Payments Core User Guide

Oracle Banking Payments

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Payments Core User Guide
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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Oracle Banking Payments. It takes you through the basic maintenances required for processing a payment transaction and common processes.

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

1.2 Audience

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

Role	Function
Payment 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 Payments and Payments 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	*About this Manual* gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Payments Maintenance* - This chapter helps you to get familiar with various maintenances required for processing payment transactions.
Chapter 3	*Annexure* has tabular information on the EU and EEA countries and their respective currencies.
Chapter 4	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Payments Maintenance

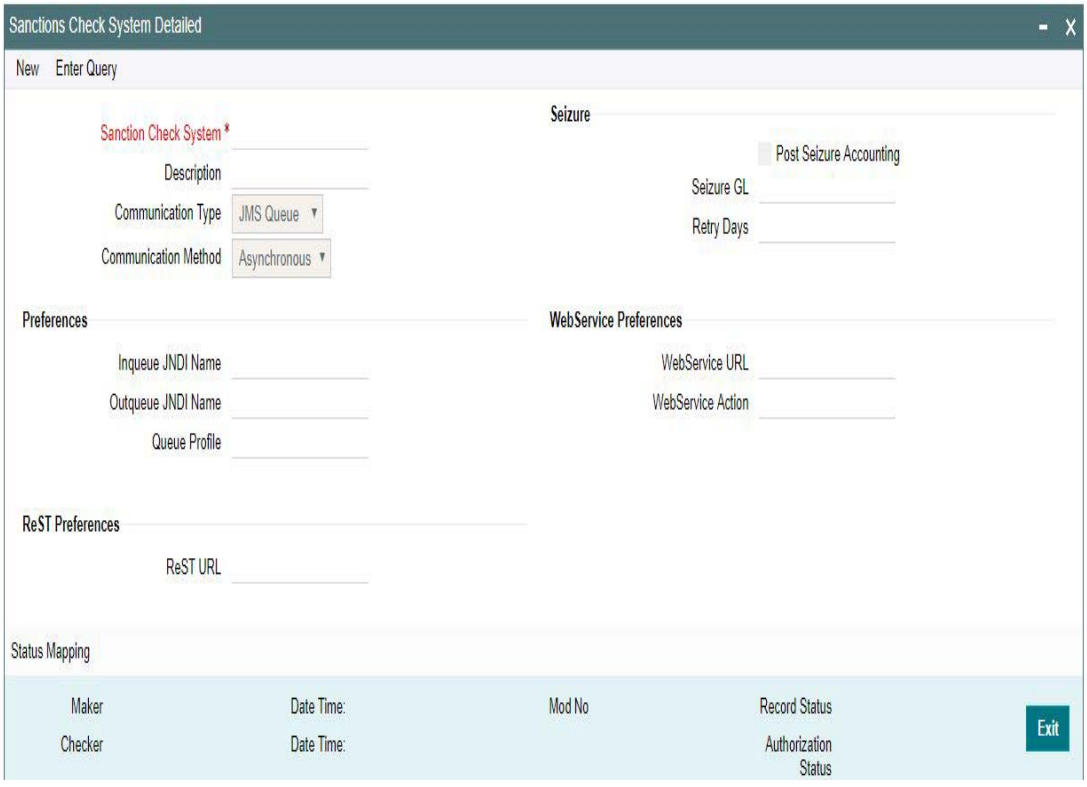
Oracle Banking Payments aims at providing a payment solution which cater to requirements of both Retail/Corporate segments.

This chapter enumerates the maintenance of reference information used by the Oracle Banking Payments. It is possible to maintain preferences and parameters applicable for different payment types using the maintenances available. In addition to common maintenances, certain common processes which are applicable across payment types are explained as well.

2.1 External Systems Maintenances

2.1.1 Sanction Check System

You can maintain the external system details to which the sanction request are to be sent with transaction party details in the 'Sanction Check System' screen. You can invoke the 'Sanction Check System' screen by typing 'PMDSNCKM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click 'New' button on the Application toolbar.



You can specify the following details:

Sanction Check System

Specify the external sanction check system.

Description

Give a brief description on the sanction check system.

Communication Type

The options available are JMS Queue, Web service and ReST service.

Communication Method

The options available Synchronous and Asynchronous.System defaults the option as Asynchronous.

Note

- For sanctions interface, support Webservices/ReST services works in asynchronous mode.
- External JMS calls are supported in asynchronous mode only.

Seizure

Post Seizure Accounting

Check this box to indicate that seizure accounting entries to be posted on SC Seizure.

Seizure GL

Specify the required Seizure GL from the list of values.

Retry Days

Specify the number of days in which the Sanction check to be re-initiated. This is the frequency in which the Sanction check to be performed again.

The following preferences can be specified in the screen

- JMS Preferences
- Webservice Preferences
- ReST Preferences

Preferences

Inqueue JNDI Name

Specify the name for Sanction response queue configured in Application server.

Outqueue JNDI Name

Specify the name for Sanction request queue configured in Application server.

Queue Profile

Select the Queue Profile from the list of values. All the valid queues are listed here.The Queue Profiles defined in the'PMDQPROF' screen are listed here.

The profile details defined are linked here to post the request and receive the responses respectively for the Sanction check system.

WebService Preferences

WebService URL

Specify the WebService URL

WebService Action

Specify the WebService Action.

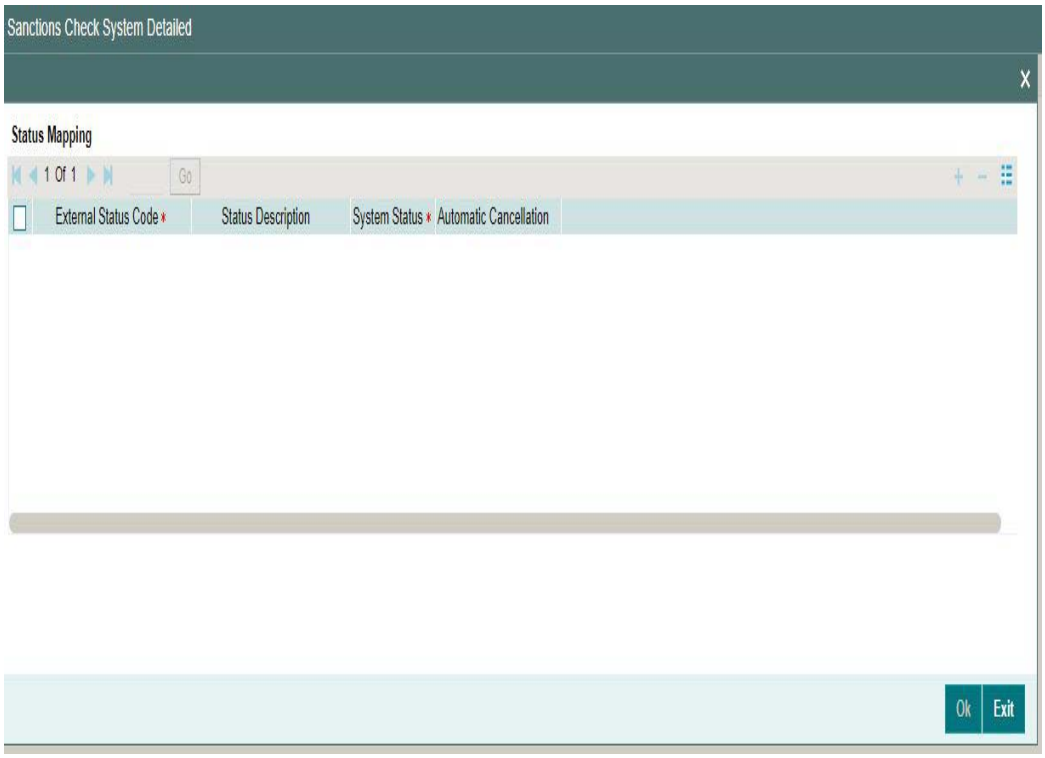
ReST Preferences

ReST URL

Specify the ReST URL

2.1.1.1 Status Mapping

You can invoke this screen by clicking on the '*Status Mapping* 'tab present in left bottom of the screen



External Status Code

Specify the code assigned to a status by external sanctions check system.

Status Description

Specify the description of the external response code.

System Status

Specify the sanction check status derived in the system. New system status Seize will be available. And Sanctions response, if received as Seizure, Seizure would happen & accounting would be posted based on Post Seizure accounting check box.

Automatic Cancellation

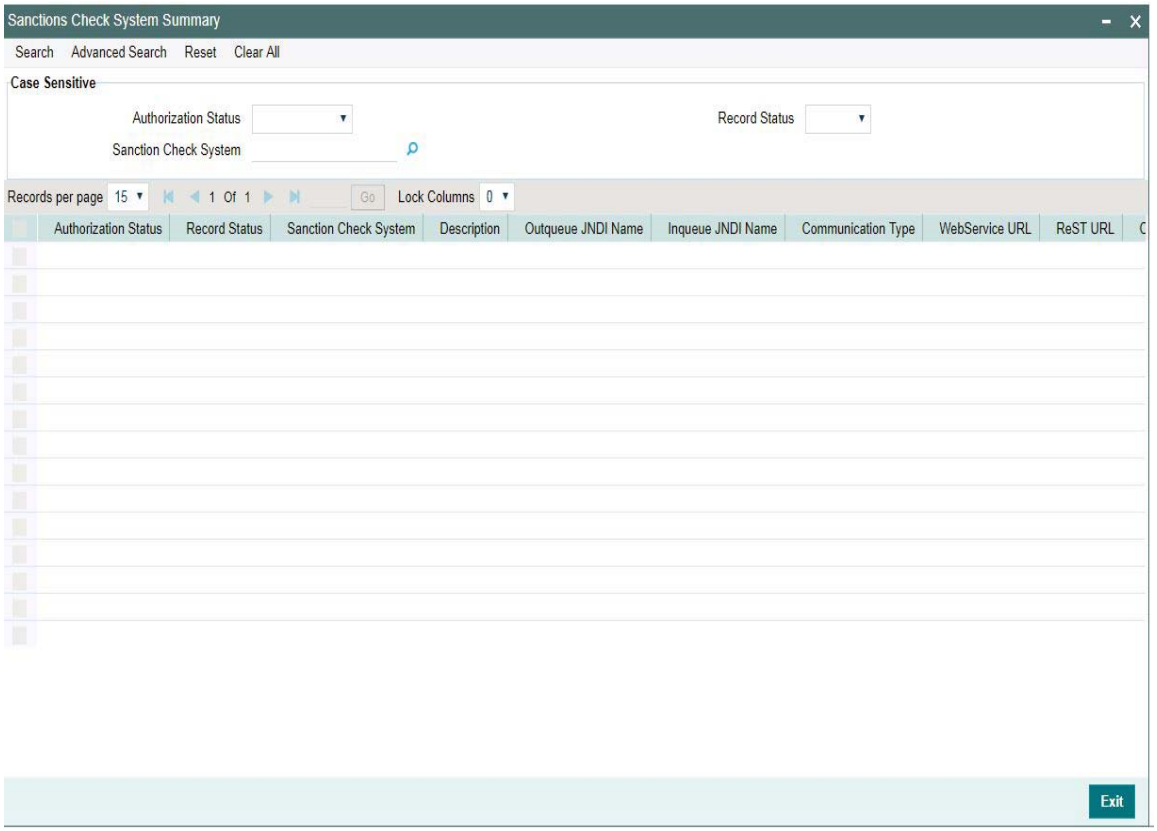
Select whether automatic cancellation of the payment is applicable. You can select **Yes** only if the response codes are mapped to Rejected status.Preferences

ReST URL

Specify the ReST URL

2.1.1.2 Viewing Sanction Check System Summary

You can view sanction check details in the “Sanction Check System Summary” screen. You can invoke the ‘Sanction Check System Summary’ screen by typing ‘PMSSNCKM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Authorization Status
- Record Status
- Sanction Check System

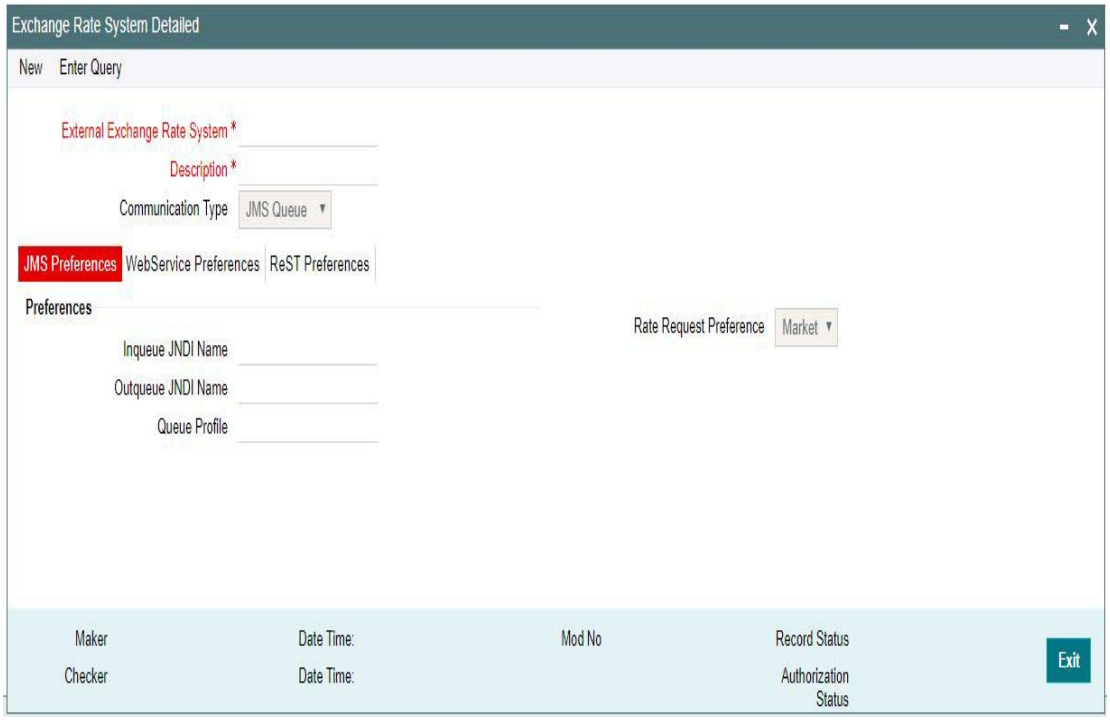
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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.

2.1.2 External Exchange Rate System

You can maintain the external system details from which the exchange rate for a cross currency payment transaction has to be obtained in the ‘External Exchange Rate System’ screen. You can invoke the ‘External Exchange Rate System’ screen by typing ‘PMDERTMT’

in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following details:

External Exchange Rate System

Specify the external exchange rate system.

Description

Give a brief description on the external exchange rate system.

Communication Type

The options available are JMS Queue, Web service and ReST service.

Communication Method

The options available Synchronous and Asynchronous. System defaults the option as Asynchronous

---

Note

- Webservices/ReST services are supported in both synchronous and asynchronous modes.
- External JMS calls are supported in asynchronous mode only.

2.1.2.1 Maintaining JMS Preferences

Inqueue JNDI Name

Specify the name for External exchange rate response queue configured in Application server.

Outqueue JNDI Name

Specify the name for External exchange rate request queue configured in Application server

Queue Profile

Select the Queue Profile from the list of values. All the valid queues are listed here.The Queue Profiles defined in the'PMDQPROF' screen are listed here.

The profile details defined are linked here to post the request and receive the responses respectively for the Exchange Rate system.

Rate Request Preference

Select the Rate Request Preference from the drop-down values.The options are - Market/ Client.

- If the option chosen is 'Market'/'Client', then in External FX request, the following details will be populated for the market/client deal reporting:
  - Buy/Sell indicator
  - Buy Currency
  - Buy Amount
  - Sell Currency
  - Sell Amount
- The details populated in the Edit FX details screen in External Exchange Rate Queue, is based on the Rate Request Preference option selected for the external system.

		Client-facing			Market-facing		
Payment/Collection	**Transac-tion Type**	**Account Ccy**	**Trans-fer Ccy**	**Buy Sell Indica-tor**	**Account Ccy**	**Trans-fer Ccy**	**Buy Sell Indica-tor**
Payment	**Outbound**	**Buy**	**Sell**	**Sell**	**Sell**	**Buy**	**Buy**
Payment	Outbound Return	Sell	Buy	Buy	Buy	Sell	Sell
Payment	Inbound	Sell	Buy	Buy	Buy	Sell	Sell
Payment	Inbound Return	Buy	Sell	Sell	Sell	Buy	Buy
Collection	Outbound	Sell	Buy	Buy	Buy	Sell	Sell
Collection	Outbound Return	Buy	Sell	Sell	Sell	Buy	Buy
Collection	Inbound	Buy	Sell	Sell	Sell	Buy	Buy
Collection	Inbound Return	Sell	Buy	Buy	Buy	Sell	Sell

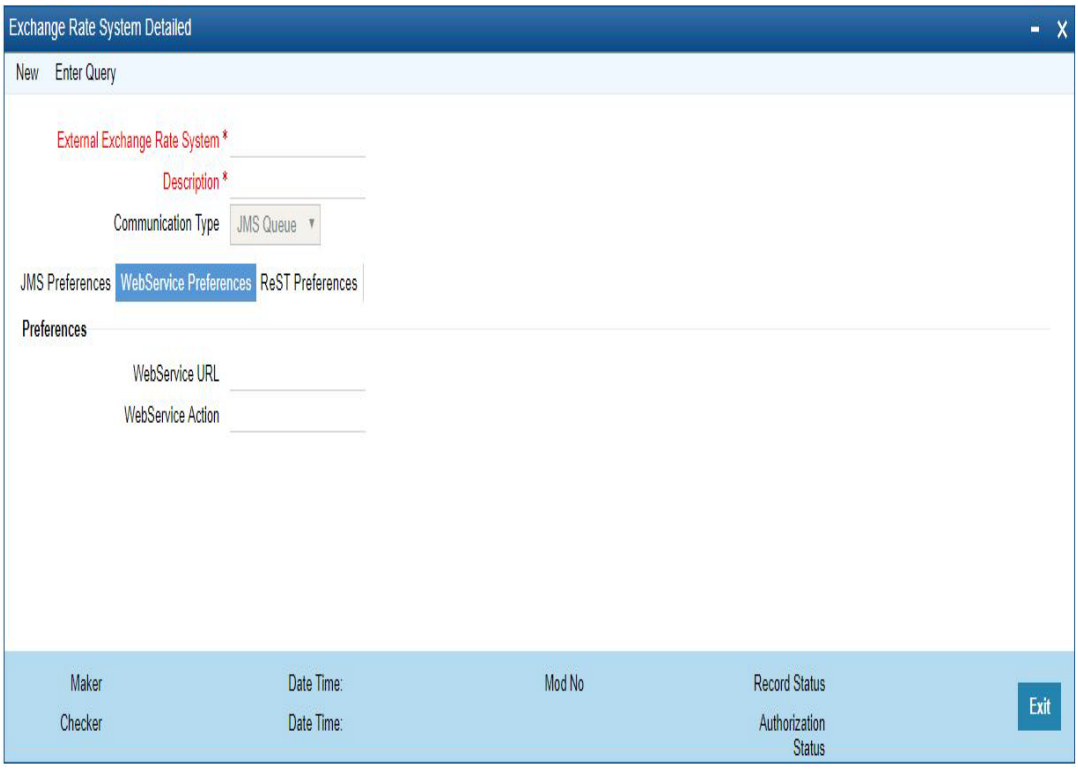
External FX Request / Response changes

- Customer Number & Transaction Branch to be added in the External FX request.
- The response will have deal date, Unit Currency and response status tags.
- The exchange rate considered for the payment is dependent on the Unit currency received in the response

CCY1	CCY2	Quotation Method	Unit Ccy	Exchange Rate
ccy1	ccy2	Direct	ccy1	Take the Rate as It is
ccy1	ccy2	Direct	ccy2	Invert the Rate as 1/Rate
ccy1	ccy2	Indirect	ccy1	Invert the Rate as 1/Rate
ccy1	ccy2	Indirect	ccy2	Take the Rate as It is

2.1.2.2 Maintaining Webservice Preferences

Click the WebService Preference tab to invoke this section.



You can specify the following details:

Preferences

WebService URL

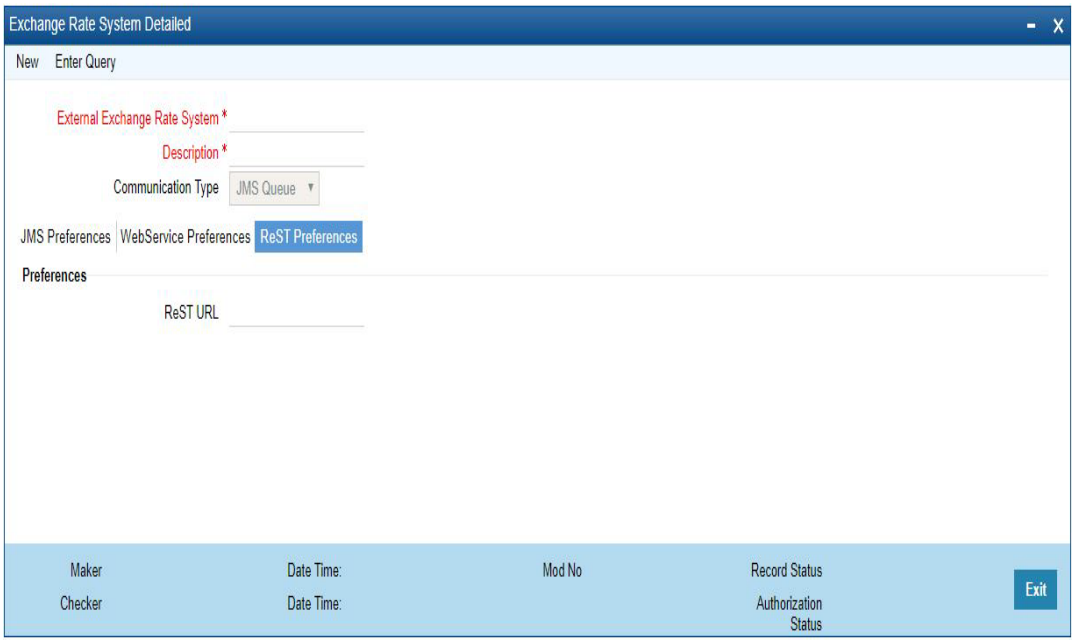
Specify the WebService URL

WebService Action

Specify the WebService Action.

2.1.2.3 Maintaining ReST Preferences

Click the ReST Preferences tab to invoke this section.



You can specify the following details:

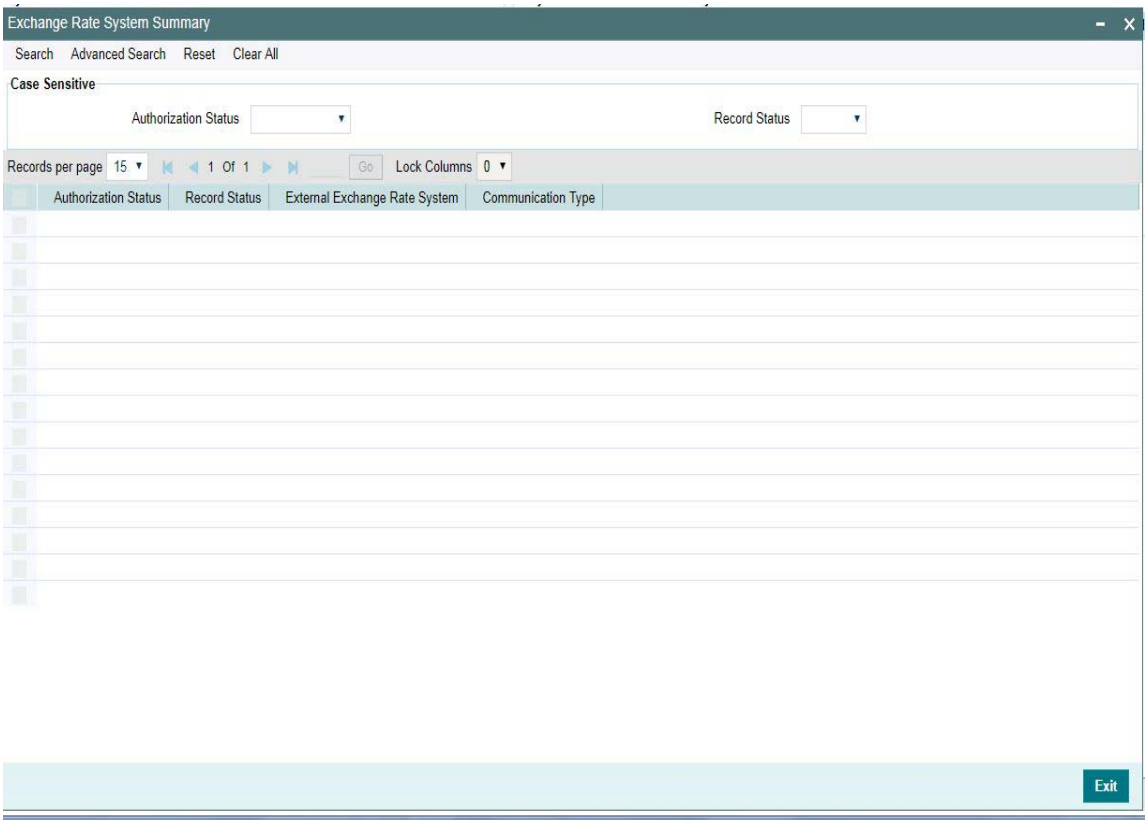
Preferences

ReST URL

Specify the ReST URL

2.1.2.4 Viewing Exchange Rate System Summary

You can view exchange rate details in the “Exchange Rate System Summary” screen. You can invoke the ‘Exchange Rate System’ screen by typing ‘PMSERTMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Authorization Status
- Record Status

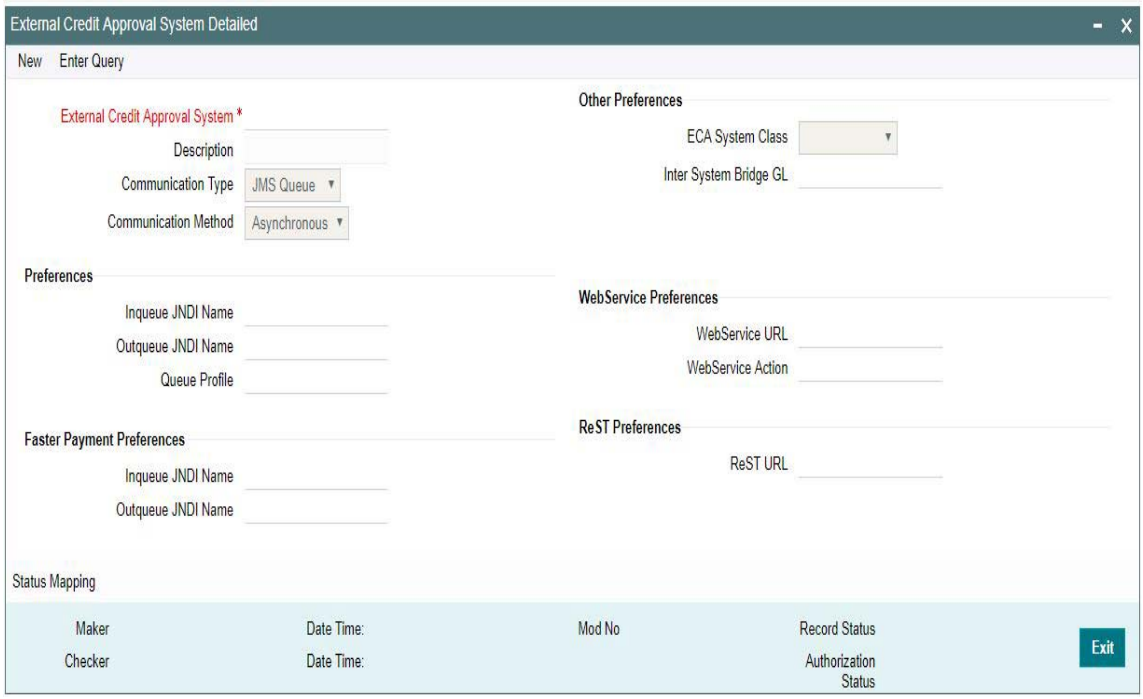
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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.

2.1.3 External Credit Approval System

You can maintain the external system details from which credit approval for debit entries has to be obtained in the ‘External Credit Approval System’ screen. You can invoke the ‘External Credit Approval System’ screen by typing ‘PMDECAMT’ in the field at the top right corner of

the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following details:

External Credit Approval System

Specify the external credit approval system.

Description

Give a brief description on the External Credit Approval System.

Communication Type

Select a specific Communication system for the ECA system - JMS Queue, Web Service, ReST

Communication Method

The options available Synchronous and Asynchronous.System defaults the option as Asynchronous.

Note

- Webservices/ReST services are supported in both synchronous and asynchronous modes.
- External JMS calls are supported in asynchronous mode only.

Other Preferences

ECA System Class

Select the system class from the options listed - OBP / FCUBS

Inter System Bridge GL

Select the specific GL to interface between the different ECA and Accounting systems.

Preferences

Inqueue JNDI Name

Specify the name for ECA response queue configured in Application server.

Outqueue JNDI Name

Specify the name for ECA request queue configured in Application server.

Queue Profile

Select the Queue Profile from the list of values. All the valid queues are listed here.The Queue Profiles defined in the'PMDQPROF' screen are listed here.

The profile details defined are linked here to post the request and receive the responses respectively for the External Credit Approval system.

Faster Payment Preferences

Inqueue JNDI Name

Specify the name for ECA response queue configured in Application server.

Outqueue JNDI Name

Specify the name for ECA request queue configured in Application server.

WebService Preferences

Preferences

WebService URL

Specify the WebService URL.

WebService Action

Specify the Webservice Action.

ReST Preferences

Preferences

ReST URL

Specify the ReST URL

Status Mapping

External Response Code

Specifies the code assigned to a status by ECA system.

Code Description

Specifies the description of the external response code.

System Status

Specifies the ECA status derived in the system. Choose among the following:

- Reject
- Interim
- Approve

System Action

This field is available for every record of status mapping in the gird and has the following options:

- No Action – *default option*
- Apply Roll-over preferences
- Auto Cancel

2.1.3.1 ECA Processing in DDA system

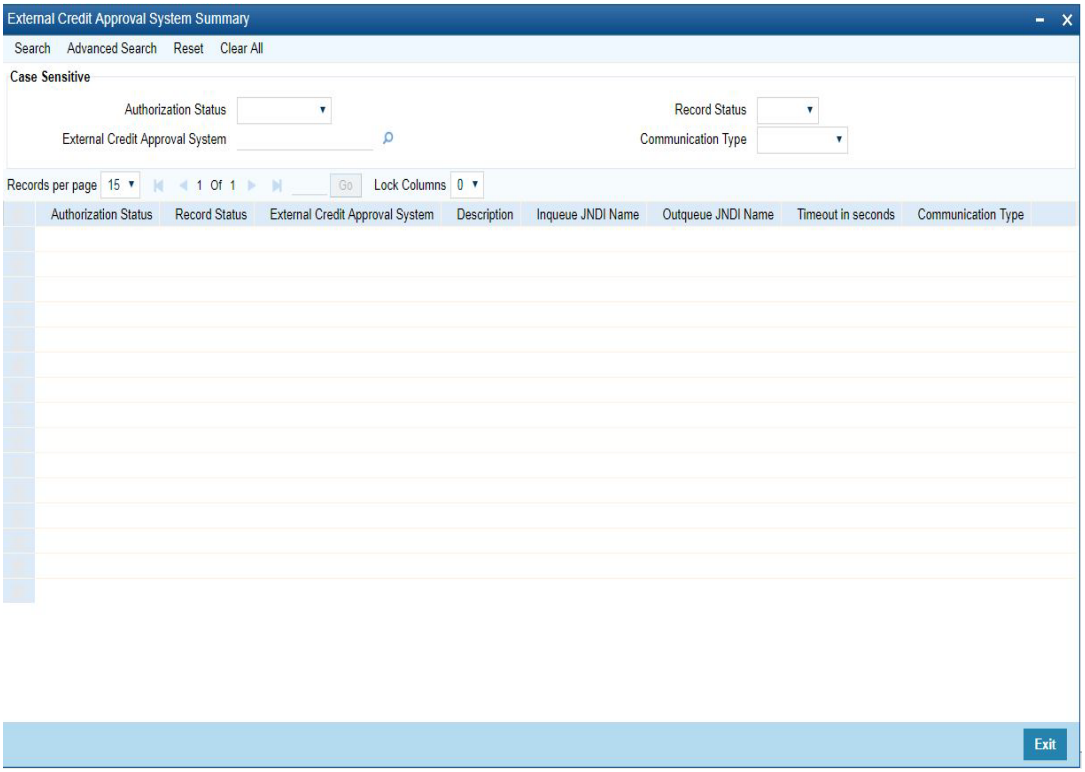
Once the screen level validations are successfully completed, DDA system displays success status. If any of the above validations are failed, DDA displays failure status, along with error codes that indicate the reason for failure.

2.1.3.2 EAC Processing in DDA system

Once the screen level validations are successfully completed, DDA system displays success status. If any of the above validations are failed, DDA displays failure status, along with error codes that indicate the reason for failure.

2.1.3.3 Viewing External Credit Approval System Summary

You can view exchange rate details in the 'External Credit Approval System Summary' screen. You can invoke the 'External Credit Approval System Summary' screen by typing 'PMSECAMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click 'New' button on the Application toolbar.



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

- Authorization Status
- Record Status
- External Credit Approval System

- Communication Type

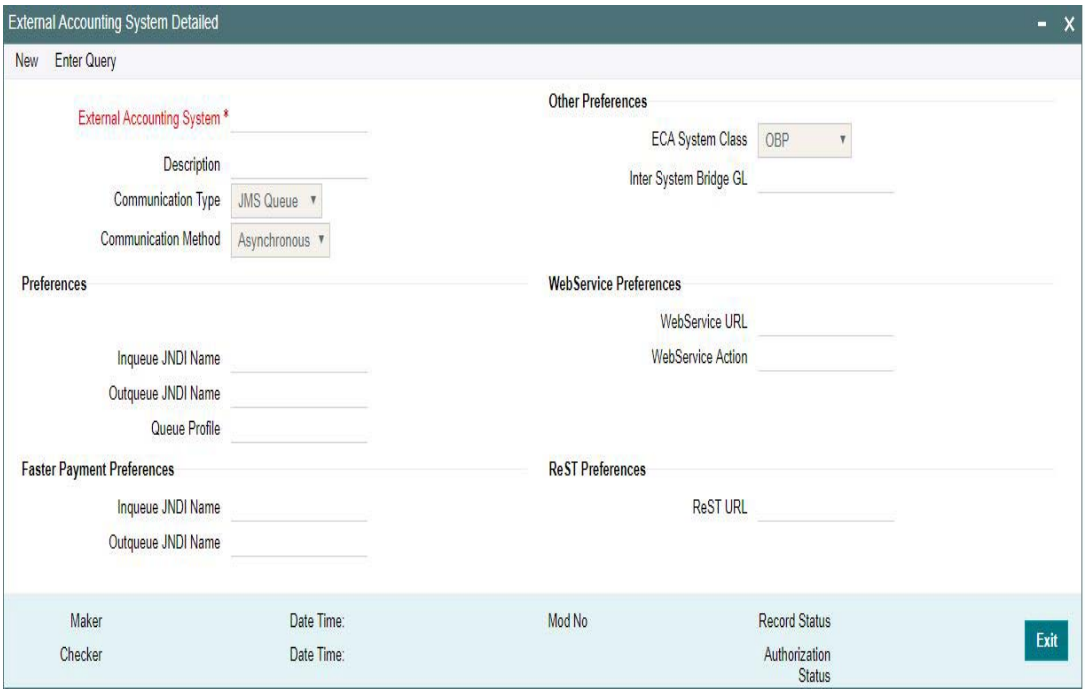
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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.

2.1.4 External Accounting System

You can maintain the details of External Accounting System to which accounting entries hand-off is sent during transaction processing. The accounting entries generated by Payments system will be handed off to this accounting system.

You can invoke the ‘External Accounting System’ screen by typing ‘PMDACCMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following details:

External Accounting System

Specify the External Accounting System.

Note

The Accounting system can be same as the ECA system or it can be different. Appropriate accounting entries are posted in the below mentioned cases:

- When the Accounting and ECA systems are same:
  - During accounting handoff, an additional accounting handoff will be sent to the ECA system. This is to indicate the ECA system, that the accounting for the transaction is handed off to ECA system.
  - Along with the accounting entries (Dr. Customer Account and Cr. Nostro/Network Account), the amount block reference number, received on ECA response, is also passed.

- The accounting system will reverse the amount block and post the entries
- Thus the ECA & the External Accounting Systems need to reconcile on releasing the amount block posted earlier & executing the debit transaction.

- When the Accounting and ECA systems are different:
  - In this case, different set of accounting entries are posted to the respective systems.
  - Dr Customer Account and Cr. Inter System Bridge GL is handed off to ECA system. On this the ECA amount block reference number is also passed.
  - Dr Inter System Bridge GL and Cr. the Network Account is handed off to Accounting system. On this the ECA amount block reference number is not passed.
  - In case of Book Transfer, DRLQ leg with Dr Debtor Customer Account and Cr. Inter System Bridge GL and CRLQ leg with Dr Inter System Bridge GL an Cr. Creditor Customer Account is be passed, with ECA reference number. And, to the accounting system, Dr Inter System Bridge GL and Cr. Inter System Bridge GL is handed off.

Description

Give a brief description on the External Accounting System.

Communication Type

Select a specific Communication system for the system - JMS Queue, Web Service, ReST

Communication Method

The options available Synchronous and Asynchronous.System defaults the option as Asynchronous.

Note

- Webservices/ReST services are supported in both synchronous and asynchronous modes.
- External JMS calls are supported in asynchronous mode only.

Other Preferences

ECA System Class

Select the system class from the options listed - OBP / FCUBS

Inter System Bridge GL

Select the specific GL to bridge between the systems

Preferences

Inqueue JNDI Name

Specify the name for response queue configured in Application server.

Outqueue JNDI Name

Specify the name for request queue configured in Application server.

Queue Profile

Select the Queue Profile from the list of values. All the valid queues are listed here.The Queue Profiles defined in the'PMDQPROF' screen are listed here.

The profile details defined are linked here to post the request and receive the responses respectively for the External Accounting system.

Faster Payment Preferences

Inqueue JNDI Name

Specify the name for ECA response queue configured in Application server.

Outqueue JNDI Name

Specify the name for ECA request queue configured in Application server.

WebService Preferences

Preferences

WebService URL

Specify the WebService URL.

WebService Action

Specify the Webservice Action.

ReST Preferences

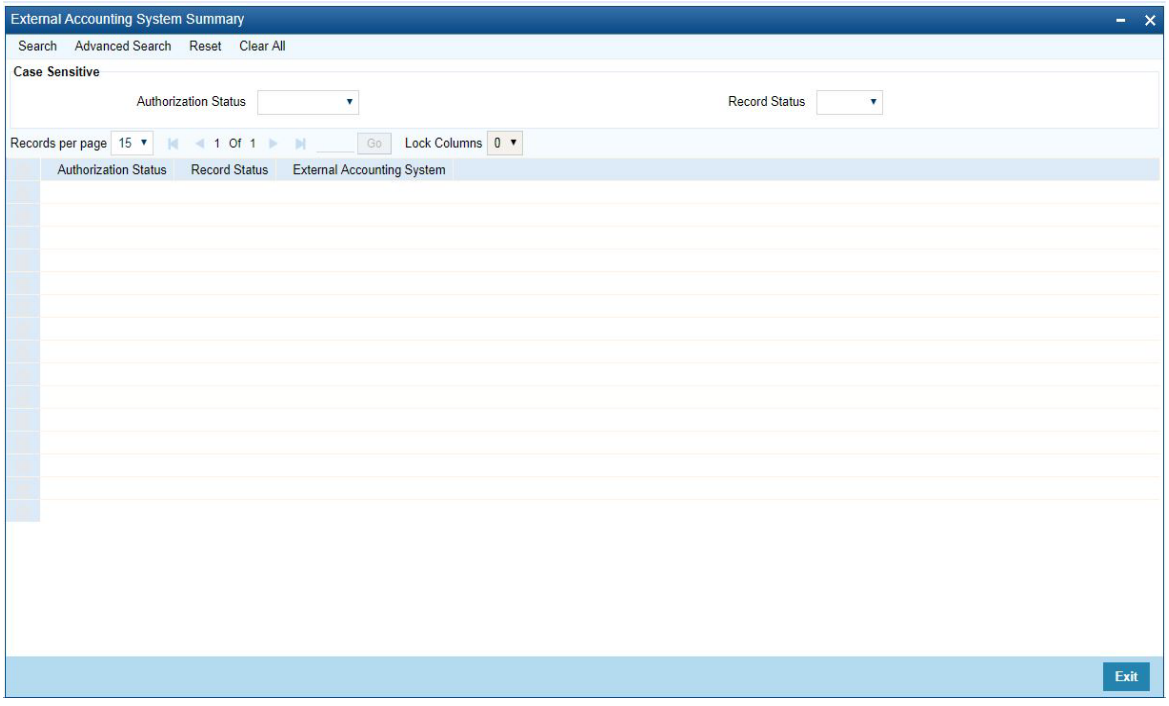
Preferences

ReST URL

Specify the ReST URL

2.1.4.1 Viewing External Accounting System Summary

You can view External Accounting System details in the 'External Accounting System Summary' screen. You can invoke the 'External Accounting System Summary' screen by typing 'PMSACCMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar. .



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

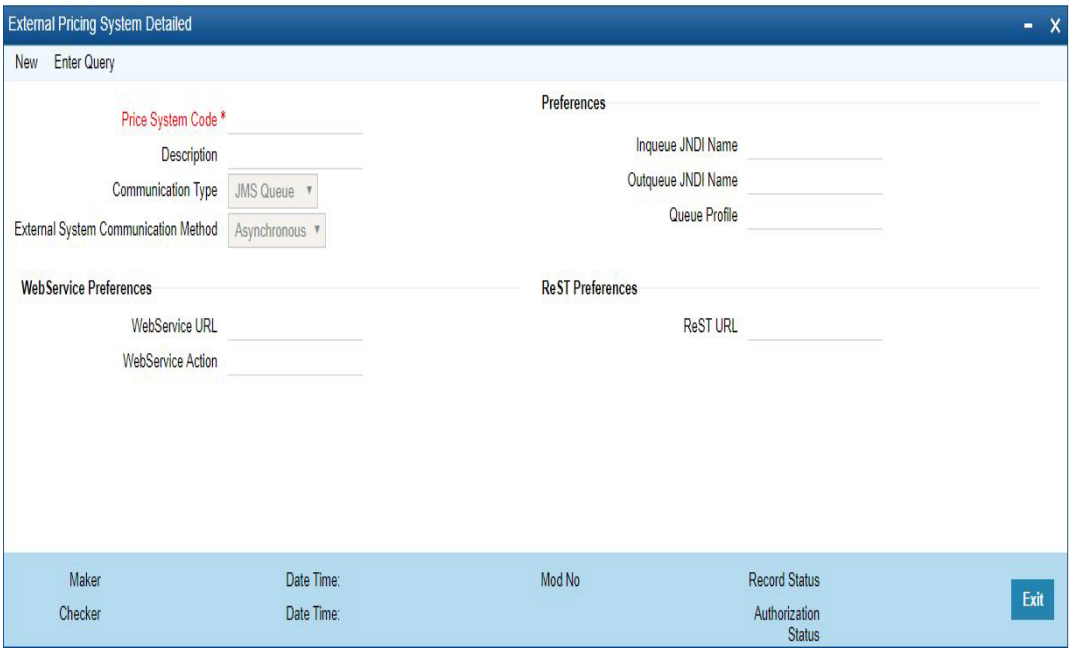
- Authorization Status
- Record Status

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

Double click a record 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.

2.1.5 External Pricing System

You can invoke the “External Pricing System” screen by typing ‘PMDEXPMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following details:

Price System Code

Specify the Price System Code.This is a mandatory field and allows Alphanumeric, Numeric and Special characters

Description

Give a brief description on the Price System Code.

Communication Type

Select a specific Communication system for the system - JMS Queue, Web Service, ReST

External System Communication Method

The options available Synchronous and Asynchronous.System defaults the option as Asynchronous.

Note

- Webservices/ReST services are supported in both synchronous and asynchronous modes.

- External JMS calls are supported in asynchronous mode only.

Preferences

Inqueue JNDI Name

Specify the name for ECA response queue configured in Application server.

Outqueue JNDI Name

Specify the name for ECA request queue configured in Application server.

Q Profile

Select the Queue Profile from the list of values. All the valid queues are listed here.The Queue Profiles defined in the'PMDQPROF' screen are listed here.

The profile details defined are linked here to post the request and receive the responses respectively for the External Pricing system.

WebService Preferences

WebService URL

Specify the WebService URL.

WebService Action

Specify the Webservice Action.

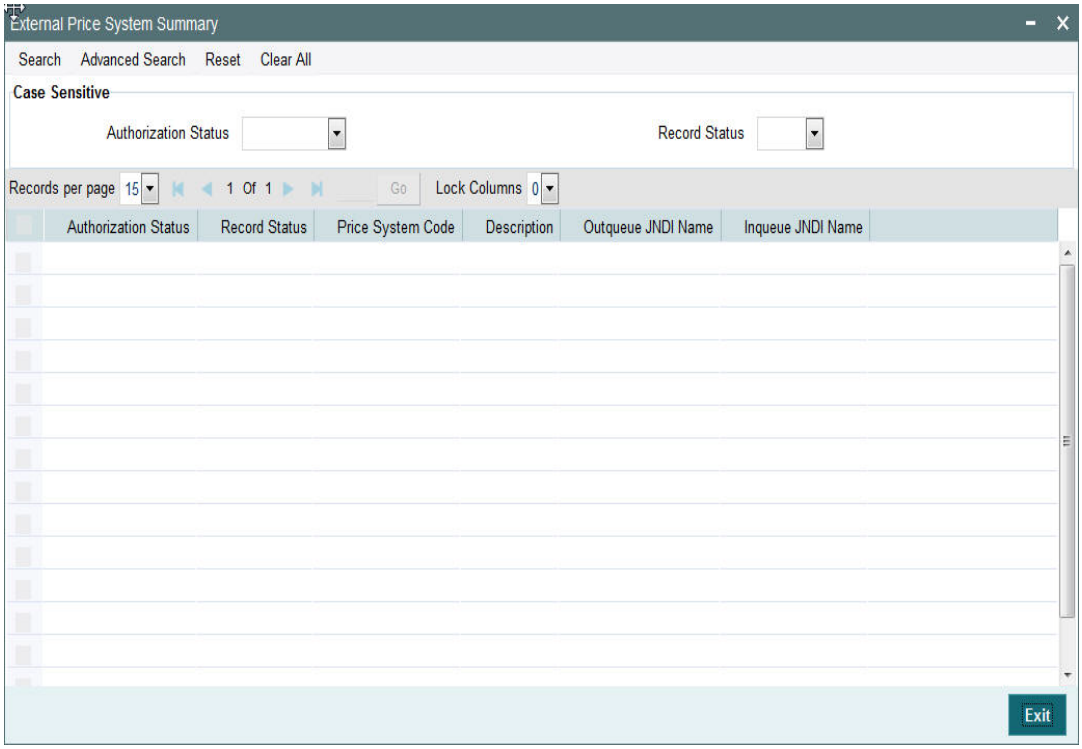
ReST Preferences

ReST URL

Specify the ReST URL

2.1.5.1 Viewing External Price System Summary

You can invoke the “External Price System Summary” screen by typing ‘PMSEXPMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar.



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

- Authorization Status
- Record Status

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

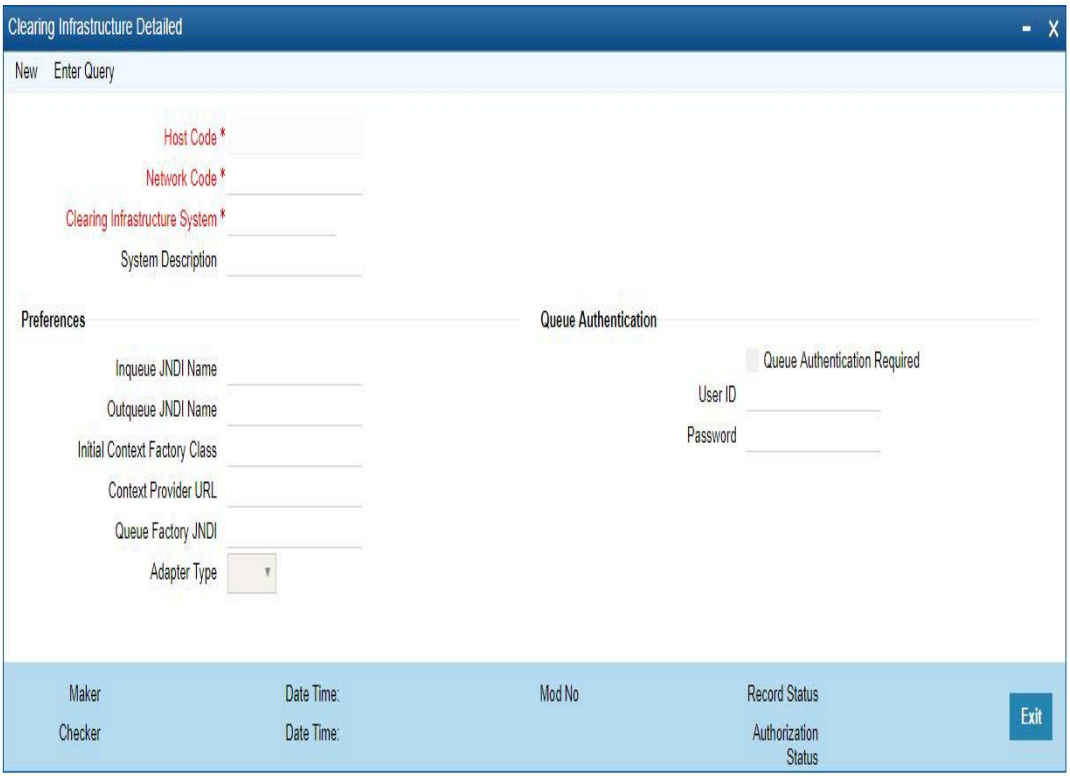
Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using ‘Export’ button

2.1.6 Clearing Infrastructure

You can maintain the Clearing Infrastructure details in this screen. This screen is common for the following Payment Types:

- SEPA Instant Credit Transfer (Faster Payments)
- US - Real-Time Payments (RTP)

You can invoke the ‘Clearing Infrastructure’ screen by typing ‘PMDCLRMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



You can specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Network Code

Specify the network code. Alternatively, you can select the network code from the option list. The list displays all valid network codes applicable for the logged in Host.

Clearing Infrastructure System

Specify the Clearing Infrastructure System details.

System Description

Specify the Clearing Infrastructure System description.

Preferences

Inqueue JNDI Name

Specify the name for Clearing Infrastructure queue configured in Application server.

Outqueue JNDI Name

Specify the name for Clearing Infrastructure queue configured in Application server.

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Adapter Type

Select the Adapter Type. Choose between API and JMS.

Queue Authentication

Queue Authentication

Check this box to indicate that Queue Authentication is required for the Clearing Infrastructure System.

User Id

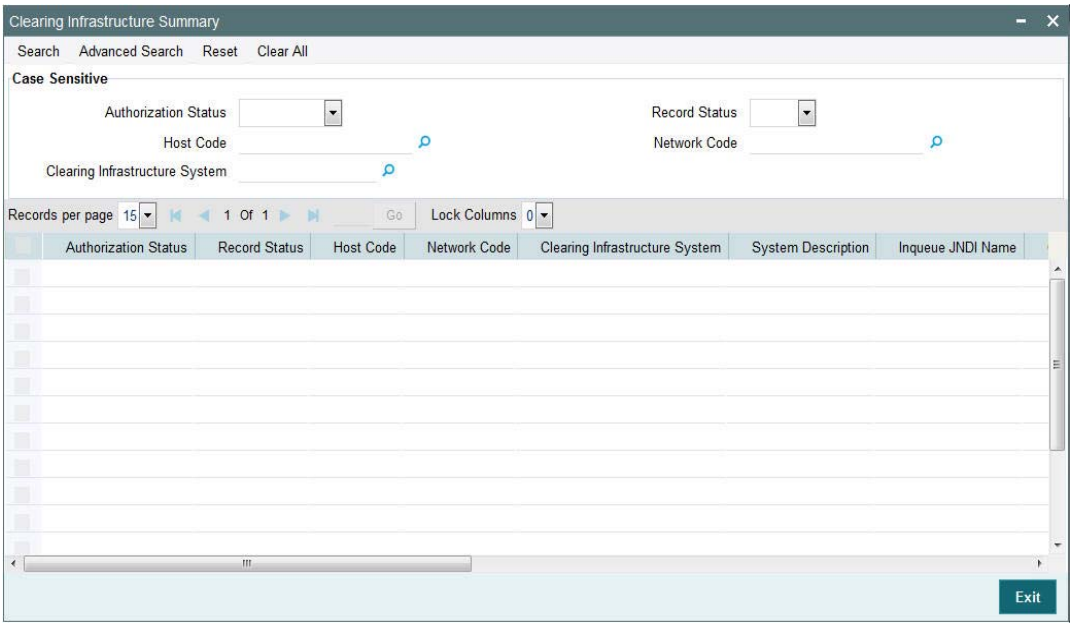
Specify the required User Name.

