date and Value Date for Return transaction will be the processing date.

Settlement date of the Return transaction will also be processing date, provided the original transaction value date is not in future. If the original transaction value date is in future, the Return Settlement Date will be same as original transaction Value Date.

Auto>Returns / manual returns from Exception Queues will follow the below processing steps:

- Sanction Check
- Accounting
- Transaction Status Update
- Information reporting/Notification XML generation
- Generation of pacs.004

Sanction Check

If sanction check is applicable for the Network and Source and for the customer, system will check whether sanctions Retry Days maintained in Host Parameters (Function ID PMDHSTPR), is over after the Sanctions screening is done for the original transaction.

If no sanction screening is done for the original transaction or if retry days are over, the Return transaction will be sent for sanction screening.

Depending on the sanctions response status the following action will be taken

Accepted/ Rejected: If the response is received as Accepted/Reject on the same day, the Return transaction sanctions status will be updated accordingly and the processing will continue with the next step i.e. accounting.

If the response is received on a later date, the return transaction processing date will be updated as current branch date if it is a branch and network working day. If current branch date is a branch or network holiday, the processing date will be moved to next possible working day for Branch and Network.

Note

Return Days will not be re-validated even if processing date is moved ahead as the delay is due to Sanctions screening.

Seized: System will check whether seizure accounting is applicable for the transaction. If applicable, the following accounting entries will be passed.

Event	Dr / Cr	Account	Account Type	Amount Tag
YRCZ	Dr	Clearing Suspense	GL	Return Amt
YRCZ	Cr	Seizure GL	GL	Return Amt

Both original transaction status and Return transaction status are updated as 'Seized'. No further processing or messaging is applicable for Seized transactions.

Return Accounting

The following accounting will be passed to reverse the debit accounting which is passed upfront during the original receipt transaction processing:

Event	Dr / Cr	Account	Account Type	Amount Tag
YRCR	Dr	Clearing Suspense	GL	Return Amt
YRCR	Cr	Network Clearing GL	GL	Return Amt

Note

No pricing is considered for Return transaction processing. The return amount will be same as the Original transfer amount.

Debit and Credit Value Date of the return will be same as the processing date.

Transaction Status Update

On completion of the Return accounting, original transaction status will be updated as 'Returned' and the return transaction status as 'Success'.

Information Reporting/Notification XML generation

System will generate Information Reporting/Notification XML generation in the existing generic formats on completion of the Return transaction processing.

Generation of pacs.004 Message

On reaching the next dispatch cycle, system will generate pacs.004 of all pending Return for dispatch.

For Dispatch accounting, Accounting Code will be fetched from the R-transaction Preferences in ACH Credit Receipts Preferences screen (Function ID PYDINPRF).

Dispatch accounting will pass the below accounting entries ,grouping the transactions having same transaction branch and value date:

Event	Dr / Cr	Account	Account Type	Amount Tag
YRDS	Dr	Network Clearing GL	GL	RTN_STTL_AMT
YRDS	Cr	Nostro Account	Account	RTN_STTL_AMT

The original transaction details populated in pacs.004 will have the transaction details as received in pacs.008 without considering any enrichment done by the system like account/

bank redirection, special character replacement or any generic replacement/repair done for the transaction. For pacs.004 message mapping, please refer to Appendix.

8. Function ID Glossary

P

PMDACHBR ..2-13, 2-15, 2-16
PMDACHDR2-9
PMDACHNW2-6
PMDCSRLE2-27
PMDDRKEY2-5
PMDERRCD2-26
PMDGVALD2-21
PMDRMACH5-1
PMDRTNCD2-18
PMDSPACH2-25
PMSACHBR2-14
PMSACHNW2-8

PMSDISBR4-11
PMSDRKEY2-12
PMSDSFBR4-13
PMSINACH6-11
PMSRMAQU5-10
PMSRTNCD2-20
PMSTMGEN4-9
PYDINPRF2-34
PYDIVIEW6-7
PYDONPRF2-30
PYDORTVW5-9
PYDOTRTN5-6
PYSINPRF2-38
PYSIVIEW6-10