Password

Enter the password. The User Id and Password that you specify will be used for verification purposes. Password is encrypted and stored.

2.1.6.1 Viewing Clearing Infrastructure Summary

You can view summary of clearing Infrastructure using 'Clearing Infrastructure Summary' screen. To invoke this screen, type 'PMSCLRMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Host Code
- Network Code
- Clearing Infrastructure System

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

Double click a record to view the detailed Clearing Infrastructure Summary screen. You can also export the details of selected records to a file using ‘Export’ button.

2.2 Network Maintenances

Network related maintenances helps in defining various parameters as required by the bank, for processing.Network preferences and parameters

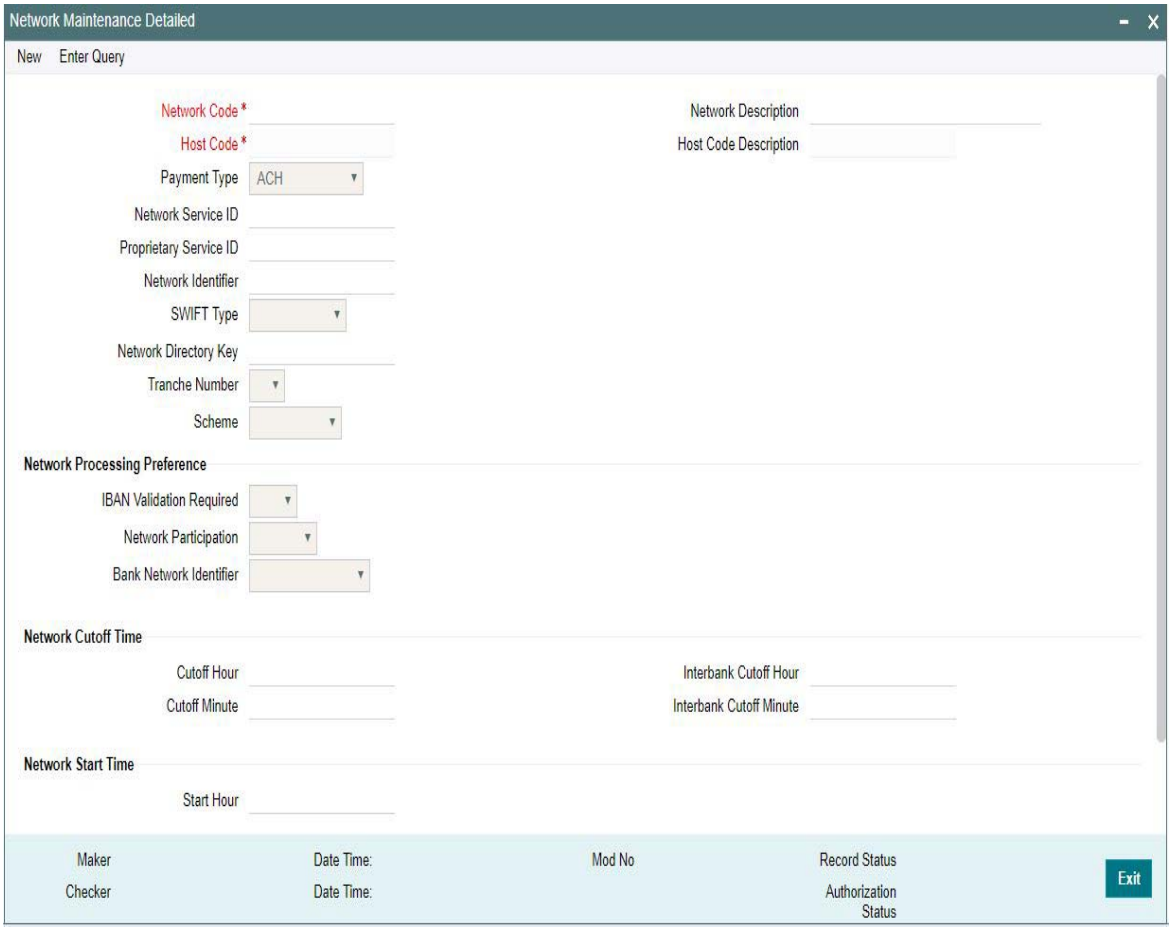
2.2.1 Network

You can maintain clearing network that supports local payments using ‘Network Maintenance Detailed’ screen.

Every network code is linked to a payment type and host code. The same Network code is allowed to be maintained with multiple host combinations.

For current dated payments or warehoused payments picked up by Future value jobs, system would check if the network is open before dispatching the payment message/file to the network.

You can invoke the ‘Network Maintenance Detailed’ screen by typing ‘PMDNWMNT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following fields:

Network Code

Specify a unique code for the network.

Network Description

Specify a brief description on the network code.

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host Code displayed.

Payment Type

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

- ACH
- Book Transfer
- Cross Border
- Direct Debit
- Faster Payment
- RTGS
- US NACHA
- FEDWIRE
- India NEFT
- India RTGS
- US RTP
- IMPS

Network Service ID

Specify the ISO clearing identification code. Alternatively, you can select the network service ID from the option list. The list displays all valid network service Ids maintained in the system.

Proprietary Service ID

Specify the proprietary service ID if the network service ID is proprietary in nature.

Network Identifier

Specify the network BIC. Alternatively, you can select the network BIC from the option list. The list displays all valid network BIC maintained in the system. This is used in SEPA dispatch file generation.

SWIFT Type

Specify the type of SWIFT. Select any one of the following:

- FIN Y-COPY
- FIN COPY

Network Directory Key

Specify the network directory key from the LOV.

Tranche Number

Select the required Tranche Number.

Scheme

Select the required Scheme from the list of values. Following are the options available

- SCT
- SCT Inst
- SDD B2B

- SDD CORE
- Null

Note

- For SEPA ACH payments - Scheme to be selected as SCT
- For SEPA Faster Payments - Scheme to be selected as SEPA INST
- For SEPA Direct Debit payments - Scheme to be selected as SDD CORE
- For SEPA Direct Debit B2B payments - Scheme to be selected as SDD B2B
- The counter party bank codes in SEPA ACH, Direct Debit & Faster payments are fetched based on the scheme code opted at Network level. This is mandatory to be opted for SEPA ACH, Direct Debits & Faster Payments Networks.

Network Processing Preferences

IBAN Validation Required

Select whether IBAN validation is required from the drop down list. Options are as follows:

- Yes
- No
- Blank

This field is not applicable for the payment type '*Book Transfer*'.

Network Participation

Select the bank's network participation type from the drop-down list. The list displays the following values:

- Direct
- Indirect
- Blank

Bank Network Identifier

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

- SWIFT BIC - If SWIFT BIC is selected, then the SWIFT addresses maintained for the bank in local bank code directory will be used for bank identification.
- Local Bank Code - If Local Bank Code is selected, the bank codes maintained in Local Bank Directory will be applicable for bank identification.

Network Cutoff Time

Network cutoff time is maintained in Cutoff Hour and Minute fields. Cutoff time based on Host time zone needs to be maintained here.

Cutoff Hour

Specify the network cut-off hour.

Cutoff Minute

Specify the network cut-off minute.

Interbank Cutoff Hour

Specify the hour for the Interbank Cutoff.

Interbank Cutoff Minute

Specify the minute for the Interbank Cutoff.

Note

For all bank transfer type RTGS transactions, Network cutoff time is fetched as Interbank Cutoff time maintained.

Network Start Time

Start Hour

Specify the hour for the Network Start time.

Start Minute

Specify the minute for the Network Start time.

Lead Days

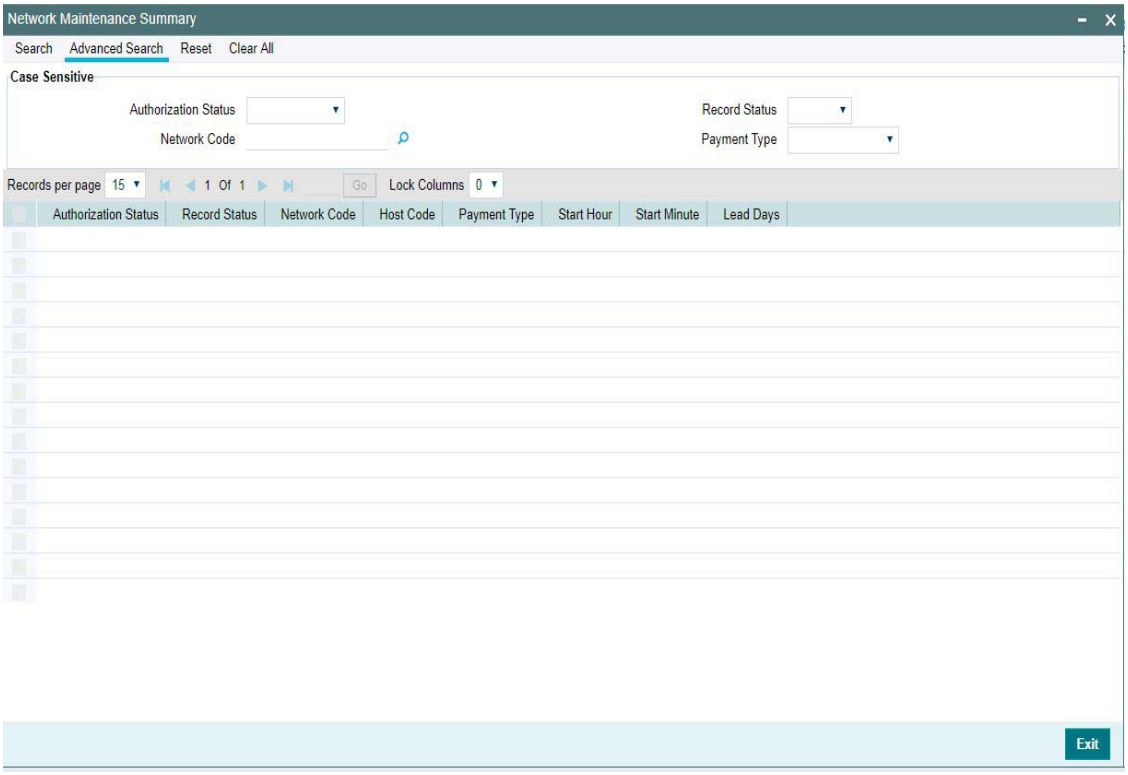
Specify the Lead Days for the Network Start time.

Note

For current dated payments or warehoused payments picked up by Future value jobs, system would check if the network is open before dispatching the payment message to the network.

2.2.1.1 Viewing Network Maintenance Summary

You can view a summary of network using ‘Network Maintenance Summary’ screen. To invoke this screen, type ‘PMSNWMNT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Record Status
- Network Code
- Payment Type

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

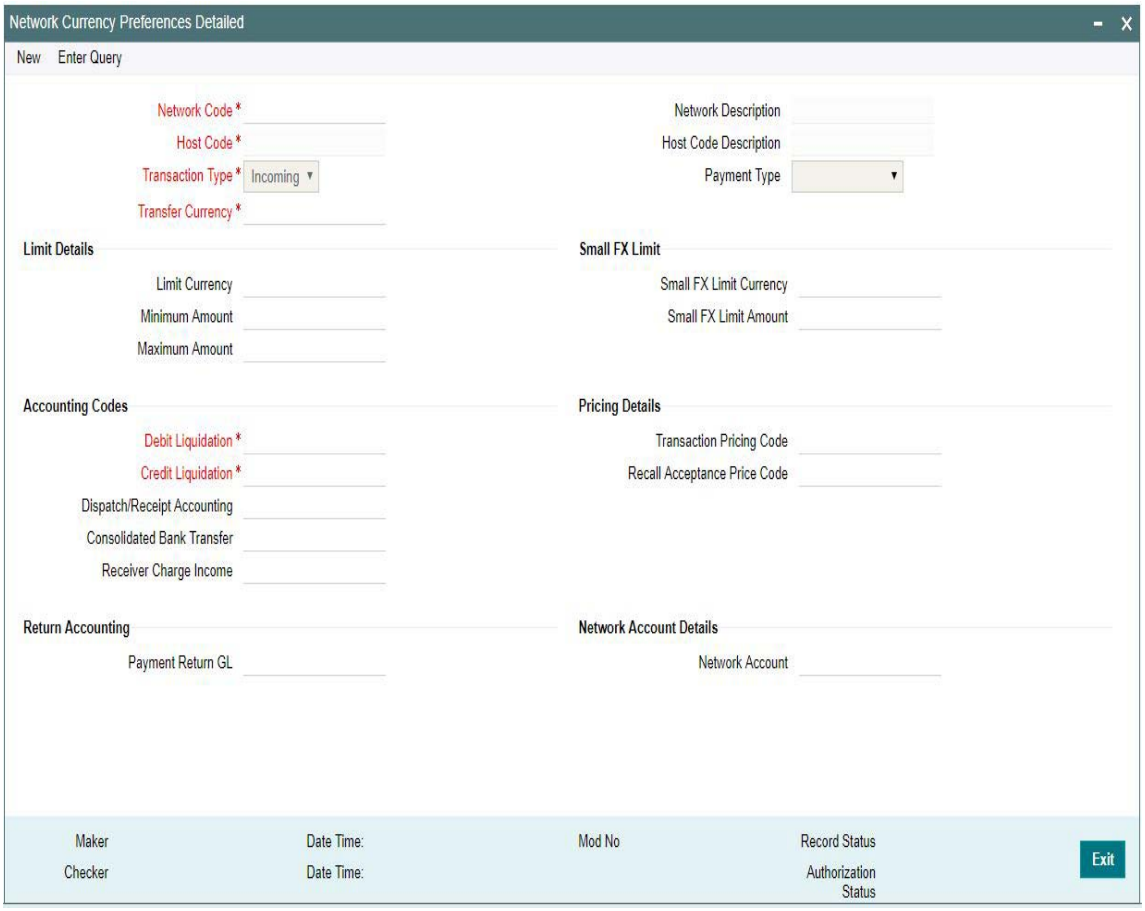
2.2.2 Network Currency Preferences

You can maintain all currency related parameters for a Network and transaction type combination using ‘Network currency preference’ screen.

You must maintain network currency preferences for all transfer currencies allowed for the network.

For book transfer payments, network currency preference for the allowed credit currencies is needed to be maintained.

You can invoke the ‘Network Currency Preference’ screen by typing ‘PMDNCPRF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



You can specify the following fields:

Network Code

Specify the network code. Alternatively, you can select the network code from the option list. The list displays all valid network codes applicable for the logged in Host.

Network Description

System defaults the description of the Network Code selected.

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

The system defaults the description of the Host code displayed.

Transaction Type

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

- Inbound
- Outbound

Payment Type

The system displays the payment type based on the network code.

Transfer Currency

Specify the transfer currency. Alternatively, you can select the transfer currency from the option list. The list displays all valid currency codes maintained in the system. AL currency would be listed and would be applicable for SWIFT & BOOK transfer payment types.

Note

Selection of the *AL value in this Currency field indicates that the Network Currency Preferences record is applicable to transactions for the selected Network in all currencies of the selected Transaction Type (Outbound or Inbound).

Limits Details

Limit Currency

Specify the limit currency

Note

This field is enabled for input only when Transfer Currency field has *AL value. You can input any valid currency (other than *AL).

Minimum Amount

Specify the minimum transaction amount.

Maximum Amount

Specify the maximum transaction amount.

Note

Payments booked should have transaction amount between the minimum and maximum amount specified in the transaction currency. If the transaction amount is not in the specified range, the system displays an error message.

Small FX Limit

Small FX 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.

Small FX 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. If the amount is less than the limit specified, then the internal rates maintained in the system is picked up for currency conversion.If it is more than the limit specified, and if external exchange rate is not applicable, then payments are moved to exchange rate queue. If external exchange rate is applicable, then request is sent to External Rate system.Payment is logged n External Exchange Rate Queue if the rate is not obtained from External system.

If no limit is maintained, then limit check is skipped and internal rates are applied for the payment.

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.

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.

Dispatch/Receipt 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 codes maintained in the system.

Note

- Dispatch accounting is applicable to Outbound domestic low value payment files. Accounting code needs to be maintained for Transaction type 'Outbound' if Dispatch accounting is required.
- Receipt accounting is for Inbound files. Accounting code needs to be maintained for Transaction type 'Inbound' if Receipt accounting is required.

Consolidated Bank Transfer

Accounting code for cross-border consolidated bank transfer can be specified in this field.

Receiver Charge Income

Accounting code for receiver charge income posting for cross-border payments can be specified in this field.

Pricing Details

Transaction Pricing Code

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

Recall Acceptance Price Code

Specify the Recall Acceptance price code. This is applicable to domestic low value payments based on the Network support available for recall acceptance charges. Alternatively, you can select the pricing code from the option list. The list displays all valid Recall Acceptance Price codes maintained in the system.

Note

The option list has a list of all price codes with single component linkage.

Return Accounting

Payment Return GL

Specify the Return GL code. Alternatively, you can select the GL code from the option list. The list displays all GL codes maintained in the system.

Note

Return GL is used in scenarios when the Inbound payment processing could not be completed and return is initiated from queues. Return GL is applicable for Inbound ACH, Cross border & RTGS.

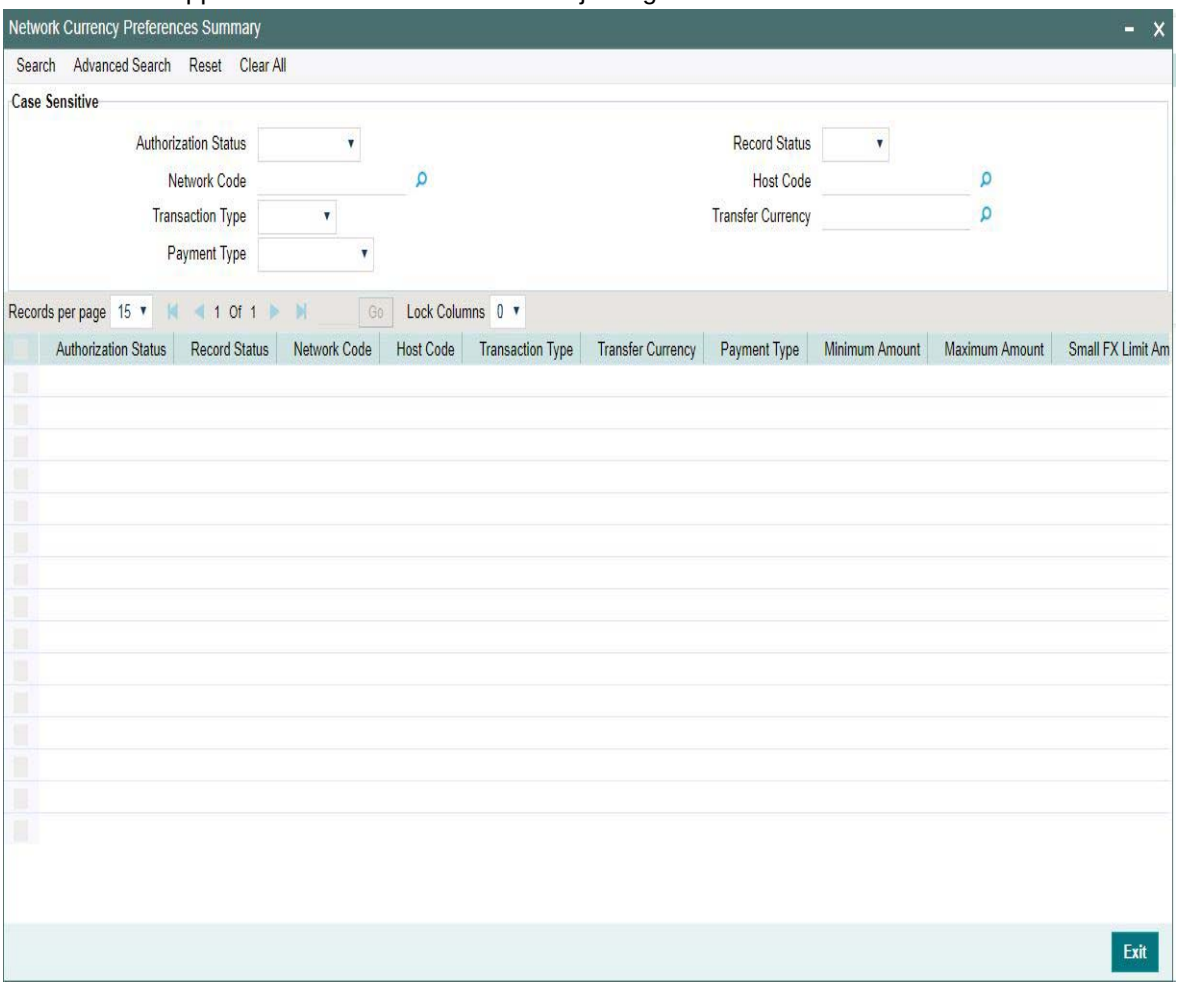
Network Account Details

Network Account

Specify the Network Account. Only Nostro accounts will be listed in the LOV. This is applicable for RTGS payment and ACH dispatch Accounting.

2.2.2.1 Viewing Network Currency Preferences Summary

You can view summary of network currency preferences using 'Network Currency Preference Summary' screen. To invoke this screen, type 'PMSNCPRF' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

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

- Transfer Currency
- Payment Type

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.Follwoing fields are displayed in the summary details

- Authorization Status
- Record Status
- Network Code
- Host Code
- Transaction Type
- Transfer Currency
- Payment Type
- Minimum Amount
- Maximum Amount
- Small FX Limit Amount
- Small FX Limit Currency
- Authorization Limit 1
- Authorization Limit 2
- Debit Liquidation
- Dispatch/Receipt Accounting
- Credit Liquidation
- Limit Currency

Double click a record to view the detailed Network Currency Preference screen. You can also export the details of selected records to a file using ‘Export’ button

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

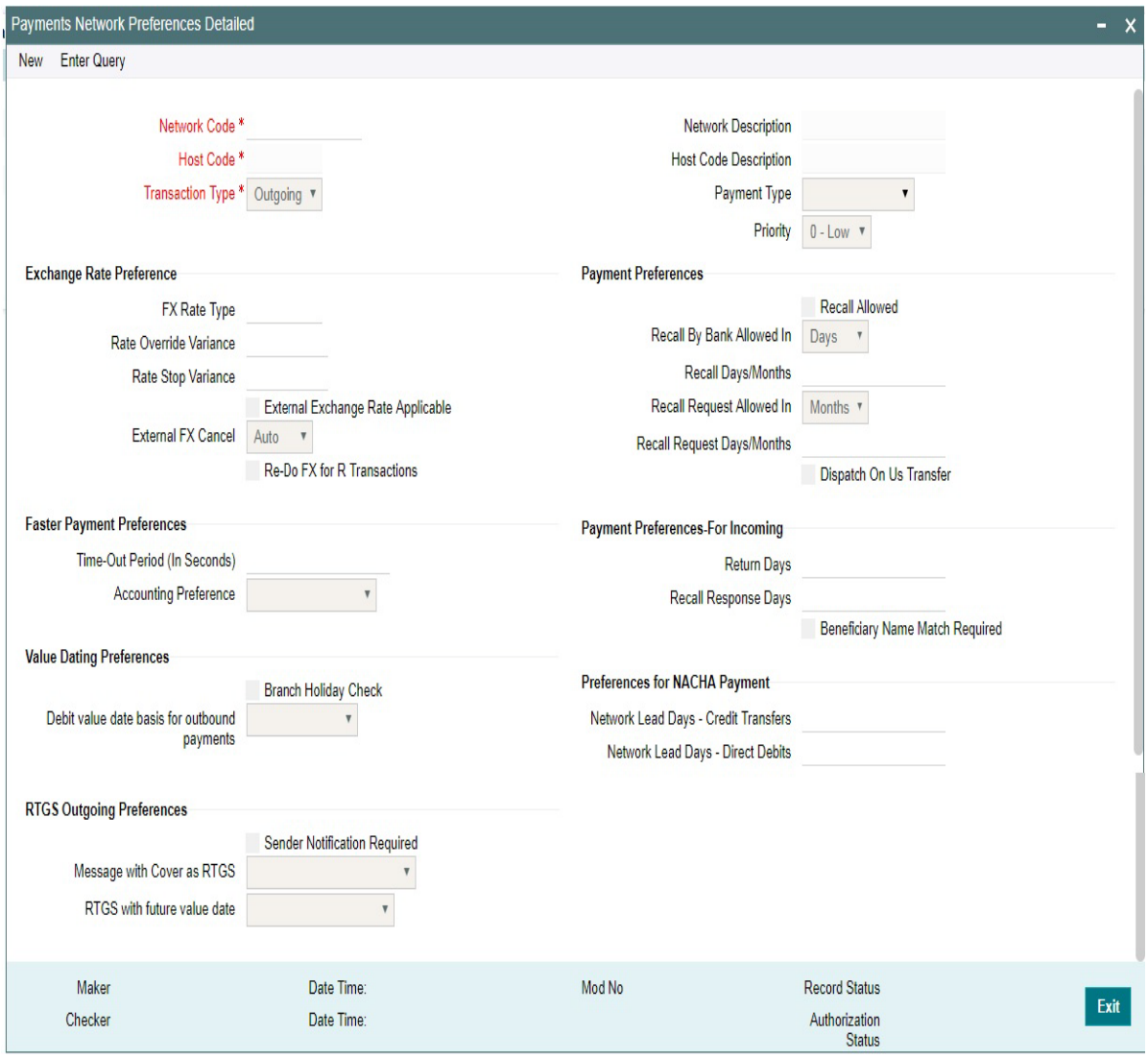
2.2.3 Network Preferences

You can maintain network preferences for combination of Network and transaction type using ‘Payment Network Preferences Detailed’ screen.

In this screen, you can specify the following preferences:

- Exchange Rate Preferences
- Payment Preferences for Inbound and Outbound transactions
- Faster Payment Preferences
- Preferences for NACHA Payment
- Value Dating Preferences
- RTGS Outbound Preferences

You can invoke the ‘Payment Network Preferences Detailed’ screen by typing ‘PMDNWPRF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



You can specify the following fields;

Network Code

Specify the network code. Alternatively, you can select the network code from the option list. The list displays all valid network codes applicable for the logged in Host, maintained in the system.

Network Description

The system displays the network code description for the selected network

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

The system displays the Host code description for the defaulted Host

Payment Type

The system displays the payment type based on the network code selected.

Priority

Select the priority from the drop-down values.

“0” indicates ‘Low’ priority and “9” indicates ‘High’ priority. Different priorities can be set for the networks and payment types.Transaction Type

Select the payment transaction type from the drop-down list.System defaults the value as Outbound. The list displays the following values:

- Inbound
- Outbound

Exchange Rate preferences

FX Rate Type

Specify the FX rate type. Alternatively, you can select the FX rate type from the option list. The list displays all open and authorised exchange rate types maintained in the system.

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.

External Exchange Rate Applicable

Check this box to receive the exchange rate from the external system.

Note

External rate fetch is applicable only if the transfer amount is above the small FX limit maintained in Network Currency preferences (PMDNCPRF).

External FX Cancel

Specify the External FX cancel option for the selected network. Options are - Auto /Manual. System defaults the value as Auto.

Note

- On cancellation of queue or rollover of a transaction which has completed external FX processing, a reversal request is handed off to FX system automatically, when ‘Auto’ option is selected.
- On queue cancellation or rollover of a cross-currency transaction with External FX reference, the transaction is moved to a FX Unwind Queue before processing the action, when the ‘External FX Cancel’ mode is chosen as Manual

---

Re-Do FX for R Transactions

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

Payment Preferences-For Outbound

Recall Allowed

Check this box if the network allows recall of an Outbound payment already sent.

Recall By Bank Allowed In

Select the option from the drop down values. The options are - ‘Days’ and ‘Months’.By default the option is ‘Days’.

Recall Days/Months

Specify the number of days within which the payment originating bank has to recall an Outbound payment.The days/months specified is used to validate the recalls initiated by Originator Bank.

You can maintain the recall period in Days/Months.Days are counted as branch business days and months as calendar months.Default option is ‘Days’

Recall Request Allowed In

Select the option from the drop down values. The options are - ‘Days’ and ‘Months’.By default the option is ‘Months’.

Recall Request Days/Months

Specify the number of days/months within which the Recall request is allowed.

If the originator name is present for a recall it is considered as a request for recall from the customer and the recall request allowed period is validated

Dispatch On Us Transfer

Check this box if the network allows Dispatch On Us Transfer for an Outbound payment.

Payment Preferences-For Inbound

Return Days

Specify the number of days within which the payment originating bank has to return an Inbound payment.

Recall Response Days

Specify the number of days within which the beneficiary bank has to respond to an Inbound recall request.

Recall days is considered as working days based on Network holidays.

The system validates if the Recall days is applicable for payment types SCT Inst payment or ACH with transaction type as Outbound. Recall response days is applicable to SCT Inst payment or ACH payment types with transaction type as Inbound.

Beneficiary Name Match Required

Check this box to match the beneficiary name with the customer name linked to the beneficiary account for Inbound payments.

Faster Payment Preferences

Time-out period (In Seconds)

You can specify time out period in seconds.

Time out period is allowed to be maintained for both Outbound and Inbound with different time in seconds. For Outbound payments, investigation message is generated after time out period. For Inbound transaction, the system validates whether the message is received after

the time out seconds or the response is sent within the time out seconds. If the validation fails, then reject response is sent.

Accounting Preference

Select the preference for accounting during the Outbound faster payment transaction processing. The options available are:

- On CI Confirmation
- Before Messaging

If the preference selected is 'On confirmation from CI', the debit /credit accounting is passed only on getting an acceptance confirmation from the Clearing Infrastructure (CI/CSM). If the payment is rejected the balance block (ECA) reversal request is sent to DDA system.

If the accounting option chosen for the Network is 'Before Messaging', the outbound message is sent subsequent to debit/credit accounting. In case of payment rejection, accounting is reversed.

Preference for NACHA Payments

Network Lead Days- Credit Transfers

Specify the network lead days specific to the Credit Transfers

Network Lead Days- Direct Debits

Specify the network lead days specific to the Direct Debit transactions

Value Dating Preferences

Branch Holiday Check

Check this flag to indicate that Branch holiday check should be done for activation date as part of processing of the Outbound or Inbound payment.

Debit value date basis for outbound payments

Select the Debit value date basis for outbound payments. The options are Activation Date and Instruction Date.

- Activation Date - When the debit value date basis is Activation Date, then debit value date is the same as the derived Activation date.
- Instruction Date - If the basis is instruction date, the debit value date is derived as Instruction date – Debit float days.

RTGS Outbound Preferences

Sender Notification Required

Check this flag to indicate that for an RTGS network MT012 flag is required for every payment message.

Message with Cover as RTGS

Select any of the following options:

- Release Immediately (default option)
- 'Release on MT 012 receipt'. This appears if the 'Sender Notification Required' flag is checked in Network preferences.

RTGS with future value date

The options are 'Release immediately' or 'Release on value date'. Select the required one.

Note

- If RTGS message is generated with future value date, it will be released immediately or on value date based on the preference maintained in 'PMDNWPRF'
- For an outbound cross-border transaction, if the cover is sent as RTGS message, the related MT103 payment message will be released immediately only if the preference 'Message with cover as RTGS' option is 'Release immediately'
- If the preference is maintained as 'Release on MT012 receipt', only cover message will be released first. The related MT 103 message will be held in the Outbound message browser.MT103 will be released only on receipt of MT012 sender notification for the cover RTGS message.
- MT 103 message status would be Cover acknowledgment Rejected status and Accounting entries would be reversed.

2.2.3.1 Branch Holiday Parameter

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

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

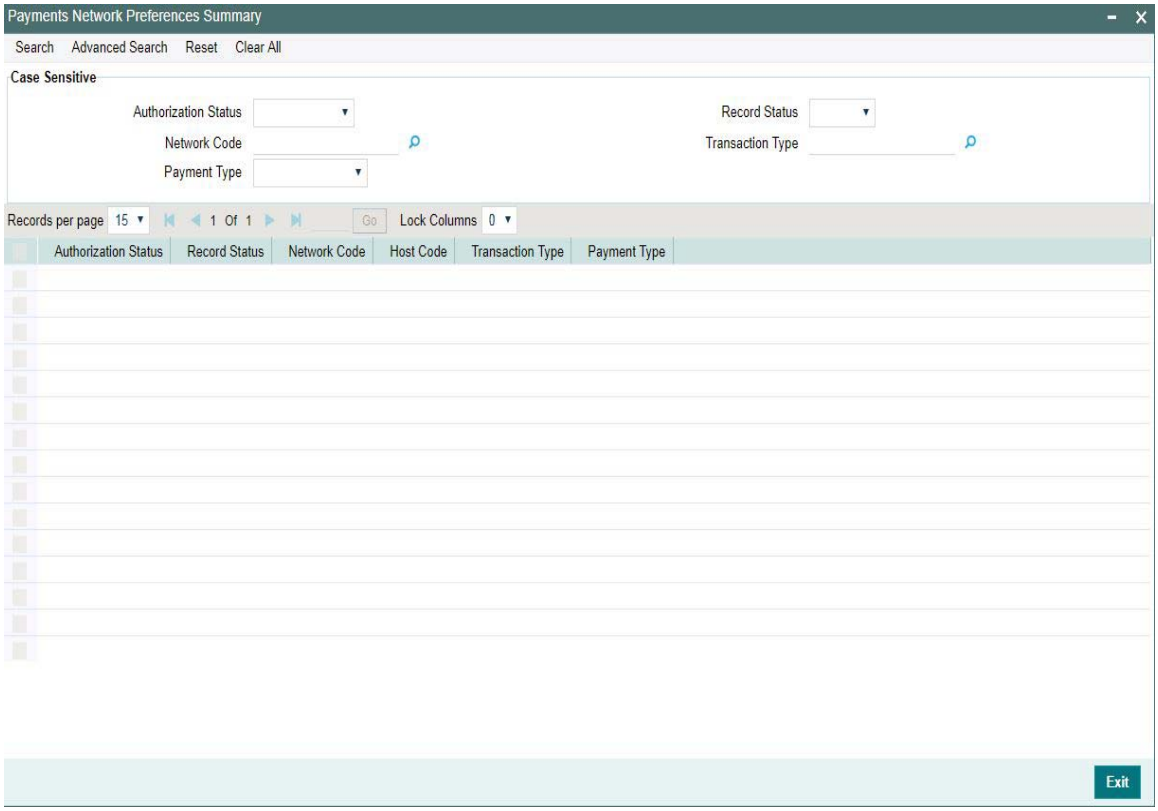
This new parameter is called 'Branch Holidays Check'.

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

Preferences".

2.2.3.2 Viewing Network Preference Summary

You can view a summary of network preferences using ‘Network Preference Summary’ screen. To invoke this screen, type ‘PMSNWPRF’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Network Code
- Transaction Type
- Payment Type

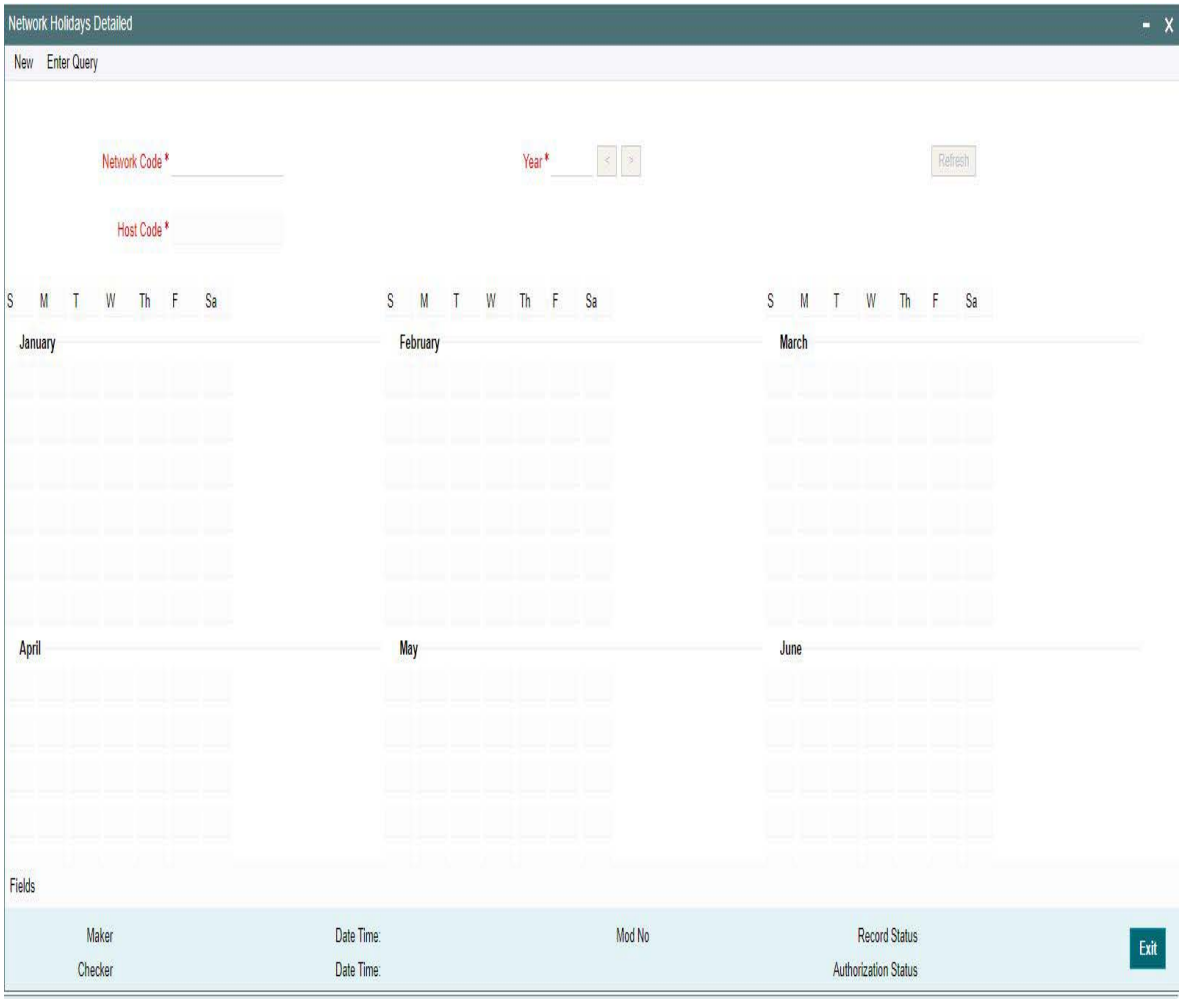
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record to view the detailed data in Network Preference screen. You can also export the details of selected records to a file using ‘Export’ button

2.2.4 Network Holidays

This maintenance allows you to specify working days and holidays for the year for the payment network. This function is accessible at a country code.

You can invoke the ‘Network Holidays Maintenance’ screen by typing ‘PMDNWHOL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Network Code

Select the clearing network code from the adjoining option list. All valid clearing network codes are displayed in this list.

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Year

Select the calendar year details for which the network calendar is to be maintained.

Click the Refresh button after populating the above mentioned details. The calendar of the selected year is displayed. Now, you can click the specific dates on the calendar to define the holidays.

As you click a date in the calendar, the system will change the colour of the date text indicating whether it is a holiday or a working day. The colours applied to the text and their indications are as follows.

Date Text Colour	Indication
Black	Working Day

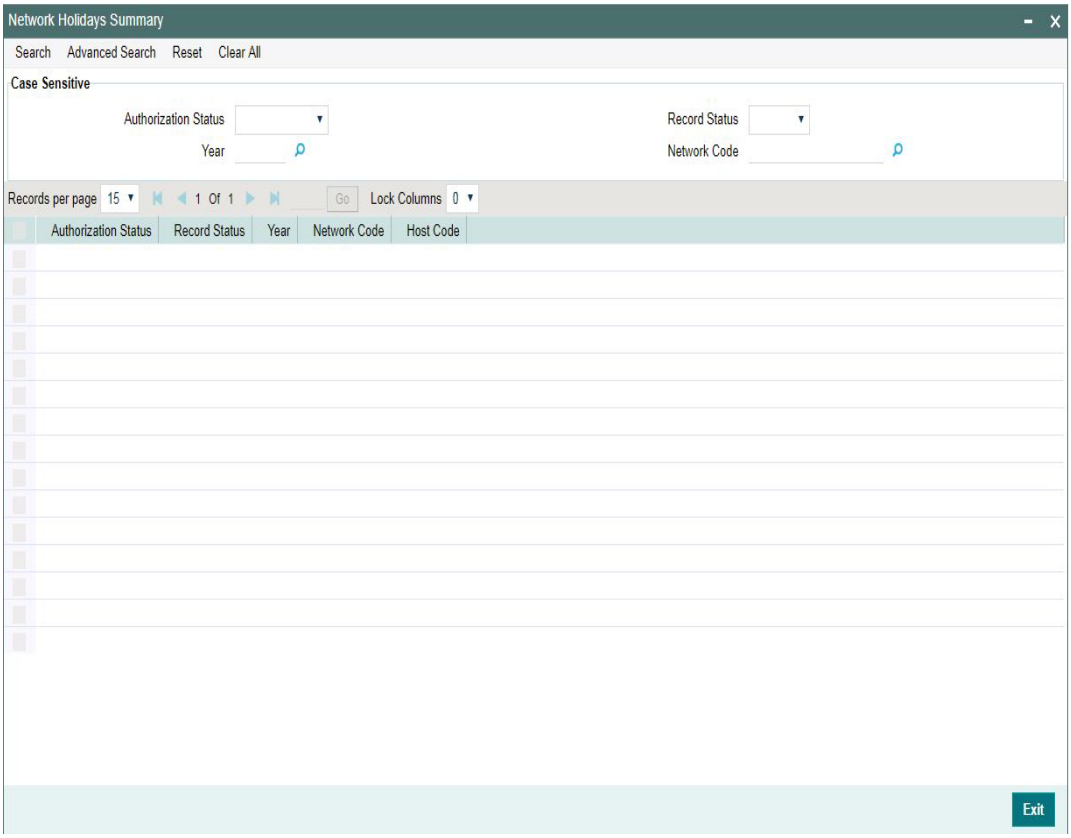
Red	Holiday

The system changes the colour of the text every time you click a date. Click the desired date until you need to set it to the colour as per requirement.

The details on each day of a month are displayed in the ‘Holiday Calendar Details’ section.

2.2.4.1 Viewing Network Holidays Maintenance Summary

You can view a summary of network holidays maintenances using ‘Network Holiday Maintenance Summary’ screen. To invoke this screen, type ‘PMSNWHOL’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Year
- Network code

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

Double click a record to view the detailed Network Holiday Detailed screen. You can also export the details of selected records to a file using ‘Export’ button.

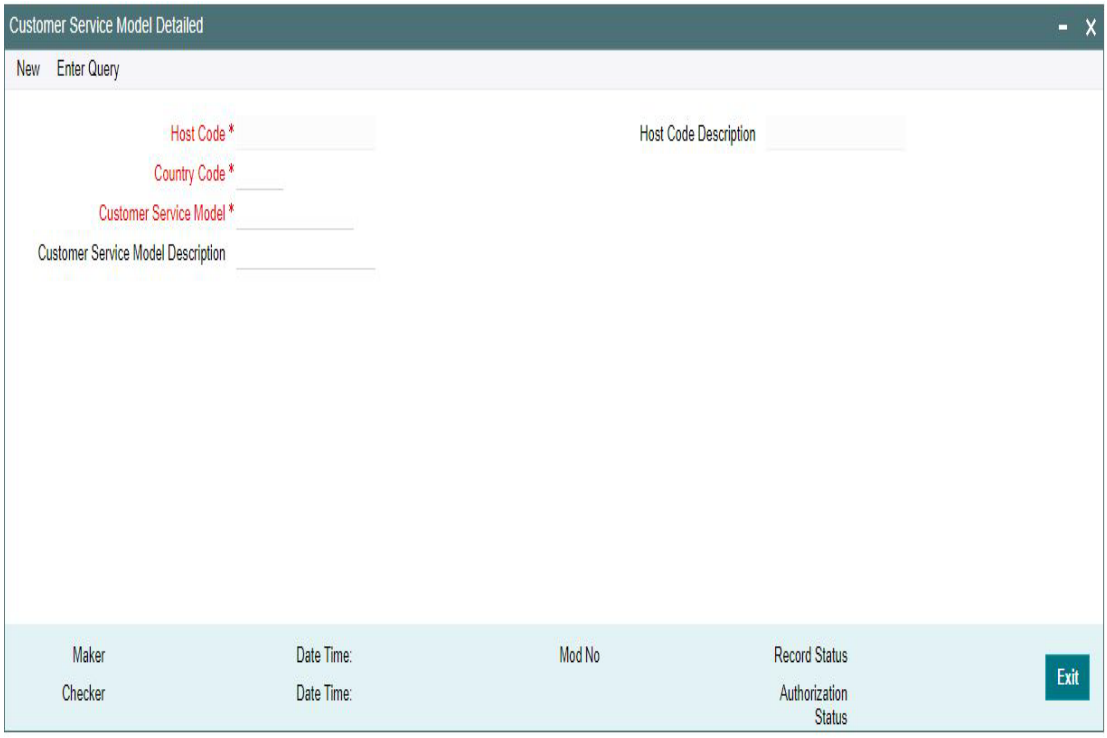
2.3 Customer Preferences Maintenances

Customer related maintenances helps in defining various parameters as required by the bank, for processing Customer preferences

2.3.1 Customer Service Model

Service Model classifies the customers into various level.

You can maintain service models for the customers using ‘Customers Service Model’ screen, invoked from the Application Browser. You can invoke this screen by typing ‘PMDSRMDL’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host code displayed.

Country Code

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

Customer Service Model

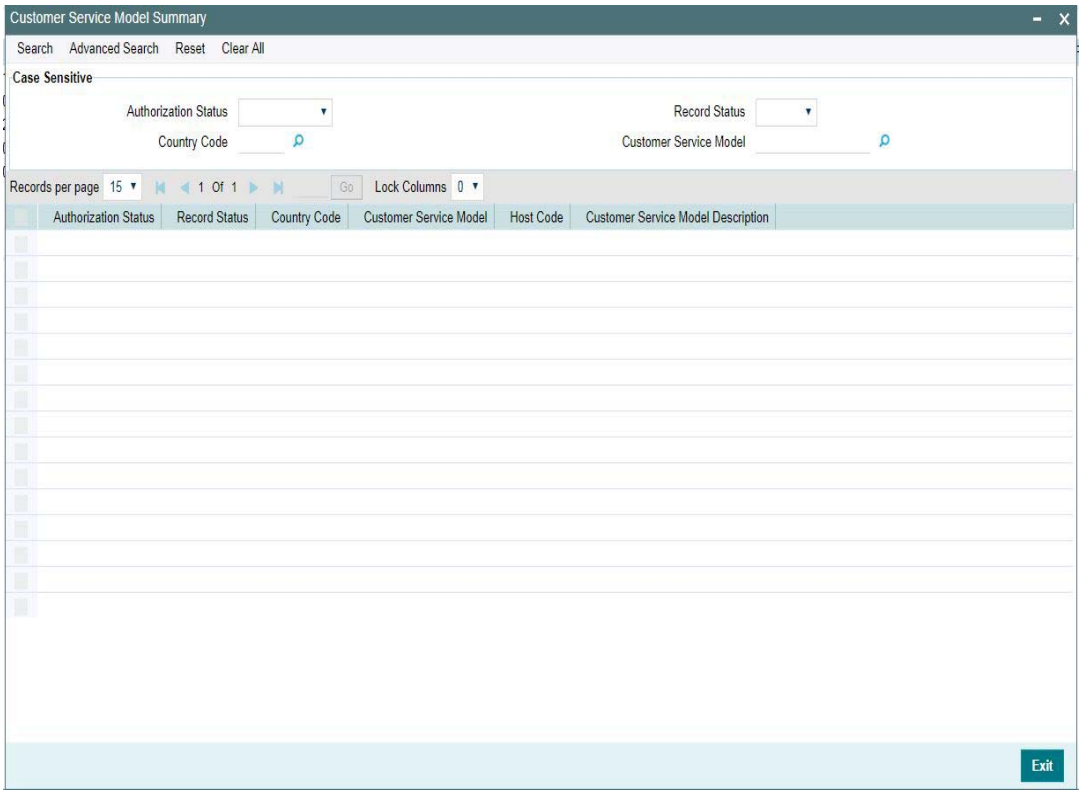
Specify the unique service model code for a customer.

Customer Service Model Description

Specify the brief description about the customer service model entered.

2.3.1.1 Viewing Customer Service Model Summary

You can view a summary of network maintenances using 'Customer Service Model Summary' screen. To invoke this screen, type 'PMSSRMDL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Country Code
- Customer Service Model

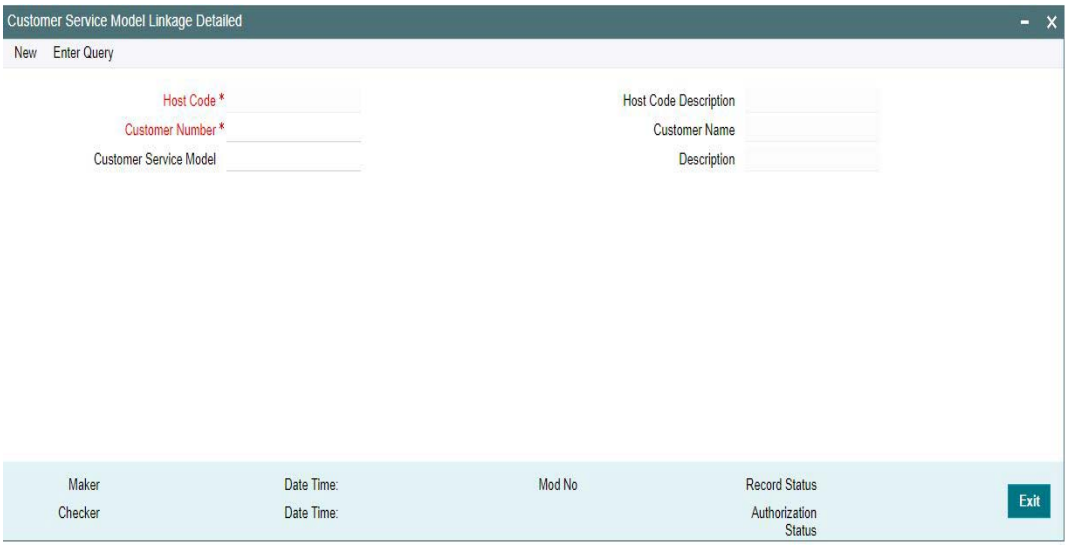
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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

2.3.2 Customer Service Model Linkage

Customers can be classified into different class/categories such as Elite, Prime, Platinum, Regular Customer etc. You can link a customer to specific customer service model using 'Customer Service Model Linkage Detailed' screen. To invoke this screen, type 'PMDCSMLK'

in the field at the top right corner of the application tool-bar and click the adjoining arrow button.



Specify the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host code displayed.

Customer Number

Select the customer number for linking the service model.

Customer Name

System defaults the Customer Name based on the Customer Number selected.

Customer Service Model

Select the Customer Service Model from the list of values available to link with the Customer Number selected.

Note

Customer Service Model can be defined through - ‘Customer Service Model Detailed’ screen (PMDSRMDL)

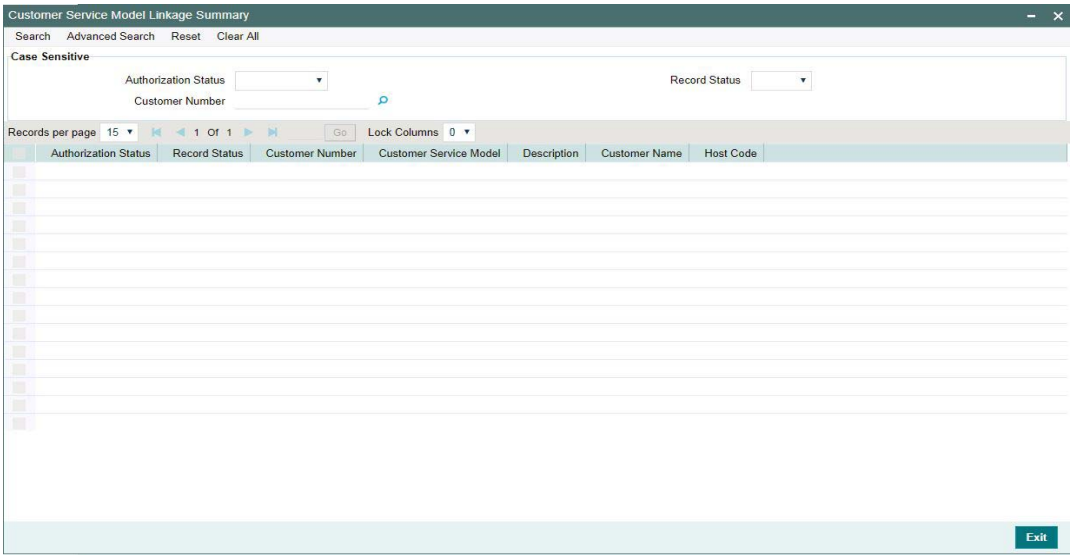
Description

The system displays the Description maintained for the Customer Service Model selected.

After capturing the above details, save the maintenance by clicking ‘Save’ button

2.3.2.1 Viewing Customer Service Model Linkage Summary

You can view a summary of Customer Model linkage to Customers using ‘Customer Service Model Linkage Summary’ screen. To invoke this screen, type ‘PMSCSMLK’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Customer Number

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

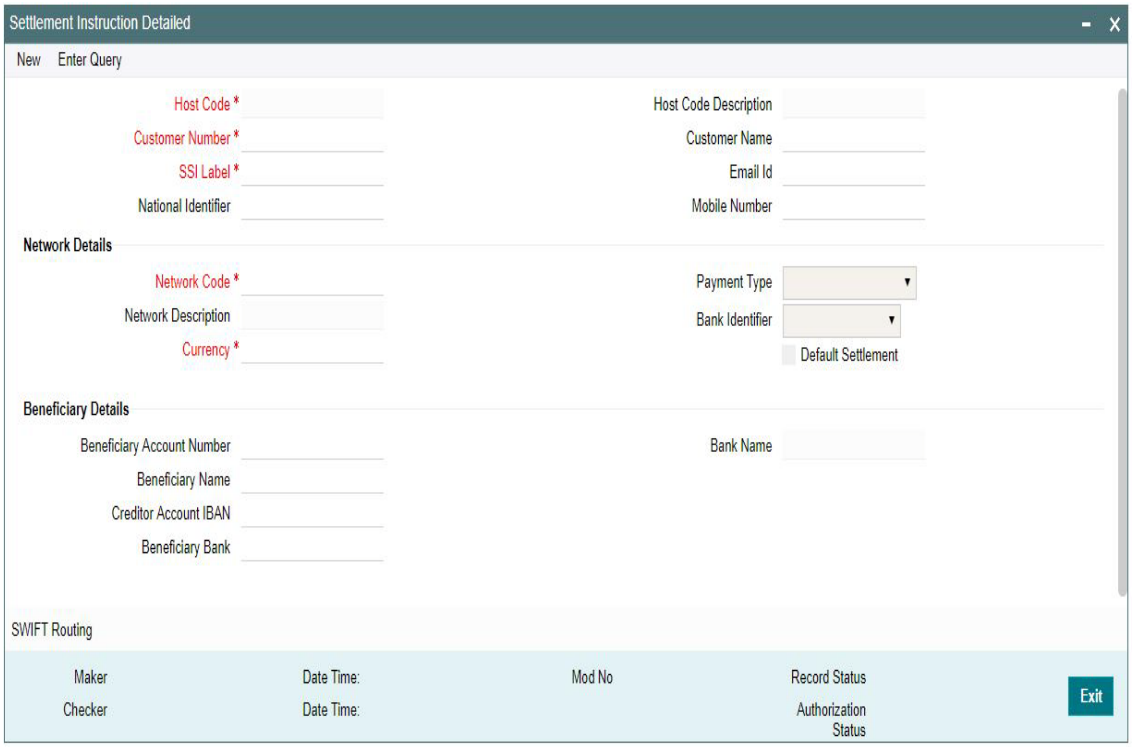
Double click a record to view the detailed network maintenance screen. You can also export the details of selected records to a file using ‘Export’ button.

2.3.3 Settlement Instructions

- It is possible to maintain standard settlement instruction (SSI) for the customer and a beneficiary. The maintenance is specific to a Network and currency.
- The following are party details can be maintained for a customer &SSI Label for SWIFT/ RTGS payments:
  - Beneficiary Institution/Ultimate Beneficiary
  - Account with Institution
  - Intermediary
  - Sender to Receiver Information
  - Remittance Details
  - Receiver Correspondent
  - Payment preferences for gpi payment & charge bearer
  - Nostro Correspondent Credit /Debit account
- Customer ID and SSI Label will be a unique combination to identify the settlement party details.
- Facility for populating the beneficiary/routing details for a payment transaction based on the customer and SSI Label received in payment request is available.
- It is possible to mark one of the Settlement Instructions as the default instruction, and to fetch the beneficiary/routing details based on the default instruction if the SSI Label is not provided in the payment request

- Provision is given for viewing and authorizing the default SSI Label populated by the system when the payment requests are received from channels.

You can maintain the beneficiary details linked to a customer in “Settlement Instruction Maintenance” screen. You can invoke the “Settlement Instruction Maintenance” screen by typing ‘PMDSSIMT’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



You can specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host code displayed.

Customer Number

Specify the customer number for whom beneficiary details are maintained. Alternatively, you can select from the option list. The list displays all valid customer numbers maintained in the system.

Customer Name

The system displays the customer name for the customer number selected.

SSI Label

You can provide the SSI label.Same SSI Label cannot be repeated for a customer, even though Network maintained is different. Every SSI Label will be linked to a Network.

Email Id

You can enter the email address of the customer.

National Identifier

You can enter the National Identifier of the customer.

Mobile Number

You can enter the mobile number of the customer.

> **Note**
>
> Email ID, Mobile Number and Nation Identifier fields are optional fields.

Network Details

Network Code

Specify the network code from the LOV. This is a mandatory field.

Network Description

The system displays the description of the network based on the Network code selected.

Currency

Specify the currency from the LOV. This is a mandatory field.

Payment Type

The system displays the type of payment based on the network selected.

Bank Identifier

The system displays the Bank Identifier based on the network selected.

Default Settlement

Check this box to mark one of the SSI labels as 'Default Settlement' for a customer and network and currency combination.

Beneficiary Details

Beneficiary Account Number

Specify the Beneficiary Account Number.

Beneficiary Name

Specify the Beneficiary Name.

Account IBAN

Specify the Account IBAN.

Beneficiary Bank

Specify the Beneficiary Bank.

Bank Name

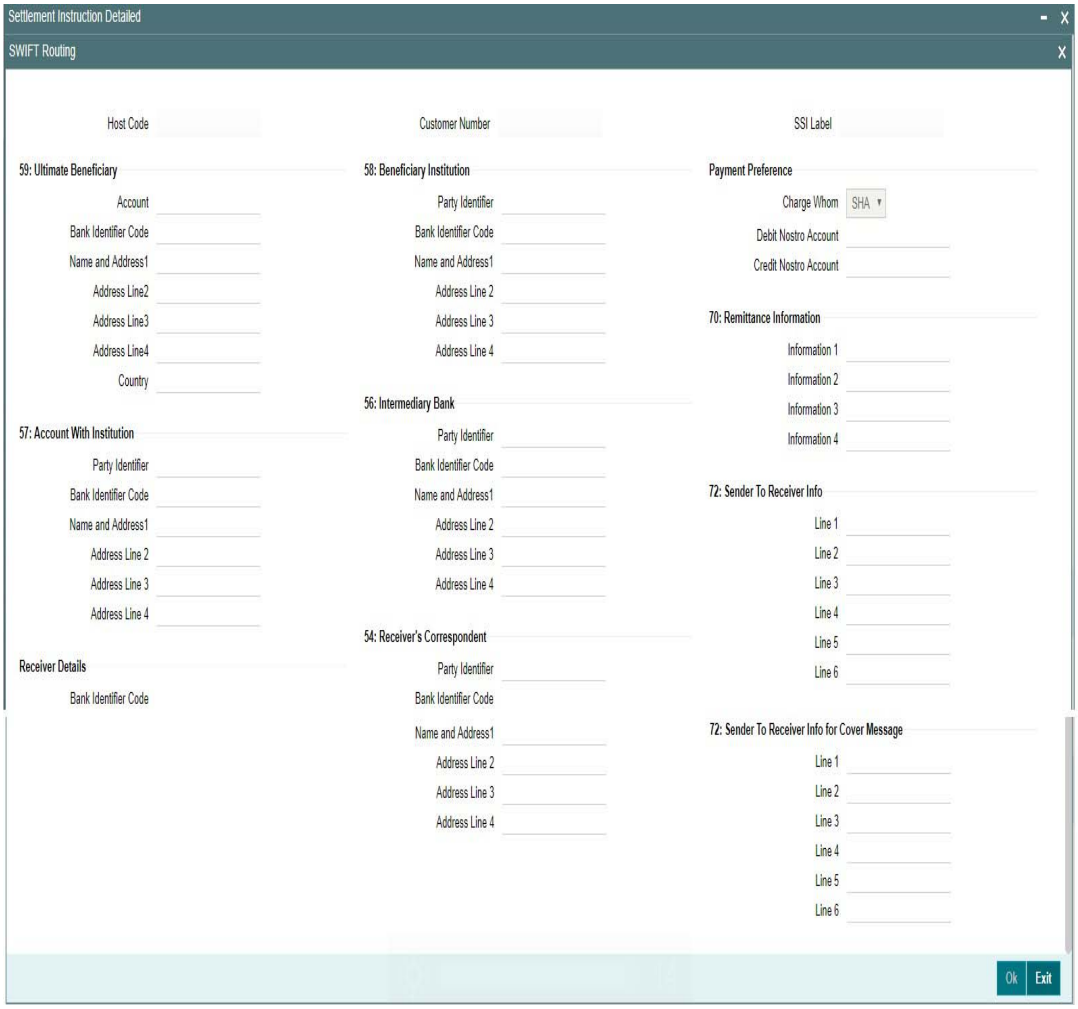
The system displays the bank name of the beneficiary.

> **Note**
>
> Entering Beneficiary details in the Main screen is not applicable for Cross-border/RTGS Networks.

2.3.3.1 SWIFT Routing

Settlement party details for Cross-border/RTGS payments is maintained in SWIFT routing sub-screen.

Click the SWIFT Routing button at the bottom of the screen.



Specify the following fields beneficiary /other party details for a cross-border/RTGS payment:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Customer Number

Specify the customer number for whom beneficiary details are maintained. Alternatively, you can select from the option list. The list displays all valid customer numbers maintained in the system.

SSI Label

You can provide the SSI label.Same SSI Label cannot be repeated for a customer, even though Network maintained is different. Every SSI Label will be linked to a Network.

59: Ultimate Beneficiary

Account

Specify the Ultimate Beneficiary Account Number.

BIC

Select the BIC from the LOV.

Name and Address1 - 4

Specify the name and address of the Ultimate Beneficiary in the lines specified.

Country

Select the country from the LOV.

58: Beneficiary Institution

Party Identifier

Specify the party identifier details.

Bank Identifier Code

Select the BIC from the LOV.

Name and Address1 - 4

Specify the name and address of the Beneficiary Institution in the lines specified.

Payment Preference

gpi Preferred

Check this box if gpi is preferred for the payment. This is applicable for cross-border payments.

Charge Whom

Select one of the following Charge options:

- SHA
- BEN
- OUR

Debit Nostro Account

Select the Debit Nostro Account from the LOV.

Credit Nostro Account

Select the Credit Nostro Account from the LOV.

57: Account With Institution

Party Identifier

Specify the Party identifier details.

Bank Identifier Code

Select the BIC from the LOV.

Name and Address1 - 4

Specify the name and address of the Institution in the lines specified.

56: Intermediary Bank

Party Identifier

Specify the Party identifier details.

Bank Identifier Code

Select the BIC from the LOV.

Name and Address1 - 4

Specify the name and address of the Intermediary Bank in the lines specified.

70: Remittance Information

Information 1 -4

You can enter the Remittance information details.

Receiver Details

Bank Identifier Code

Select the BIC from the LOV.

54: Receiver's Correspondent

Party Identifier

Specify the Party identifier details.

Bank Identifier Code

Select the BIC from the LOV.

Name and Address1 - 4

Specify the name and address of the Receiver's Correspondent in the lines specified.

72: Sender To Receiver Info

Line 1- 6

You can enter the sender to receiver details.

Note

- The beneficiary details related fields in the main screen are disabled for input if the network selected is of payment type SWIFT/RTGS.
- If the Receiver provided in SSI label is not a currency correspondent, then cover is sent to default currency correspondent.
- Field 58 Beneficiary institution details can be specified only if the customer selected is of type ‘Bank’.
- If Receiver correspondent is part of SSI label, then it is mandatory to provide Nostro Credit account details in the SSI label maintenance.

72:Sender to Receiver Info for Cover Message

Line 1-6

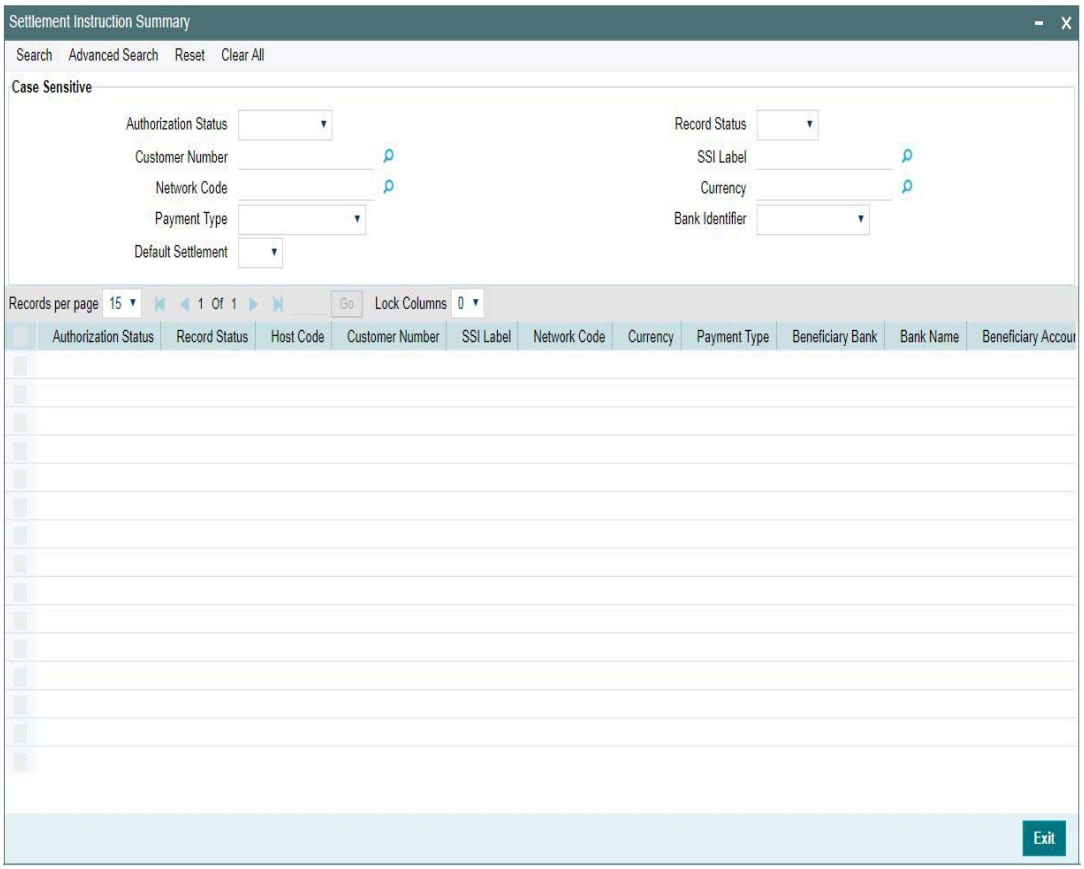
You can specify the Sender to Receiver Info for Cover message in this field.

On defaulting SSI label onto the payment transaction, field 72 for Sender to Receiver Info for Cover is populated to Cross border / RTGS screens and is sent in the cover message of outbound customer transfer.

2.3.3.2 Viewing Settlement Instruction Maintenance Summary

You can view the summary of Settlement Instruction Maintenance using ‘Settlement Instruction Maintenance Summary’ screen. To invoke this screen, type ‘PMSSSIMT' in the

field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Authorization status
- Customer No
- Network Code
- Payment Type
- Default Settlement
- Record Status
- SSI Label
- Currency
- Bank Identifier

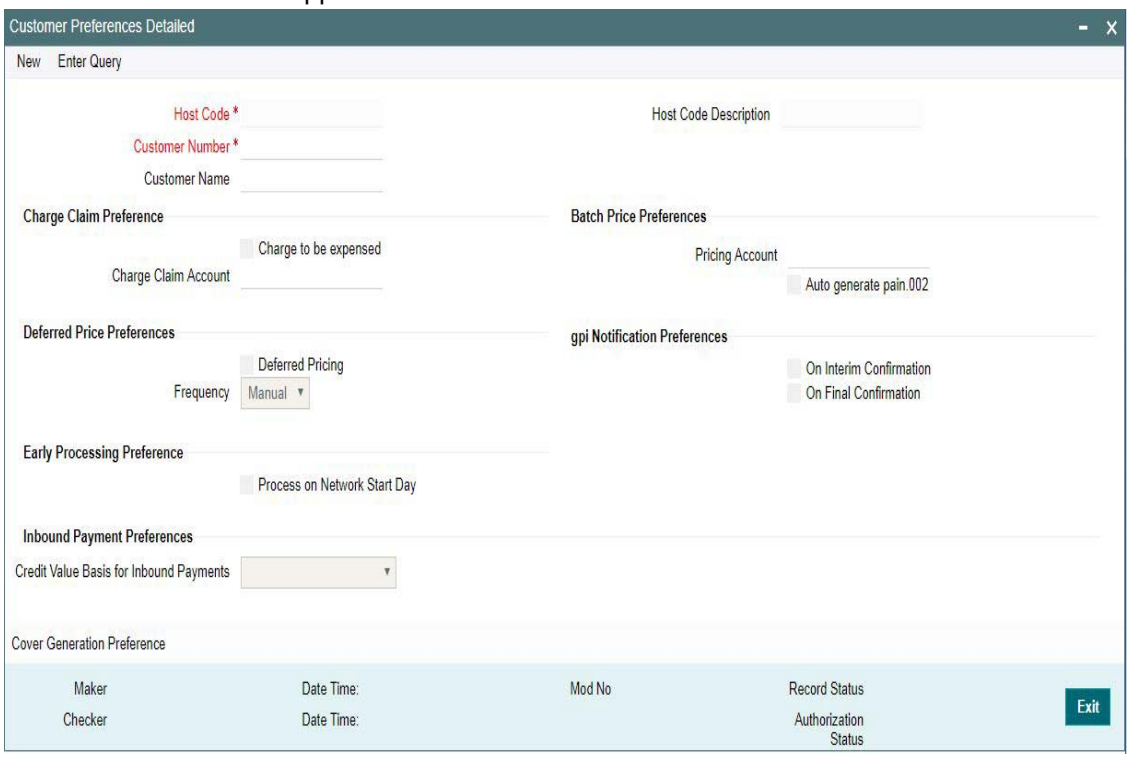
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the required search criteria.

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

2.3.4 Customer Preferences

You can maintain Charge Claim, Batch and Deferred price preferences for customers in the ‘Customer Preferences Detailed’ screen.

You can invoke the ‘Customer Preference Detailed’ screen by typing ‘PMDFLPRF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



You can specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Customer Number

Select the required customer from the LOV. This is a mandatory field.

Customer Name

Customer Name gets defaulted on selecting the Customer No.

Host Code Description

System defaults the Description of the Host Code displayed.

Charge Claim Preference

Charge to be expensed

Check this box indicates if claimed charges need to be debited to a common Charge Claim GL or a Claim GL specific to a Sender of MT191 (say, a Currency Correspondent).

Note

- If this parameter is checked then system uses the Claim GL specified in the revamped ‘Charge Claim Preference’ screen for funding the Outbound Charge payment.
- If this parameter is not checked then you can define a Charge Claim account for the Customer which would always be debited for claimed charges for Outbound payments sent on behalf of the customer.

– If Service model is selected as specific, then specific CIF numbers of that Service model linkage alone is listed.

Charge claim account

Specify the Charge Claim Account where the charge claims received are to debited.

Deferred Pricing Preferences

Deferred Pricing

Check this box to if deferred pricing to be applied for the customer.

Frequency

Select the frequency option as Daily, Monthly, or Manual.

Early Processing Preference

Process on Network Start Day

Check this box if Early Processing Preference is set on Network Start Date.

Inbound Payment Preferences

Credit Value Basis for Inbound Payments

Select the Credit value Basis from the drop-down values. The options are:

- Payment Received Date
- Cover Received Date
- Earliest of the Dates
- Latest of the Dates

Note

Received Date for the inbound payments is derived based on the 'Credit Value Basis for Inbound Payments' defined here for a customer.

Batch Price Preferences

Pricing Account

Choose the required Pricing Account from the list of values.

Auto generate pain.002

This indicates if the auto generation of pain.002 is required or not. Check this box to auto generate pain.002 files.

Note

- The preference maintained for the initiating party customer is considered. If the customer ID of initiating party is not available in the file then the debit account customer ID will be considered.
- Generation of pain.002 files for all batches of the same customer is supported.

gpi Notification Preferences

You can set the notification preferences for both inbound and outbound transactions, upon receiving gCCT confirmations.By default the options are unchecked.

On Interim Confirmation

Check this box to generate notifications on receipt of Interim gCCT confirmations.

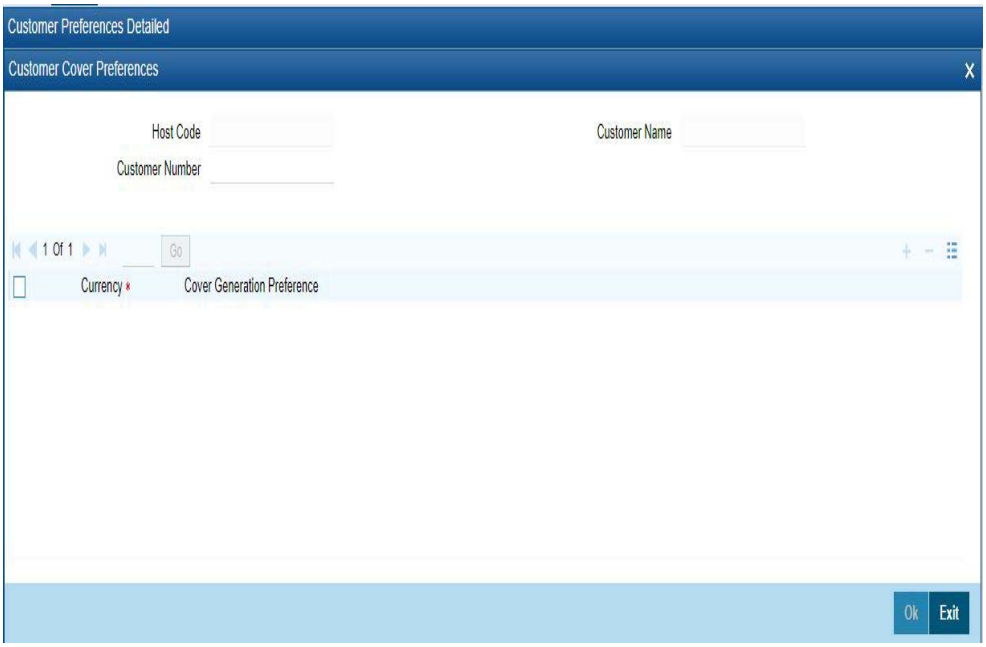
On Final Confirmation

Check this box to generate notifications on receipt of Final gCCT confirmations.

2.3.4.1 Cover Generation Preference

You can specify the Cover Generation Preference for different currencies at the customer level in this screen.

You can invoke this screen by clicking the 'Cover Generation Preference' action button in the Customer Preference Detailed screen.



Following fields gets defaulted with values:

- Host Code
- Customer Number
- Customer Name

Specify the following fields:

Currency

Select the currency from the list of values. All the valid currencies are listed.

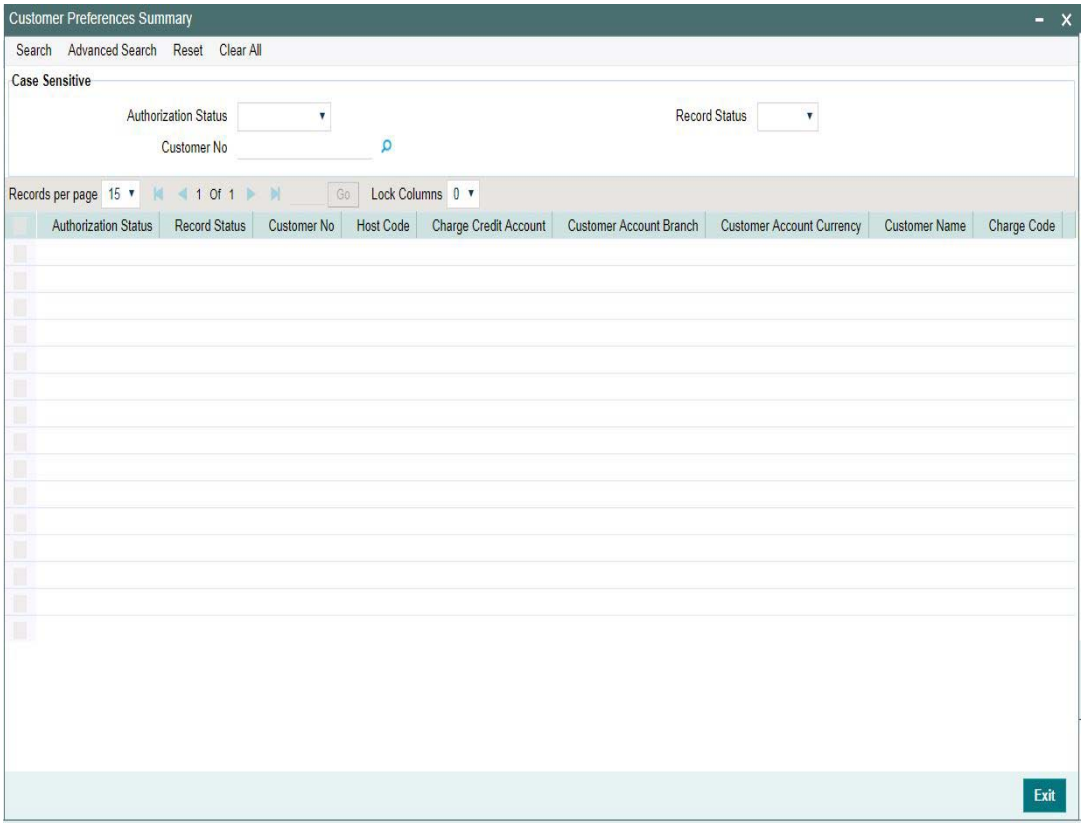
Cover Generation Preference

Cover generation preferences can be set for the respective Transfer Currency selected. Select the values from the drop-down. The values are:

- Direct and Cover
- Force Serial

2.3.4.2 Viewing Customer Preferences Summary

You can view the summary of Customer Preferences maintained in “Customer Preferences Summary” screen. You can invoke the Customer Preferences Summary screen by typing ‘PMSFLPRF’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Customer No

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

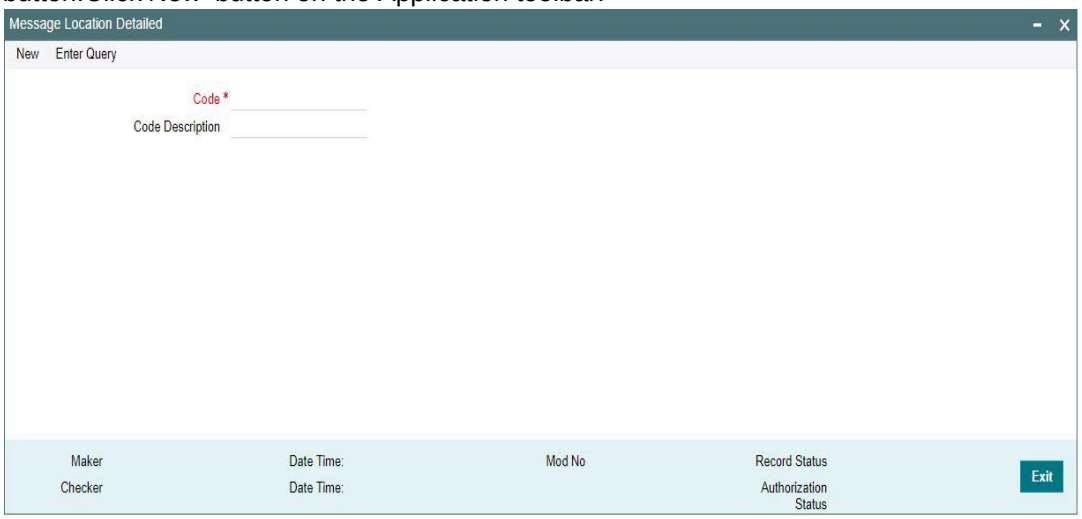
Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using ‘Export’ button

2.4 Messaging Maintenances

Messaging related maintenances helps in defining various parameters as required by the bank, for processing Message related parameters

2.4.1 Message Location

You can invoke the 'Message Location Maintenance' screen by typing 'PMDLOCMN' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click'New' button on the Application toolbar.



Specify the following fields:

Code

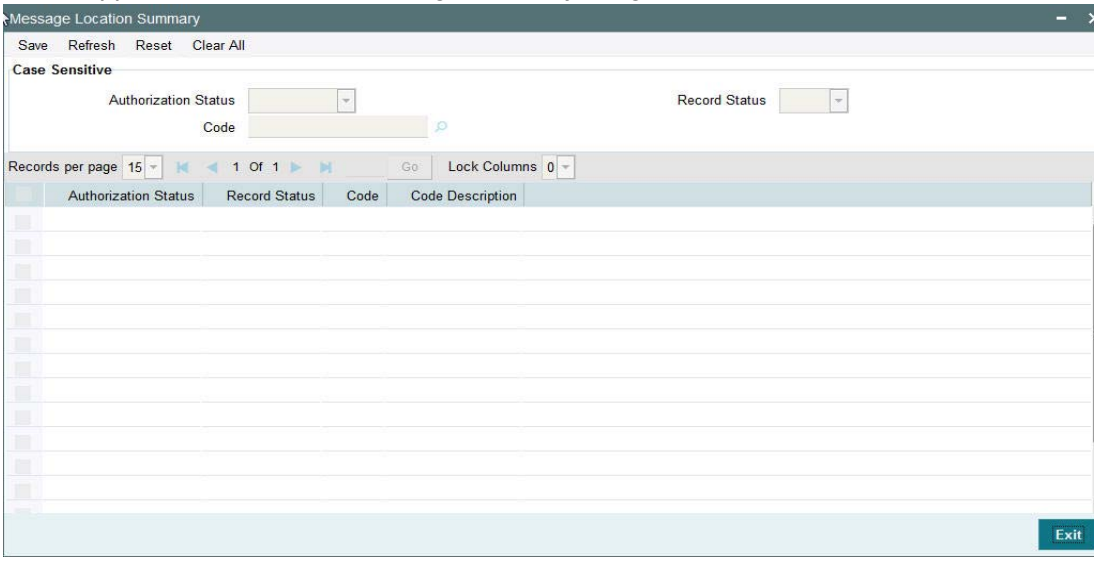
Specify the code.

Code Description

Specify the description of the code.

2.4.1.1 Viewing Message Location Summary

You can view the summary in "Message Location Summary" screen. You can invoke the Message Location Summary screen by typing 'PMSLOCMN' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status

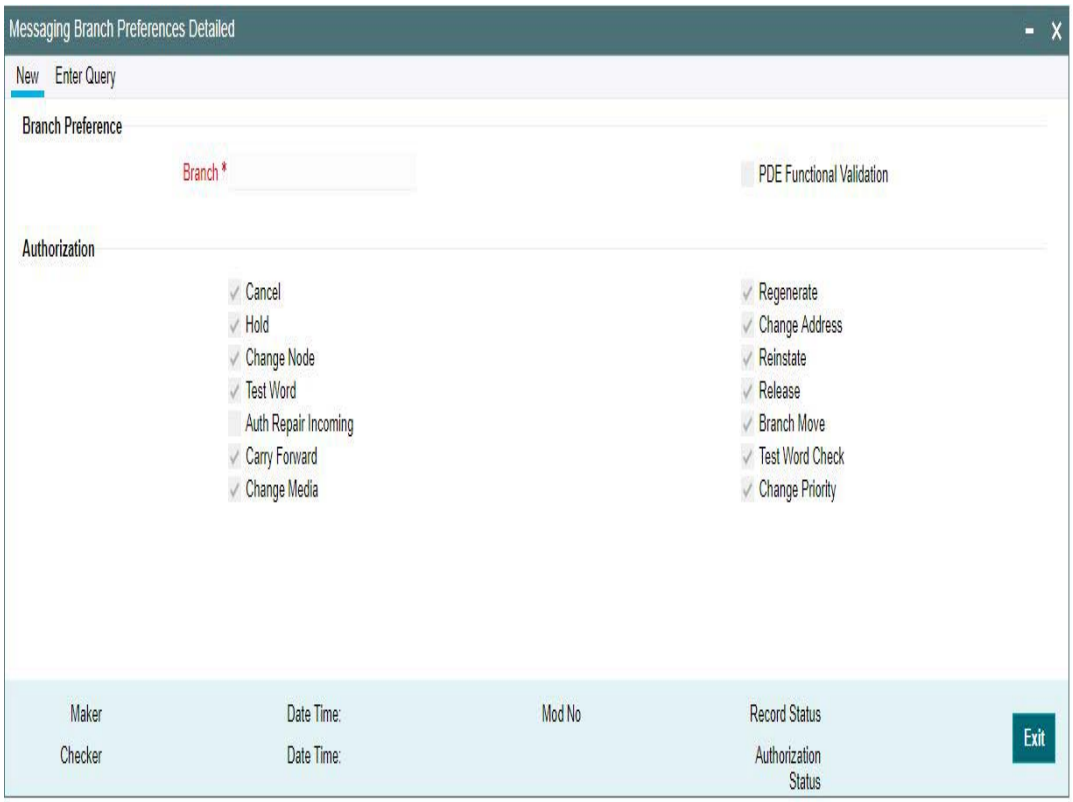
- Code

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

2.4.2 Messaging Branch Preferences

Message Browser actions allowed for a branch can be configured in this screen. You can invoke the ‘Message Location Maintenance’ screen by typing ‘PMDPREF’ 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.



Branch Preference

Branch

System defaults the logged in Branch code

PDE Functional Validation

Check this box for the PDE Validation to be done.

Authorization

Indicating the activities that require authorization:

You can perform several activities on a message that is to be generated from your branch and on those that have come in for your branch. For example, from the Outbound or Inbound browser, you can change the address to which a message should be sent.

In the branch preferences screen, you can indicate the activities which when performed on an Inbound or Outbound message, would require subsequent manual authorization for the message. Several activities have been listed in this screen. A message, on which an activity which has been selected in this screen is performed, would require subsequent manual authorization for the activity to take effect. A message, on which an activity not selected in this screen is performed, would be automatically authorized with the activity taking effect.

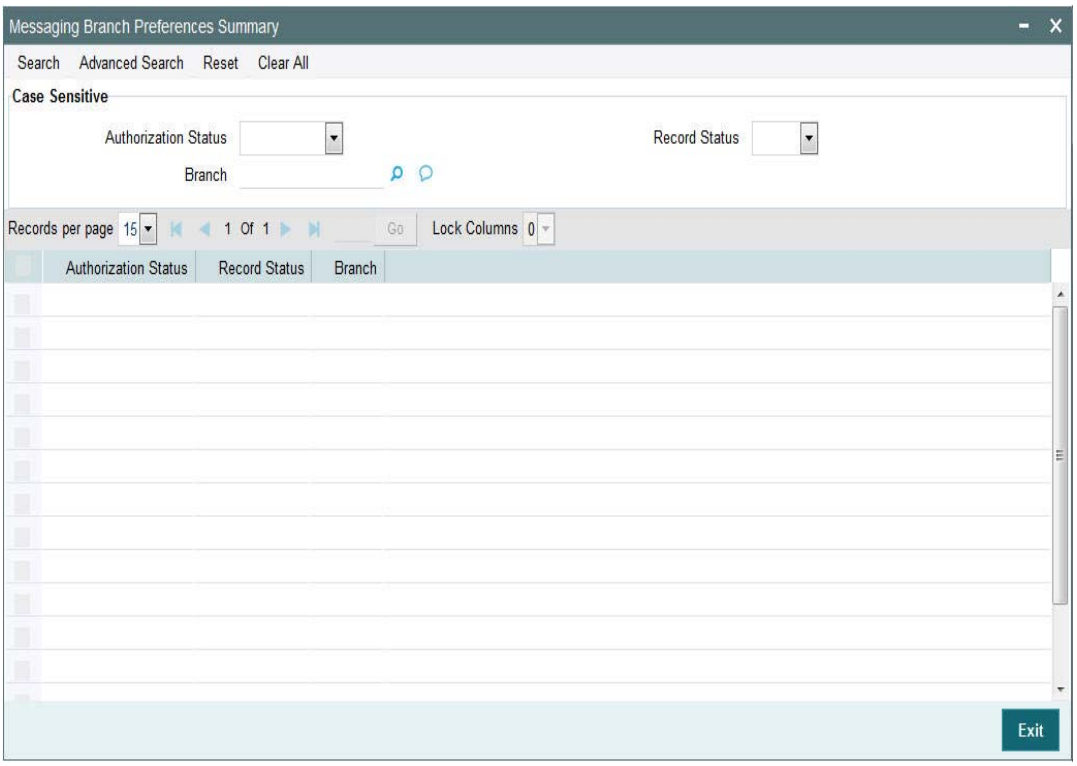
The activities that you can choose from are:

- Cancel
- Hold
- Change Node
- Testword
- Auth Repair Inbound
- Carry Forward
- Change Media
- Regenerate
- Change Address
- Reinstate
- Release
- Branch Move
- Test word Check
- Change Priority

A message on which you perform an activity that requires authorization will be available for further processing only after it is authorized.

2.4.2.1 Viewing Messaging Branch Preferences Summary

You can view the summary in “Messaging Branch Preferences Summary” screen. You can invoke the Messaging Branch Preferences Summary screen by typing ‘PMSPREF’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Branch

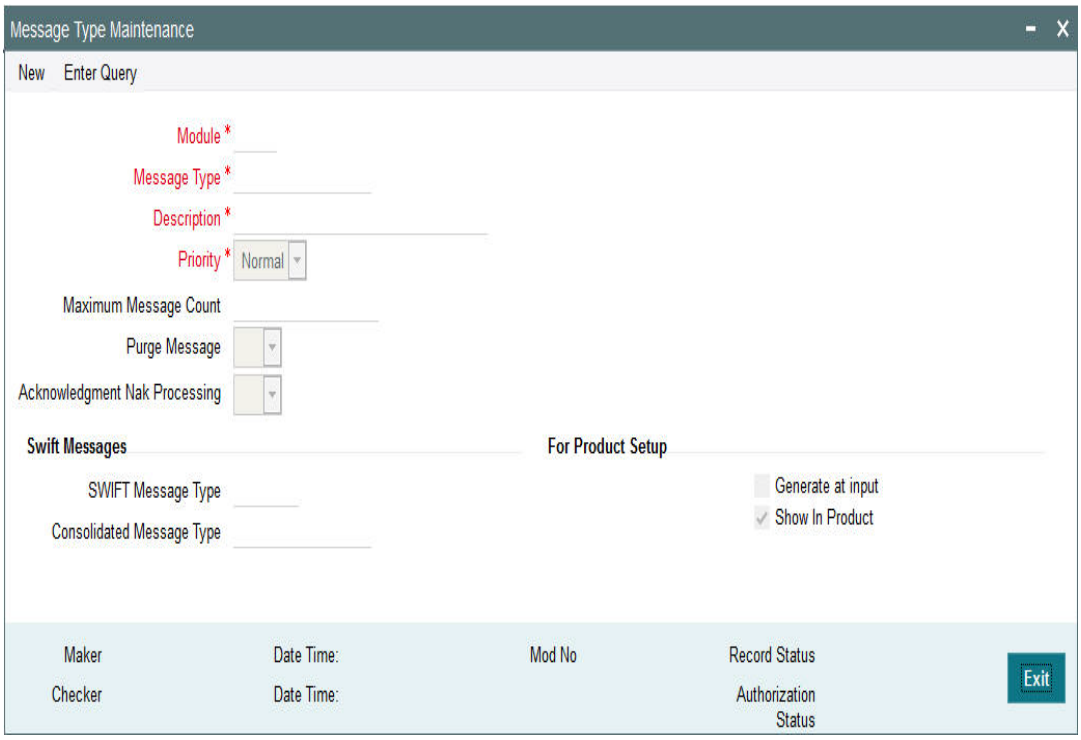
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.4.3 Message Type

Message types are pre-shipped. You can view the message type details in this screen. You can invoke the ‘Message Type Detailed’ screen by typing ‘PMDMSTYM’ in the field at the top

right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Module

Select the module from the LOV displayed. Select a specific module for which the message type to be maintained

Message Type

Specify the Message type

Description

Specify a valid description for the Message type

Priority

Specify the Priority of the message type - Normal/Medium/High

Maximum Message Count

Define the Max message count allowed for that message

Purge Message

Specify if the messages can be purged or not. Select options from the LOV displayed - Blank/ Yes / No

Acknowledgement Nak Processing

Specify if the Nak Acknowledgement to be processed or not. Select options from the LOV displayed - Blank/Yes/No

SWIFT Messages

SWIFT Message Type

Specify the valid SWIFT message type.

Consolidated Message Type

Select the consolidated message type from the list of values

For Product Setup

Generate at input

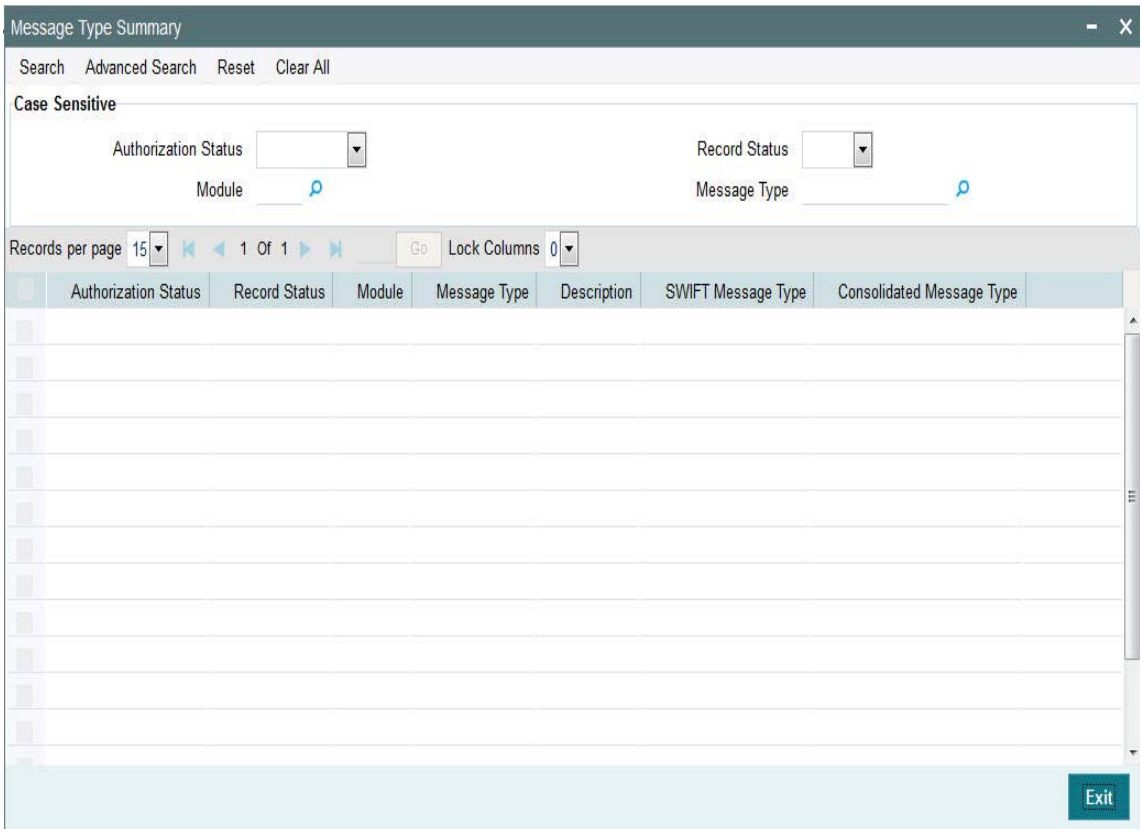
Check this box if the message type maintained, to be generated at input

Show in product

Check this box if the message type maintained, to be shown in product

2.4.3.1 Viewing Message Type Summary

You can view the summary in “Message Type Summary” screen. You can invoke the Message Type Summary screen by typing ‘PMSMSTYM’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Module
- Message Type

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

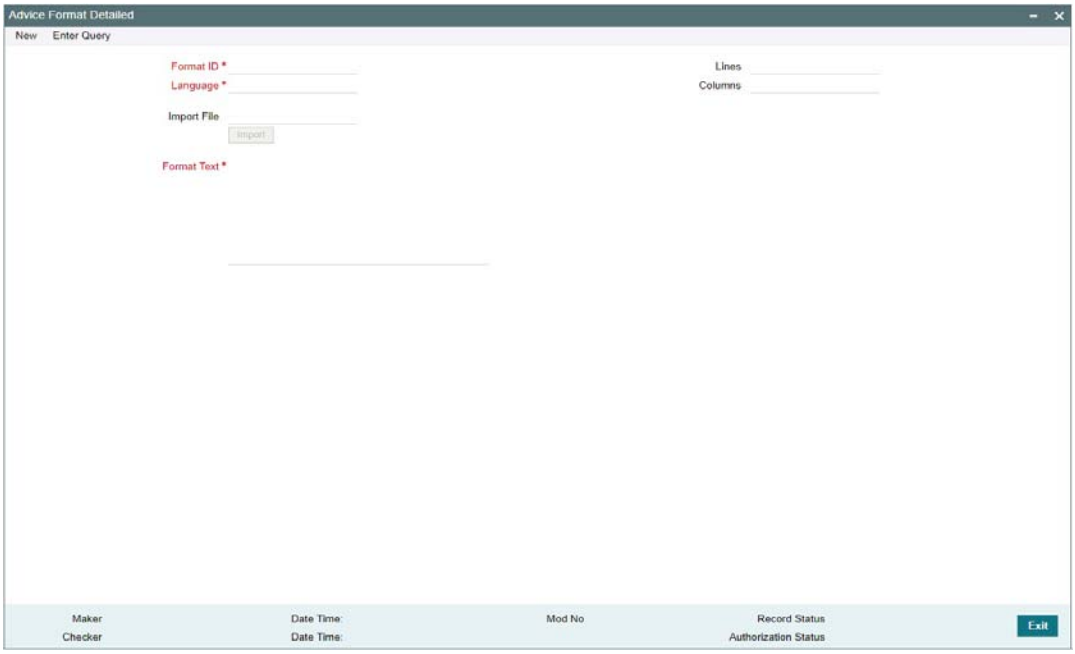
Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using ‘Export’ button.

2.5 Advice Infrastructure Maintenances

You can generate advices to customers for credits/debits to customer account generated as a result of inbound/outbound Cross border/RTGS payments. You can also generate MT900/ 910 as advices, if customer is having a valid BIC and preferred media is SWIFT.

2.5.1 Advice Format

For a manual advice format maintenance, you can invoke the 'Advice Format Maintenance' screen by typing 'PMDADVFM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.



You can specify the following details:

Format

Specify a valid name for the format.

Language

Select a Language from the list of values.

Import File

Import the required file in the respective format by clicking on the Import button. Select the file from the destination for importing.This field is optional.

Format Text

Specify the Format Text content here.

Lines

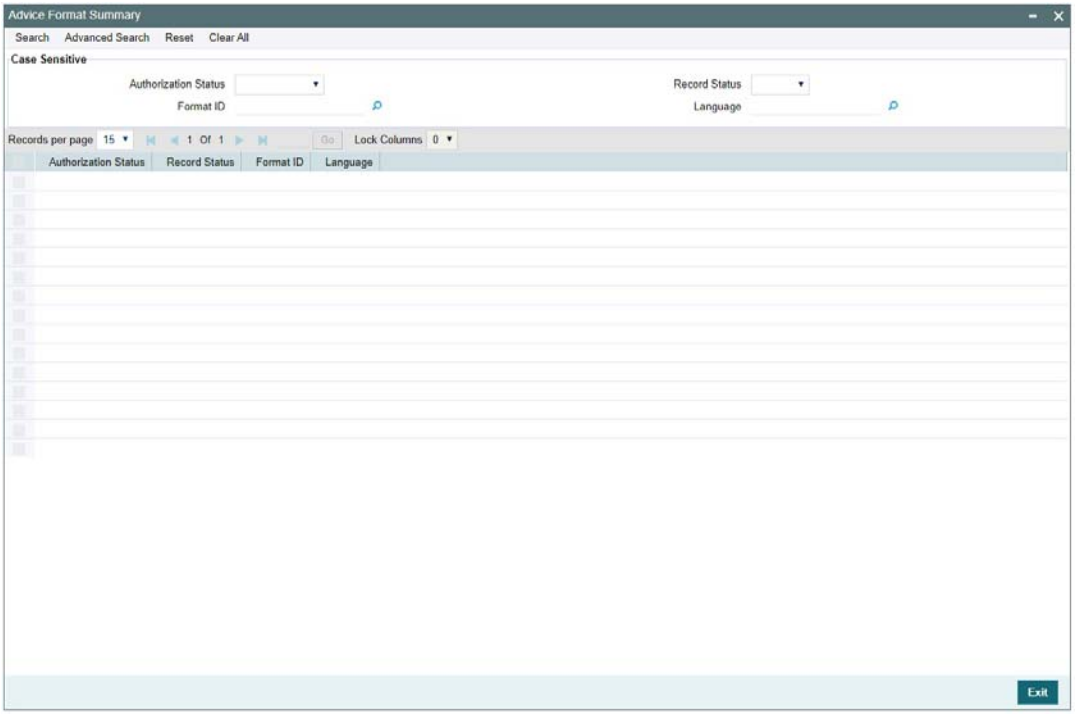
System defaults the Lines to 54.

Columns

System defaults the Lines to 80.

2.5.1.1 Viewing Advice Format Summary

You can view the summary in “Advice Format Summary” screen. You can invoke the Advice Format Summary screen by typing ‘PMSADVFM’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Language
- Format

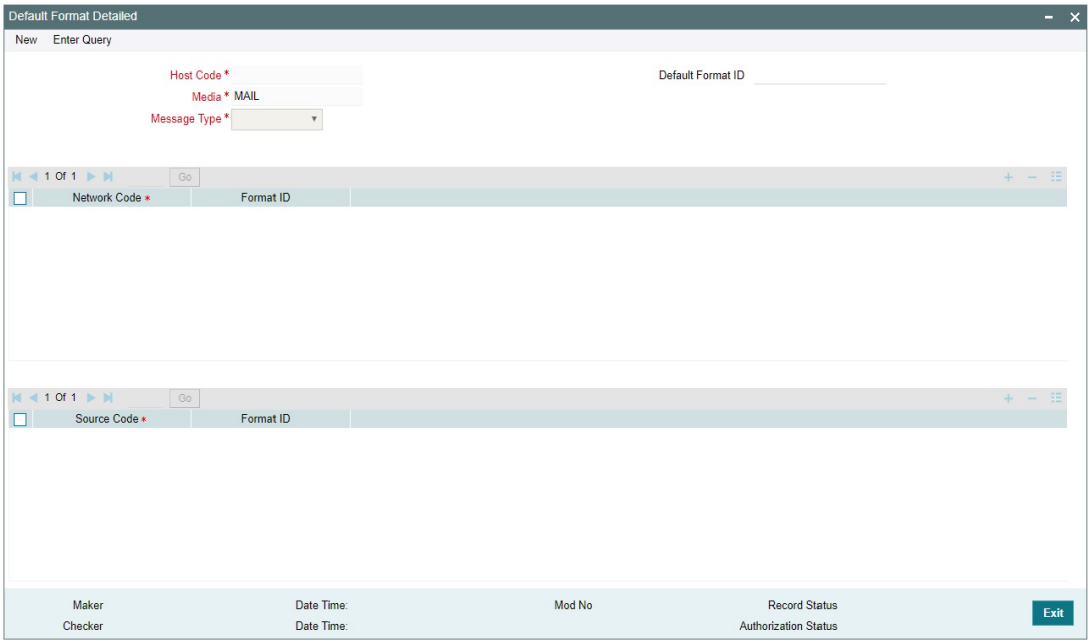
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.5.2 Default Format

This maintenance is provided for maintaining the Default format ID to be considered for a Message Type.

You can invoke the ‘Default Format Maintenance’ screen by typing ‘PMDDFFMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar



Specify the following fields:

Host Code

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

Media

The system defaults the Media as ‘MAIL’

Message Type

Select the Message Type as either ‘Credit Advice’ or ‘Debit Advice’

Default Format ID

Specify the Default Format ID.

Network Code

Specify the Network Code.

Format ID

The list specifies the available Format IDs from PMDADVFM.

Source Code

Specify the Source Code

Format ID

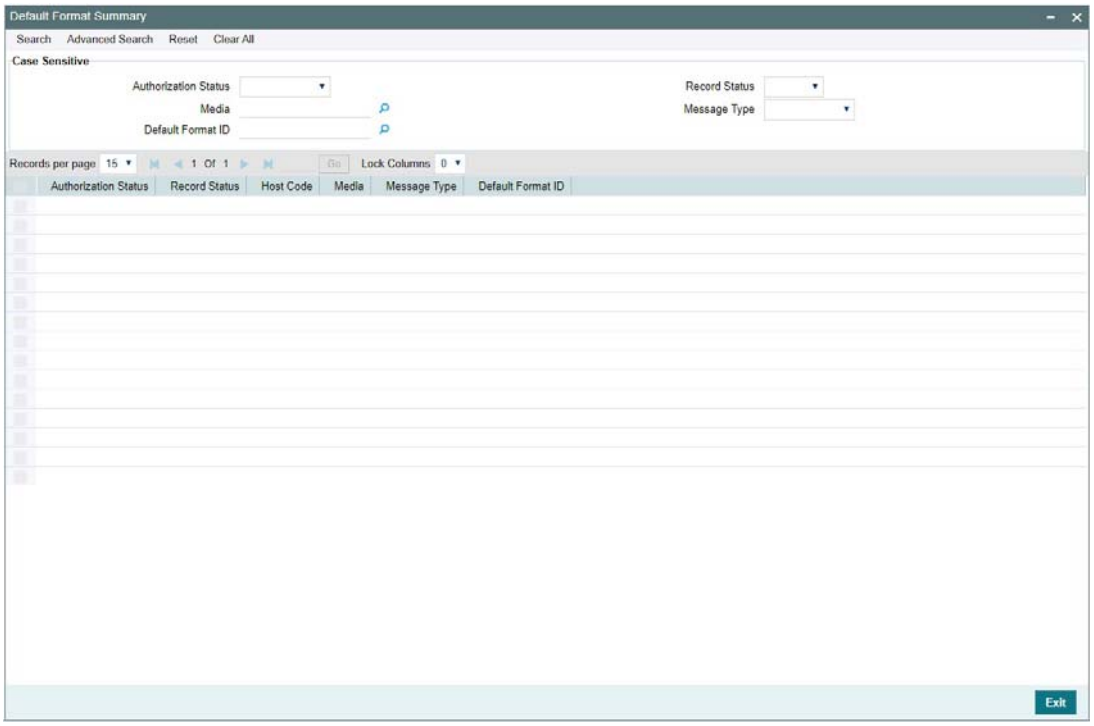
The list specifies the available Format IDs from PMDADVFM.

Note

While fetching the Advice format, if Format ID is maintained for the Network and the source, that is considered. If source level maintenance is not available, then the default format for the Network is considered. If Network level maintenance is not available, default Format ID for the media and message type is used.

2.5.2.1 Viewing Default Format Summary

You can view the summary in “Default Format Summary” screen. You can invoke the Advice Format Summary screen by typing ‘PMSDFFMT’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Media
- Message Type
- Default Format ID

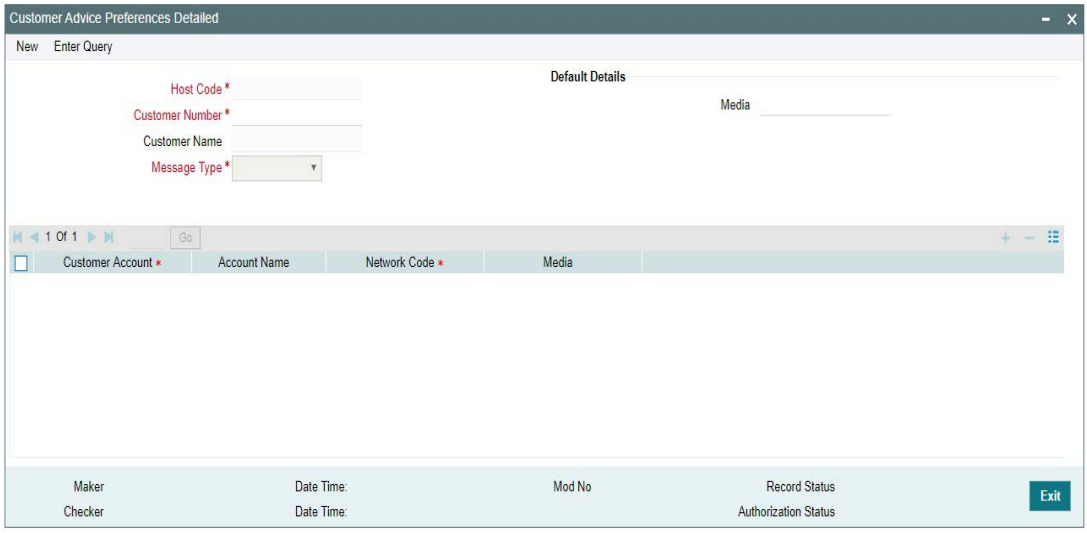
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.5.3 Customer Advice Preferences

This screen is provided for selecting the media applicable for advice generation for customer/ customer account. This is a Host-wise maintenance.

You can invoke the ‘Default Format Maintenance’ screen by typing ‘PMDCSADV’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Host Code

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

Customer Number

Specify the Customer Number from the list of values.

Customer Name

Specify the Customer Name.

Message Type

Select the Message Type as either ‘Credit Advice’ or ‘Debit Advice’

Default Details

Media

Specify the Media from the list of values. The default Media field will list the values SWIFT and MAIL.

Customer Account

Specify the Customer Account from the list of values.

Account Name

The system displays the Account Name based on the Customer Account selected.

Network Code

Specify the Network Code from the list of values.

Media

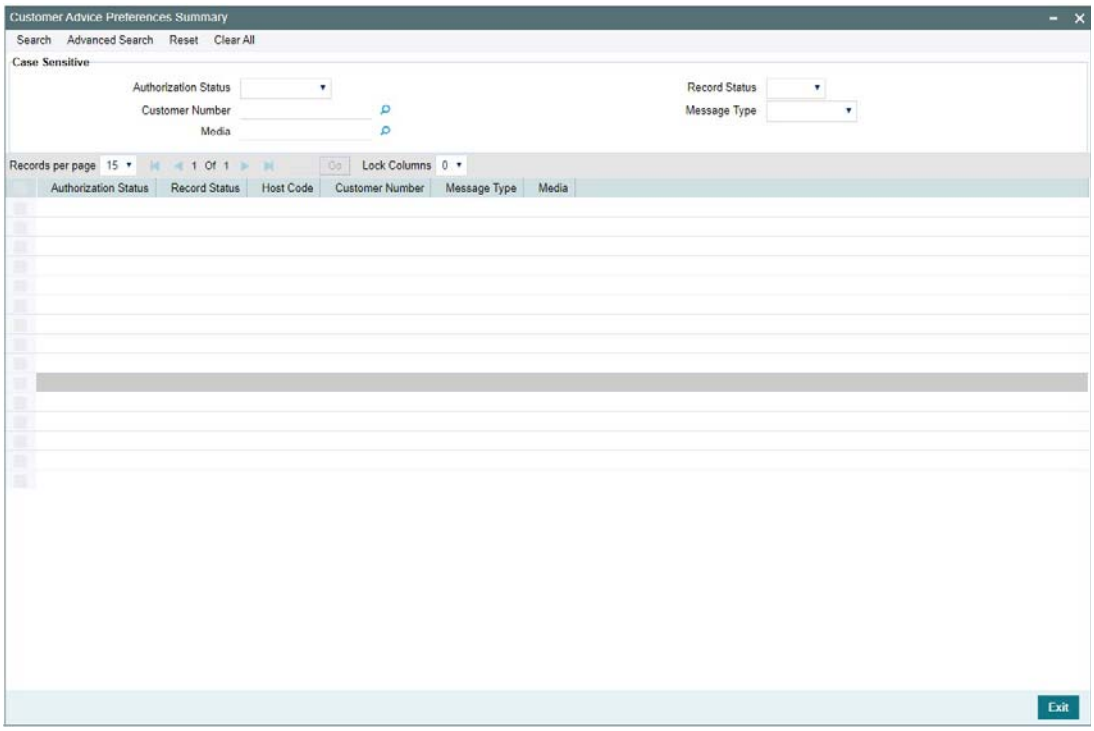
Specify the Media from the list of values. The default Media field will list the values SWIFT and MAIL.

Note

If there is not account and Network-wise preference is maintained for media, the default media maintained is used.

2.5.3.1 Viewing Customer Advice Preferences Summary

You can view the summary in “Customer Advice Preferences Summary” screen. You can invoke the Advice Format Summary screen by typing ‘PMSCSADV’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Customer Number
- Message Type
- Media

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.

Please refer Section 3.8, "Advice Generation (MAIL/SWIFT)".

2.6 Access Rights Maintenances

Access rights can be provided for queue action at user level or at user role level. Access rights maintained is validated when a user tries to do any action on the payment available in the queues

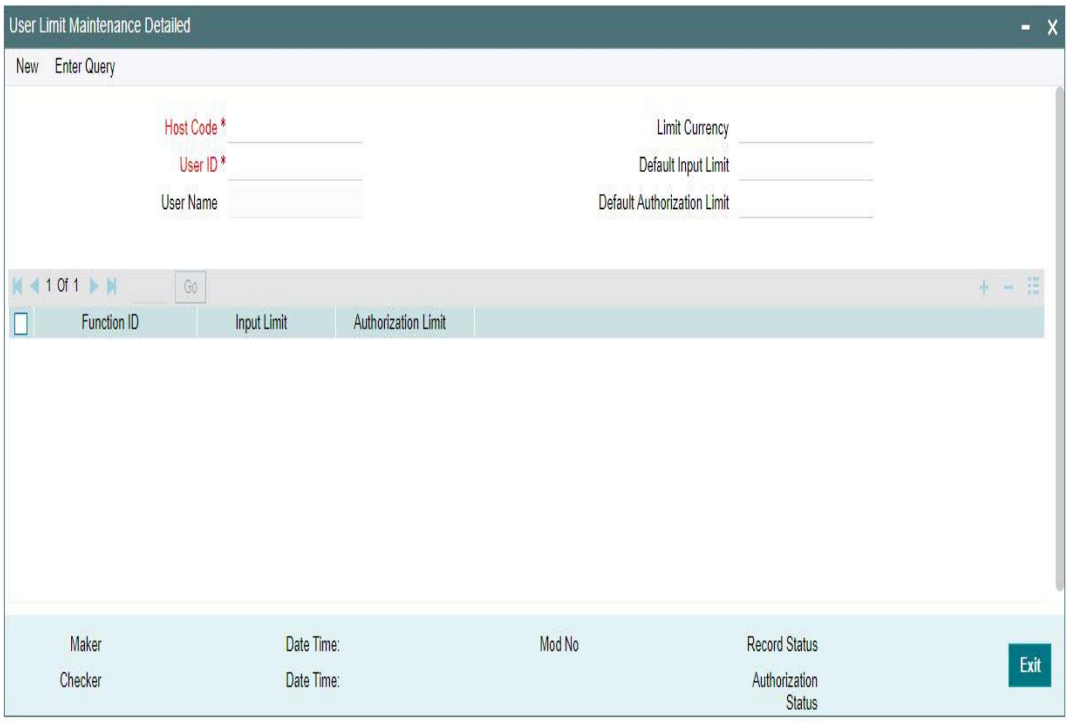
2.6.1 User Limit

The system allows operator-wise limits for allowing manual input or authorization of a payment transaction. User limits can be applied in case of queue action initiation or authorization too. User limit can be expressed in a specific base currency.

It is possible to configure transaction input/authorization limits for each active user for a payment transaction/queue Function ID.

The “User Limit Maintenance” screen is introduced to capture the limits allowed for an operator for a particular payment function.

You can invoke the “User Limit Maintenance screen by typing ‘PMDUSRLT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

User ID

All valid and active User Ids are listed in this LOV. Select the required user.

User Name

The system populates the user name based on the User ID selected.

Limit Currency

All valid currencies linked to the country of the Host are listed in this LOV. Select the required currency.

Note

If transfer currency is different from limit currency, the amounts are compared by converting the transfer amount to limit currency amount using the Desk Rates (Rate Code = STANDARD/Rate Type = MID) maintained for the currency pair.

Default Input Limit

Modify the actual default Input limit, if required.

Note

If a function ID for payment transaction or queue is not maintained in the detailed block with applicable limits, then Default input limit maintained is applied for the transaction/ queue input operations. The default value is 99,999.

Default Authorization Limit

Modify the actual default authorization limit, if required.

Note

If a function ID for payment transaction /queue is not maintained in the detailed block with applicable limits, then Default input limit maintained is applied for the transaction/queue authorizations. The default value is 99,999.

Function Id

The list specifies the available transaction and Queue function Ids.

Input Limit

While saving a payment transaction initiated manually /queue action, the system validates the user limit against the 'Input limit' provided for the function ID.

Authorization Limit

While authorizing/auto authorizing a manually initiated transaction /queue action, the system validates the user limit against the 'Authorization limit' configured for the function ID.

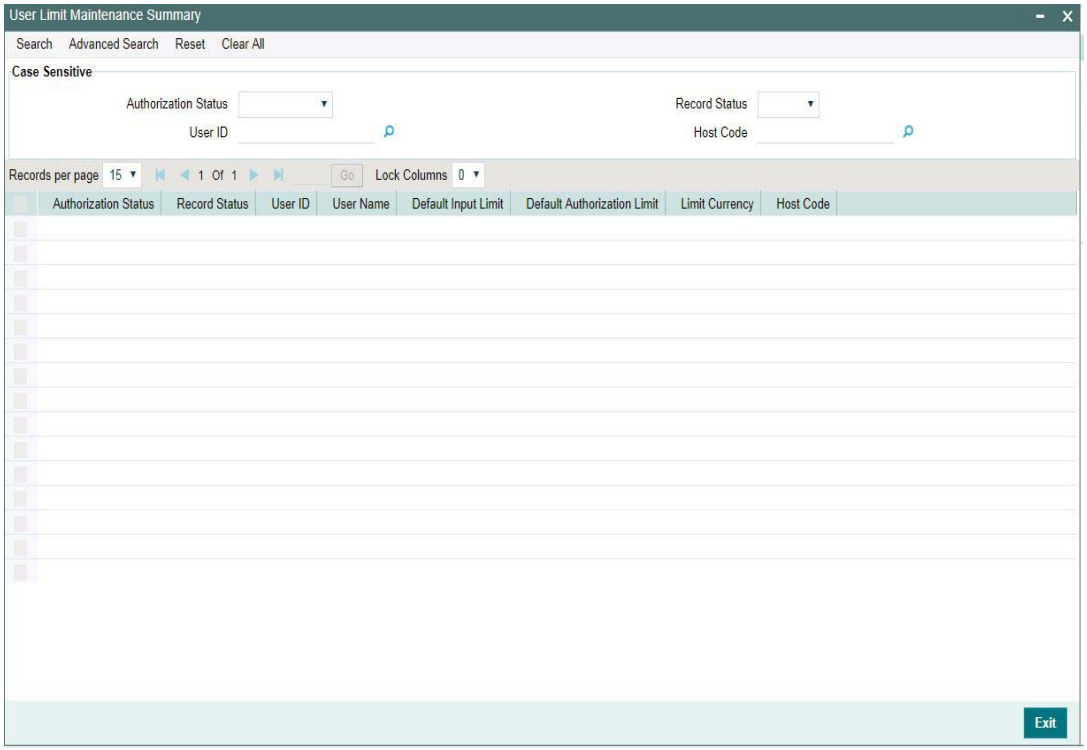
Note

- It is optional to provide input limit/authorization limit in detailed block. However, for every row maintained in the multi-block, it is mandatory to provide both limits.
- For any manual action taken from Oracle Banking Payments, the input / authorization limit is validated. If the limit is exceeded, system displays an error message.
- User limits is not applicable for channel transactions. However, if the channel transactions lands in a Queue, the respective Input/Authorization Limit set for the User for the Queue Function ID applies.

2.6.1.1 Viewing User Limit Maintenance Summary

You can view User Limit Maintenance details in the "User Limit Maintenance Summary" screen. You can invoke the "User Limit Maintenance Summary"" screen by typing

'PMSUSRLT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Authorization Status
- Record Status
- User ID
- Host 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.

2.6.2 Role Limit

It is possible to maintain Role level limits for Input and Authorization which will be applicable for payment transactions and Queue actions.

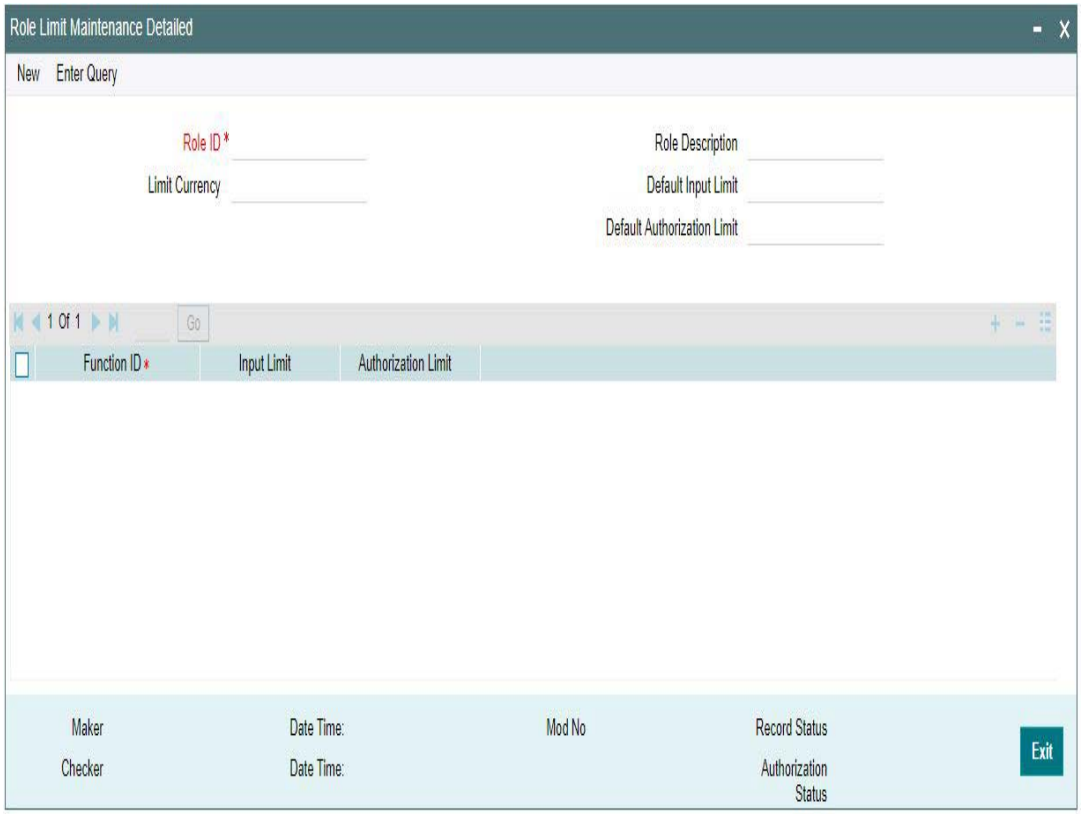
While applying the limits for a transaction or queue action, the priority is given for the limits maintained at User ID level.

If User limit is not maintained, then role level limits are applied. If multiple user roles are assigned for same function ID for the user, then the maximum input/authorization limit derived from the assigned roles is applied.

E.g. Assume that the user role "PA-ONLINE-AUTH" has an authorization limit of EUR100,000 for ACH payments and another user role "ALL_ROLES" has an authorization limit amount of EUR 50,000. If both the roles are assigned to a user for the host and function ID, then user will be allowed to input authorize ACH payments that are less than or equal of EUR 100,000

Limit check is skipped if both user & role level limits are not available.

You can view the Role Limit Maintenance screen by typing ‘PMDRLLMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ’New’ button on the Application toolbar.



Specify the following fields:

Role ID

Select the appropriate role from the LOV.

Role Description

Depending on the selected role, the description gets populated.

Limit Currency

Select the required currency from the LOV for the limit.

Default Input Limit

Specify the Default Input Limit.

Default Authorization Limit

Specify the Default Authorization Limit.

Note

Default limits are considered if function ID –wise limits are not maintained.

Function Id

Select the function id from the LOV.

Input Limit

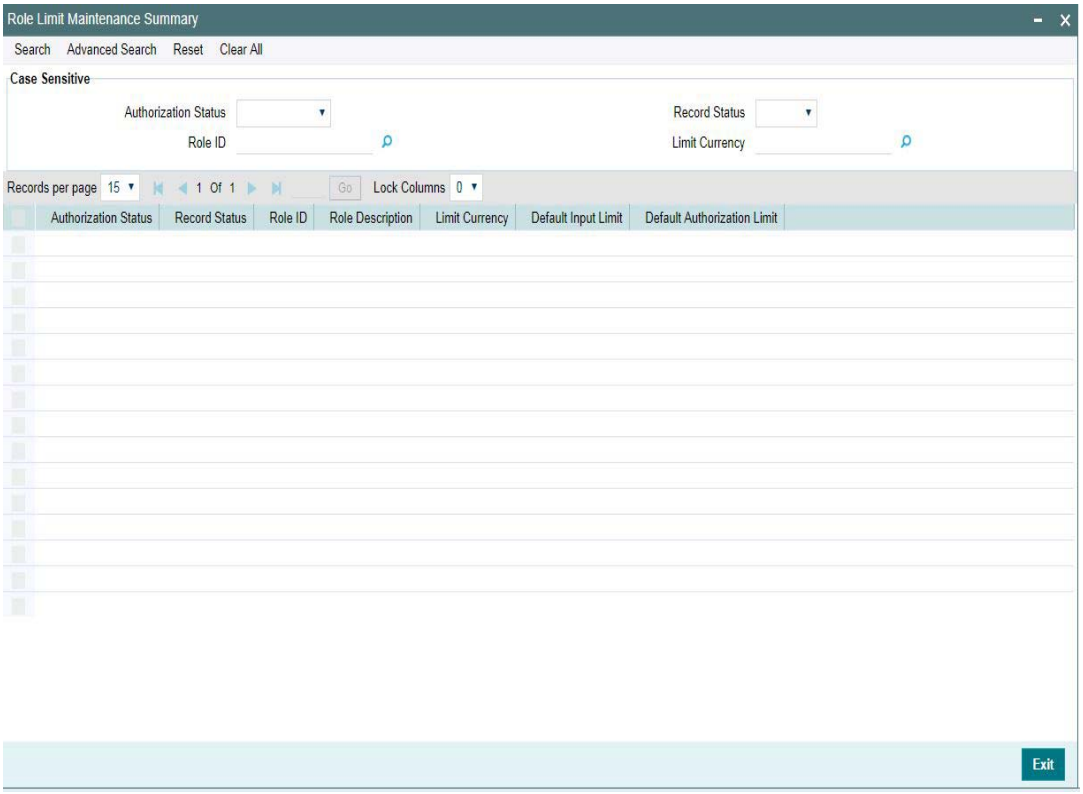
Specify the Input Limit assigned to a user for the host and function ID.

Authorization Limit

Specify the Authorization Limit assigned to a user for the host and function ID.

2.6.2.1 Role Limit Maintenance Summary

You can view Role Limit Maintenance Summary details in the “Role Limit Maintenance Summary” screen. You can invoke the “Role Limit Maintenance Summary” screen by typing ‘PMSRLLMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



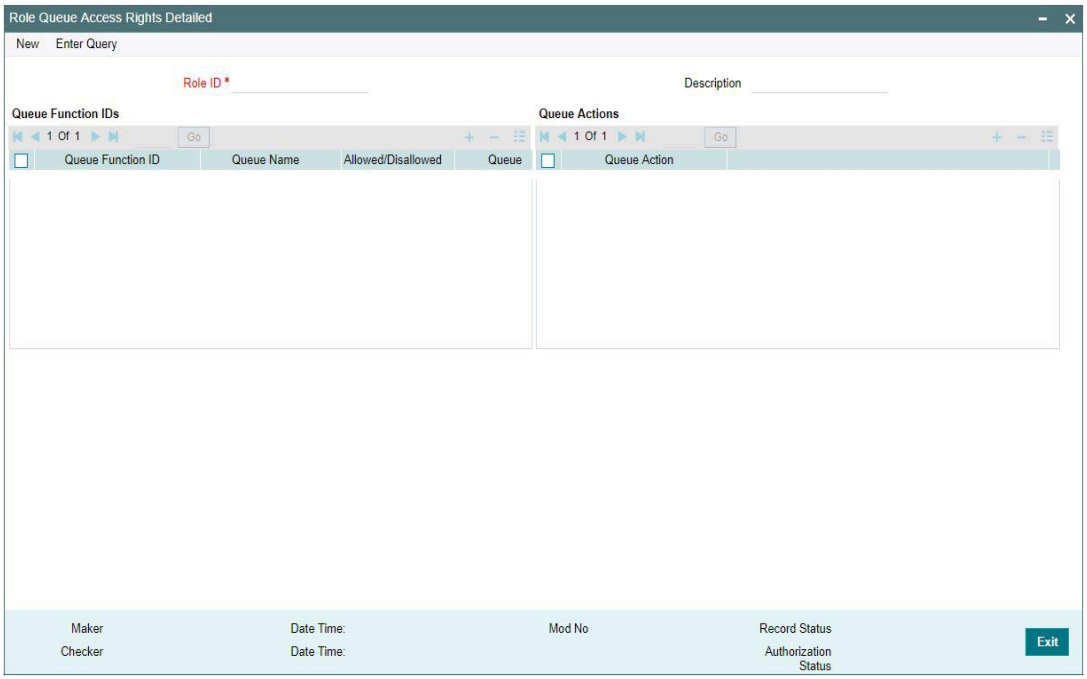
You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Role ID
- Limit 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

2.6.3 Role Queue Access Rights

You can invoke the 'Role Queue Access Rights' screen by typing 'PMDROLQA' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click 'New' button on the Application toolbar.



You can specify the following details

Role ID

Select the Role Identification from the LOV.

Description

The system displays the description of the role based on the value selected.

Queue Function Ids

Queue Function ID

Specify the Queue Function ID. Alternatively, you can select the Queue Function ID from the option list. The list displays all valid Queue Function Ids maintained in the system.

Allowed/Disallowed

Select the value provided from the drop down. The options are Allowed and Disallowed. This field is set to denote whether the allowed or disallowed listed of actions are maintained

Queue Name

The system displays the name of the queue based on the value selected.

Queue Code

The system displays the code of the queue based on the value selected.

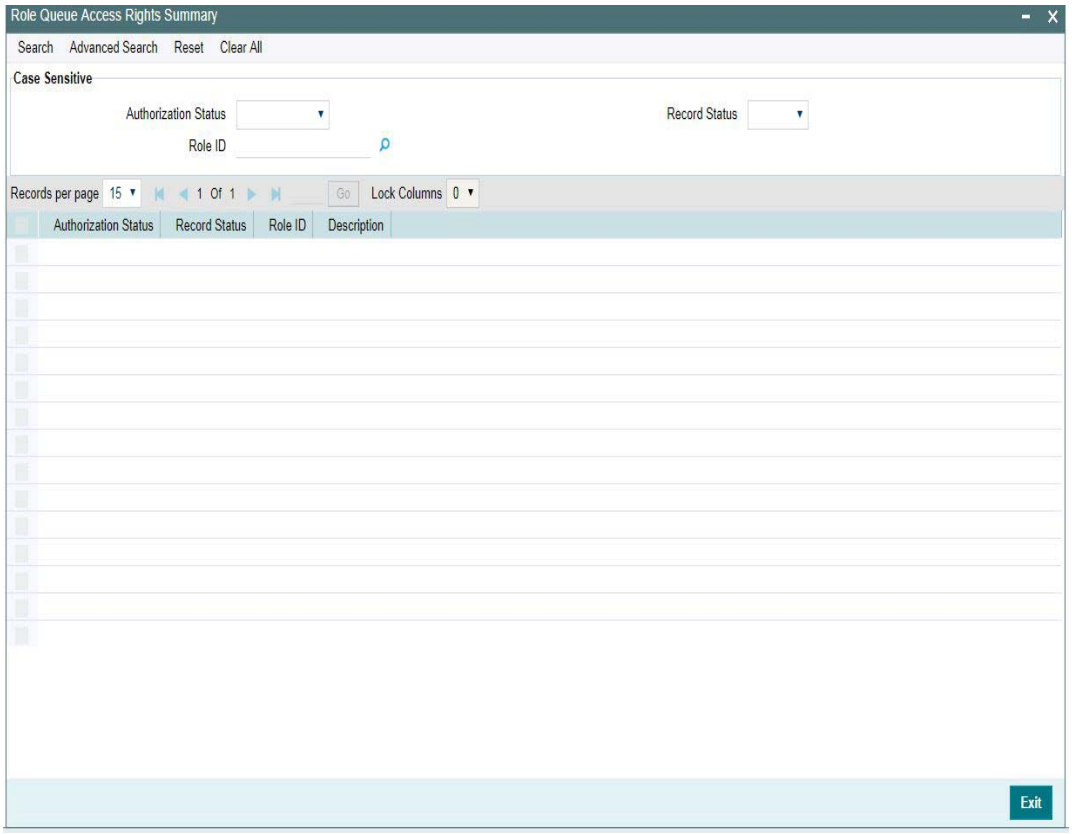
Queue Actions

Queue Action

Select the Queue Action from the LOV. For a Queue function ID selected, you can maintain the Queue Actions in the multi-block section. The queue actions applicable for the function ID selected only are listed.

2.6.3.1 Role Queue Access Rights Summary

You can invoke “Role Queue Access Rights Summary” screen by typing ‘PMSROLQA’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



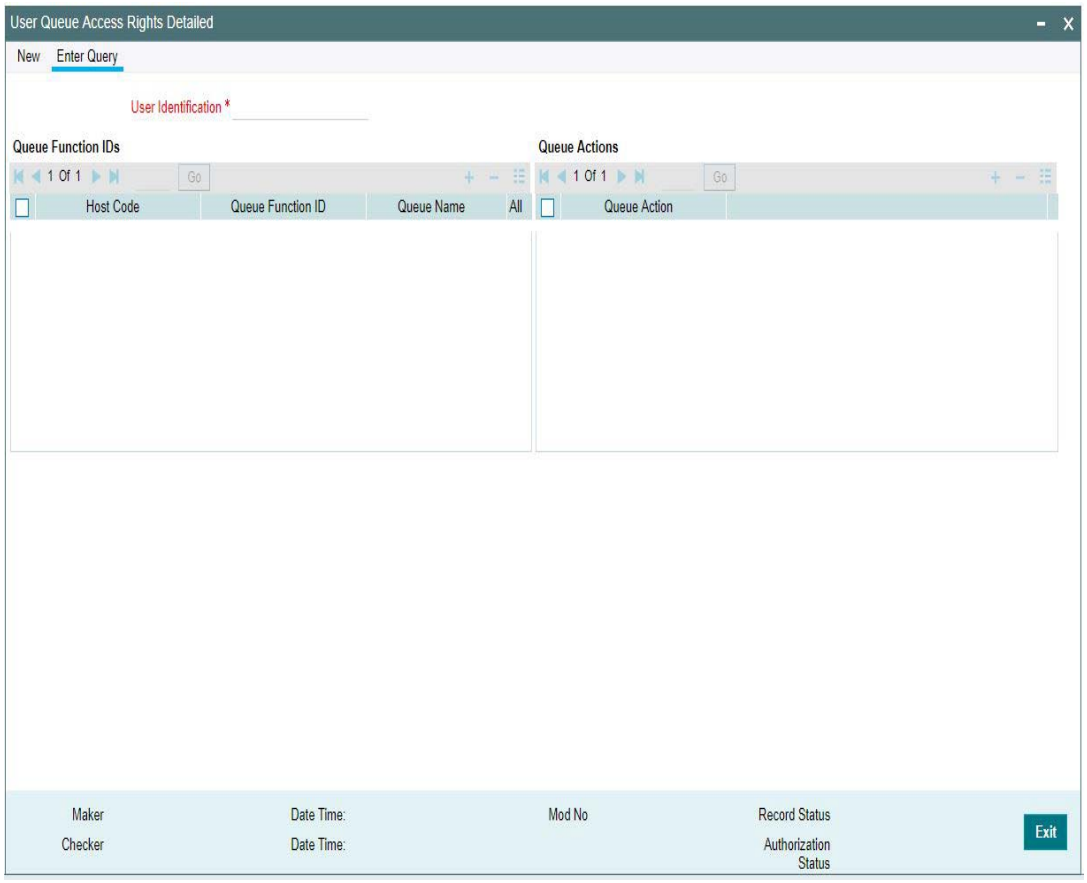
You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Role Id

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

2.6.4 User Queue Access Rights

You can invoke the 'Role Queue Access Rights' screen by typing 'PMDUSRQA' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.ClicNew' button on the Application toolbar.



You can specify the following details

User Identification

Select the user Identification from the LOV.

Queue Function Ids

Host Code

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

Queue Function ID

Specify the Queue Function ID. Alternatively, you can select the Queue Function ID from the option list. The list displays all valid Queue Function Ids maintained in the system.

Allowed/Disallowed

Select the value provided from the drop down. The options are Allowed and Disallowed. This field is set to denote whether the allowed or disallowed listed of actions are maintained

Queue Name

The system displays the name of the queue based on the value selected.

Queue Code

The system displays the code of the queue based on the value selected.

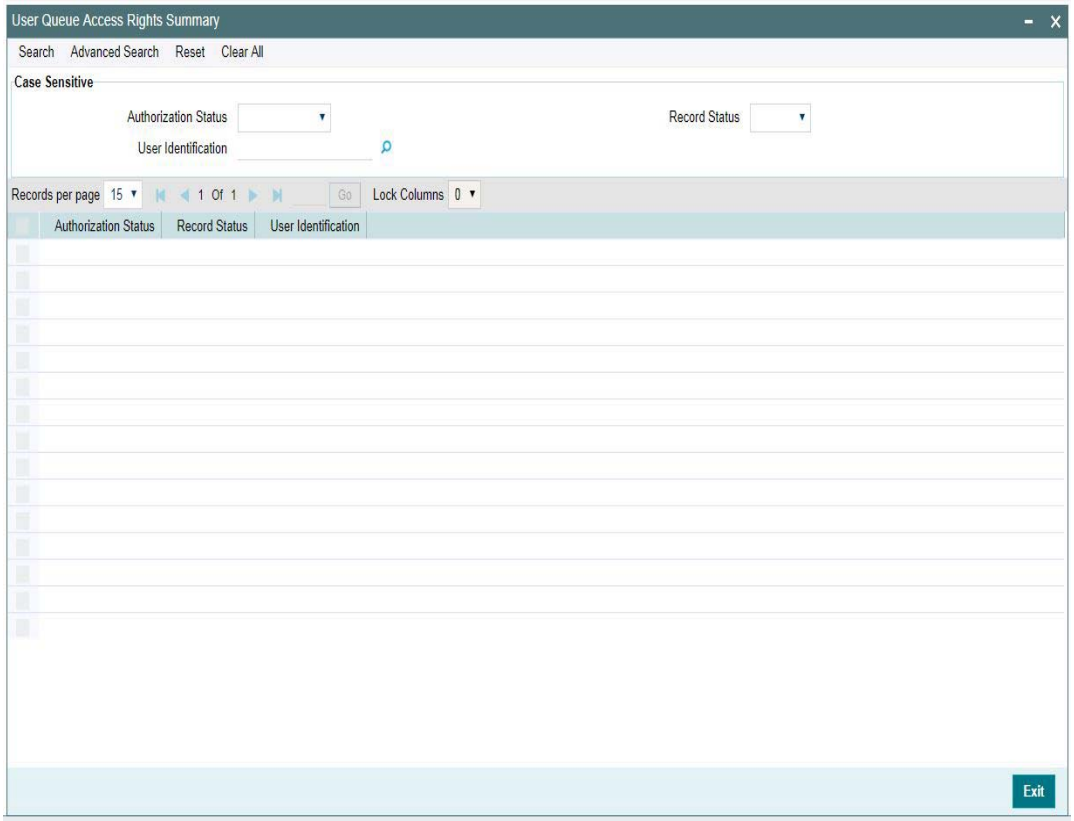
Queue Actions

Queue Action

Select the Queue Action from the LOV. For a Queue function ID selected, you can maintain the Queue Actions in the multi-block section. The queue actions applicable for the function ID selected only are listed.

2.6.4.1 User Queue Access Rights Summary

You can invoke “User Queue Access Rights Summary” screen by typing ‘PMSUSRQA’ 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
- User Identification

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

Note

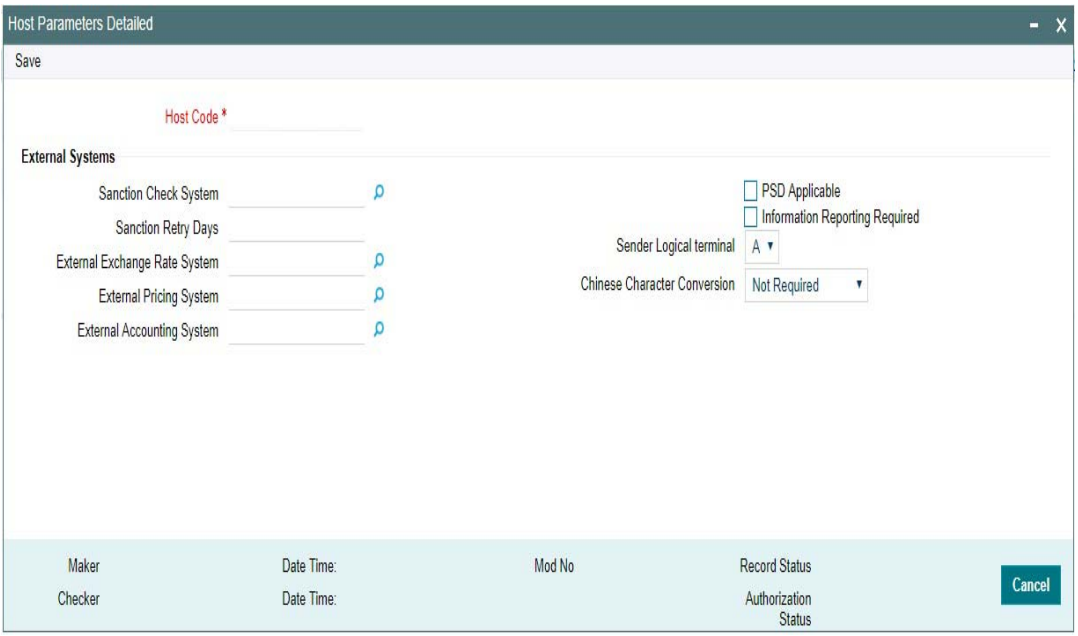
User queue access rights, if available take precedence over Role access Rights maintained.

2.7 Common Payments Maintenances

Generic maintenances helps in defining various parameters as required by the bank, for payment processing

2.7.1 Host Parameters

You can maintain parameters for payments at the host level in the ‘Host Parameters’ screen. You can invoke the ‘Host Parameters’ screen by typing ‘PMDHSTPR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ’New’ button on the Application toolbar.



You can specify the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

External Systems

Sanction Check System

Specify the external sanction check system. Alternatively, you can select the sanction check system from the option list. The list displays all valid sanction check external systems.

Sanction Retry Days

Specify the sanction check retry days. Based on the sanction retry days, the sanctions are performed for future dated payments or current dated payments carried forward to next date.

External Exchange Rate System

Specify the external exchange rate system. Alternatively, you can select the external exchange rate system from the option list. The list displays all valid external exchange rate systems.

External Pricing System

Specify the External Price Code. Alternatively, you can select the external price code from the option list. The list displays all valid external price codes.

External Accounting System

Specify the External Accounting System to which the accounting entries are handed off. Alternatively, you can select the external accounting system from the option list. The list displays all valid external accounting systems.

Apply PSD Preference

Check this box to apply PSD Preference.

Information Reporting Required

Check this box to indicate that transaction information has to be handed off to an internal JMS queue on completion of transaction processing.

Sender Logical Terminal

Select the Sender Logical terminal code. The options are A and X. The default option is A.

- A - Select this option if the system is generating outbound messages with logical terminal code for Sender BIC.
- X - Select this option if SWIFT messages are sent out with logical terminal code X for the sender BIC.

Chinese Character Conversion

Select the Chinese Character Conversion options from the drop-down. The options are Not Required/ Simplified Chinese/ Traditional Chinese. The default option is Not Required.

- Simplified Chinese or Traditional Chinese - System does a Chinese character replacement with CCC codes for outbound payment messages.
- For an inbound message, CCC codes are replaced with Chinese characters. The type of the character is defined by the Conversion preference at the host level.
- Chinese character replacement are applicable for the following list of fields /messages for both cross-border and RTGS:

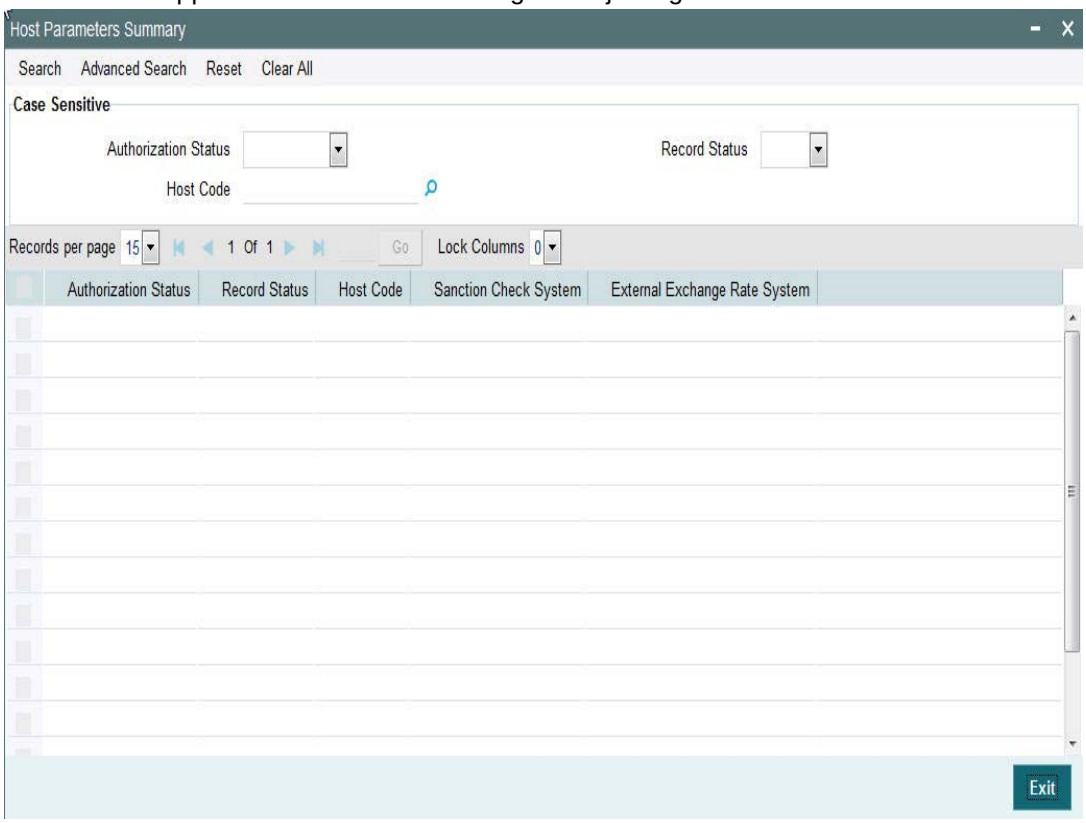
A. Message Type	B. Field Details
C. MT 101, MT 102, MT 102 STP, MT 103, MT 103 STP, MT 103 REMIT, MT 110	D. Fields 50a & 59a
E. MT 202, MT 202 COV, MT 203, MT 205, MT 205 COV, MT 210	F. Field 58a G. Fields 50a & 59a if available as part of the message
H. MT 910	I. Field 50a

For more details on the Chinese Code Word changes, refer to Cross Border User Guide.

2.7.1.1 Viewing Host Parameter Summary

You can view summary of exchange rate in the ‘Host Parameters Summary’ screen. You can invoke the ‘Host Parameters Summary’ screen by typing ‘PMSHSTPR’ in the field at the top

right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

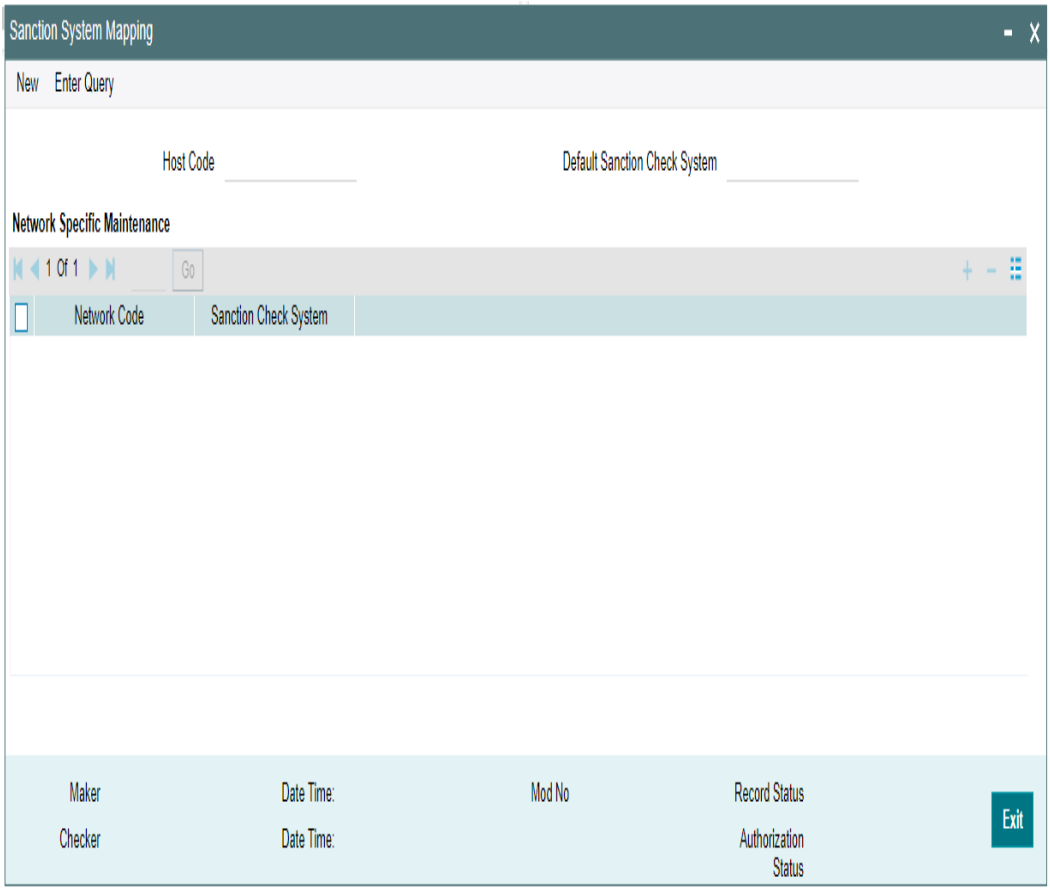
- Authorization Status
- Record Status
- Host Code

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.

2.7.2 Sanction System Mapping

You can configure sanction check system, specific to network of a host in the ‘Sanction System Mapping’ screen. You can invoke the ‘Sanction System Mapping’ screen by typing ‘PMDSCMAP’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ’New’ button on the Application toolbar



You can specify the following fields:

Host Code

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

Default Sanction Check System

Select the Default Sanction Check System from the list of values. All valid sanction check systems are listed here.

If there is no Sanction Check System mapped to a specific Network, system automatically picks the sanction check system defined here

Network Specific Maintenance

Network Code

Select a Network Code from the list of values. All valid network codes are listed here. Network code selected is mapped to the respective sanction check system.

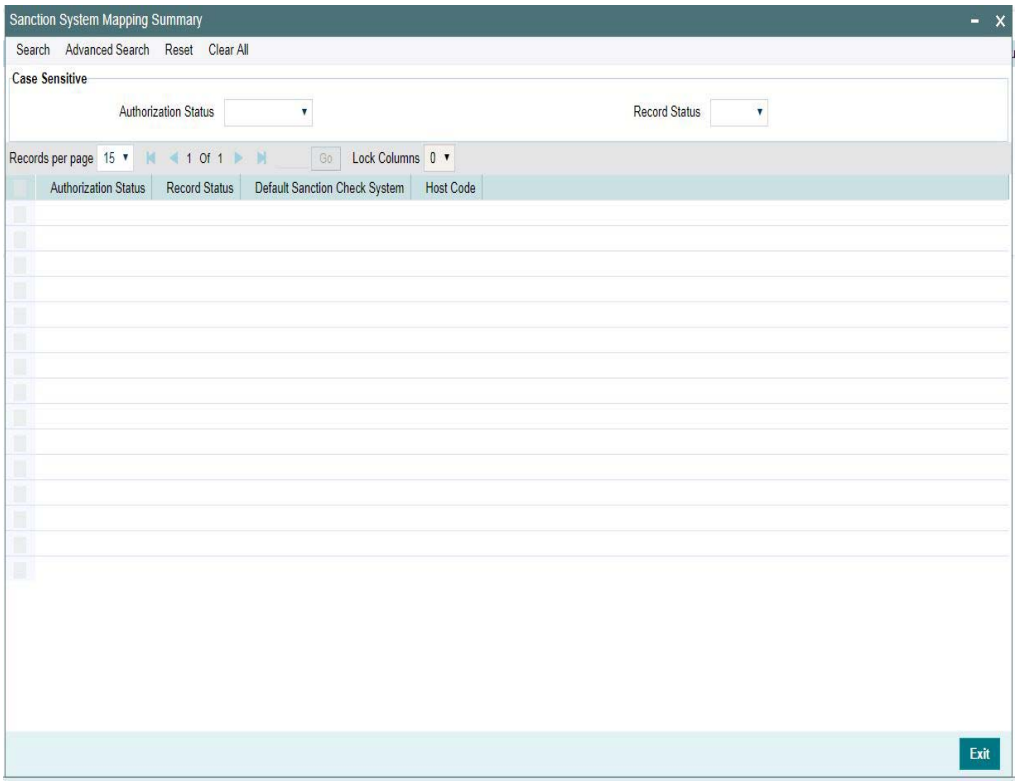
Sanction Check System

Select a Sanction Check System from the list of values. All valid Sanction check systems are listed here.

2.7.2.1 Sanction System Mapping Summary

You can view the sanction system mappings maintained in the 'Sanction System Mapping Summary' screen. You can invoke the 'Sanction System Mapping Summary' screen by typing 'PMSSCMAP' in the field at the top right corner of the application toolbar and clicking the

adjoining arrow field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

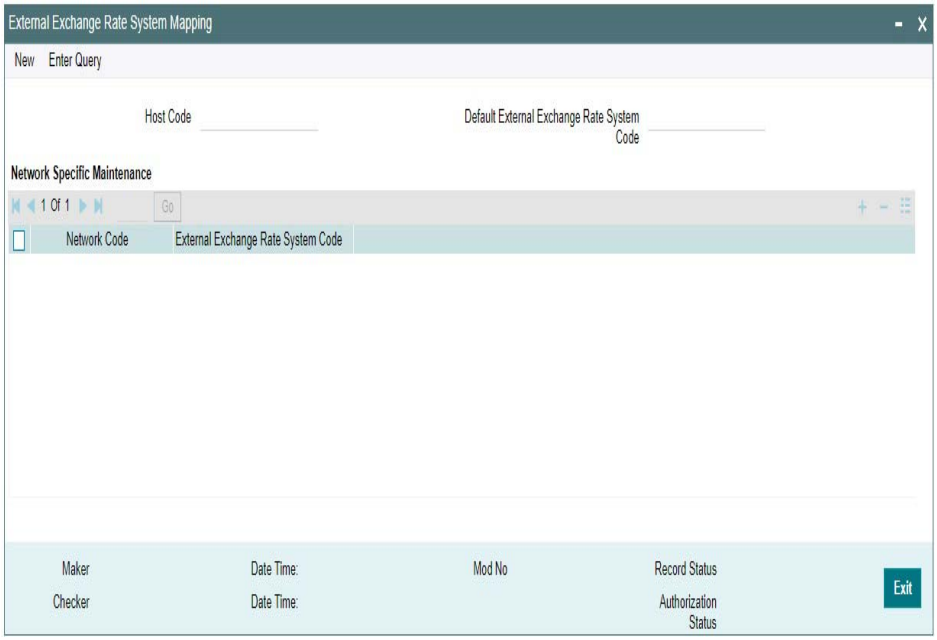
- Authorization Status
- Record Status

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.

2.7.3 External Exchange Rate System Mapping

You can configure external exchange rate system, specific to network of a host in the ‘External Exchange Rate System Mapping’ screen. You can invoke the ‘External Exchange Rate System Mapping’ screen by typing ‘PMDERMAP’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ’New’ button on the Application toolbar



You can specify the following fields:

Host Code

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

Default External Exchange Rate System Code

Select the Default External Exchange Rate System Code from the list of values. All valid external exchange rate system codes are listed here.

If there is no External Exchange Rate System Code mapped to a specific Network, system automatically picks the External Exchange Rate System Code defined here

Network Specific Maintenance

Network Code

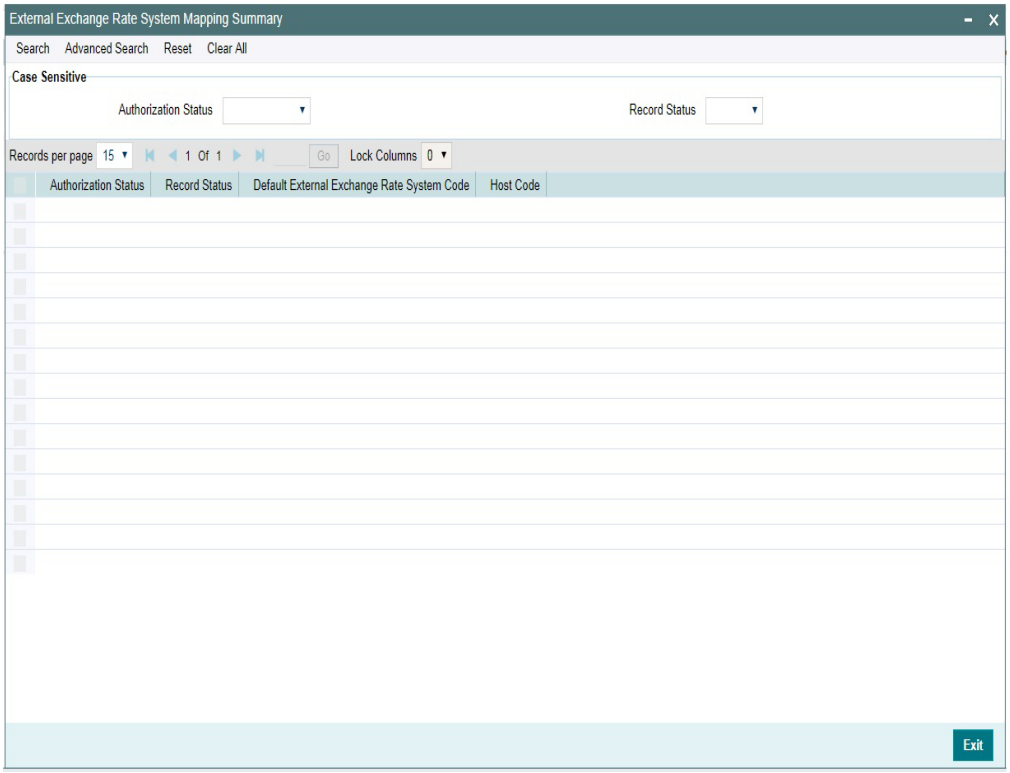
Select a Network Code from the list of values. All valid network codes are listed here. Network code selected is mapped to the respective External Exchange Rate system.

External Exchange Rate System Code

Select a External Exchange Rate System code from the list of values. All valid external exchange rate system codes are listed here.

2.7.3.1 External Exchange Rate System Mapping Summary

You can view the external exchange rate system mappings maintained in the 'External Exchange Rate System Mapping Summary' screen. You can invoke the 'External Exchange Rate System Mapping Summary' screen by typing 'PMSERMAP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

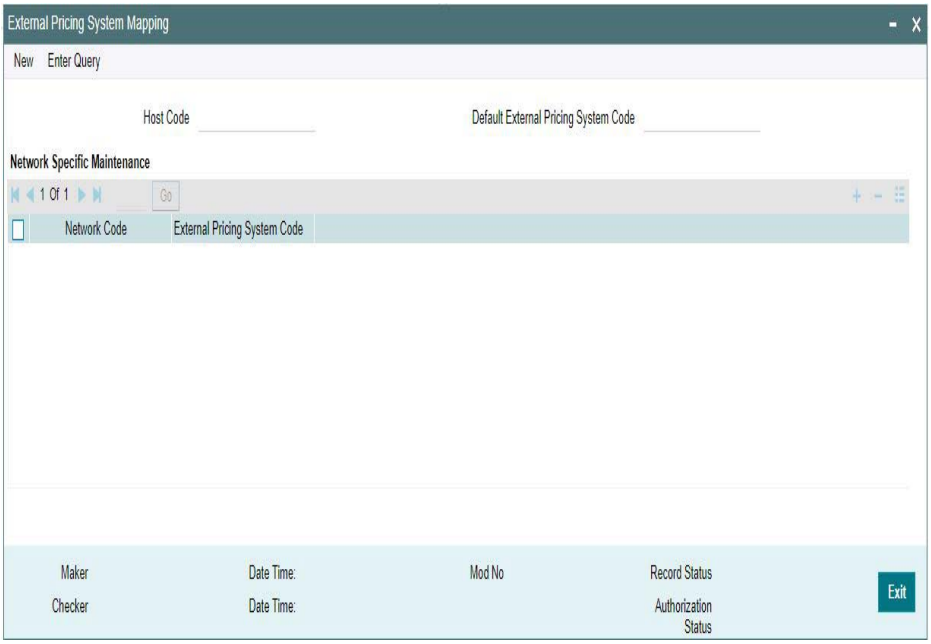
- Authorization Status
- Record Status

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.

2.7.4 External Pricing System Mapping

You can configure External Pricing system, specific to network of a host in the ‘External Pricing System Mapping’ screen. You can invoke the ‘External Pricing System Mapping’ screen by typing ‘PMDEPMAP’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ’New’ button on the Application toolbar



You can specify the following fields:

Host Code

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

Default External Pricing System Code

Select the Default External Pricing System Code from the list of values. All valid external pricing system codes are listed here.

If there is no External Pricing System Code mapped to a specific Network, system automatically picks the External Pricing System Code defined here

Network Specific Maintenance

Network Code

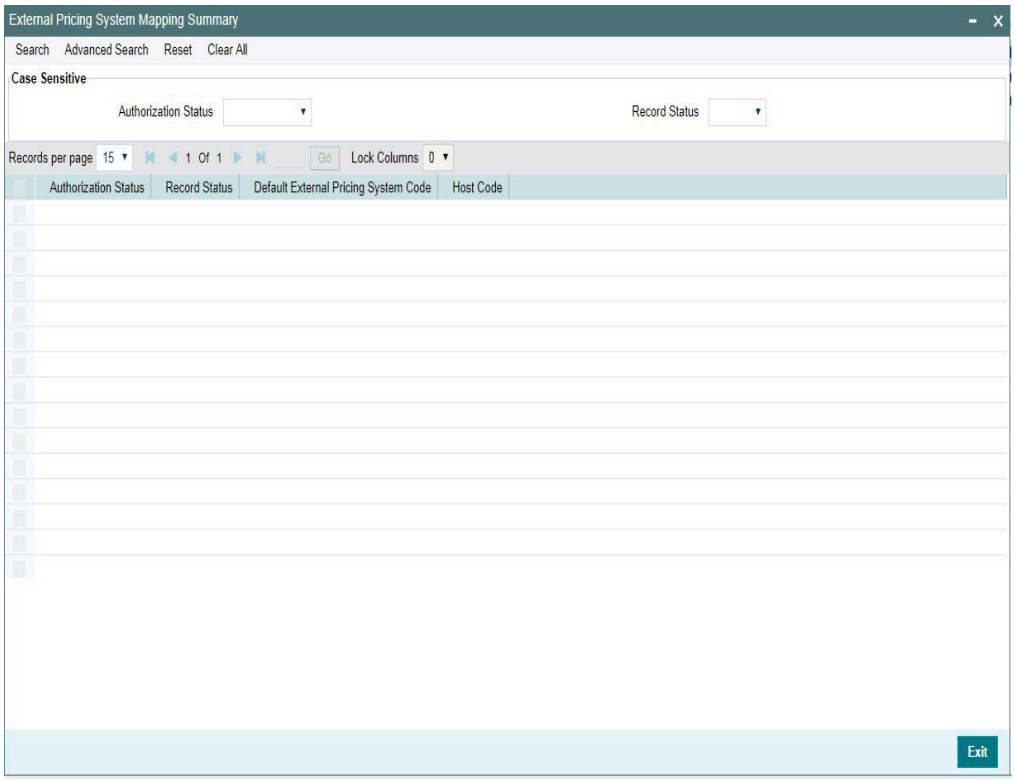
Select a Network Code from the list of values. All valid network codes are listed here. Network code selected is mapped to the respective External Pricing system.

External Pricing System Code

Select a External Pricing System code from the list of values. All valid external pricing system codes are listed here.

2.7.4.1 External Pricing System Mapping Summary

You can view the external pricing system mappings maintained in the 'External Pricing System Mapping Summary' screen. You can invoke the 'External Pricing System Mapping Summary' screen by typing 'PMSEPMAP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

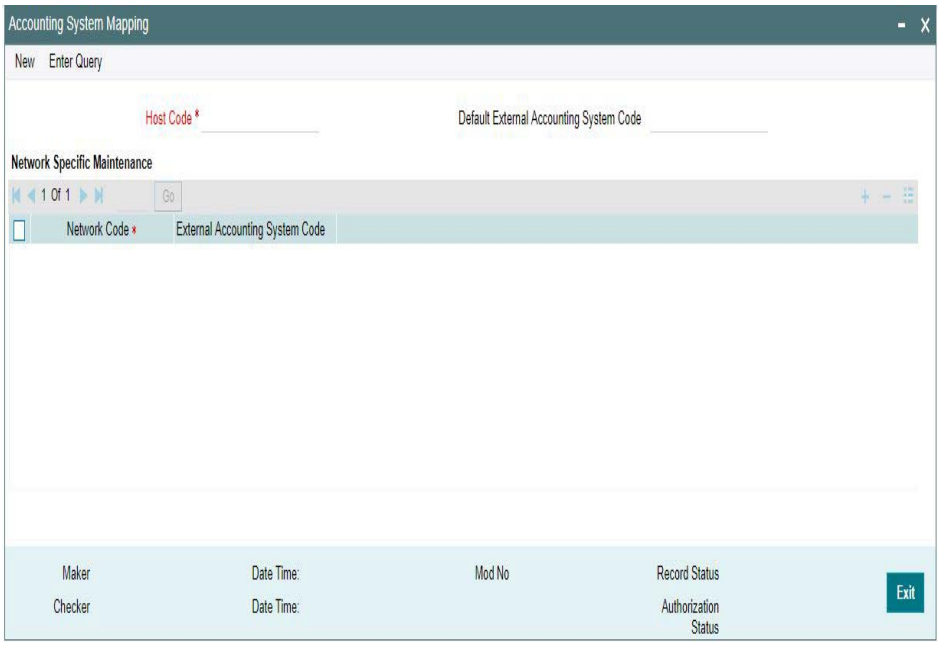
- Authorization Status
- Record Status

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.

2.7.5 Accounting System Mapping

You can configure Accounting system, specific to network of a host in the ‘Accounting System Mapping’ screen. You can invoke the ‘Accounting System Mapping’ screen by typing ‘PMDACMAP’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ’New’ button on the Application toolbar



You can specify the following fields:

Host Code

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

Default External Accounting System Code

Select the Default External Accounting System Code from the list of values. All valid external pricing system codes are listed here.

If there is no External Accounting System Code mapped to a specific Network, system automatically picks the External Accounting System Code defined here

Network Specific Maintenance

Network Code

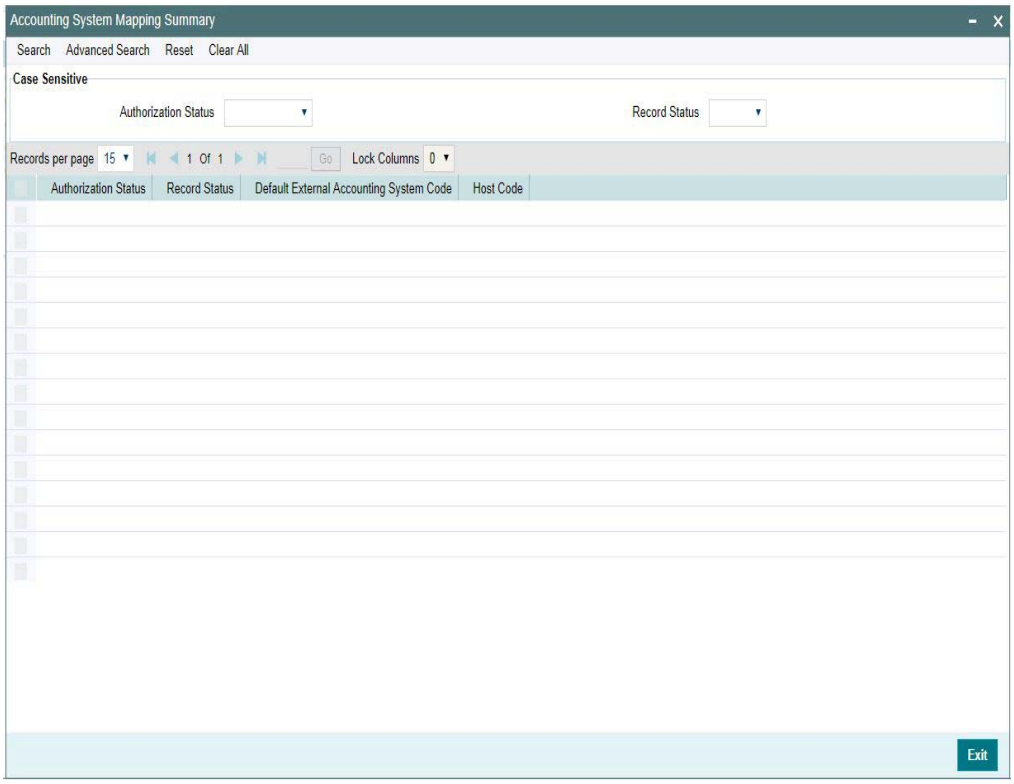
Select a Network Code from the list of values. All valid network codes are listed here. Network code selected is mapped to the respective External Accounting system.

External Accounting System Code

Select a External Accounting System code from the list of values. All valid external pricing system codes are listed here.

2.7.5.1 External Accounting System Mapping Summary

You can view the external accounting system mappings maintained in the 'External Accounting System Mapping Summary' screen. You can invoke the 'External Accounting System Mapping Summary' screen by typing 'PMSACMAP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Authorization Status
- Record Status

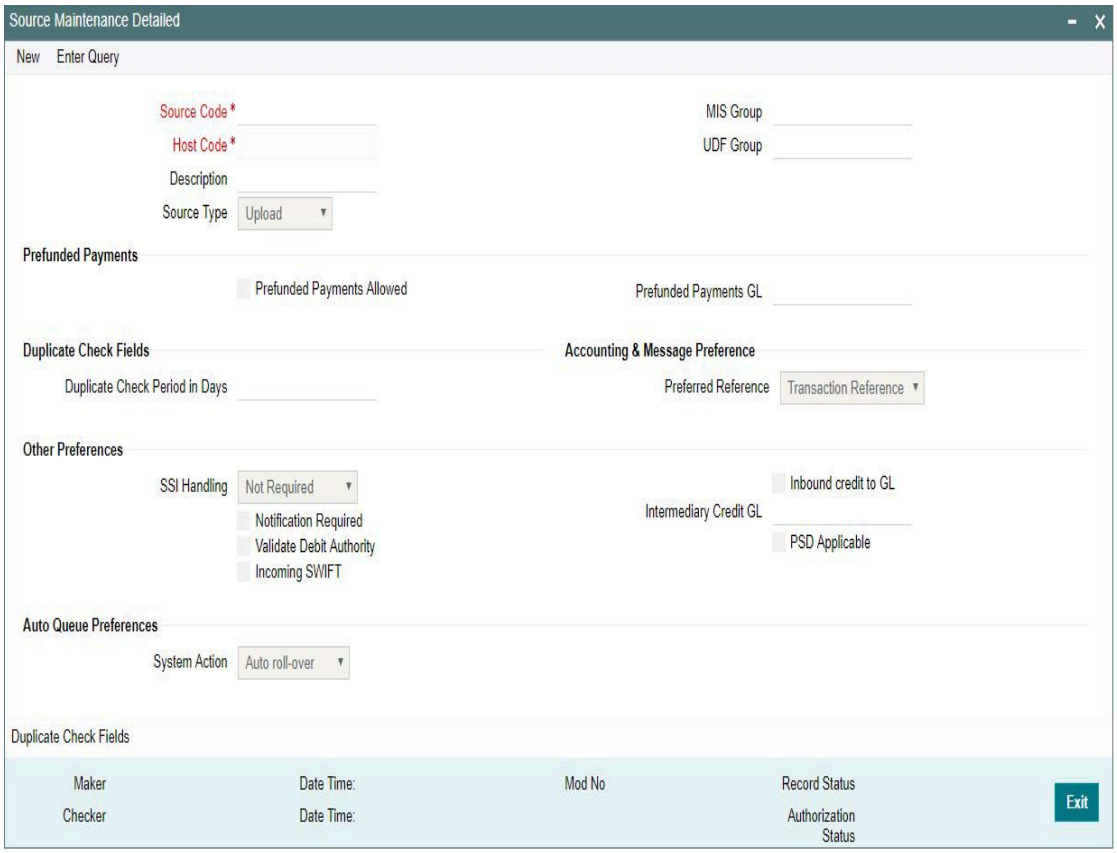
Once you have specified the search parameters, click ‘Search ‘button. The system displays the records that match the search criteria.

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

2.7.6 Source

Source maintenance screen is used to identify an external system or source from which payments system receives a payment request.

You can invoke the ‘Source Maintenance’ screen by typing ‘PMDSORCE’ 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.



Source codes are defined Host specific. User’s logged in Host is defaulted while creating a new source code.

You can specify the following fields:

Source Code

Specify a unique Source Code. User has to input a valid source code based on the Source Type selected. You can opt the source type as ‘Manual Input, when the Source Code is input as MANL.

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Description

Specify a brief description on the source code.

Source Type

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

- Upload
- Manual Input

MIS Group

Select the required MIS Group.

UDF Group

Select the required UDF Group.

Prefunded Payments

Prefunded Payments Allowed

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

Prefunded Payments GL

Specify the required Prefunded Payments GL from the list of values.The GL specified here is defaulted in the Transaction input screens for that Source, when Prefunded Payments allowed checkbox is checked.

Duplicate Check Fields

Duplicate Check Period in Days

Specify the days used for Duplicate Check.

Note

For the payment types, ACH and NACHA, the days pick up is from Non urgent Preferences. For all other payment types, the days pick up is from urgent preferences.

Accounting &Message Preference

Preferred Reference

Specify which reference number needs to be sent on Tag 20 - Sender's References field, in the outbound cross border messages.

- Transaction Reference: The unique transaction reference number generated by the system gets populated on the Tag 20
- Source Reference: The source reference number that is input/ given by external systems gets populated on the Tag 20 - Sender's Reference field

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Note

This preferred reference number, is also passed on the accounting entries that are handed off to the DDA system.

Other Preferences

SSI Handling

Select the option for SSI Handling.

- **Not Required**-Default SSI label pick up is not applicable for transactions received from this source.
- **Default and Verify**-The beneficiary/routing details is fetched from default SSI label if the transaction is received without SSI label and if default SSI label is available for the customer network and currency. The transaction is moved to a Settlement Review Queue for user verification.
- **Default**-The beneficiary/routing details is fetched from default SSI label if the transaction is received without SSI label and if default SSI label is available for the customer network and currency. No verification is required in this case and transaction processing proceeds to the next step.

Notification Required flag

This flag denotes whether notification generation is required for the source.

Validate Debit Authority

This flag denotes whether debit authorities to be validated every-time for the source.

Inbound SWIFT

This flag indicates that the Inbound SWIFT transactions will be created with the source code flagged for Inbound SWIFT. This flag can be opted for single source per host.

Note

- When the Inbound SWIFT option is not checked for a particular Source Code(i.e. MANL/ SWIFT/SWIFT), then the upload or transaction creation for Inbound SWIFT will be failed
- When Inbound SWIFT option is checked for respective Source Codes, then Inbound SWIFT transactions are allowed.

Inbound credit to GL

This flag can be checked to replace the credit account of the Inbound payments received from the source with the Intermediary Credit GL maintained.

Note

- The system verifies whether 'Inbound Credit to GL' is checked for the source if a transaction is input or received with 'Credit to GL' flag checked. If it is not preferred for the source, error is displayed.
- It is not mandatory to have a credit account /customer for the transaction if credit to GL flag is checked for the transaction. On enrich or save the system populates the credit account as the 'Intermediary Credit GL' maintained for the source.
- If credit account or customer is available, it is retained. However, all customer/ account related validations are skipped.
- Credit account currency is set same as transfer currency.

Intermediary Credit GL

Select the Intermediary Credit GL from the list of values.

Note

- Cutoff processing, Price pick up and External account validation are skipped for transaction with 'Credit to GL' flag checked.
- Sanction screening is applicable by default.
- While posting the credit accounting, the credit account is be considered as 'Intermediary Credit GL' maintained for the source.

PSD Applicable

This flag denotes whether PSD - charges and claim are applicable for the source.Only when this option is selected here, it is allowed for the respective sources.

Auto Queue Preferences

System action

This field has the drop-down options Auto Rollover, Cancel or Retain in Queue.

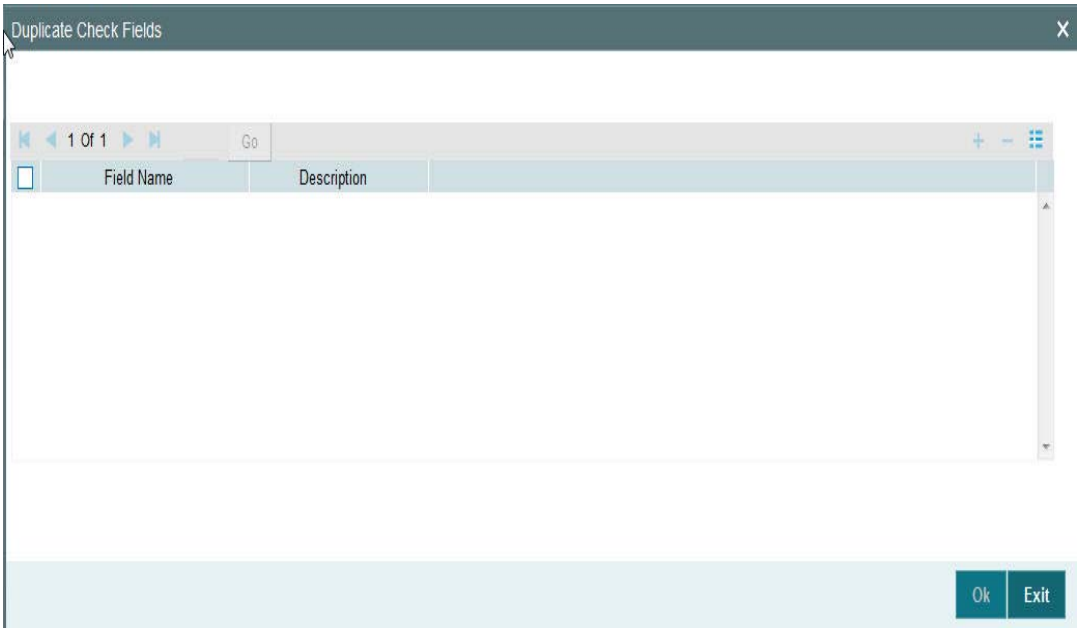
This preference maintained for the source is considered for the pre-funded payments in the following scenarios:

- For processing a payment which is pending in cutoff/network cutoff exception queues during end of the day.
- For deciding the next step of processing when a payment is released from SC on a future date.
- When the External Credit approval status received requires system action preference application.

2.7.6.1 Duplicate Check Fields

You can capture Duplicate Check Fields information.

You can invoke the 'Duplicate Check Fields sub-screen in Source Maintenance Screen by clicking the "Duplicate Check Fields" link present at the bottom of the screen.



Specify the following details.

Duplicate Check Fields

Field Name

The fields/criteria based on which duplicate check has to be performed for a payment transaction is defined here. System will validate for duplicate transactions for the values defined here.Select the Field Name from the factory shipped values.Following are the LOV available:

- CO_ID (Customer Identification)
- CRDTR_ACC (Creditor Account)
- CRDTR_BANK_BIC (Creditor Bank BIC)
- CRDTR_BANK_CODE (Creditor Bank Code)
- CUSTOMER_No (Customer Number)
- DBTR_ACC (Debtor Account)
- DBTR_BANK_BIC (Debtor Bank BIC)
- DBTR_BANK_CODE (Debtor Bank Code)

- END_TO_END_ID (End to End ID)
- NETWORK (Network)
- TFR_AMT (Transfer Amount)
- TFR_CCY (Transfer Currency)
- VALUE_DATE (Value Date)
- INSTRPTY_CUST_NO (Instructing Party Customer Number)

Description

Description of the Field Name selected is displayed here

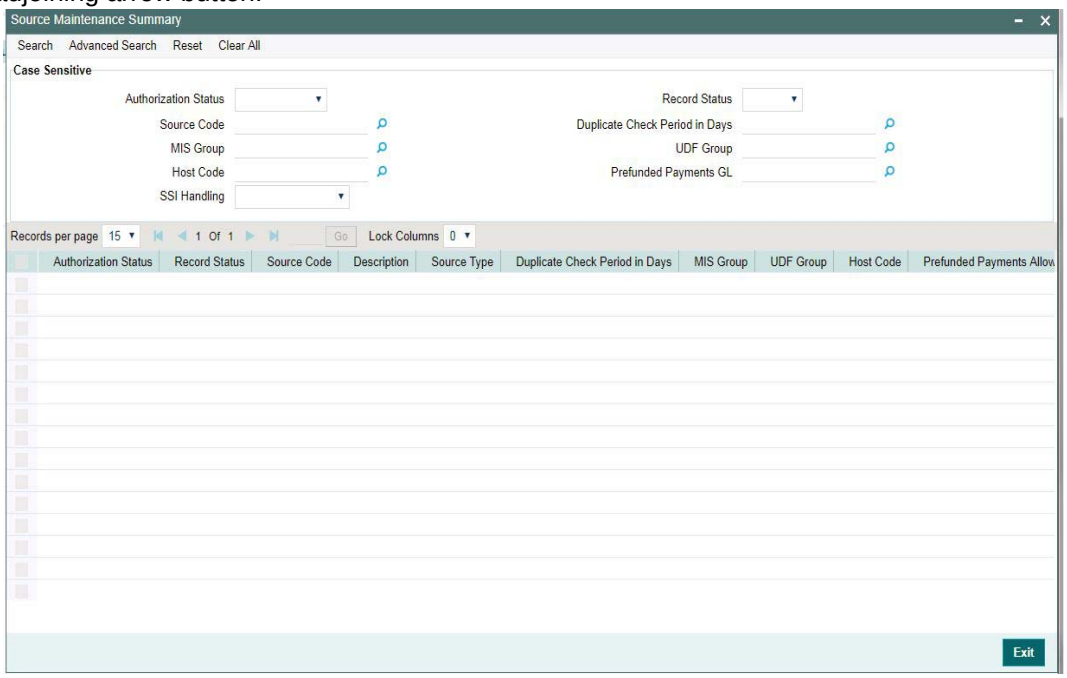
Note

- Duplicate check parameter_VALUE_DATE :
  - This maps instruction date for cross-border, RTGS, ACH, US ACH and Fedwire payments. For Book transfer, Clearing and Collections, this will be mapped to transaction value date
- Duplicate Check Parameter_INSTRPTY_CUT_NO:
  - If the payment request is received as MT 101, then the instructing part ID will be considered for duplicate check, provided the same is configured as a parameter in PMDSORCE,
  - Applicable for the Payment Types - Cross-Border/RTGS / Domestic Low Value Payments/ Book Transfer.
  - Instructing Customer ID will be the customer ID of the instructing party derived from MT 101 field 50 C/L.

2.7.6.2 Viewing Source Maintenance Summary

You can view all payment sources maintained in the system using ‘Source Maintenance Summary’. You can invoke the ‘Source Maintenance Summary’ screen by typing

PMSSORCE' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Authorization Status
- Record Status
- Source Code
- Duplicate Check Period in Days
- MIS Group
- UDF Group
- Host Code
- Prefunded Payments GL
- SSI Handling

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

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

2.7.7 Source Network Preferences

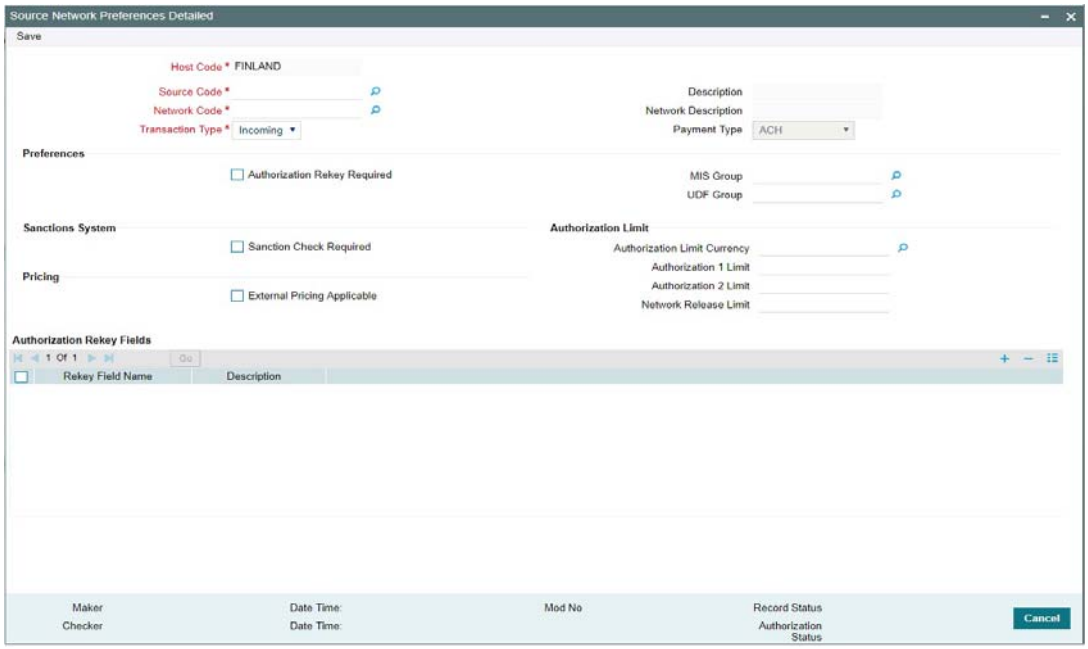
You can maintain Source Network Preferences for capturing preferences at source and network level for each transaction type.

Usage of Source Network Preferences

- Authorization re-key required flag is added in Source Network preferences.If re-key is required, it is possible to maintain the re-key fields applicable.
- The list of fields are populated based on the payment type linked to the Network selected.
- Static maintenance is provided for populating available field values for each payment type/transaction type.

- All applicable re-key fields is part of the Authorization screen.For any of the available fields, if re-key is not applicable, only fields selected for re-key will be displayed. Other fields will not be available in the Authorization screen. In authorization screen, fields for which re-key is applicable will be null and editable by user.
- On processing authorization, the system checks whether re-key values by the authorizer are matching with actual values available as part of transaction details.

You can invoke ‘Source Network Preferences’ screen by typing ‘PMDSORNW’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



You can specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Source Code

Specifies all valid source codes applicable.

Source Description

Displays the description of the source code.

Network Code

Specifies all valid network codes applicable to the host.

Network Description

Specifies the description of the network.

Transaction Type

Specifies the type of transaction. The options are Outbound and Inbound.

Payment Type

Specifies the type of payment linked to the network.

Preferences

Authorization Re-key Required

Check this box to enable authorization in the transaction screens for the fields specified in Authorization Rekey fields. System validates the authorization fields for all the networks maintained.

MIS Group

Specify the MIS group to be used for this Source, Network & Transaction Type combination. This is an optional field.

UDF Group

Specify the UDF group to be used for this Source, Network & Transaction Type combination. This is an optional field.

Note

- If MIS & UDF are not specified on this screen, then the same is picked up from Source maintenance (PMDSORCE).
- The defaulted MIS & UDF group values are amendable at transaction level.

Sanctions System

Sanction Check Required

Sanctions check is done during the processing of the transactions, if this flag is checked.

Pricing

External Pricing Applicable

Check this box to introduce an External Pricing System Maintenance.

Authorization Limits

Authorization Limit Currency

Select any valid currency in which the Authorization Limit amounts are maintained

Authorization Limit 1

Payment Transactions are moved to Authorization Limit 1 Queue if transaction amount exceeds the authorization limit 1 maintained.

Authorization Limit 2

The transactions are moved to Authorization Limit Level 2 Queue if transaction amount exceeds the authorization limit 2 maintained.

Note

Authorization Limits should be greater than or equal to Minimum Network Limit maintained and should be less than or equal to Maximum Network Limit. Authorization Limit 2 should be greater than Authorization Limit 1.

- Payment transactions is be moved to Authorization Limit Level 1 Queue if transaction amount exceeds the authorization limit 1 maintained for Payment transactions.This check is done after initial validations.

- The transactions will be moved to Authorization Limit Level 2 Queue if transaction amount exceeds the authorization limit 2 maintained.
- These checks will be applicable for both channel and user input transactions. These checks are not applicable for payments processed in bulk.
- Authorization limits check are applicable for
  - Domestic Low Value Payments (ACH)
  - Book Transfer
  - Domestic High value Payments (RTGS)
  - Cross border Payments

Network Release Limit

Any India RTGS transaction with Transfer Amount greater than the Network release Limit specified here, is moved to Network Cutoff Queue.

Note

This is applicable only for India RTGS

Authorization Rekey Fields

User can define the authorization rekey fields here, which is validated during the transaction authorization.

Rekey Field Name

Select the required field that requires re-key authorization. All valid fields are listed.

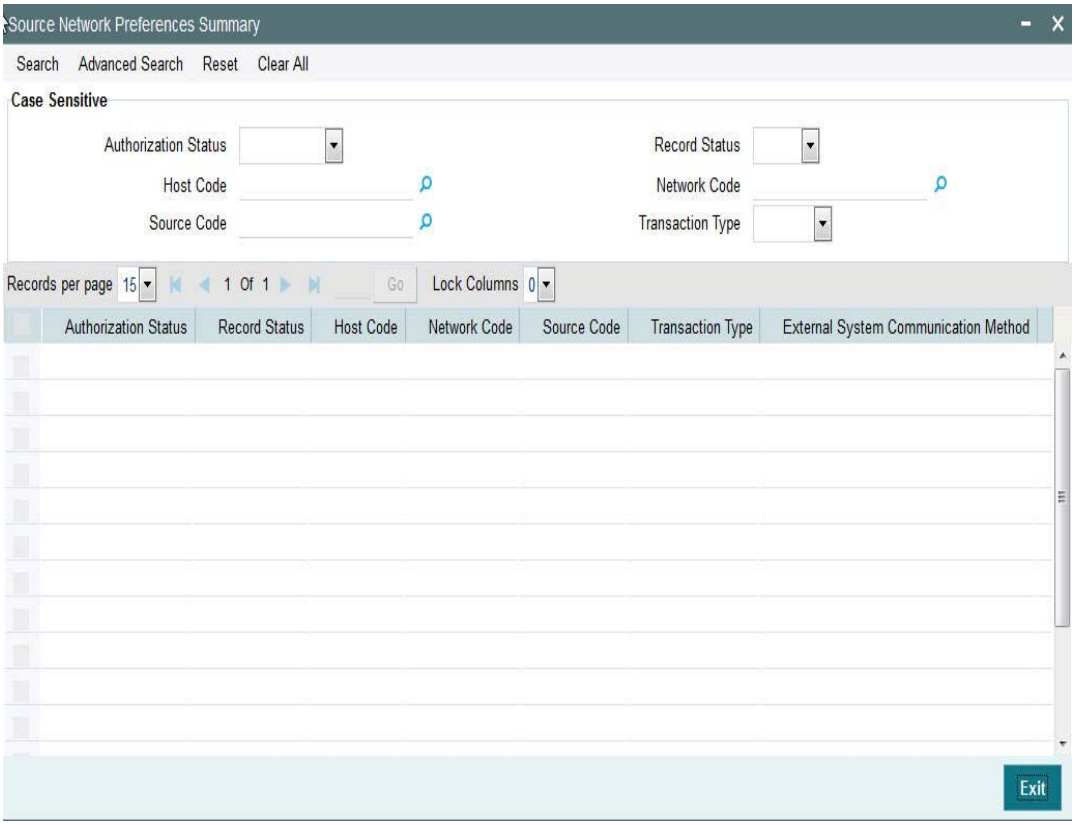
- CR_AC_NO (Credit Account Number)
- CR_IBAN (Creditor IBAN)
- DR_AC_IBAN (Debtor IBAN)
- DR_AC_NO (Debit Account Number)
- INSTRUCTION_DATE (Instruction Date)
- TRANSFER_AMT (Transfer Amount)
- TRANSFER_CCY (Transfer Currency)

Field Description

This field is applicable based on the Rekey field chosen.

2.7.7.1 Viewing Source Network Preferences Summary

You can view summary of network preferences using 'Network Preference Summary' screen. To invoke this screen, type 'PMSSORNW' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Record Status
- Host Code
- Network Code
- Source Code
- Transaction Type

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

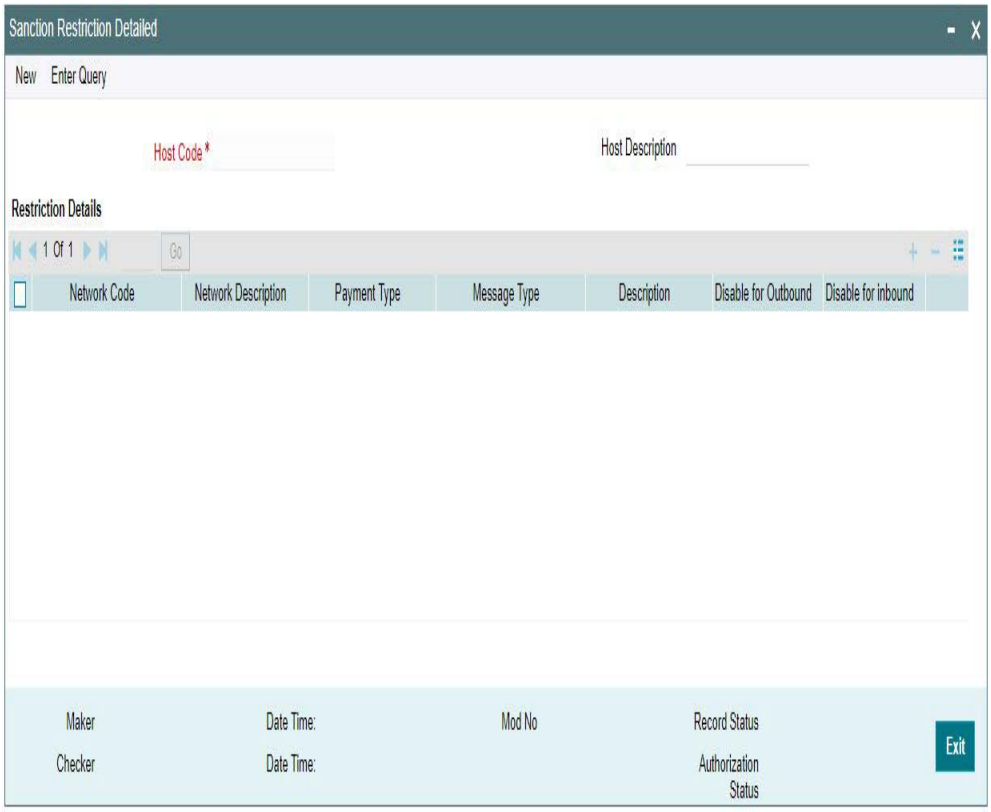
Double click a record to view the detailed network maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.7.8 Sanction Restriction

You can maintain restrictions applicable for the sanctions screening for a specific 'Message type' and 'Network' through this screen.

Sanction could be restricted / disabled for a particular message in a particular, or both directions. This is currently supported for Cross border & RTGS network messages. This is a Host level maintenance

You can invoke the ‘Sanction Restriction Detailed’ screen by typing ‘PMDSCRES’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Description

Description of the Host code is displayed.

Restriction Details

Network Code

Select the Network code from the list of values. All the valid Cross Border and RTGS Network Codes are listed here. This is a mandatory field.

Network Description

Network description gets defaulted on selecting the network.

Payment Type

Payment Type gets defaulted on selecting the network.

Message Type

Select the required message type from the list of values. The message types and common group messages specific to Cross Border and RTGS payments types are listed here. This is a mandatory field.

The Message Types and its applicability are as follows:

- MT 101 (Outbound MT 101)

- MT 202COV (Upload of Inbound cover message MT 202COV)
- MT 205COV (Upload of Inbound MT 205COV)
- MT 210 (Upload of inbound MT 210)
- MT 900 (Upload of inbound MT 900)
- MT 910 (Upload of inbound MT 910)
- MT n90 (Outbound/Inbound)
- MT n92 (Outbound/Inbound)
- MT n95 (Outbound/Inbound)
- MT n96 (Outbound/Inbound)
- MT n98 (Outbound/Inbound)
- MT n99 (Outbound/Inbound)

Note

- For RTGS networks, MT 202COV and MT 205COV will only be listed in Message Type
- Outbound restrictions for the messages (MT 900, MT 910, MT 210, MT 202COV, MT 205 COV) and Inbound restrictions for the message (MT 101) maintained, does not have any impact on the sanctions screening.
- If a message is not maintained here, sanction is treated as required for the same.
- Sanctions applicability is based on the sanctions check preference maintained for the source, network and customer level

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Description

Description of the message type selected is displayed.

Disable for Outbound

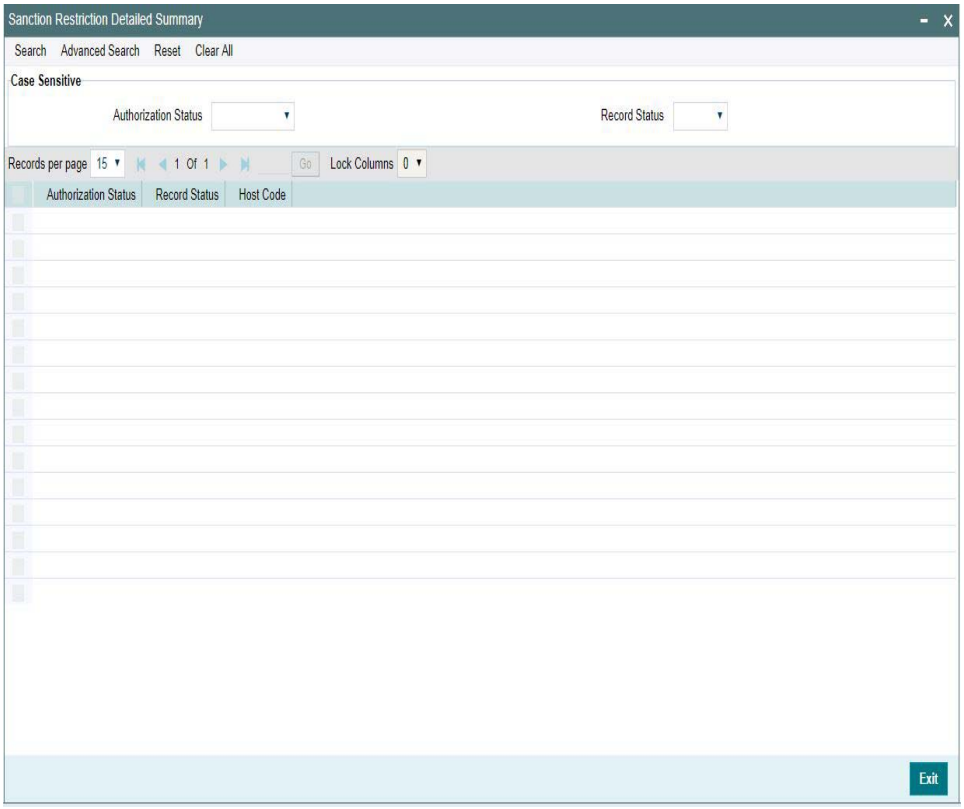
Sanctions scanning can be disabled for the specified outbound messages, by checking this option.

Disable for Inbound

Sanctions scanning can be disabled for the specified inbound messages, by checking this option.

2.7.8.1 Sanctions Restriction Summary

You can view summary of sanctions restriction maintained in the screen ‘Sanction Restriction Detailed Summary’. To invoke this screen, type ‘PMSSCRES’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Record Status

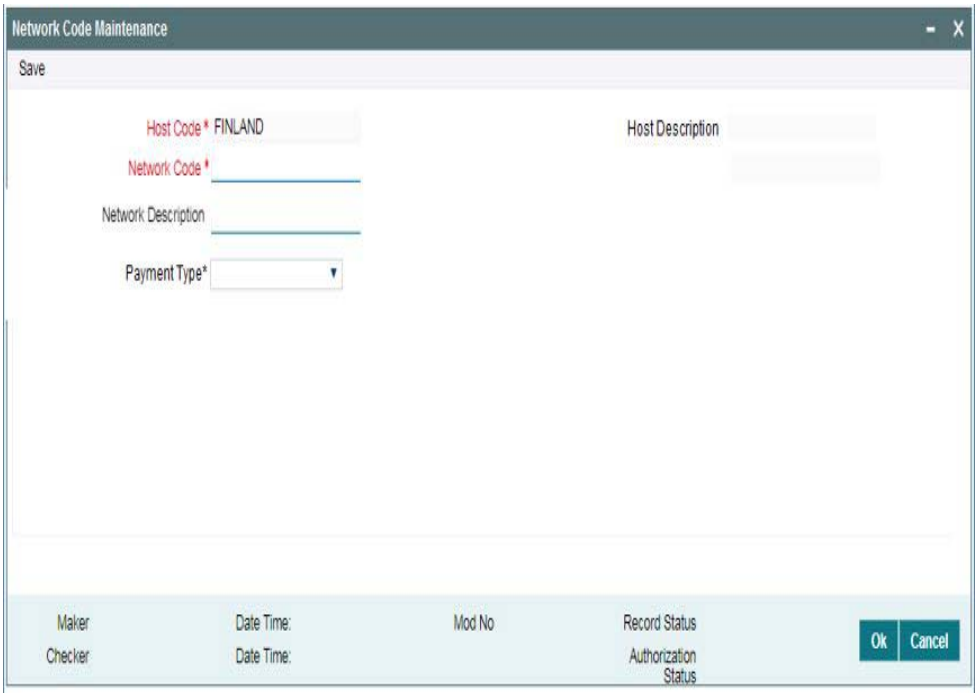
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.7.9 Network Code

You can maintain the Network code and link it to a payment type. This screen is applicable for all existing payments types as well.

You can invoke the ‘Network Code Maintenance’ screen by typing ‘PMDNWCOD’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following fields:

Host Code

System defaults the Host code of transaction branch.

Host Code Description

System defaults the description of the Host Code displayed.

Network Code

Specify a unique code for the network. You can input the details and allowed length is up-to 15 characters. This is a mandatory field.

Network Description

Specify a brief description on the network code. You can input the details and allowed length is up-to 35 characters. This is a mandatory field.

Payment Type

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

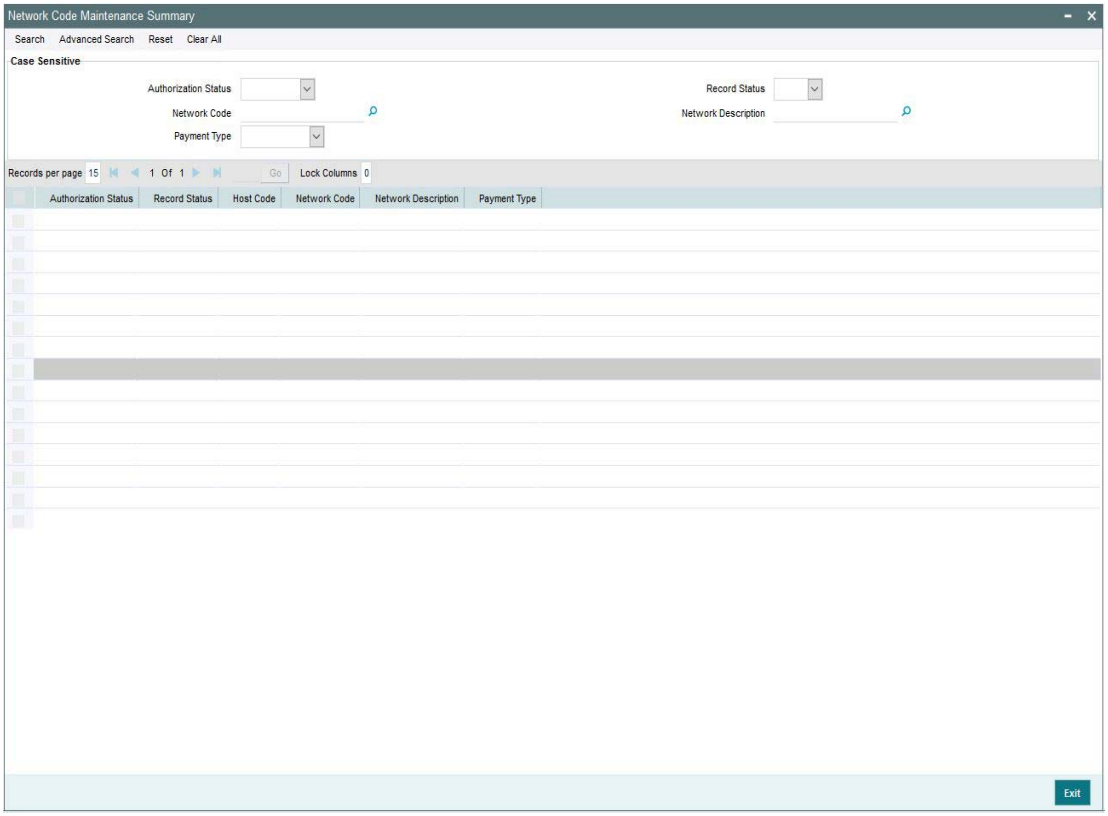
- Book Transfer
- Cross Border
- China CNAPS
- India NEFT
- India RTGS
- India IMPS
- RTGS
- SEPA ACH
- SEPA Direct Debit
- SEPA Faster Payment

- US NACHA
- US FEDWIRE
- US RTP
- ACH CT

2.7.9.1 Network Code Summary

You can view a summary of Network Code using ‘Network Code Summary’ screen.

To invoke this screen, type ‘PMSNWCOD’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

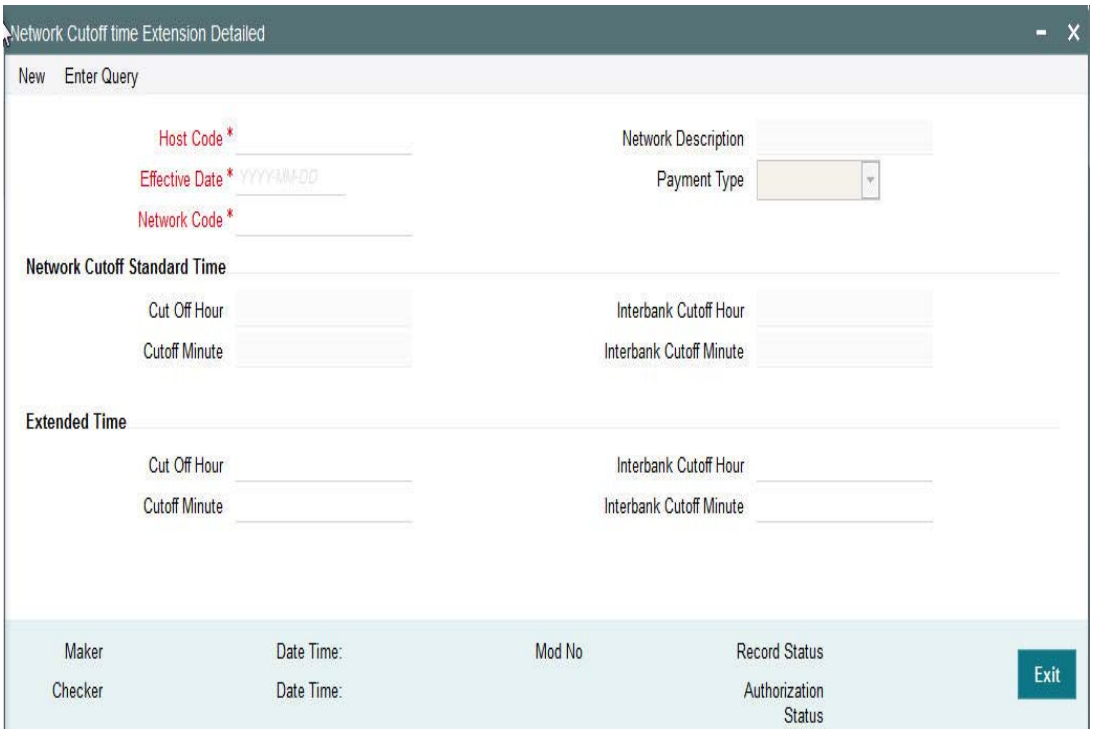
- Network Code
- Network Description
- Payment Type
- Authorization Status
- Record Status

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

2.7.10 Network Cutoff time Extension

You can maintain Network cutoff time extensions for a particular day through this screen.This maintenance is valid for the effective date maintained.

You can invoke the ‘Network Cutoff time Extension Detailed’ screen by typing ‘PMDNCTEM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following fields;

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Effective Date

This date is defaulted as current date. You can modify the date to any future date.

Network Code

All valid Network code applicable for the Host are listed except for Networks maintained for the ‘Cross Border’ payment type. Select the required value from the LOV.

Network Description

Based on the Network selected, Network Description is populated.

Payment Type

Based on the Network selected, Payment type field values is populated.

Network Cutoff Standard Time

Cut Off Hour

Network Cutoff Standard Time is defaulted as the cutoff time available in Network Maintenance. This field is disabled.

Cutoff Minute

Network Cutoff Standard Time is defaulted as the cutoff time available in Network Maintenance. This field is disabled.

Interbank Cutoff Hour

Network Cutoff Standard Time is defaulted as the cutoff time available in Network Maintenance. This field is disabled.

Interbank Cutoff Minute

Network Cutoff Standard Time is defaulted as the cutoff time available in Network Maintenance. This field is disabled.

Extended Time

Cutoff Hour

Specify the network cut-off hour.

Cutoff Minute

Specify the network cut-off minute.

Interbank Cutoff Hour

Specify the hour for the Interbank Cutoff.

Interbank Cutoff Minute

Specify the minute for the Interbank Cutoff.

Note

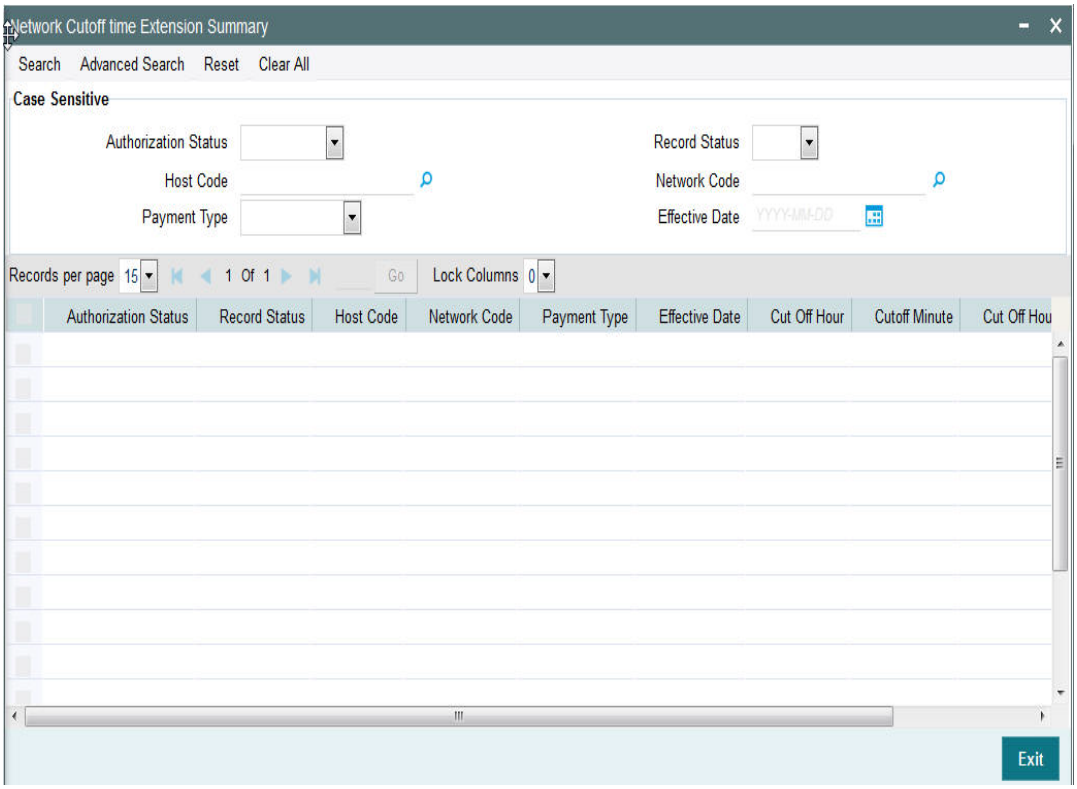
The time entered has to be later than the standard time. System will validate the same. Interbank cutoff time maintenance is applicable for RTGS payment type.

2.7.10.1 Processing Changes

- Network cutoff check for the following payment types are impacted:
  - Low Value Payments
  - RTGS
  - NACHA
- While doing Network cutoff check, system first checks whether any valid open and authorized record is available with effective date as processing date in Network Cutoff Time Extension maintenance. If yes, this cutoff time will be applied. If no record is available, the cutoff maintained in Network maintenance is considered.

2.7.10.2 Network Cutoff time Extension Summary

You can view a summary of network using 'Network Cutoff time Extension Summary' screen. To invoke this screen, type 'PMSNCTEM' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Record Status
- Host Code
- Network Code
- Payment Type
- Effective Date

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

2.7.11 Payment Processing Cut off Time

You can define currency wise transaction cutoff time using 'Payment processing cutoff time' screen.

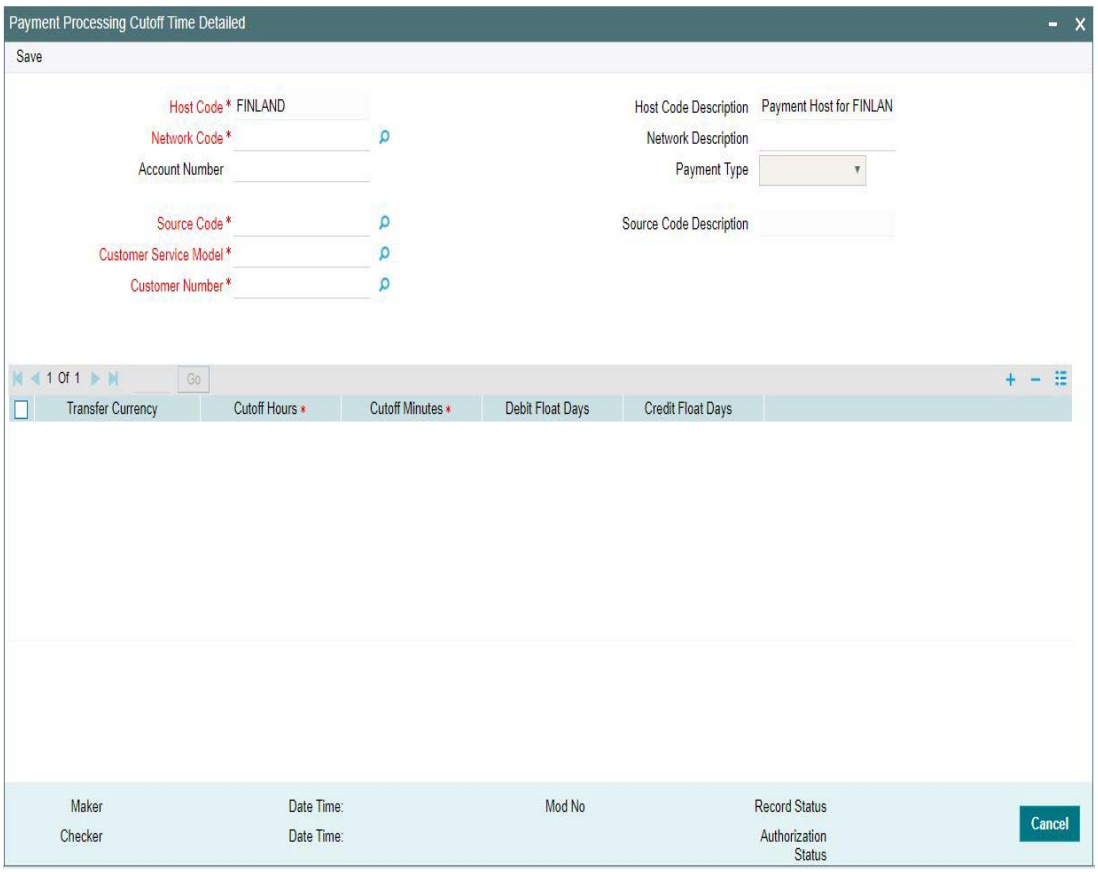
You can select applicable source, customer service model or customer, if required. The system displays an error, if processing cut off is maintained for Book transfer networks.

Note

– Cut-off time check is based on the application server time at the time of payment processing. Cut-off time maintenance is applicable for payments with 'Outbound' transaction type.

- Processing cut-off time check would be done early in the processing after transaction validations and processing dates resolution steps.
- If the transaction is to be processed today, then the Processing cut-off time check would be performed. The transaction time that would be compared against the Processing cut-off maintenance would be the time of receipt of the payment request from the channel via SOAP/ReST/JMS or, on authorization in case of manually booked outgoing payment.

You can invoke the 'Payment Processing Cutoff Time Detailed' screen by typing 'PMDCTOFF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.



You can specify the following fields:

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Network Code

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

Network Description

System displays the network description.

Account Number

Specify the Account number for which the processing cutoff to be specified.

Payment Type

The system displays the payment type based on the network selected.

Source Code

Specify the source code for which cutoff is maintained. Alternatively, you can select the source code from the option list. The list displays all valid source codes maintained in the system.

Note

You can also select the value ALL, if required.

Source Code Description

System defaults the description of the Source Code selected.

Customer Service Model

Specify the customer service model for which cutoff is maintained. Alternatively, you can select the Service model from the option list. The list displays all valid customer service models maintained in the system.

Note

You can also select the value ALL, if required.

Customer Number

Specify the customer number. Alternatively, you can select the customer number from the option list. The list displays all valid customer numbers maintained in the system.

Note

- If Service model is selected as ALL, then customer number should be selected as ALL only.
- If Service model is selected as specific, then specific CIF numbers of that Service model linkage alone will be listed.

Transfer Currency

Specify the payment currency. Alternatively, you can select the transfer currency from the option list. The list displays all valid currency codes maintained in the system.

Cutoff Hours

Specify the cutoff time in hours not more than 23 hours.Cutoff Minutes

Specify the cutoff time in minutes not more than 59 minutes.

Debit Float Days

You can specify Debit float days applicable only for the Outbound payment. Debit Float days are subtracted from the Instruction date to derive the Activation date for Outbound payment.

Credit Float Days

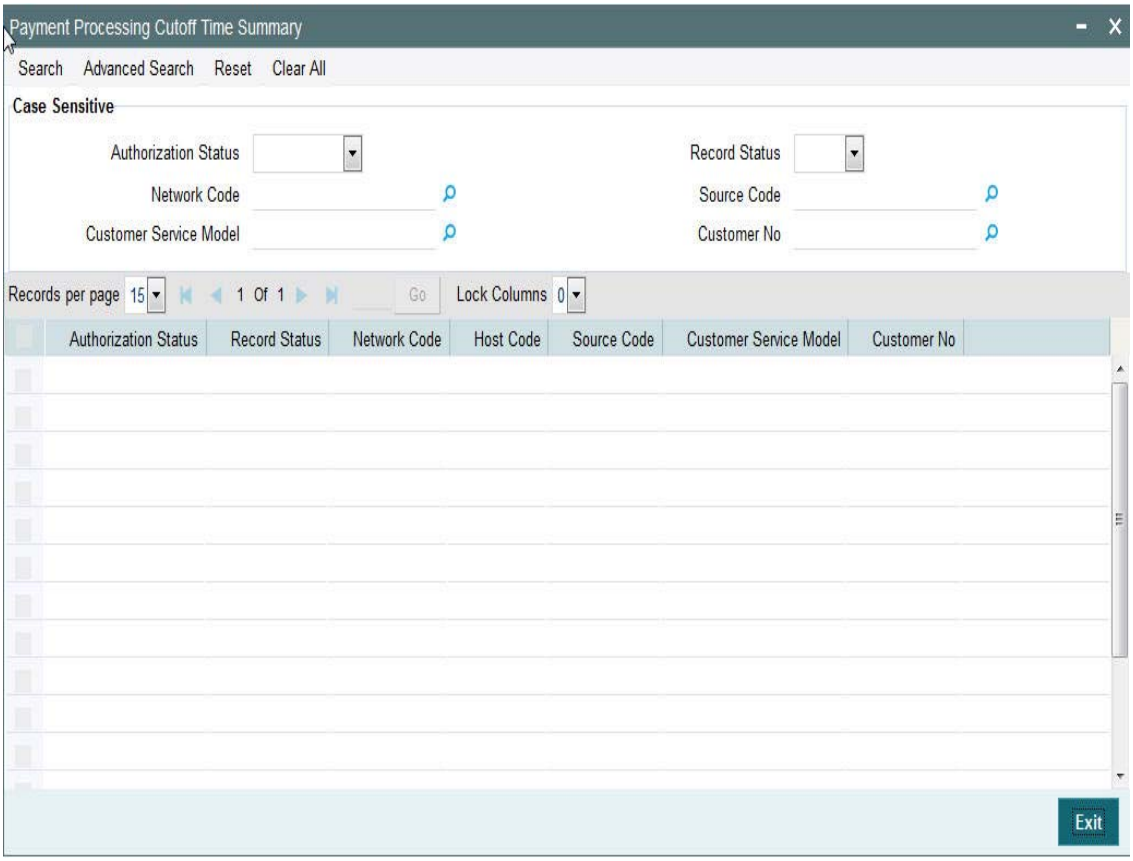
You can specify Credit float days applicable only for Inbound payment. Credit Float days would be added to the Value date to derive the Credit Value Date for Inbound payment.

Note

Float days are currently applicable to Outbound Domestic low value/Cross-border payments

2.7.11.1 Payment Processing Cutoff Time Summary

You can view a summary of payment processing cutoff using 'Payment Processing Cutoff Time Summary' screen. To invoke this screen, type 'PMSCTOFF' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Record Status
- Network Code
- Customer no
- Source Code
- Customer Service Model

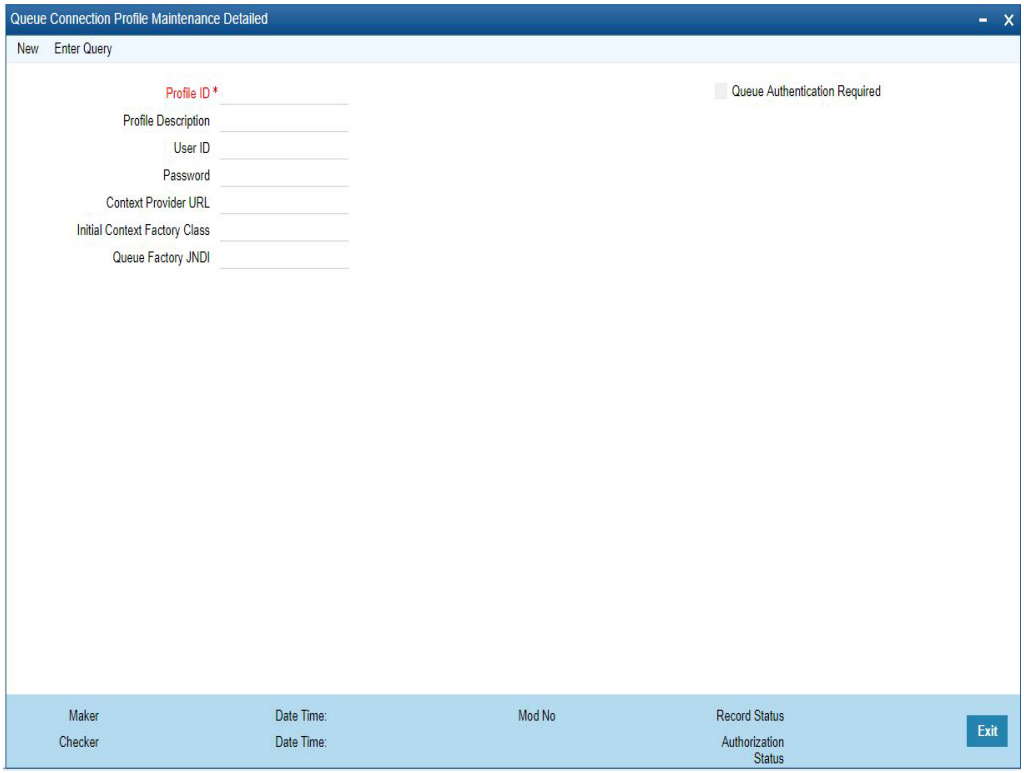
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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.

2.7.12 Queue Connection Profile

This is a common screen for all queue profile maintenance. JMS Queues maintained in “Network Queue Connection Maintenance” screen, refers to this screen for queue profiles.

You can invoke “Queue Connection Profile Maintenance Detailed” screen by typing ‘PMDQPROF’ 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 in the fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Profile ID

Specify the profile ID. This is a mandatory field and maximum of 35 characters are allowed to input.

Profile Description

Specify the description of the Profile ID. This is a mandatory field and maximum of 35 characters are allowed to input.

User ID

Specify a valid User ID. Maximum length of 35 characters are allowed.

Password

Specify a valid Password. Maximum length of 35 characters are allowed.

Context Provider URL

Specify the URL for the context provider, which indicates the location of the Queue resources.

This is a mandatory field and maximum of 35 characters are allowed to input.You can also edit the given details.

Initial Context Factory Class

Specify the Initial Context Factory class. This is a mandatory field and maximum of 35 characters are allowed to input.You can also edit the given details.

Queue Factory JNDI

Specify the Queue Factory JNDI. This is a mandatory field and maximum of 35 characters are allowed to input.You can also edit the given details.

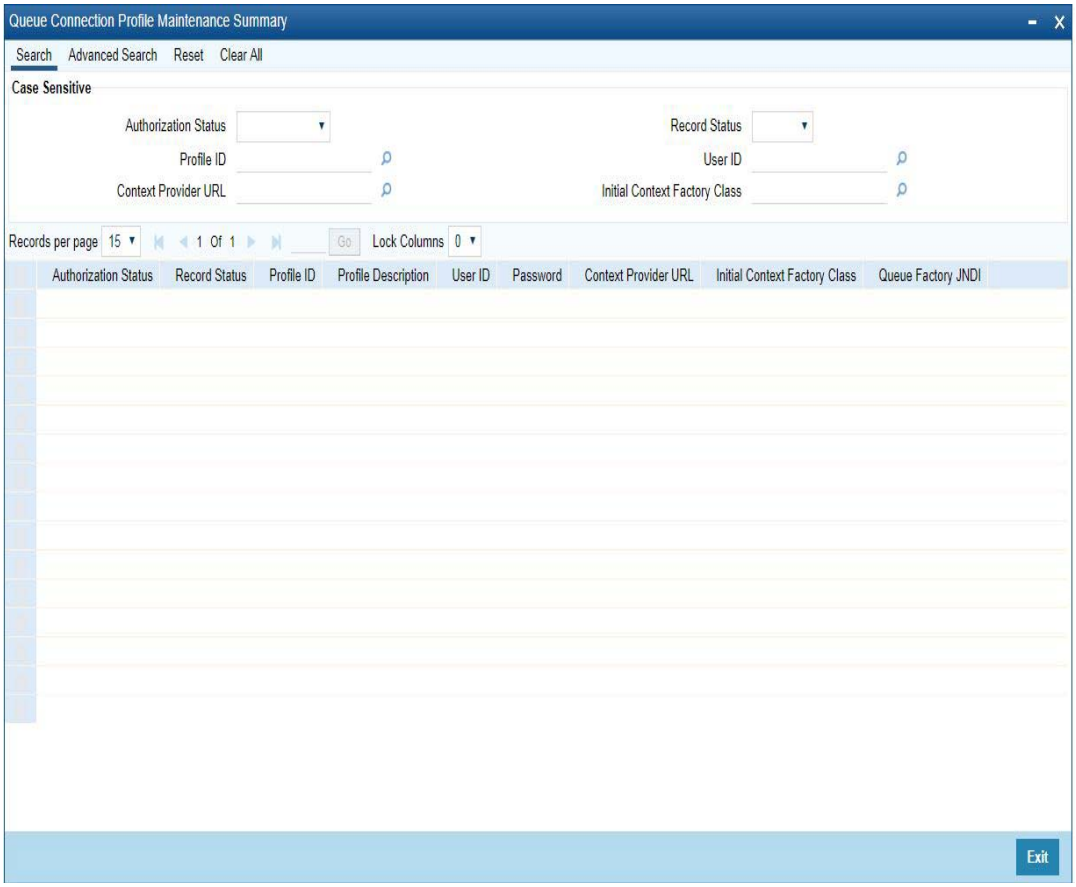
Queue Authentication Required

Check this box to indicate that Queue Authentication is required for the Queue Profiles maintained.

2.7.12.1 Queue Connection Profile Summary

You can view all the queue connection profiles maintained in this summary screen.

You can invoke the 'Queue Connection Profile Maintenance Summary' screen by typing 'PMSQPROF' 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
- Profile ID
- User ID
- Context Provider URL
- Initial Context Factory Class

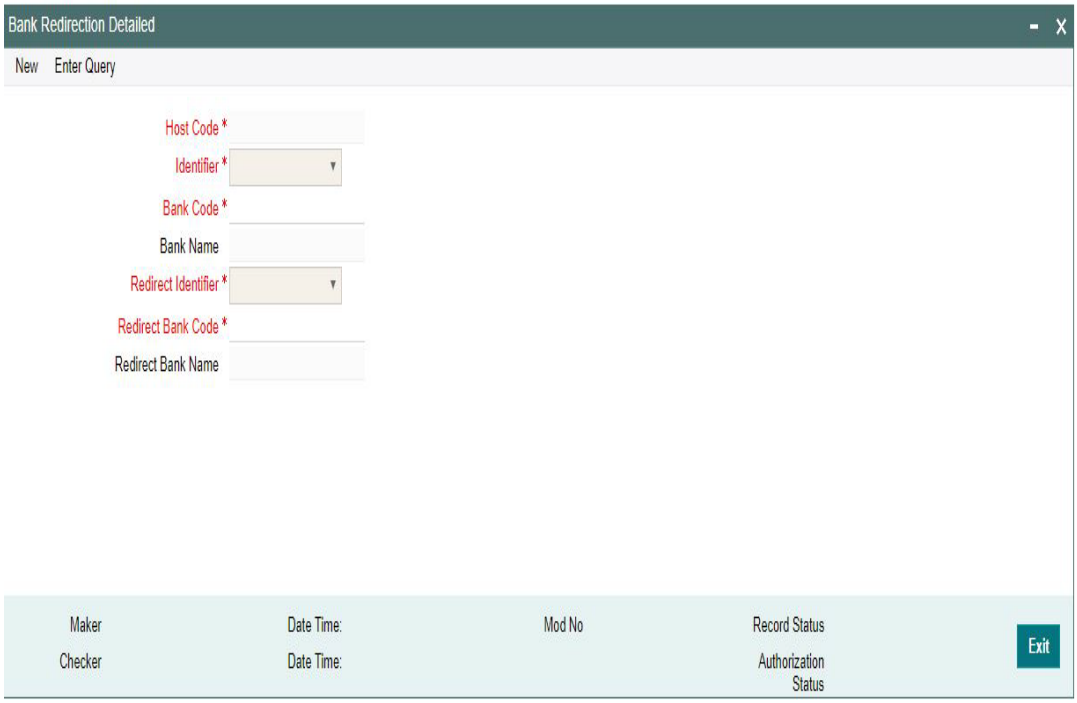
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.7.13 Bank Redirection

You can use Bank re-direction maintenance for replacing existing Bank details, that is no more operated, with the new Bank details to be used for the Payment Transactions.

You can invoke the “Bank Redirection” screen by typing ‘PMDBKRED’ in the field at the top right corner of the Application tool bar and then clicking on the adjoining arrow button.



You can capture the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Identifier

Select the required bank identifier

- BIC
- Local Bank Code

Bank Code

Specify the Bank Code for which redirection is required.Select the BIC from the LOV displayed.

Bank Name

The system defaults the Bank Name for the selected Bank Code.

Redirect Identifier

Specify the Redirect Identifier. Choose between BIC and Local Bank Code.

Redirect Bank Code

Specify the bank code to which payment needs to be redirected. The redirected bank codes can be a valid SWIFT BIC or Local Clearing Bank Code based on the Bank Code Identifier type chosen.

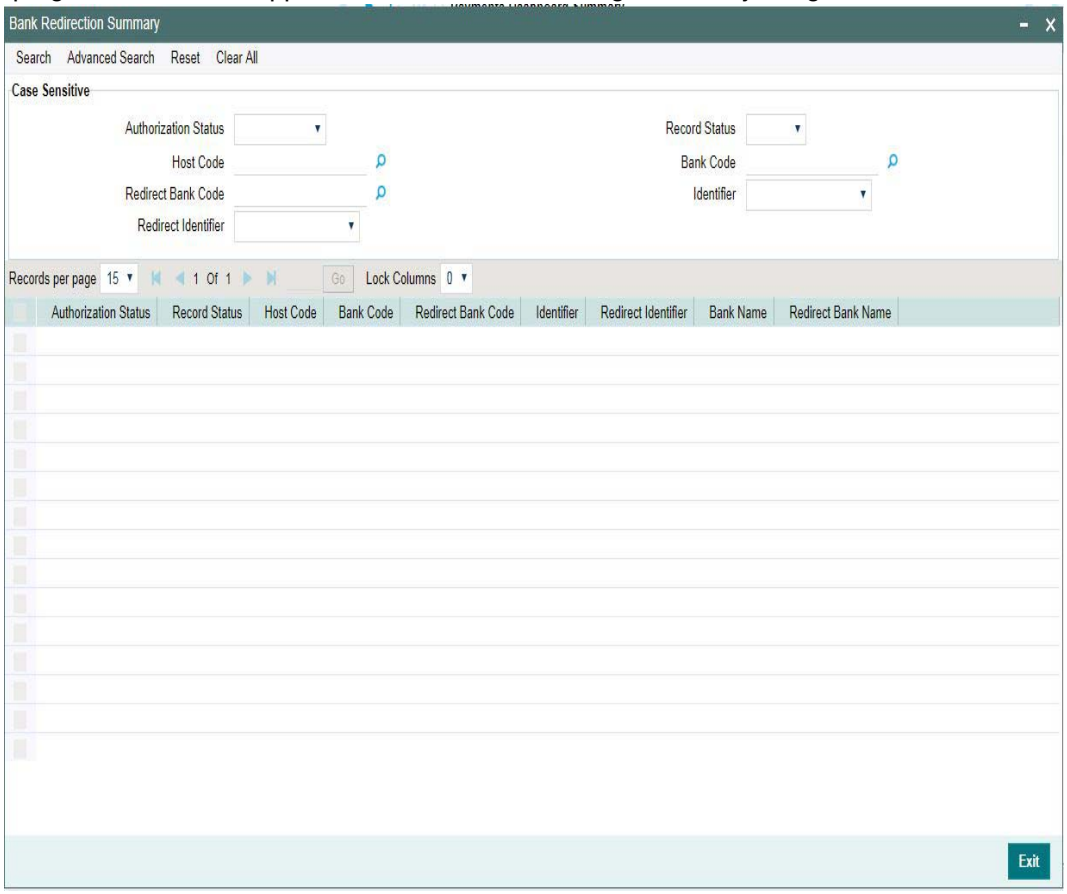
Redirect Bank Name

Redirect Bank Description is defaulted based on the Bank code chosen.

2.7.13.1 Viewing Bank Redirection Summary

You can view the Bank Redirections maintained in the 'Bank Redirection Summary' screen.

You can invoke "Bank Redirection Summary" screen by typing 'PMSBKRED' 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
- Host Code
- Bank Code
- Redirect Bank Code
- Identifier
- Redirect Identifier

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

- Authorization Status

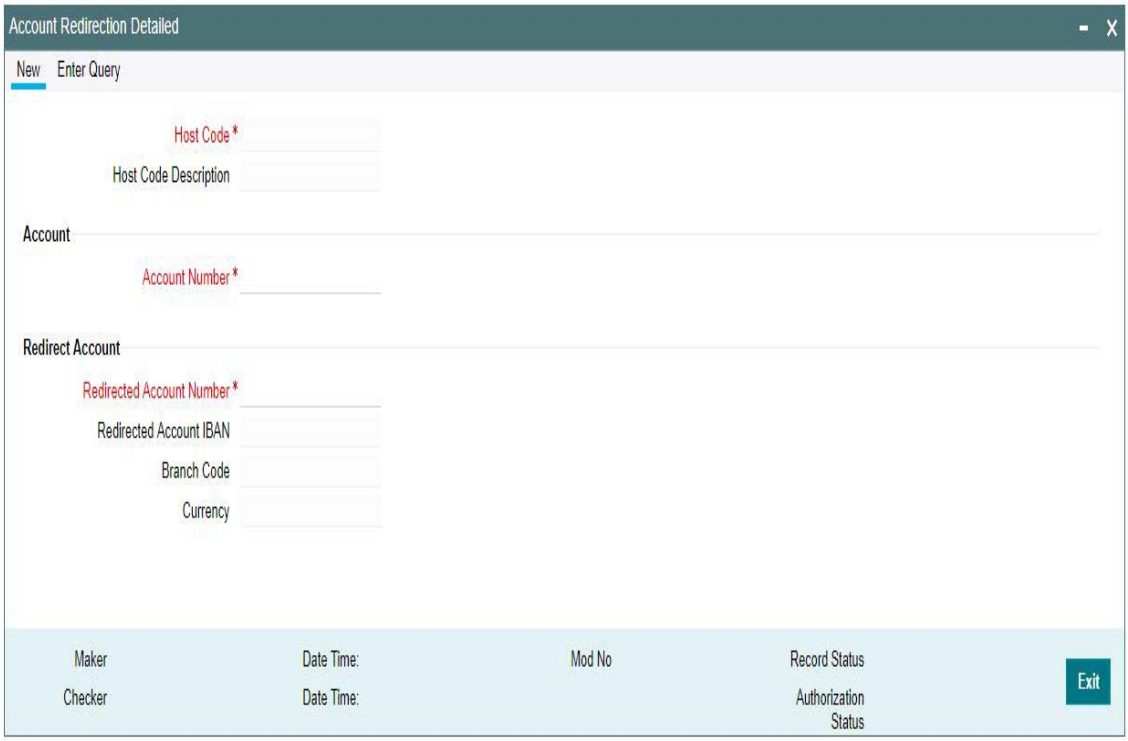
- Record Status
- Host Code
- Bank Code
- Redirect Bank Code
- Identifier
- Redirect Identifier
- Bank Name
- Redirect Bank Name

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

2.7.14 Account Redirection

You can use Account re-direction maintenance for replacing invalid/closed accounts and Original Account in the payment transaction with the Redirected Account.

You can invoke the “Account Redirection” screen by typing ‘PMDACRED’ in the field at the top right corner of the Application tool bar and then clicking on the adjoining arrow button.



You can capture the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host Code displayed.

Account Number

Specifies the original account number specified in the transaction.

Redirect Account

Redirect Account Number

Specify the redirected account number.

Redirect Account IBAN

The system displays the IBAN number along with redirect account if IBAN is maintained for the customer.

Branch Code

Account Branch Code is displayed.

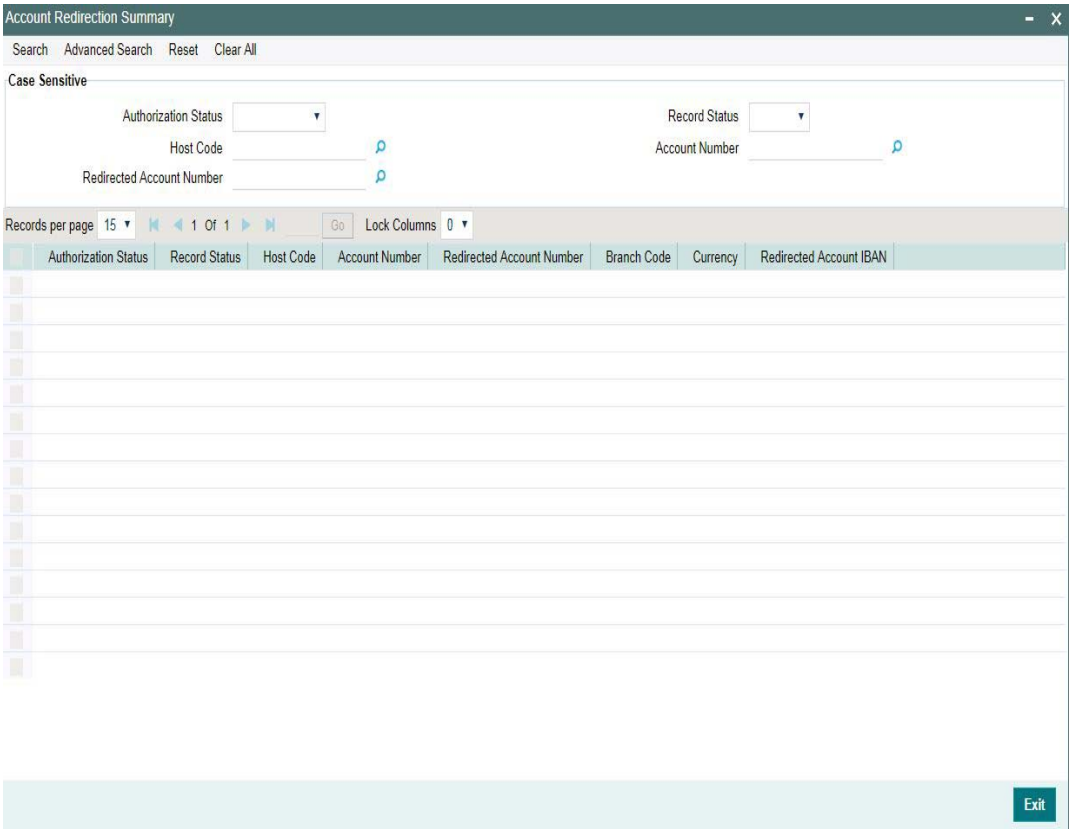
Currency

Account Currency for the re-direct account is displayed.

2.7.14.1 Account Redirection Summary

You can view the Account Redirection Maintenances in the 'Account Redirection Summary' screen.

You can invoke "Account Redirection Summary" screen by typing 'PMSACRED' 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
- Host Code
- Account Number
- Redirected Account Number

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

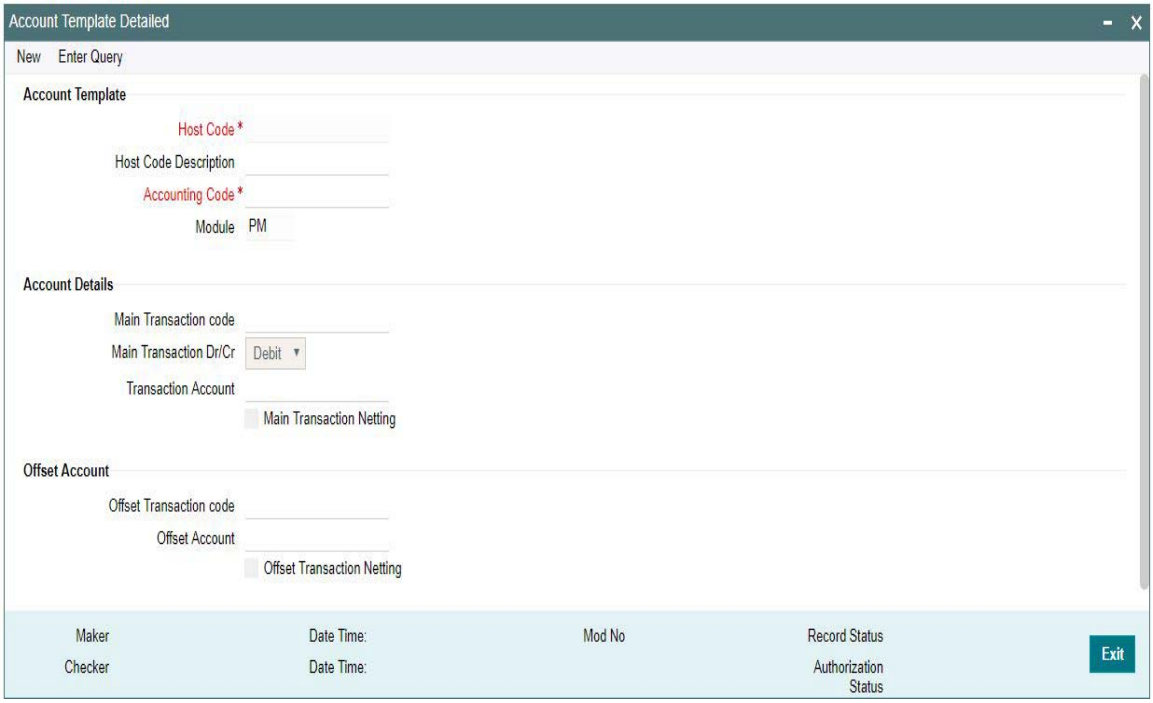
- Authorization Status
- Record Status
- Host Code
- Account Number
- Redirected Account Number
- Branch Code
- Currency
- Redirected Account IBAN

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

2.7.15 Account Template

Account Template details can be captured using this screen

You can invoke the “Account Template” screen by typing ‘PMDACCTL’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ’New’ button on the Application toolbar.



Specify the following fields:

Account Template

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host Code displayed.

Accounting Code

Specify the accounting code

Module

Specify the module.

Account Details

Main Transaction code

Select the Main Transaction Code from the list of values displayed

Main Transaction Dr/Cr.

Specify if the main transaction is Credit or Debit transaction.

Transaction Account

Select the Transaction Account from the list of values displayed.for the transaction code specified

Main Transaction Netting

Check this box to indicate the netting for the Main Transaction.

Offset Account

Offset Transaction code

Specify the Offset Transaction code from the list of values.

Offset Account

Select the offset account from the list of values displayed

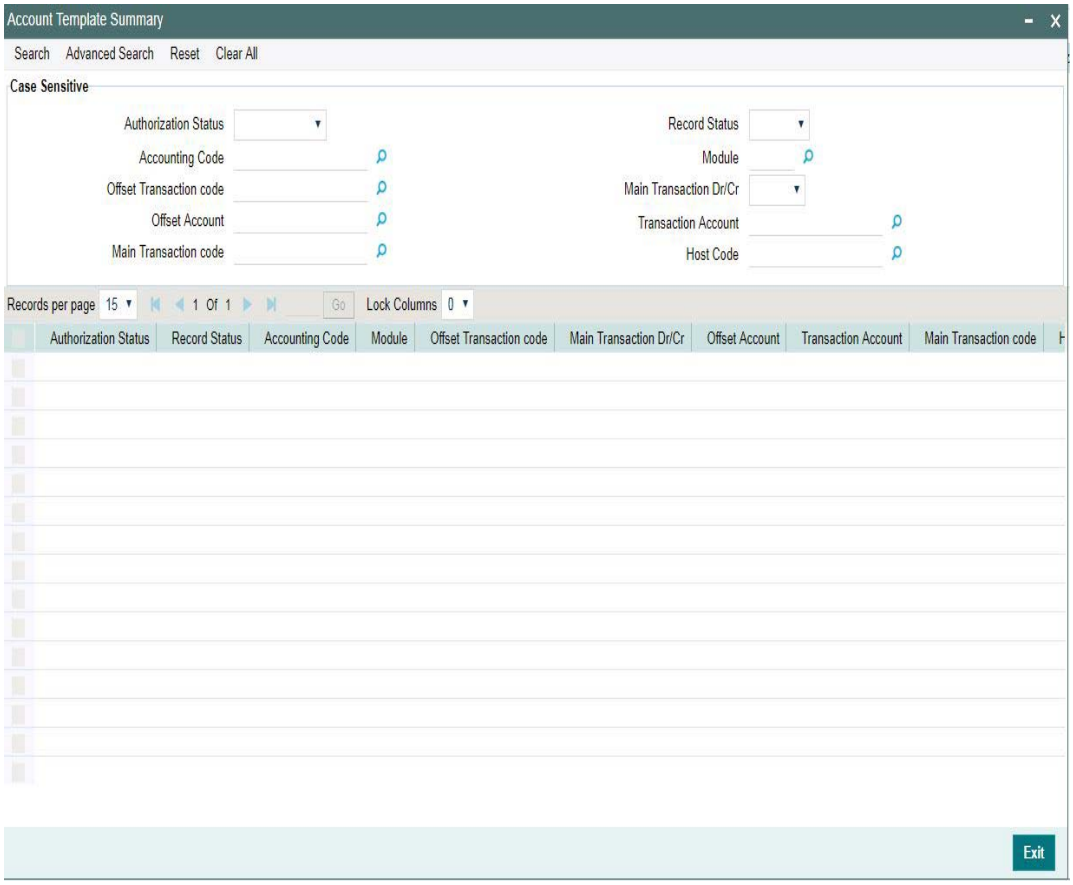
Offset Transaction Netting

Check this box to indicate the netting for the Offset Transaction.

Click on ‘Save’ to save the maintenances done

2.7.15.1 Viewing Account Template Summary

You can view the summary in “Account Template Summary” screen. You can invoke the Account Template Summary screen by typing ‘PMSACCTL’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Accounting Code
- Module
- Offset Transaction code
- Main Transaction Dr/Cr.
- Offset Account
- Transaction Account
- Main Transaction code
- Host Code

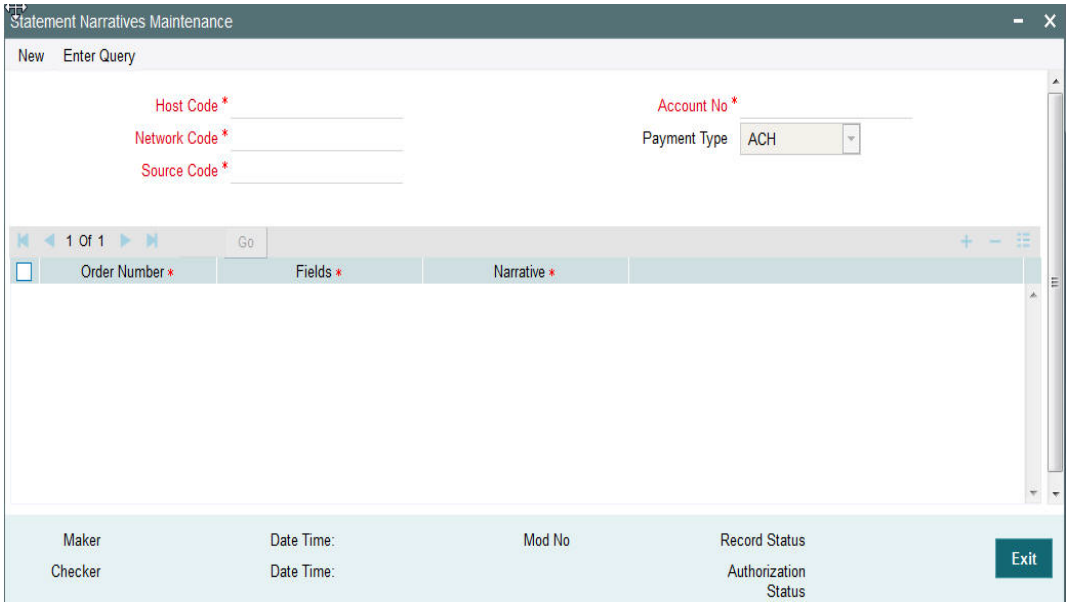
Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using ‘Export’ button

2.7.16 Account Statement Narrative

Customer account credit/debit entries can be originated from the system, as a result of payments processing. There is a provision in the system to configure the statement narrative for a transaction which are to be handed off for account statement generation.

A new maintenance is provided for configuring the narrative details applicable for a Network Code:

You can invoke the “Statement Narrative Maintenance” screen by typing ‘PMDNARMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Account No

Select the Account Number from the list of values. All valid external accounts available for the host are listed.

Network Code

Select the network code from the list of values. All valid network codes available for the Host will be listed.

Payment Type

The system indicates the payment type by default.

Source Code

Select the source code from the list of values. All valid source codes available for the Host are listed.

The statement narrative parameters will be fetched based on the following order of priority:

Network	Source	Account
Specific	Specific	Specific
Specific	ALL	Specific
Specific	Specific	ALL

Network	Source	Account
Specific	ALL	ALL

Order Number

You can maintain multiple fields for population in the narrative. The order in which it has to be populated is maintained in the order number fields. The fields are populated in the ascending order of the numbers maintained. Same order number for multiple Fields are not allowed.

Fields

Select from the pre-defined list of fields allowed for the network. Following are the narrative fields that are available in the list:

- Activation Date
- Batch Identification
- Beneficiary
- Beneficiary Account
- Beneficiary Bank Name
- Company ID
- Debtor Account
- Debtor Name
- Exchange Rate
- FX Reference
- Instruction Date
- Source
- Source Reference
- Transaction Code
- Transaction Reference

Narrative

Provide the narrative which has to be populated in the account statement for the field value selected.

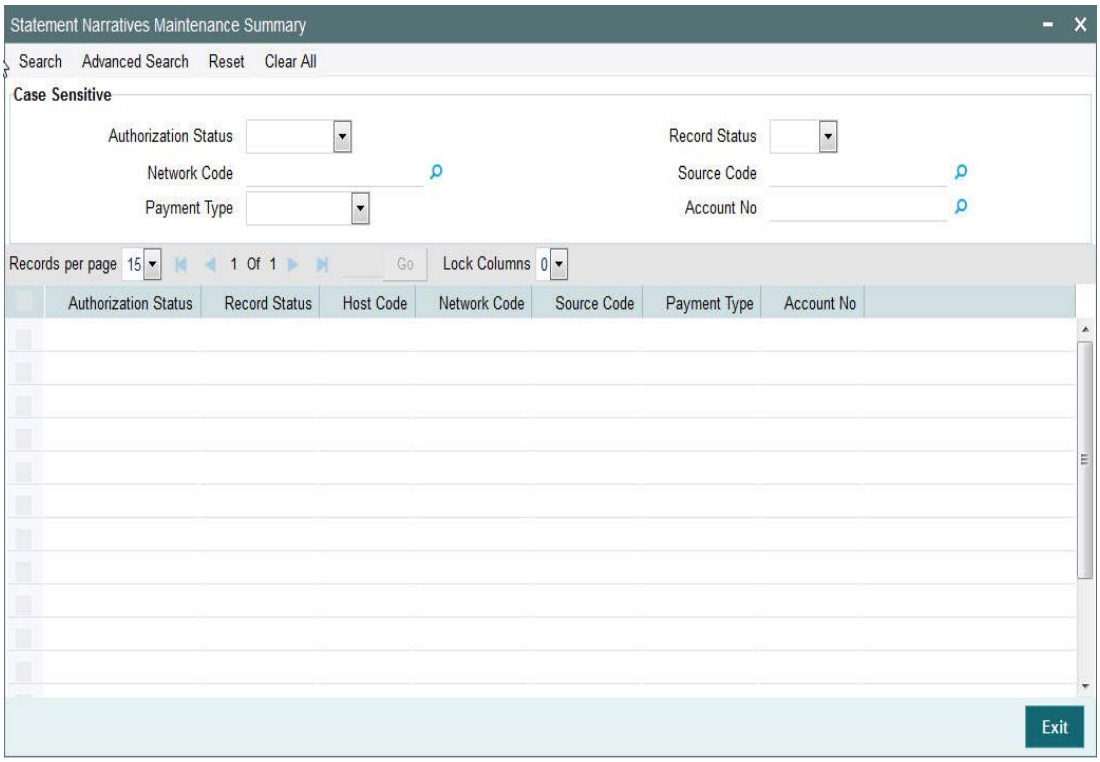
For example for the Field ‘File ID’, if the narrative is provided as ‘File Reference’ then in the narrative system will populate the as ‘File Reference 2121212121’.

Note

- If no value is fetched for a listed field, the same is not be populated in the narrative.
- Delimiter between a narrative and field value is ‘Space’ and the delimiter between narrative of two fields is ‘I’
- The maximum length of the narrative with descriptions, values and delimiters is a maximum of length 390. The system trims the rest of the information if the narrative length exceeds this. It is assumed that the system which generates the account statement validates and format the narrative for SWIFT MT 940 messages.
- Narratives maintenance is not mandatory. If maintained, would be handed off in accounting request.
- The narrative is sent along with accounting handoff.

2.7.16.1 Viewing Account Statement Narrative Summary

You can view Account Statement Narrative Summary details in the “Account Statement Narrative Summary” screen. You can invoke the “Account Statement Narrative Summary” screen by typing ‘PMSNARMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. .



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

- Authorization Status
- Record Status
- Network Code
- Source Code
- Payment Type
- Account No

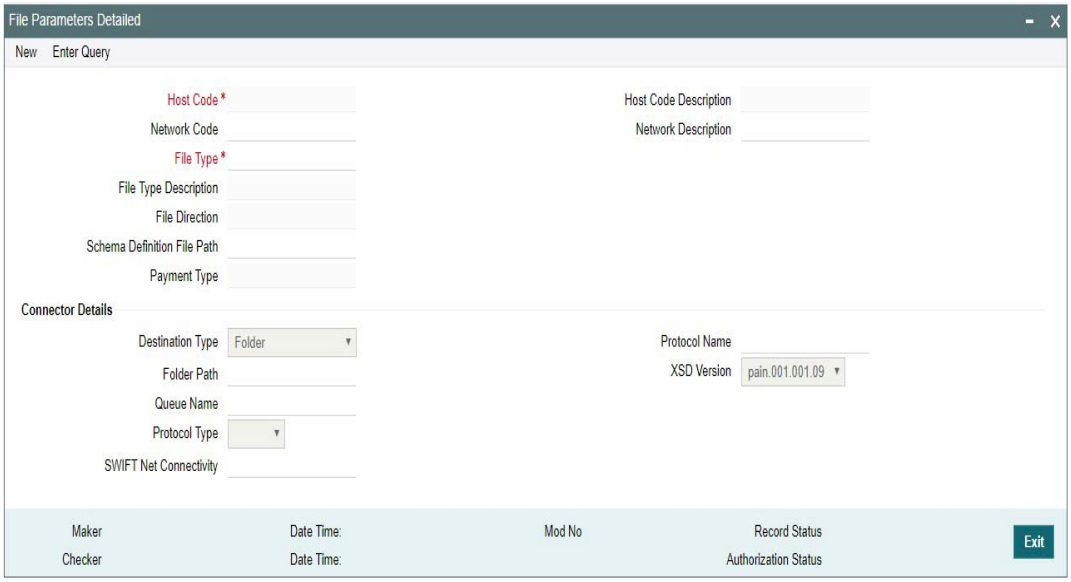
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record or 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

2.7.17 File Parameters

You can specify parameters for handling files received from CSM/customers.

You can invoke the ‘File Parameters Detailed’ screen by typing ‘PMDFLPRM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



Specify the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host Code displayed.

Network Code

Specify the network code from the list of values.

Network Description

The system populates this field based on the network code chosen.

File Type

The system populates this field based on static maintenance available in Messaging for the file types handled.

Note

Message Types pain.009, pain.010 & pain.011 and pacs.008, pacs.004 & pacs.002 can be selected here to maintain the Schema definition file path for direct debit Mandate.

Connector Details related fields will not be applicable for ACH CT transactions

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File Type Description

The system populates this field based on the file type chosen.

File Direction

The system populates this field based on the file type chosen.

Schema File Definition Path

Specify the File path from where xsd files for format validation are fetched.

Payment Type

The system populates this field based on the network chosen.

Connector Details

Destination Type

Select the required destination path. Choose among the following:

- Folder.
- Queue
- SwiftNet Connectivity

Folder Path

Specify the folder path from the FTA file to be fetched.

Queue Name

Specify the name of the queue.

Protocol Type

Select the type of protocol from the LOV available - MQHA / FTA

SwiftNet Connectivity

Select the required SwiftNet Connectivity from the list of values displayed.

Protocol Name

Select the required Protocol Name from the list of values displayed.

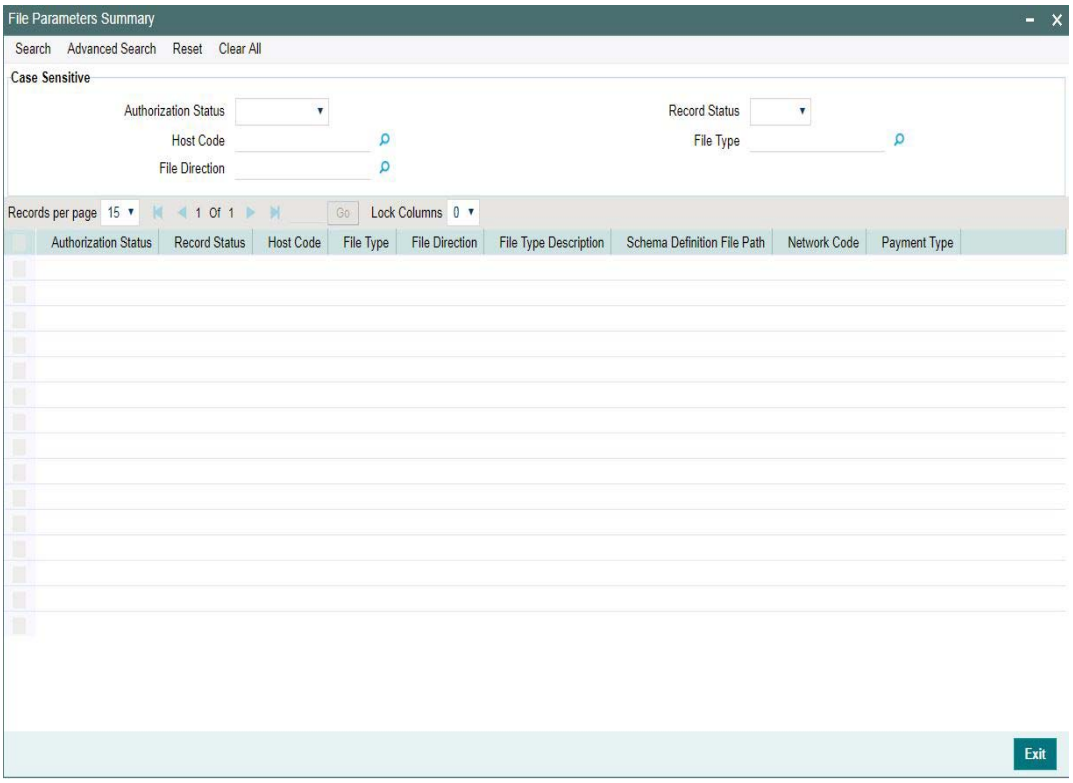
XSD Version

Select the XSD version from the LOV available. This is applicable only for pain.001 file. System validates the pain upload files based on the version selected from the path specified in Schema File Definition Path.The options are as follows:

- pain.001.001.06
- pain.001.001.03
- pain.001.001.09
- pacs.008.001.08
- pacs.004.001.09
- pacs.002.001.10

2.7.17.1 Viewing File Parameters Summary

You can invoke “File Parameters Summary” screen by typing ‘PMSFLPRM’ 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
- Host Code
- File Type
- File Direction

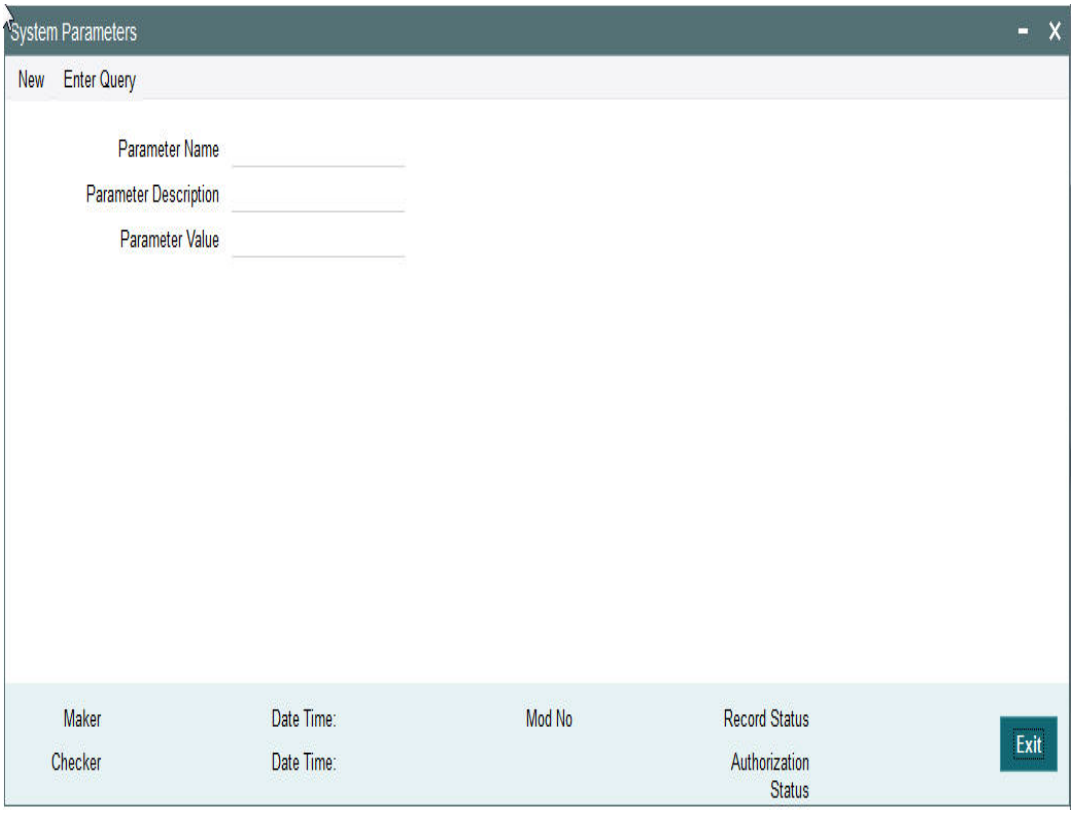
Once you have specified the search parameters, click the Search button. The system displays the records that match the search criteria.

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

2.7.18 System Parameters

User can define all the system parameters and its values in this screen. Parameters like Debug, Dispatch, Accounting, Amount Block, Auto Job etc. are defined here. System operates based on the values defined here.

You can invoke this screen by typing ‘PMDSYSPM’ in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



You can capture the following details

Parameter Name

Specify the parameter name. Alternatively, you can select the parameter name from the option list. The list displays all valid parameter names maintained in the system.

Parameter Description

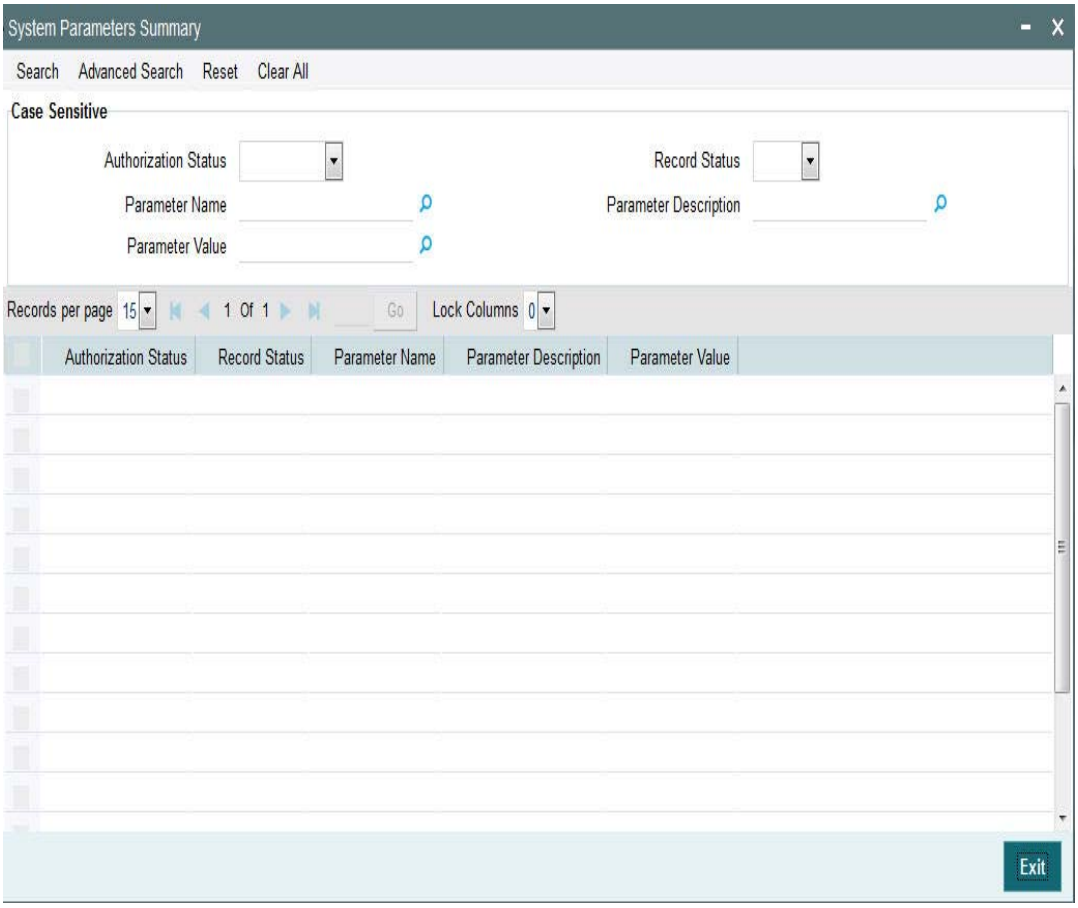
Specify the parameter description.

Parameter Value

Specify the parameter value.

2.7.18.1 Viewing System Parameter Summary

You can view a summary of system parameters using 'System Parameter Summary' screen. To invoke this screen, type 'PMSSYSPM' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Parameter Name
- Parameter Value
- Parameter Description

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

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

2.7.19 Allowed Character Set

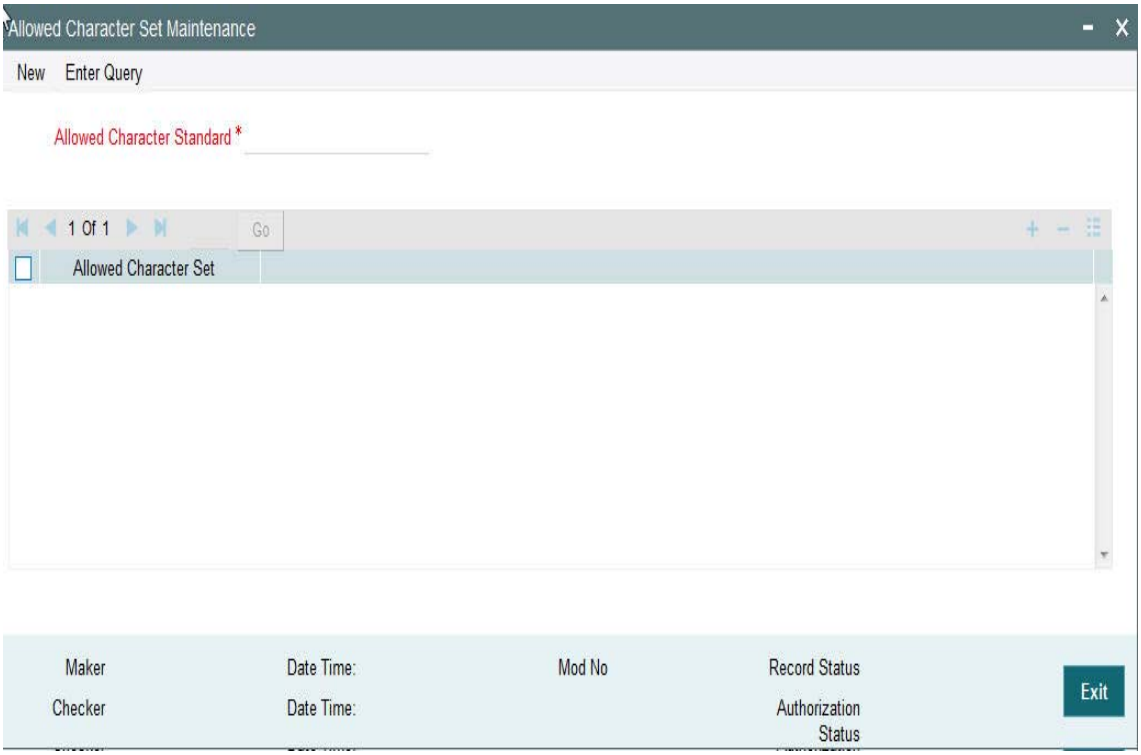
The 'Allowed Character set' is a new maintenance that enable users to specify the complete list of allowed characters for a given network.

This maintenance is not specific to any Host and Network. A Character set once specified can be used in the Special characters maintenance created for different combinations of Host and Network code.

- For e.g. a ‘SEPA’ Allowed Character set is used for SEPA ACH, SEPA DD Core, SEPA DD B2B networks and any other Clearing networks where the same character set is applicable.

For SWIFT payments, the standard SWIFT “X” character set is factory shipped.

You can invoke the “Allowed Character Set Maintenance” screen by typing ‘PMDALCHR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Allowed Character Standard

Specify a name for the allowed character standard. Typically, the name could be synonymous to the Clearing network for which the character set is applicable. E.g. “SEPA” as character standard to be used in SEPA ACH and SEPA DD networks.

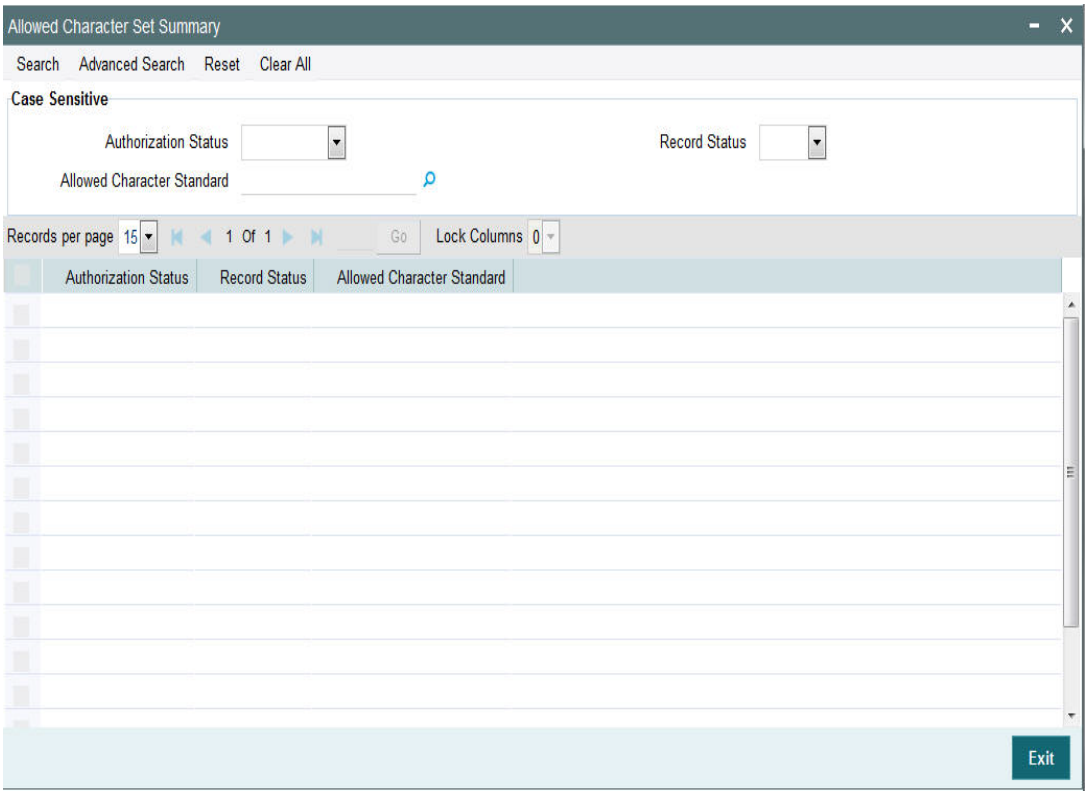
Allowed Character Set

Specify the allowed characters from the list of values. The LOV includes numerals (0-9), alphabets (a-z, A-Z) and other special characters that are generally allowed in network file/ message formats like ()*% etc.

2.7.19.1 Viewing Allowed Character Set Summary

You can view Allowed Character Set Summary details in the “Allowed Character Set Summary” screen. You can invoke the “Allowed Character Set Summary” screen by typing

'PMSALCHR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Authorization Status
- Record Status
- Allowed Character Standard

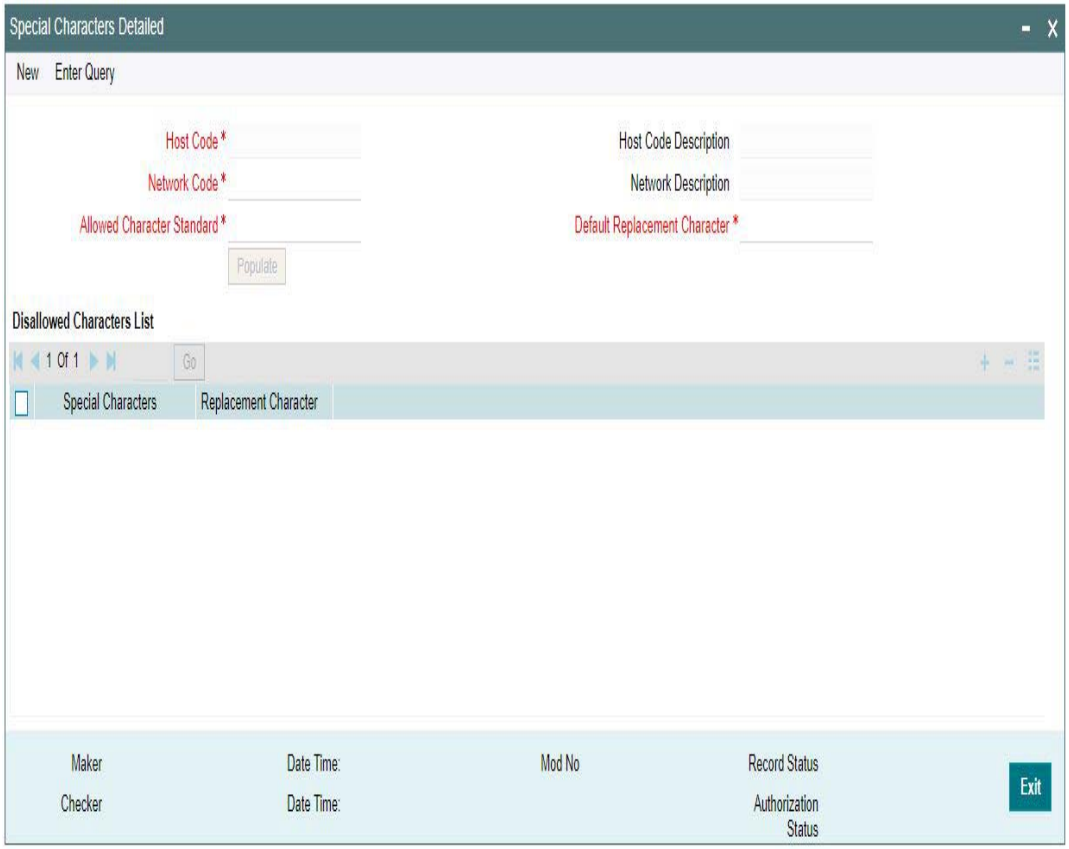
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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

2.7.20 Special Characters

User can maintain a list of special characters, which are disallowed by the payment network, and its corresponding replacement characters through this screen. This maintenance is maintained for every combination of Host and Network code.

You can invoke the “Special Character Detailed” screen by typing ‘PMDSPCHR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host code displayed.

Network Code

Specify the network code from the list of values.

Network Description

System defaults the description of the Network code selected.

Allowed Character Standard

Select the Name of Allowed Character Name from the list of values. The Allowed Character Standard would identify the complete list of allowed characters for a given network, which is captured in a different maintenance called ‘Allowed Character Set Maintenance’ described later.

Default Replacement Character

Specify the Default Replacement character (e.g. ““(space) or “-“(hyphen)) for any special character which is not allowed by the network. This character would be used to replace a special character in a transaction in case no specific replacement characters is defined for the special character in the below grid.

Disallowed Characters List

Special Characters

Specify the Special Character from the list of values for which the replacement is required.

Replacement Character

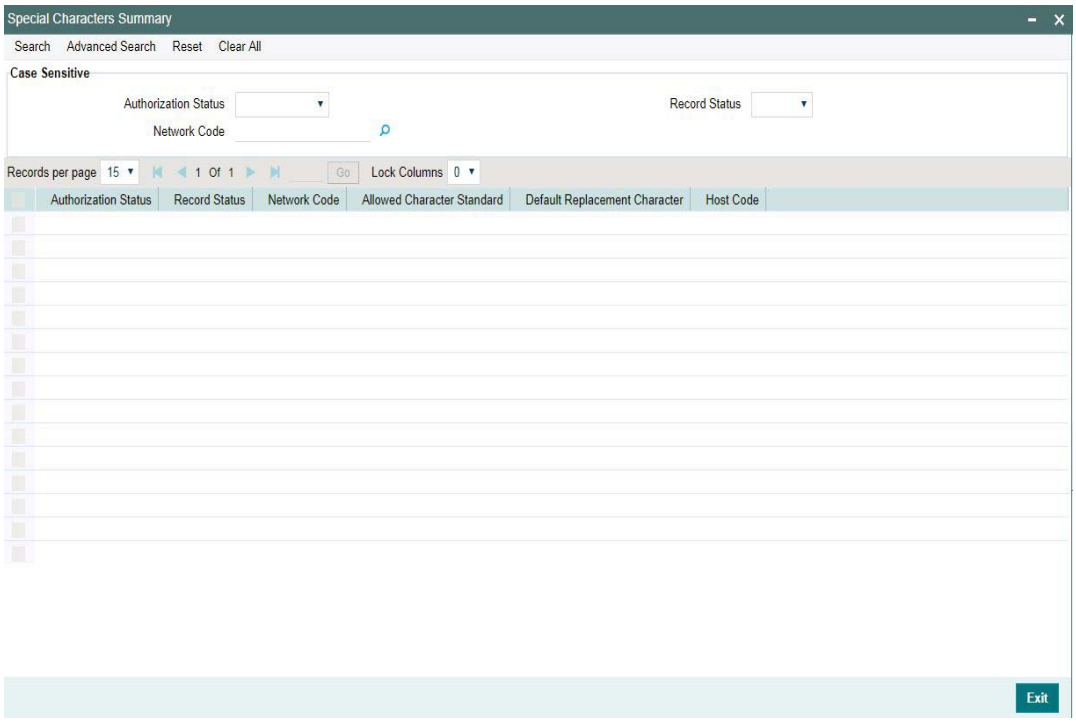
Specify the replacement character for the selected character.

Note

- It is optional to maintain special characters and their replacement characters, but selection of Allowed Character set and the Default Replacement Character is mandatory.
- Special characters Replacement and Network character validation steps performed as part of processing of any type of payment or non-payment transaction is based on this maintenance.
- Replacement of special characters is done instead of Network Character validation step for Outbound ACH, Direct Debit, Fedwire and NACHA ACH transactions

2.7.20.1 Viewing Special Characters Summary

You can view Special Characters Summary details in the “Special Characters Summary” screen. You can invoke the “Special Characters Summary”” screen by typing ‘PMSSPCHR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. .



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

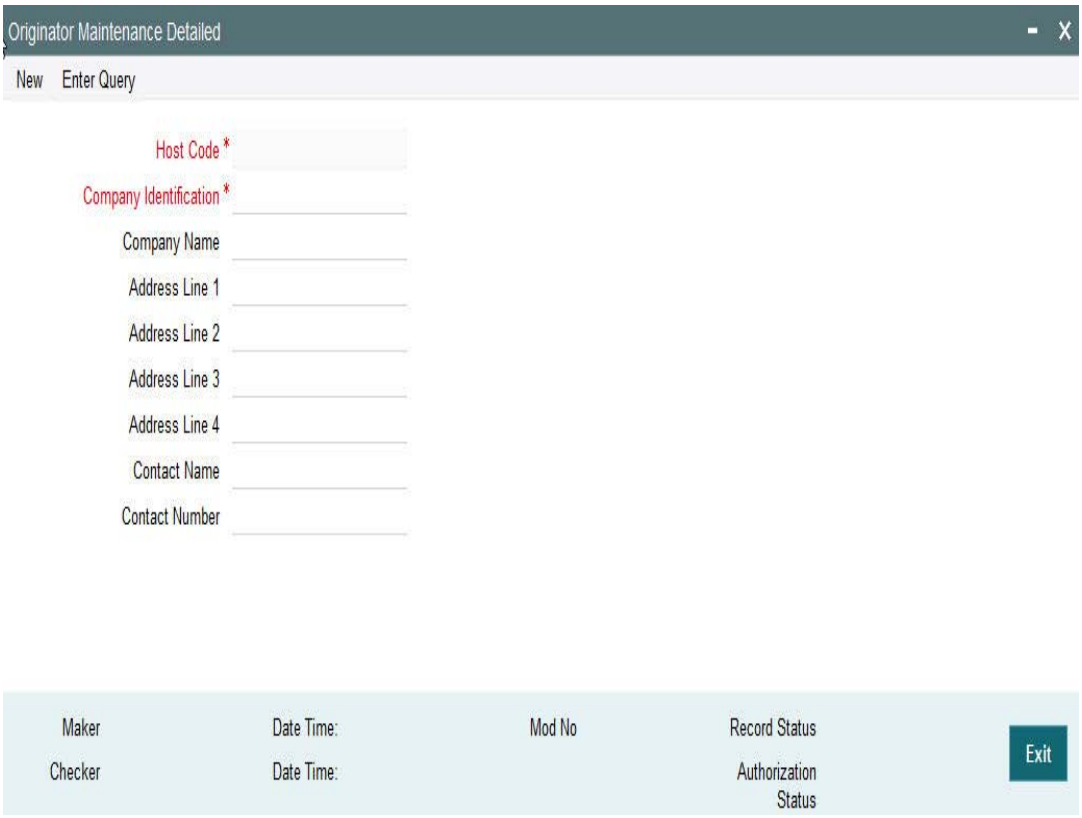
- Authorization Status
- Record Status
- Network Code

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

2.7.21 Originator

You can view the Originator Maintenance Detailed screen by typing ‘PMDORGDT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Company Identification

Specify the company identification. It can be maintained as alphanumeric with up to 10 characters.

Company Name

Specify the name of the company

Address Line 1-4

Specify the address of the company in the lines specified.

Contact Name

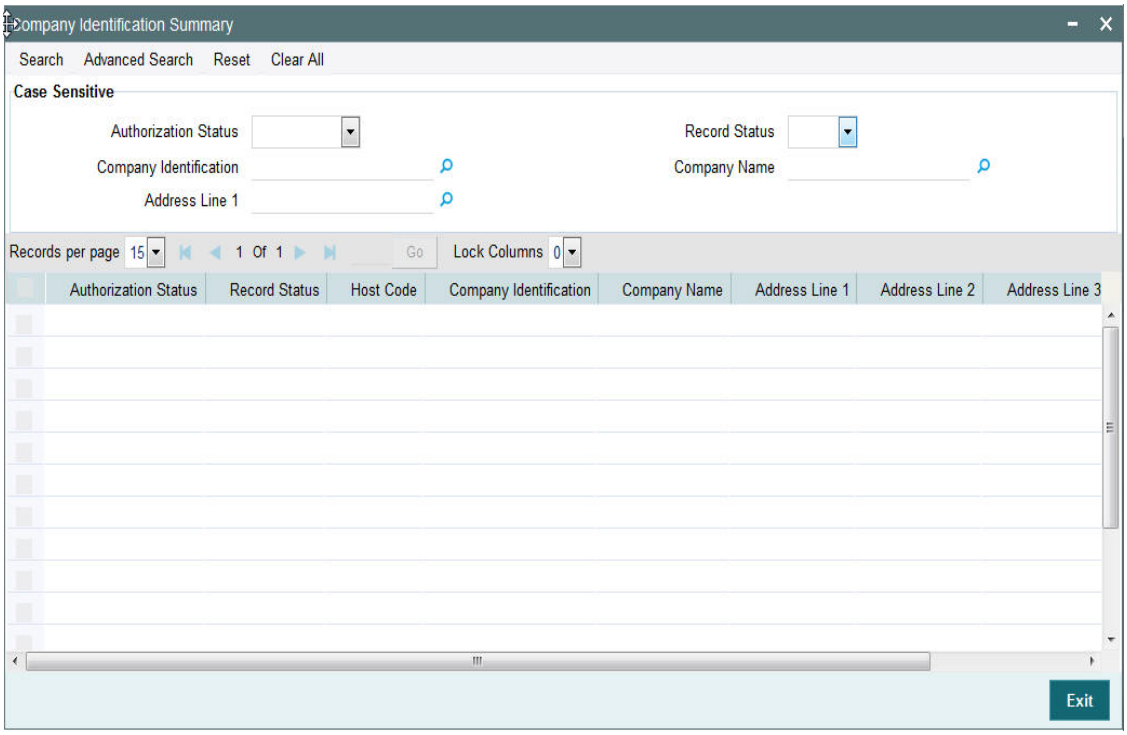
Specify the contact name.

Contact Number

Specify the Contact Number.

2.7.21.1 Originator Maintenance Summary

You can view 'Originator Maintenance Summary' details in the "Company Identification Summary" screen. You can invoke the "Company Identification Summary" screen by typing 'PMSORGDT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

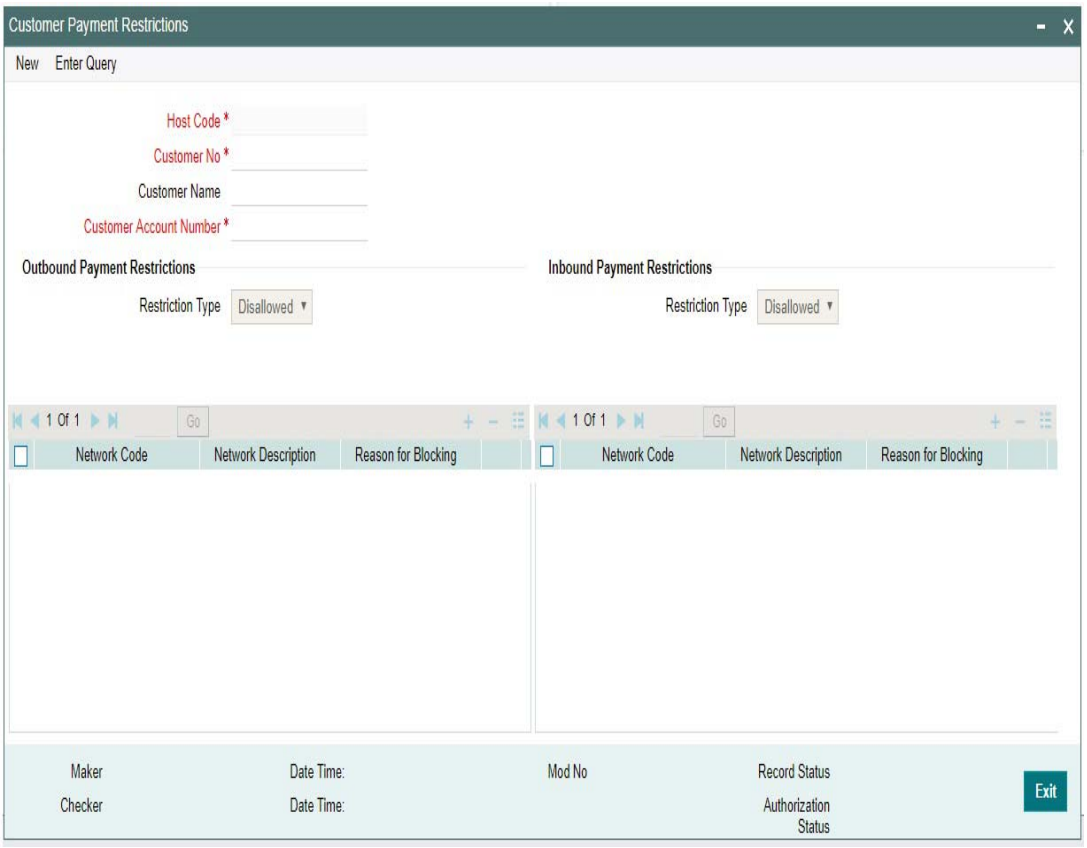
- Authorization Status
- Record Status
- Company Identification
- Company Name
- Address Line 1

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

2.7.22 Customer Payment Restrictions

You can set Transaction Type blocks/restrictions for a Customer's account through 'Customer Payment Restrictions 'screen. To invoke this screen type' PMDCRSTR' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button



Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Customer No.

Select the Customer No. from the List of values displayed. You can also enter the specific Customer Number or Customer Name to fetch the required details.This is a mandatory field

Customer Name

Customer name gets defaulted on selecting the Customer Number.

Customer Account Number

You can either select a specific Customer Account Number or you can select ‘ALL’ from the list of values

On selecting a particular Account Number, restriction is applicable for that specific account only. On selecting ‘ALL’, restriction is applied on all the accounts for that Customer.

Note

Customer Payment Restriction to be checked for specific accounts first. When not available for account, the record with account as ‘ALL’ will be considered

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Outbound Payment Restrictions/Inbound Payment Restrictions

Payment restrictions can be maintained for Outbound Payments and Inbound Payments separately for specific networks.

Restriction Type

This is a drop-down field with options ‘Disallowed’ and ‘Allowed’.

Disallowed– This option indicates that the list of Networks maintained is a disallowed list.

Allowed – This option indicates that the list of Networks maintained is an allowed list

Note

- Click on ‘+’ button to add new row for selecting network details
- Click on ‘-’ button to delete the Network details added.To delete a specific record, check the record and click on ‘- ‘button
- Click on ‘Single View’ button to view the complete details for the record selected

Network Code

Select the ‘Network Code’ from the list of values, for which the restriction to be applied.

Network Restriction

Description for the selected Network Code gets defaulted

Reason for Blocking

Specify the reason for blocking the Network. This is a text field

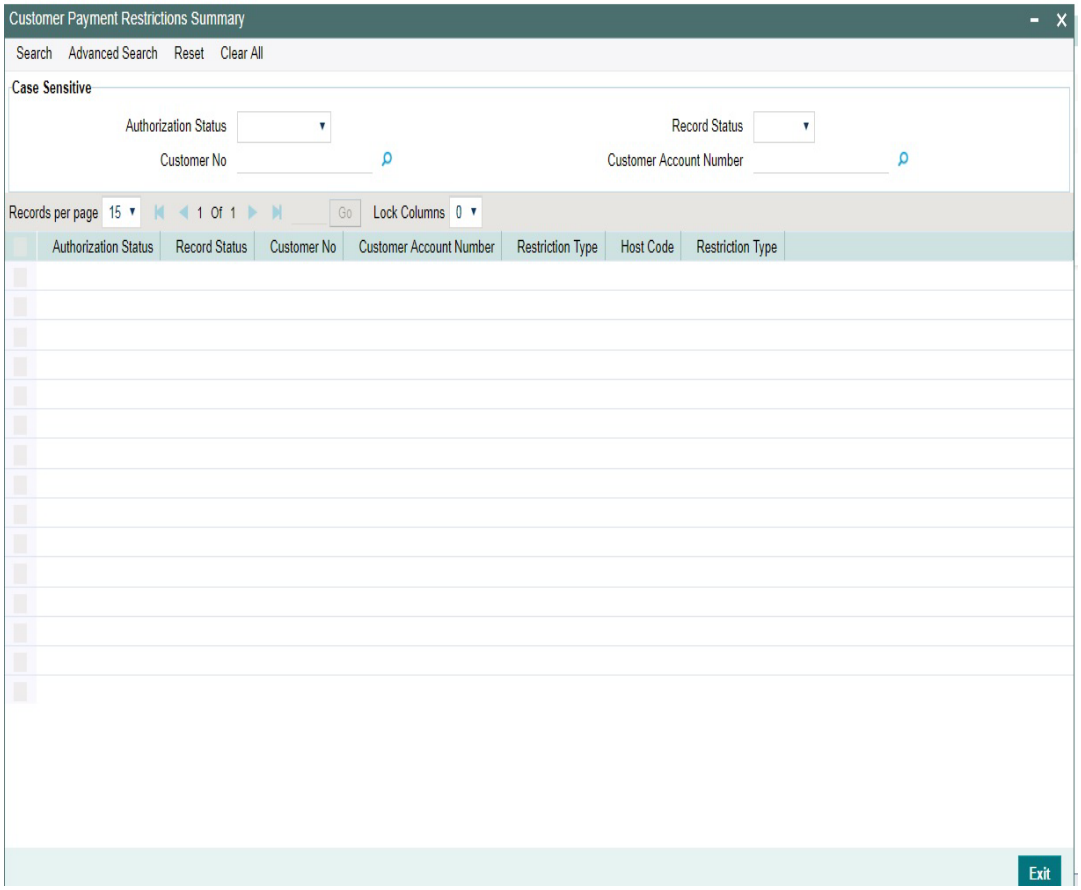
Note

- System validates the restricted network, while processing Payment transactions. This will be part of process exception checks
- Transactions done under restricted networks will be routed to Process Exception Queue
- If the Customer Payment Restrictions are modified, then the transactions can be retired from Process Exception Queue.

For queries pertaining to Process Exception Queue, refer to Exception Queues User Guide section - 2.1.13

2.7.22.1 Customer Payments Restrictions Summary

You can view Customer Payments Restrictions maintained in this screen. You can invoke the “Customer Payments Restrictions Summary” screen by typing ‘PMSCRSTR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Authorization Status
- Record Status
- Customer No
- Customer Account Number

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

- Authorization Status
- Record Status
- Customer No
- Customer Account Number
- Restriction type
- Host Code
- Restriction Type

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

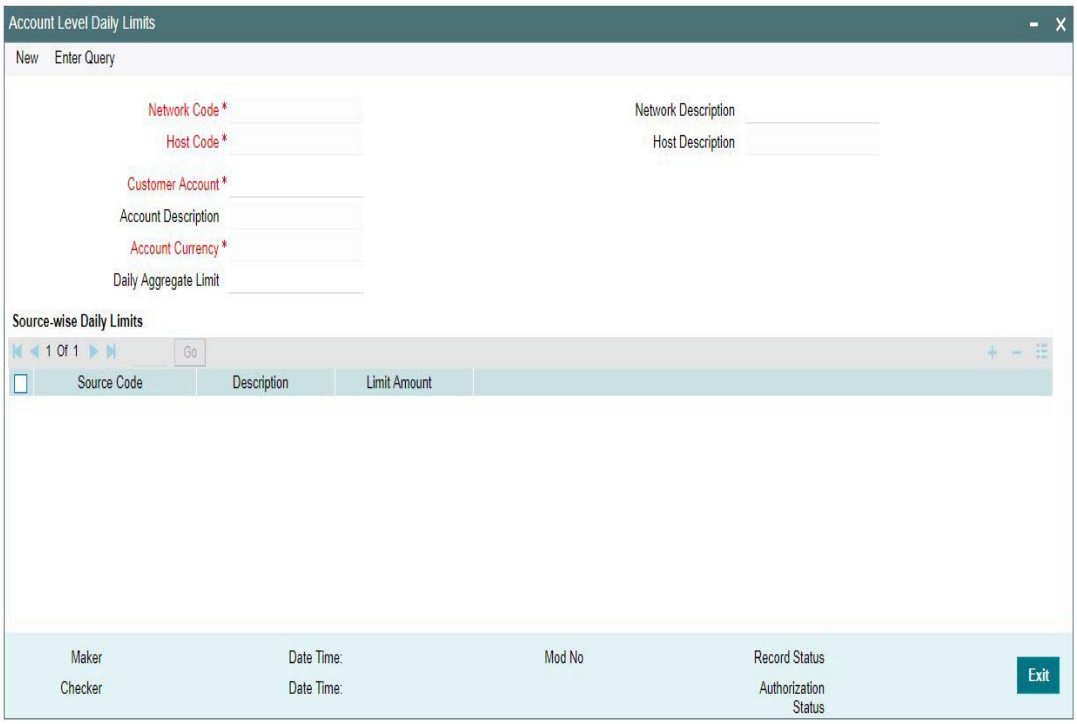
2.7.23 Account Level Daily Limits

You can track the daily payment limits for customer accounts through this maintenance screen for a particular Network.

Account Level Daily Limits maintenance is applicable for the following Payments:

- IMPS
- NEFT
- India RTGS
- US RTP

You can invoke ‘Account Level Daily Limits’ screen by typing ‘PMDACCPF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Network code

Select the Network code from the list of values. All valid codes maintained in Network maintenance (PMDNWMNT) screen are listed.

Network code Description

The system defaults the description of the Network code

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host Code displayed.

Customer Account

Select the Customer account from the list of values. Only valid customer accounts are listed. Select the account, for which the account preferences to be set.

Account Description

System defaults the description of the Customer Account selected.

Account Currency

System defaults the transfer currency as ‘USD’ for US RTP payments. In case of India RTGS/ NEFT/ IMPS payments, system defaults the currency as ‘INR’ upon selecting a valid INR account.

Daily Aggregate Limit

Specify the daily aggregate limit for making the payments in this field.

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host Code displayed.

Source -wise Daily Limits

Source Code

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

Description

System defaults the description of the Source Code selected.

Limit Amount

Specify the limit amount specific to the Source Code.

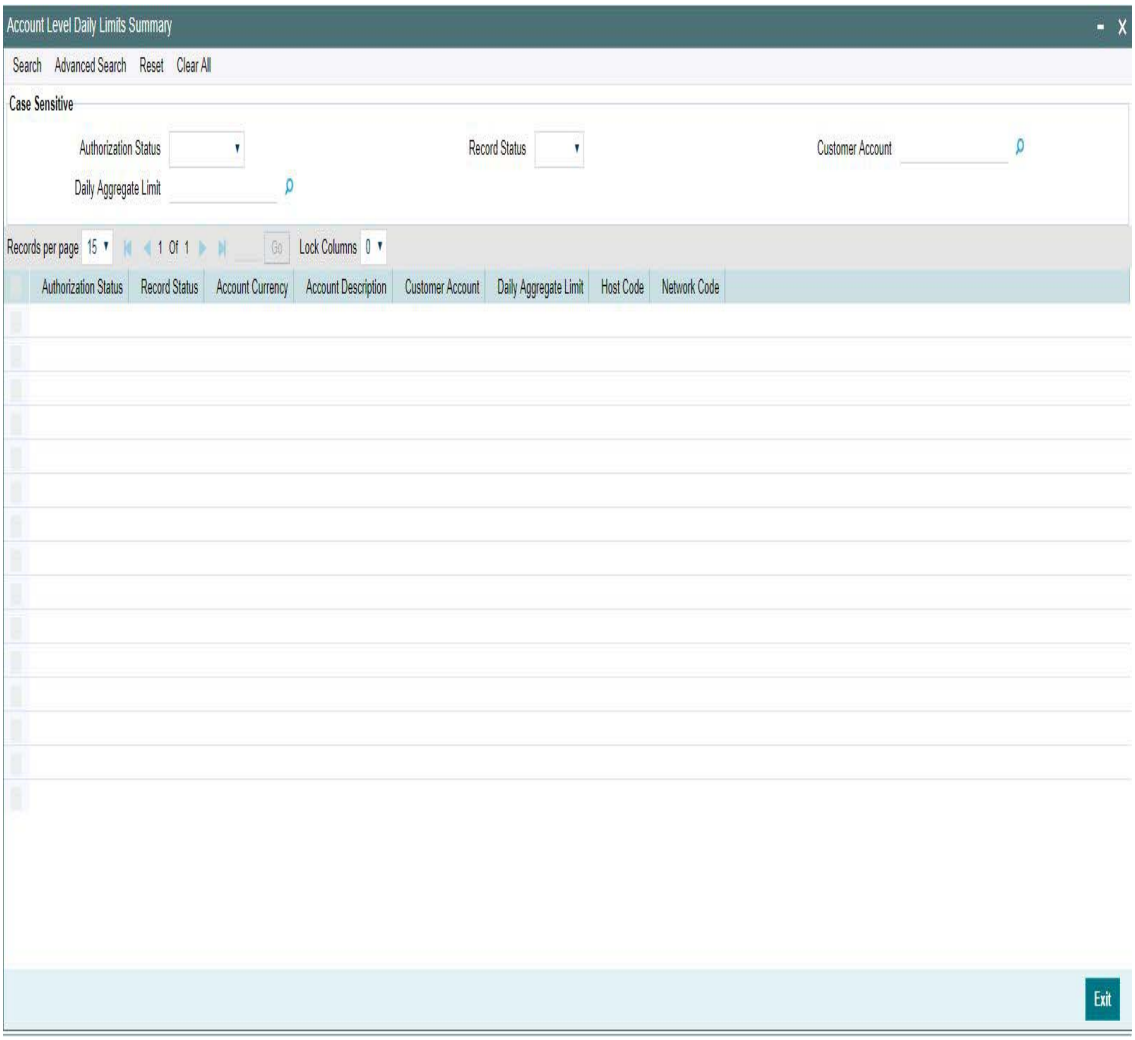
Note

Sub-limit maintained for a source cannot be greater than the Aggregate Limit maintained, though the total of sub-limits can be greater.

2.7.23.1 Account Level Daily Limits Summary

You can view all the Account level daily limits maintained, in this summary screen.

You can invoke ‘Account Level Daily Limits Summary’ screen by typing ‘PMSACCPF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Customer Account
- Daily Aggregate Limit

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

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

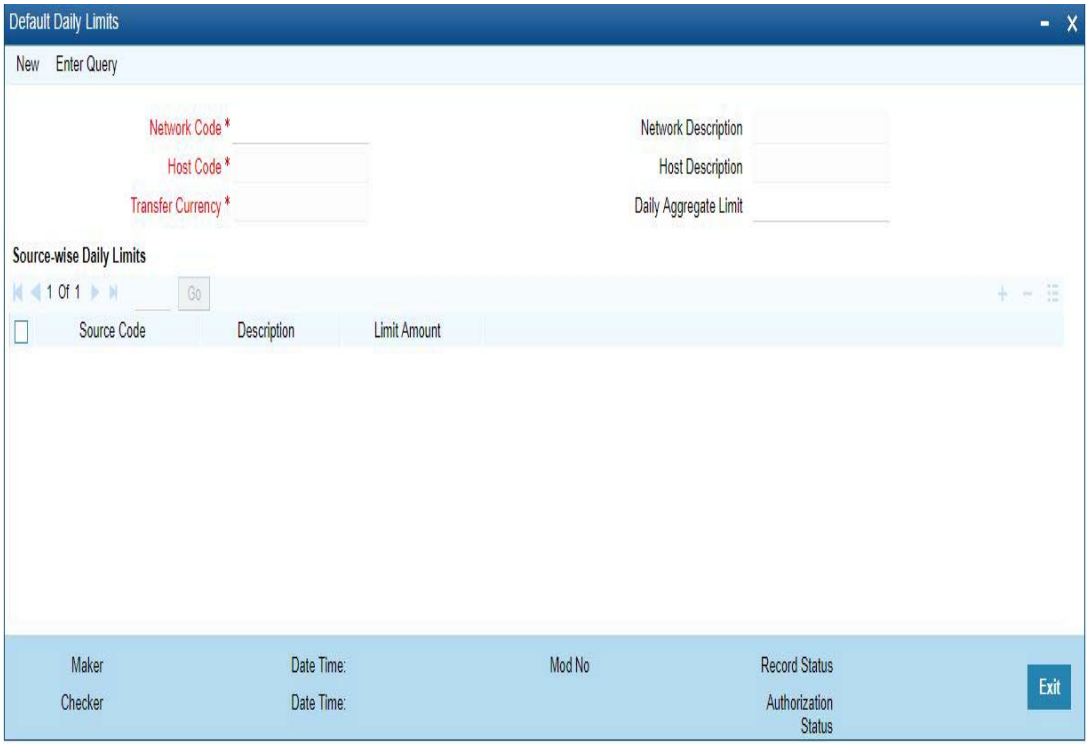
2.7.24 Default Daily Limits

You can maintain default limits at Host Level in this screen.When the Account-wise limits are not maintained, default limits maintained here are picked up.

Account Level Daily Limits maintenance is applicable for the following Payments:

- IMPS
- NEFT
- India RTGS
- US RTP

You can invoke the ‘Default Daily Limits’ screen by typing ‘PMDDFLMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ’New’ button on the Application toolbar



Specify the following fields:

Network Code

Select the Network code from the list of values. All valid codes maintained in Network maintenance (PMDNWMNT) screen are listed.

Network Description

System defaults the description of the network selected.

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host Code displayed.

Transfer Currency

System defaults the transfer currency as ‘USD’ for US RTP payments. In case of India RTGS/ IMPS/NEFT payments, system defaults the currency as ‘INR’ upon selecting a valid INR account.

Daily Aggregate Limit

Specify the daily aggregate limit for making the payments in this field.

Source -wise Daily Limits

Source Code

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

Description

System defaults the description of the Source Code selected.

Limit Amount

Specify the limit amount specific to the Source Code.

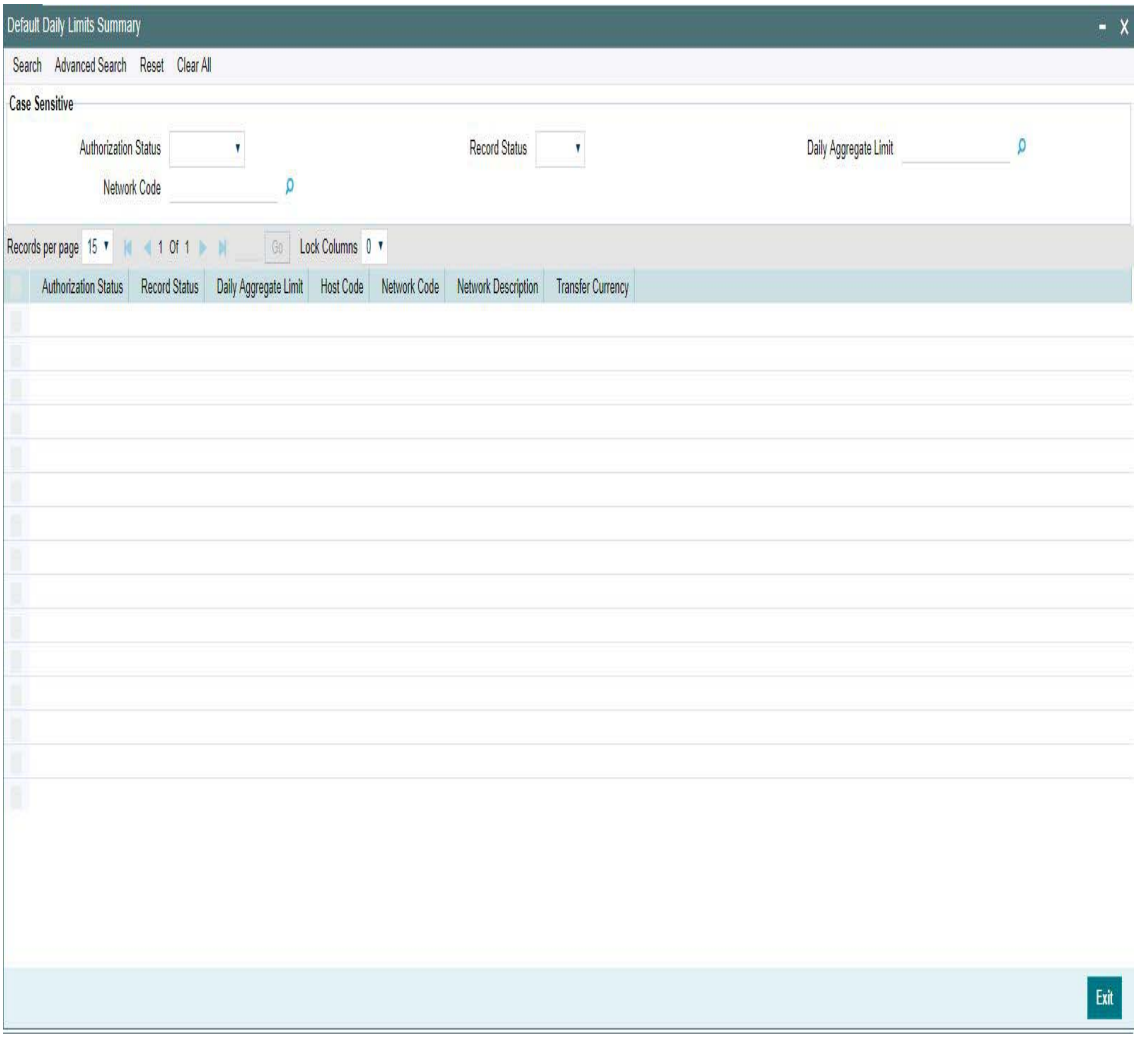
Note

Sub-limit maintained for a source cannot be greater than the Aggregate Limit maintained, though the total of sub-limits can be greater.

2.7.24.1 Default Daily Limits Summary

You can view all the Daily Default Limits maintained, in this summary screen.

You can invoke Daily Default Limits Summary' screen by typing 'PMSDFLMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Daily Aggregate Limit
- Network Code

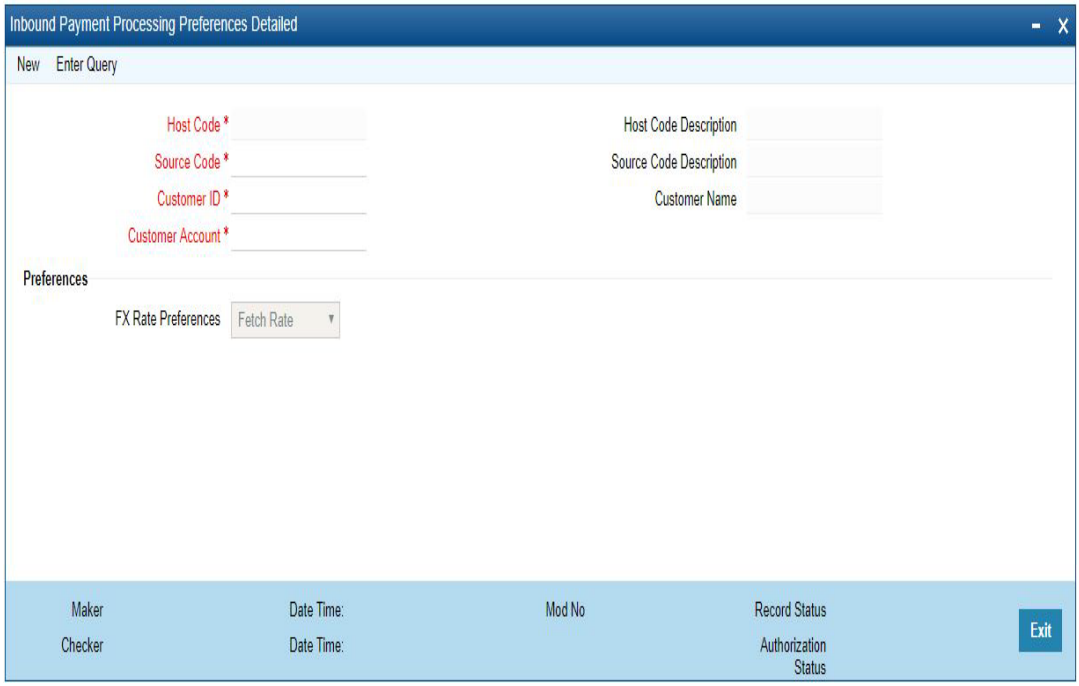
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.7.25 Inbound Payment Processing Preferences

The preferences maintained in this screen is applicable for both Urgent & Non-Urgent Inbound payments.

You can view the Inbound Payment Processing Preferences screen by typing ‘PMDINPRF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host Code displayed

Source Code

All valid source codes maintained in the system (PMDSORCE) for the Host will be listed. Select the required source code.

Source Code Description

System defaults the description of the Source Code selected.

Customer ID

The list of values for Customer field is populated with valid customer IDs. Select the appropriate value from the list.

Customer Name

The name of the customer appears depending on the selection done in the previous field.

Customer Account

All valid accounts maintained in the system for the customer will be listed.

Preferences

FX Rate Preference

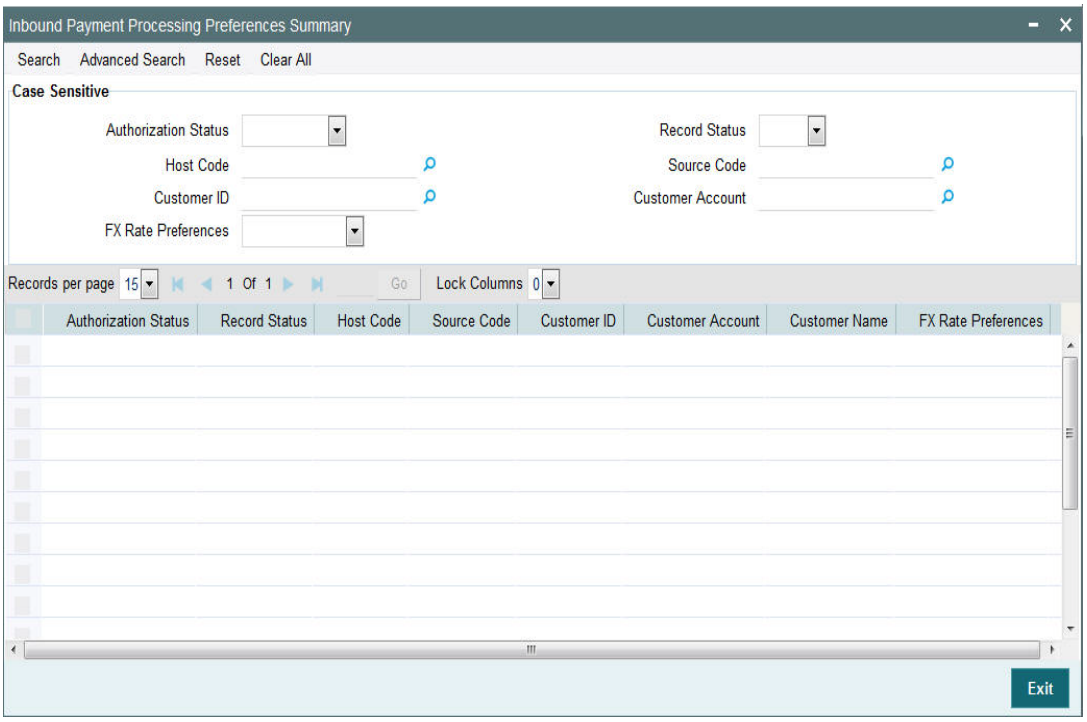
Select any of the options from the drop down. The options are as follows:

- Fetch Rate - Internal/External exchange rate as applicable is fetched if the preference is ‘Fetch Rate’
- Retain in Queue - On processing cross currency transactions, if ‘Retain in Queue’ option is preferred, the payment is directly moved to External Exchange rate queue for the user to take action
- Not Allowed - Cross currency transaction is not allowed in this case. Hence, the payment will be auto rejected by the system as below:
  - Cross-border /RTGS /Fedwire payments: Transactions are auto -suppressed, no accounting is passed.
  - Faster Payment- Transaction is auto rejected and reject status message is sent
  - ACH/US ACH payments: Auto return is processed by system.

2.7.25.1 Inbound Payment Processing Preferences Summary

You can view Inbound Payment Processing Preferences Summary details in the “Inbound Payment Processing Preferences Summary” screen. You can invoke the “Inbound Payment

Processing Preferences Summary" screen by typing 'PMSINPRF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Authorization Status
- Record Status
- Host Code
- Source Code
- Customer ID
- Customer Account
- FX Rate Preferences

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

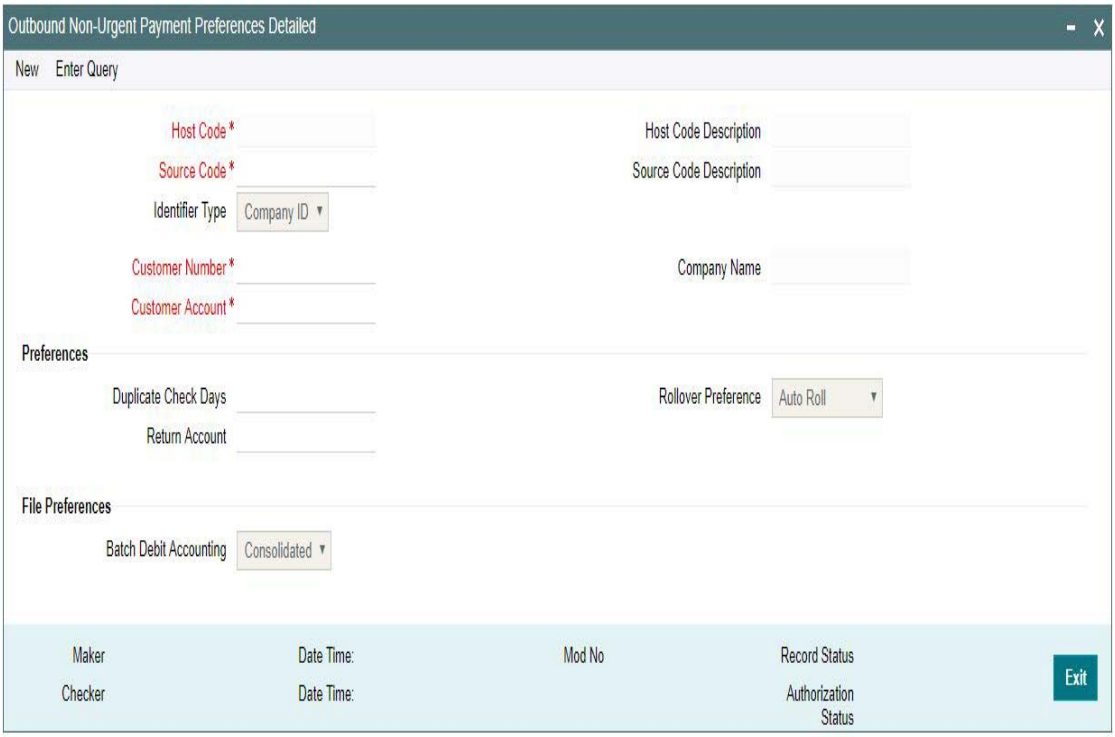
Double click a record or click the 'Details' button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using 'Export' button

2.7.26 Outbound Non-urgent Payment Preferences

Outbound Non-urgent payment preferences are applicable for the transactions booked with the following payment types:

- ACH
- US ACH

You can view the Outbound Non-Urgent Payment Preferences screen by typing ‘PMDONPRF’ 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 following fields are available in the screen:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host Code displayed,

Source Code

All valid source codes maintained in the system for the Host will be listed. Select the required source code.

Source Code Description

System defaults the description of the Source Code selected,

Identifier Type

This field will have the drop-down options as Customer ID and Company ID. Default option is Company ID.

Customer

Based on the option selected for Identifier Type field, the list of values for Customer field is populated with valid customer IDs or Co IDs. Select the appropriate value from the list.

Company Name

This field is defaulted as Customer Name/Company Name based on the Customer ID/Co ID selected.

Customer Account

All valid accounts maintained in the system except Nostro accounts will be listed if the identifier type is company ID. If Identifier type is customer Id, the accounts of the selected customer are listed.

Preferences

Duplicate Check Days

If duplicate check is required for the transaction, the duplicate check days can be maintained in this field. If duplicate check days is maintained as 0, system will skip the duplicate days check.

Return Account

The account to which return accounting entries are to be processed is maintained in this field. All valid accounts available in the system are listed.

> **Note**
>
> This is applicable to return messages received for outbound payments sent.

Rollover Preference

Select any of the options from the drop down. The options are Auto Roll, Cancel and Retain in Queue.If ‘Auto Roll’ option is selected the value date is moved forward to next Network/ Currency working day. This is the default preference.

Batch Preferences

Batch Debit Accounting

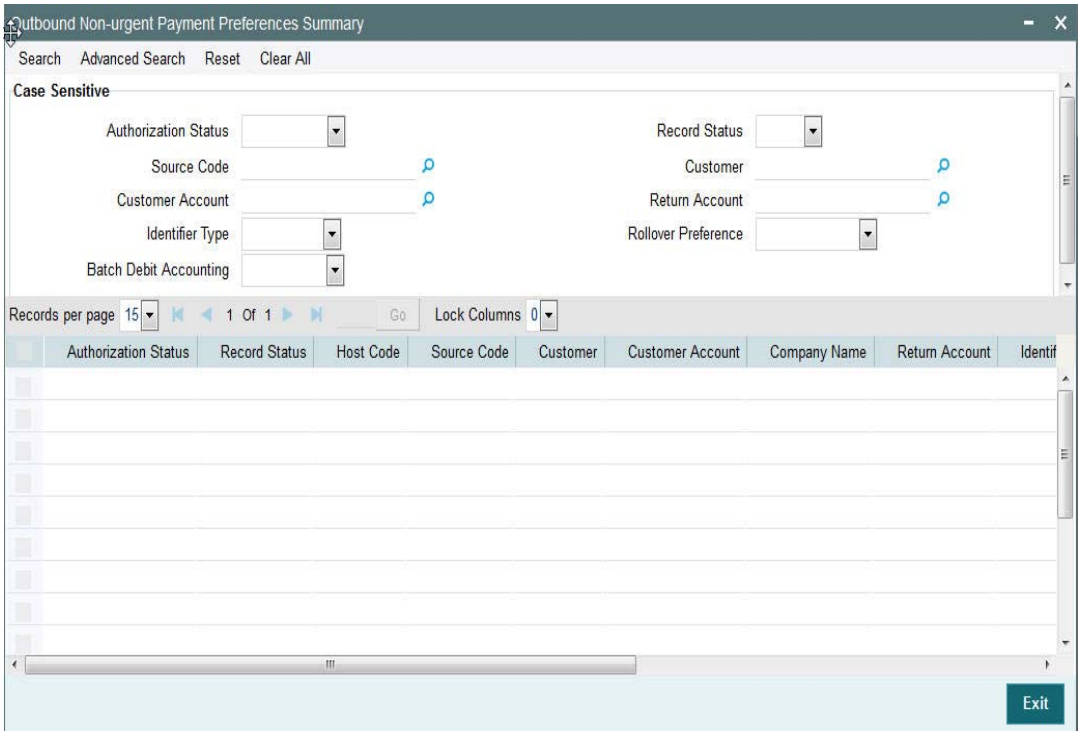
When debit entry is processed for a batch in a bulk file, ’Batch Debit Accounting’ preference is considered to determine whether consolidated debit entry is to be posted or each transaction-wise debit entry is required. This preference is applicable, if the <BatchBooking> tag is not available in the pain.001 file.

Select from the options from drop-down values ‘Consolidated’ and ‘Itemized’.

2.7.26.1 Outbound Non-urgent Payment Preferences Summary

You can view Outbound Non-urgent Payment Preferences Summary details in the Outbound Non-urgent Payment Preferences Summary” screen. You can invoke the “Outbound Non-

urgent Payment Preferences Summary” screen by typing ‘PMSONPRF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Authorization Status
- Record Status
- Source Code
- Customer
- Customer Account
- Return Account
- Identifier Type
- Rollover Preference
- Batch Debit Accounting

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

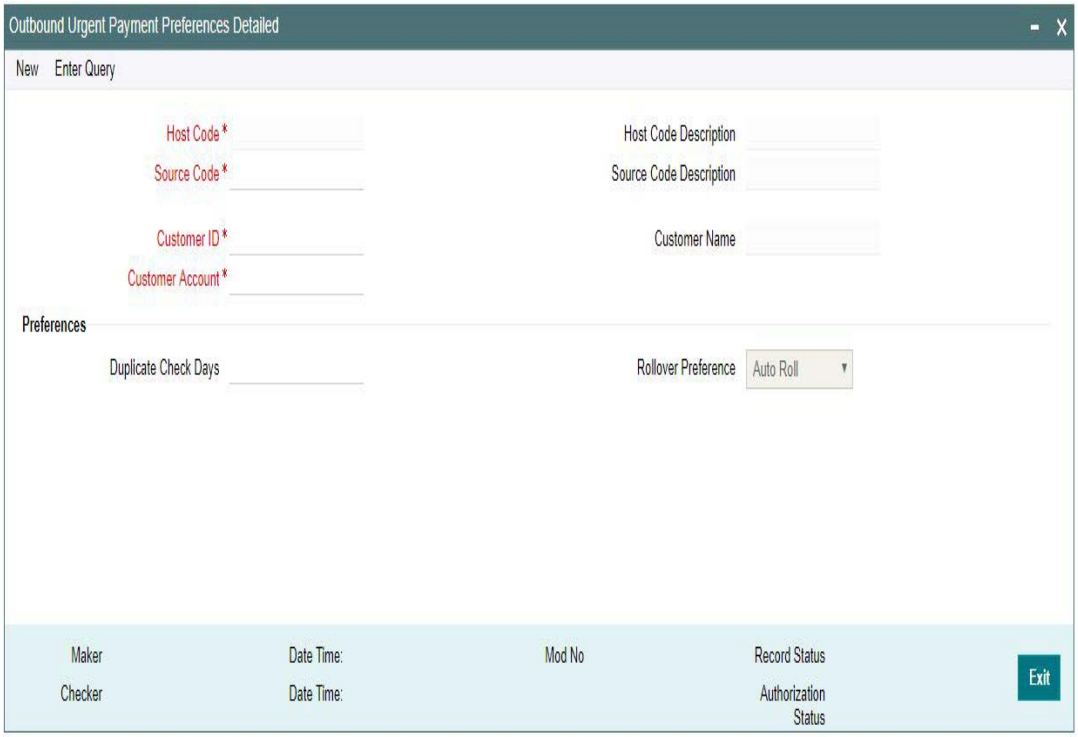
Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using ‘Export’ button

2.7.27 Outbound Urgent Payment Preferences

Urgent payments preference will apply to the transactions booked with the following payment types:

- Cross-border
- RTGS
- Book Transfer
- Faster Payment
- Fedwire

You can view the Outbound Urgent Payment Preferences screen by typing ‘PMDOUPRF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ’New’ button on the Application toolbar.



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host Code displayed,

Source Code

All valid source codes maintained in the system (PMDSORCE) for the Host will be listed. Select the required source code.

Source Code Description

System defaults the description of the Source Code selected,

Customer ID

The list of values for Customer field is populated with valid customer IDs. Select the appropriate value from the list.

Customer Name

The name of the customer appears depending on the selection done in the previous field.

Customer Account

All valid accounts maintained in the system for the customer will be listed.

Preferences

Duplicate Check Days

If duplicate check is required for the transaction, the duplicate check days can be maintained in this field. If duplicate check days is maintained as 0, system will skip the duplicate days check.

Rollover Preference

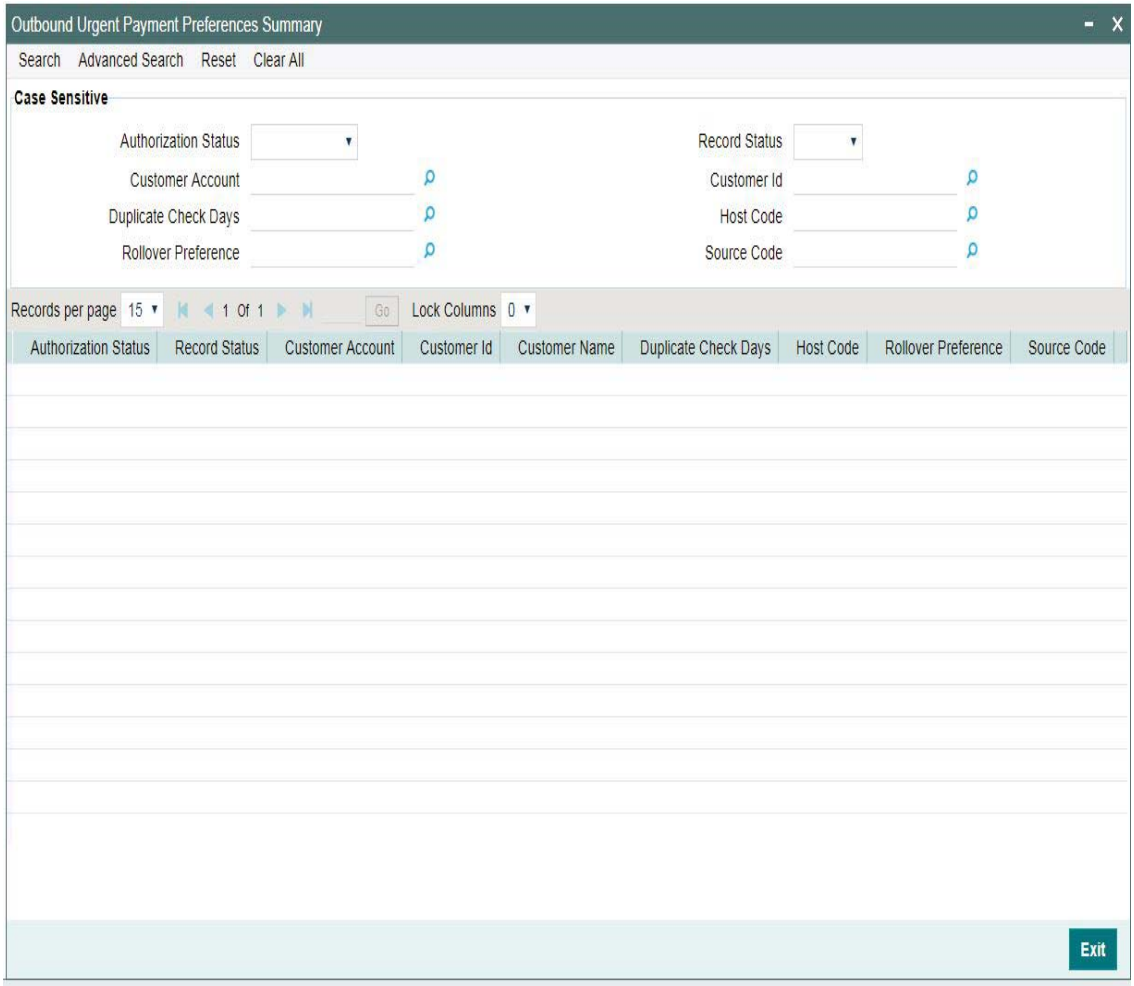
Select any of the options from the drop down. The options are Auto Roll, Cancel and Retain in Queue.If ‘Auto Roll’ option is selected the value date is moved forward to next Network/ Currency working day. This is the default preference.

Note

- Rollover Preference is applied in the following scenarios for the outbound payments
  - Transaction is pending in Process Cutoff Queue/Network Queue during end of day
  - Transaction is released from Sanction Check Queue on a later date
  - Interim status is received for ECA check or Transaction is released from External Credit Approval Queue on a later date

2.7.27.1 Outbound Urgent Payment Preferences Summary

You can view Outbound Urgent Payment Preferences Summary details in the “Outbound Urgent Payment Preferences Summary” screen. You can invoke the “Outbound Urgent Payment Preferences Summary” screen by typing ‘PMSOUPRF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Authorization Status
- Record Status

- Customer Account
- Customer ID
- Duplicate Check Days
- Host Code
- Rollover Preference
- Source Code

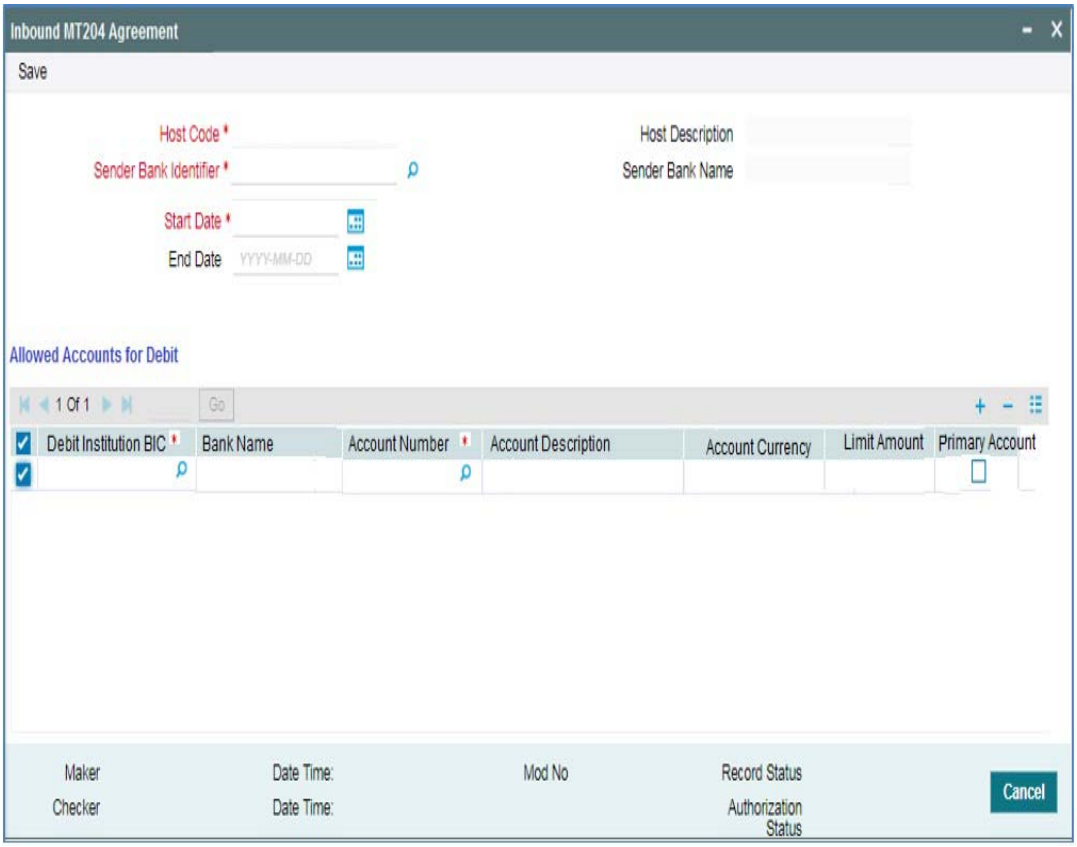
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record 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.

2.7.28 Inbound MT 204 Agreement

You can capture the agreement details with the Sender Financial Institution for the inbound payments through this screen.

You can invoke the ‘Inbound MT 204 Agreement’ screen by typing ‘PXD204IM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button to create a new maintenance.



You can specify the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

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

Sender Bank Identifier

Select the Sender Bank Identifier from the list of values. All valid BICs are listed here.

Sender Bank Name

System defaults the Sender Bank Name based on the bank Identifier selected.

Start Date

Start date is defaulted to current date. You can edit the Start Date to future date before authorizing the record.

No two maintenances is allowed for the same sender BIC with overlapping periods.

End Date

Select the End Date. Specifying End Date is not mandatory.

Allowed Accounts For Debit

Debit Institution BIC

Select the Debit Institution BIC from the list of values. All the valid BICs are listed here.Details of Debit institution BICs which can be received in field 53a of MT204 can be maintained in the multi entry block.

Bank Name

System defaults the Bank Name based on the Debit Institution BIC selected.

Account No

Select the Account Number from the list of values. All valid accounts are listed here. Debit account can be linked against each BIC.

Multiple records can be maintained for the same BIC with different accounts.

Account Description

System defaults the description, based on the account selected.

Account Currency

System defaults the Currency, based on the account selected.

Limit Amount

Specify the Limit Amount for the account selected. Any debit to the account is validated against the limit amount, if maintained.

Primary Account

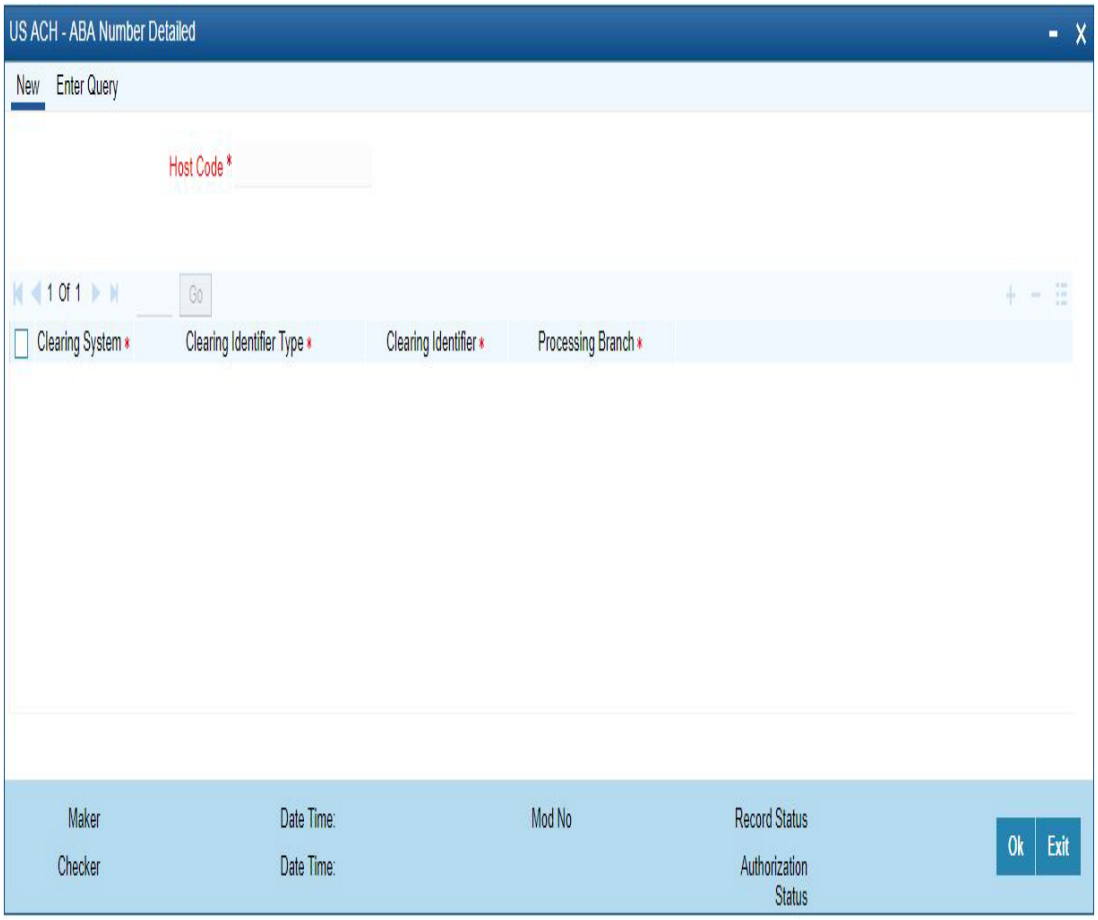
When multiple accounts for the same BIC are maintained, it is mandatory to mark one record as primary.

2.7.29 US Clearing - Bank Identifiers

You can maintain the processing branch Routing Number and Participant ID for the US payments through this screen.This screen is common for:

- US Fedwire
- US NACHA
- US Real-Time Payments (RTP)

You can invoke the “US Clearing - Bank Identifiers Maintenance” screen by typing ‘PMDABANR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Clearing System

Select the Clearing System from the drop-down. The values are NACHA, Fedwire, CHIPS and US RTP.

Clearing Identifier Type

Select the Clearing Identifier Type. The options are:

- American Banker Associations Number
- CHIPS Participant Id
- CHIPS UID.
- US-RTP Participant ID
- US-RTP Routing Number

Clearing Identifier Type

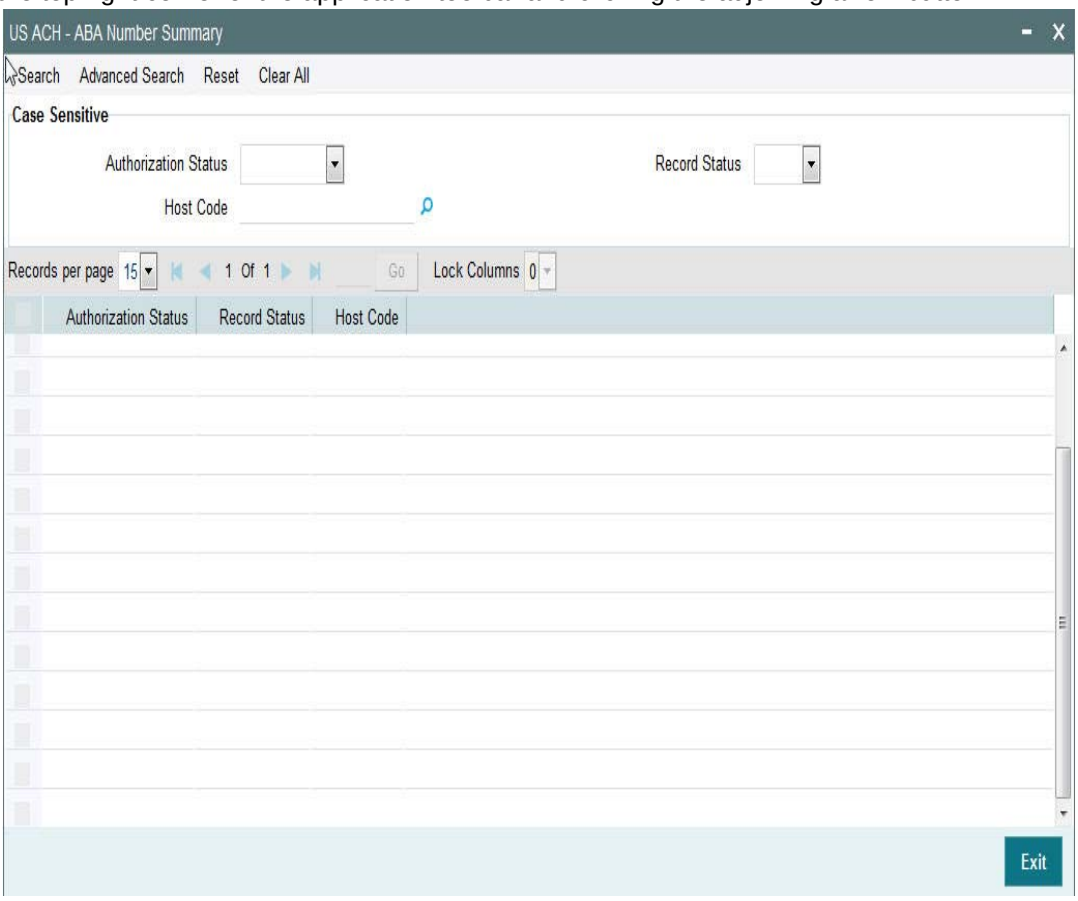
Select the Clearing Identifier value for the selected Clearing Identifier Type.

Default Processing Branch

Specify the Default Processing Branch in the Host only for Inbound transactions from Clearing house.

2.7.29.1 US ACH - ABA Number Summary

You can invoke the US ACH - ABA Number Summary by typing ‘PMSABANR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Authorization Status
- Record Status
- Host Code

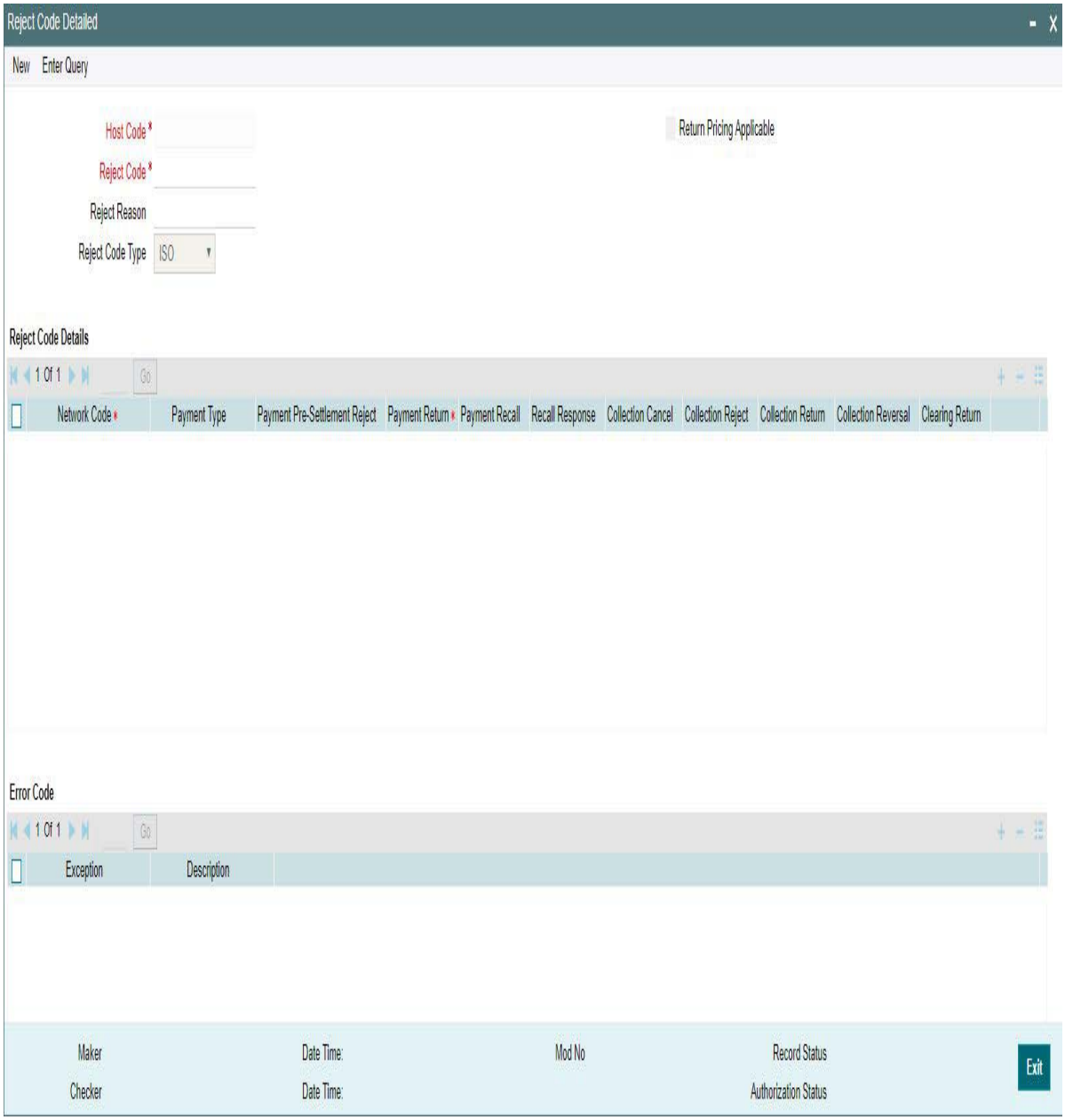
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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.

2.7.30 Reject Code

You can maintain the Reject codes for the auto rejects through this screen.

You can invoke the “Reject Code Detailed” screen by typing ‘PMDRJMNT‘ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.



You can capture the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Reject Code

Specify the Reject Code.

Note

For India IMPS Payments, separate Reject code mapping is available and can be specified here.

Reject Reason

Specify the description of the Reject Code.

Reject Code Type

Specify the type of Reject Code. The type can be ISO or Proprietary.Banks have to maintain response codes as per ISO type

Return Pricing Applicable

Check this box, if Return Pricing is applicable.

Note

This is not applicable for India IMPS Payments.

Reject Code Details

Network Code

Specify the network code. Alternatively, you can select the network code from the option list. The list displays all valid network codes maintained in the system. This screen is applicable for the following network payment types - ACH, Collections, India RTGS, NEFT, IMPS, Fedwire and NACHA.

Payment Type

Payment type will be defaulted based on the Network selected

Payment Pre-Settlement Reject

Check this flag if the new Reject Code maintained is applicable for payment rejects by CSM.

Payment Return

Specify the Payment Return. Choose among the following values:

- Null - This is the default value.
- Manual- If you select this option, the reject code is applicable for processing of returns manually.
- Auto - If you select this option, the payment is returned automatically, if the exception encountered by the Inbound transaction is due to any of the error codes linked to this record in the Error Code Block.This is selected as ‘Auto’ for automatic rejects.

Payment Recall

Check this flag if the Reject Code maintained is applicable for payment recalls by the Originating bank.

Note

This is not applicable for India IMPS Payments.

Recall Response

Check this flag if the Reject Code maintained is applicable for responses generated for payment recalls by the Beneficiary bank.

Note

This is not applicable for India IMPS Payments.

Collection Cancel

Check this flag if the new Reject Code maintained is applicable for recall of the Outbound Direct Debits.

Note

This is not applicable for India IMPS Payments.

Collection Return/Reject

Check this flag if the new Reject Code maintained is applicable for Direct debit returns/ refunds/pre-settlement rejects.

Note

This is not applicable for India IMPS Payments.

Collection Reversal

Check this flag if the new Reject Code maintained is applicable for Direct Debit reversals by Originating Bank.

Note

This is not applicable for India IMPS Payments.

Clearing Return

Check this flag if the new Reject Code maintained is applicable for Clearing returns by Originating Bank.

Note

This is not applicable for India IMPS Payments.

Error Code

Auto return of a payment, if applicable, is initiated on encountering certain system error codes while processing incoming payments. From Error code block, user can select multiple error codes which is linked to the network code and reject code for which it is maintained.

Auto returns are processed with the Reject code linked to the error code. Error code maintenance is allowed only if Auto Return is applicable for the network.

Exception

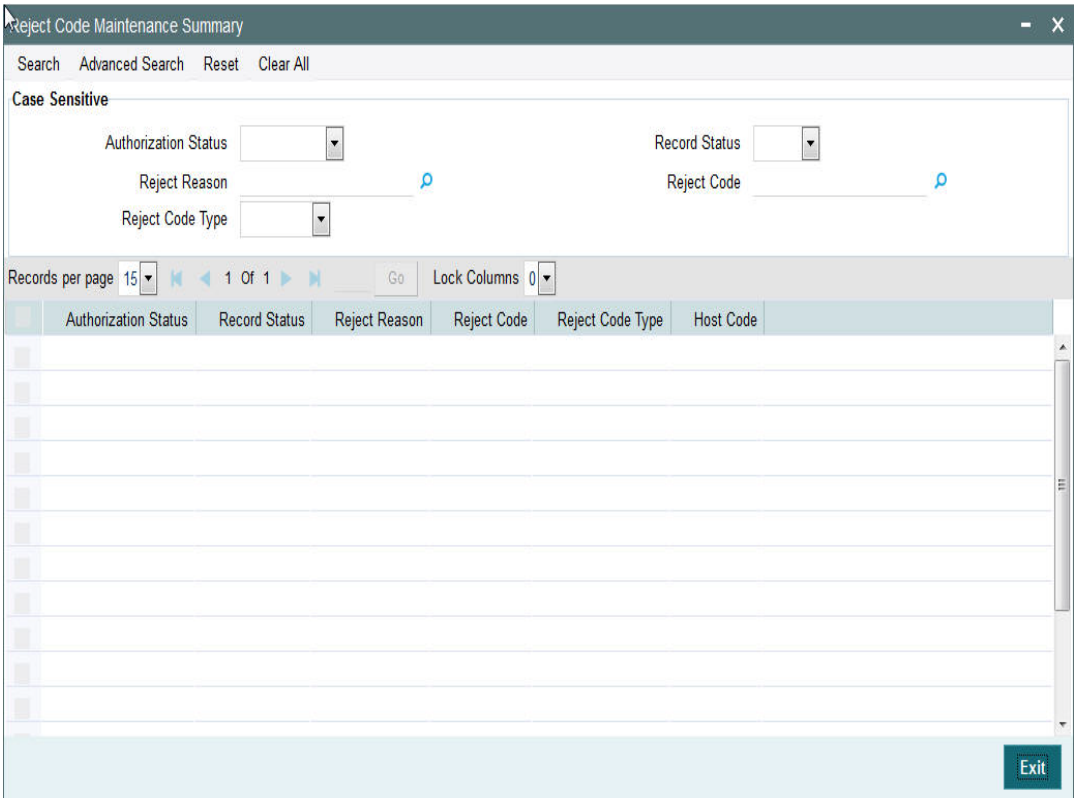
Select the Exception code from the list of values. All the valid exception codes maintained are listed here.

Description

System defaults the Description of the Exception selected

2.7.30.1 Viewing Reject Code Maintenance Summary

You can view a summary of Reject Code using 'Reject Code Maintenance Summary' screen. To invoke this screen, type 'PMSRJMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Reject Reason
- Reject Code
- Reject 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 to view the detailed maintenance screen

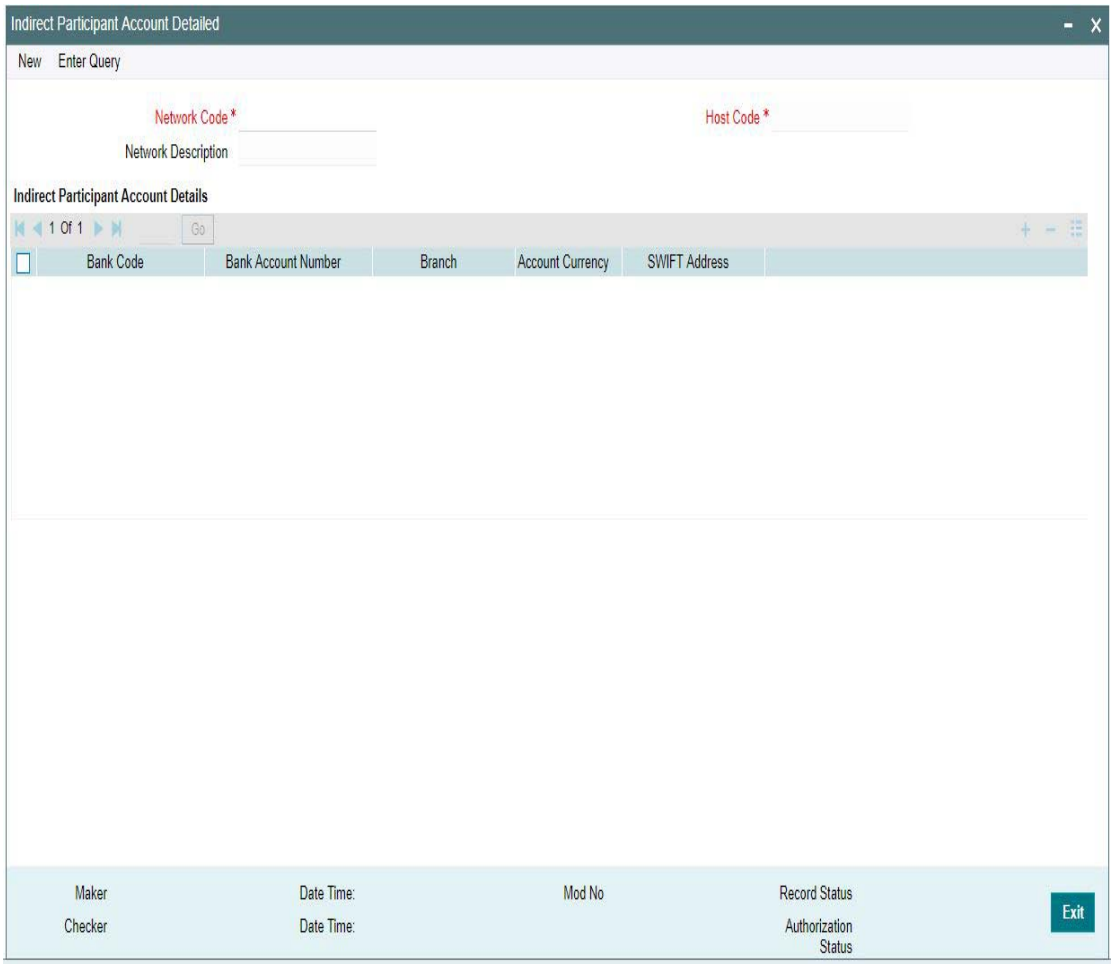
2.7.31 Indirect Participant Account Details

You can invoke "Indirect Participant Account Details Maintenance" screen by typing 'PMDIPACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar

Note

No transaction processing is supported, currently using this maintenance.

.



Specify the following details:

Network Code

Specify the network code for which indirect participant details are applicable. Alternatively, you can select the network code from the option list. The list displays all valid network codes maintained in the system

Network Description

The system displays the network description.

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Indirect Participant Account Details

Bank Code

Specify the bank Code of the indirect participant. Alternatively, you can select the bank Code from the option list. The list displays all valid bank Codes maintained in the system

Bank Account Number

Specify the bank account number of the indirect participant. Alternatively, you can select the bank account number from the option list. The list displays all valid bank account numbers maintained in the system

Branch

The system displays the account branch.

Account Currency

The system displays the account currency.

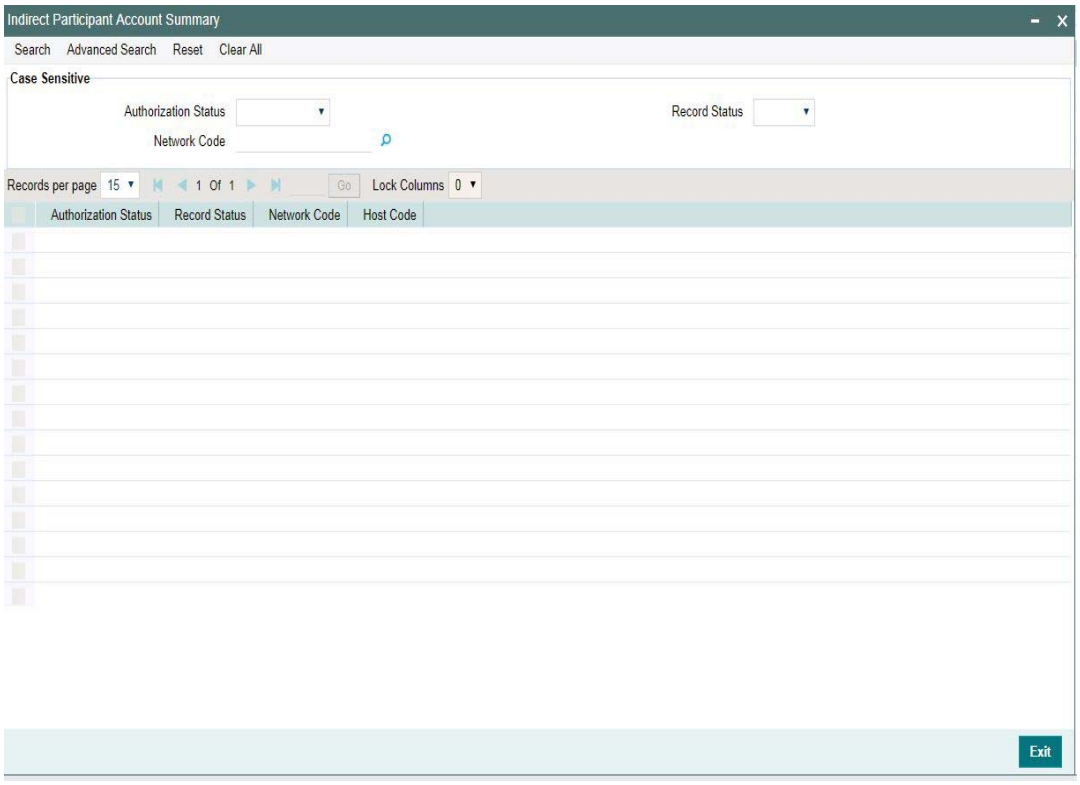
> **Note**
>
> Only one record can be maintained for the same bank and currency in the multi-block for account details.

SWIFT Address

The system displays the BIC code of the indirect participant.

2.7.31.1 Indirect Participant Account Details Summary

You can invoke “Indirect Participant Account Details Summary” screen by typing ‘PMSIPACC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. .



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

- Authorization status
- Record status
- Network code

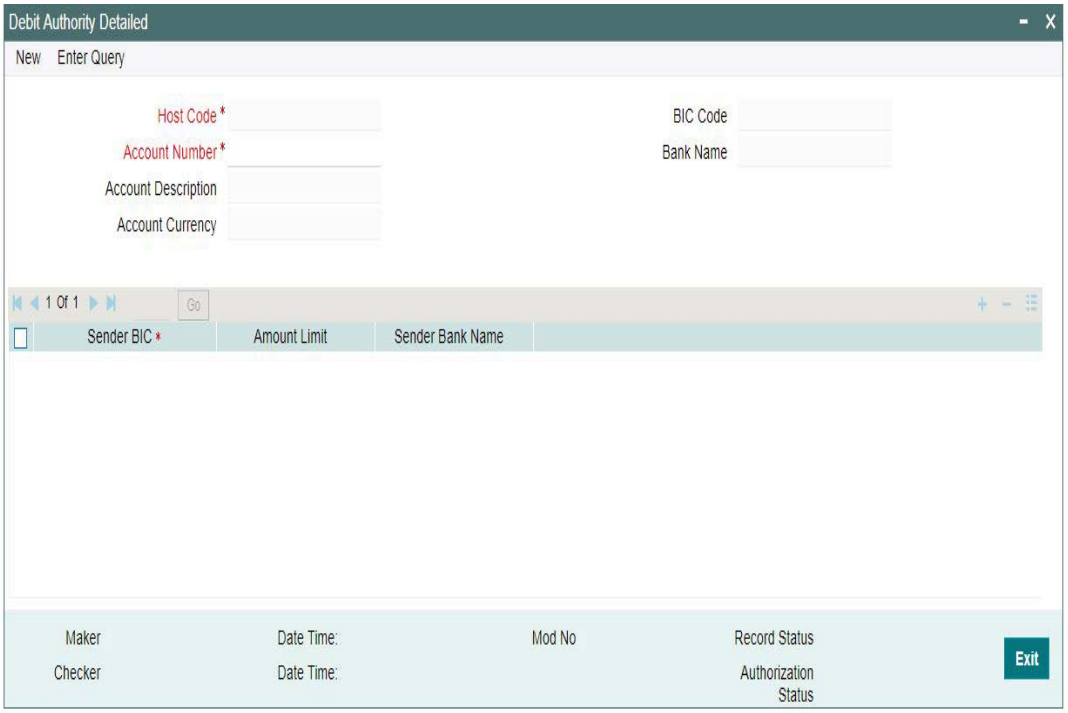
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record to view the detailed maintenance screen

2.7.32 Debit Authority

A new maintenance is provided for maintaining the Debit Authority for sender bank.

You can invoke the “Debit Authority Detailed” screen by typing ‘PMDDRMNT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Account Number

The list of values contains all combinations of account number and BIC as available in the currency correspondent maintenance.

Account Description

System defaults the description of the account number selected

Account Currency

This field is defaulted based on the account number selected.

BIC Code

Based on the account number & BIC code combination selected from the account number field, the related BIC code is populated in this field.

Bank Name

System defaults the bank Name of the account selected.

Sender BIC

All valid BICs will be listed. Select the required BIC.

Amount Limit

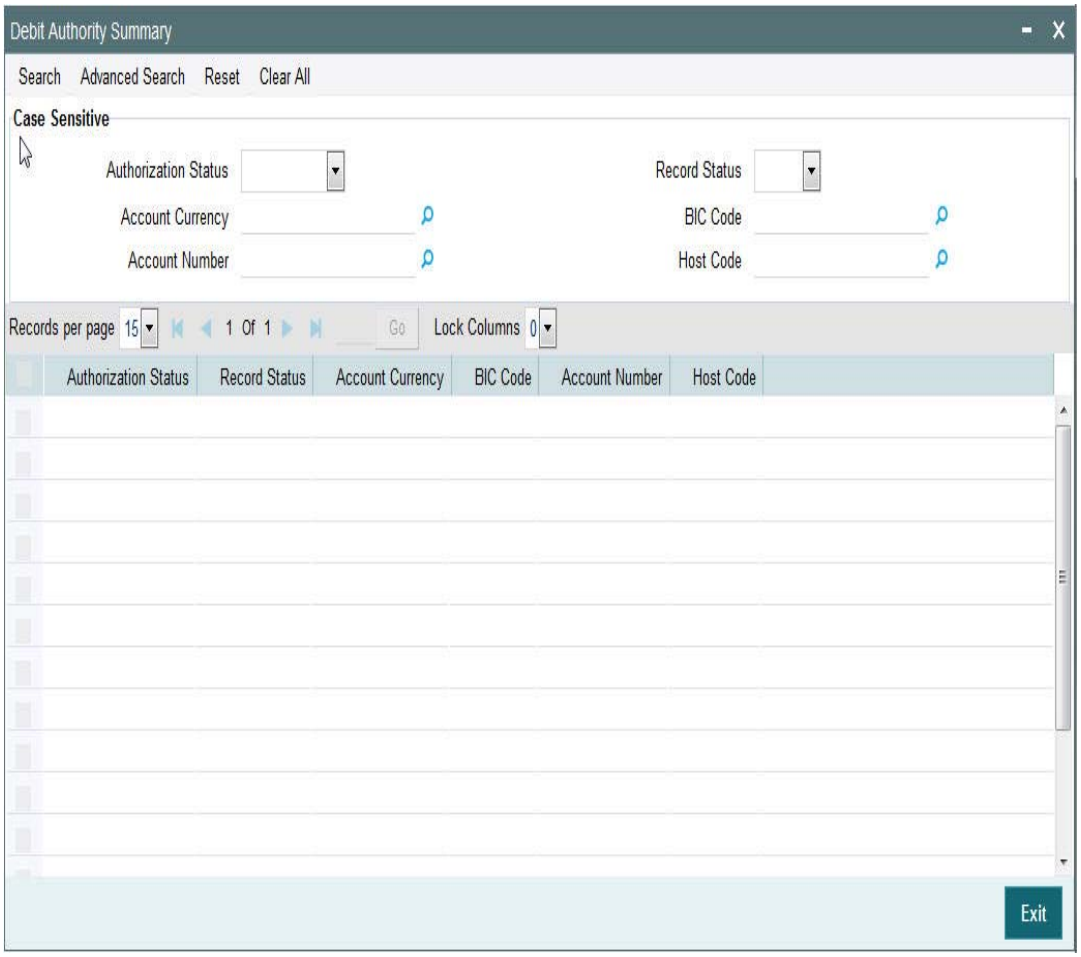
Specify the Inbound payment amount limit up to which debit authority is valid when an Inbound message is received from the sender bank.

Sender Bank Name

System defaults the Sender bank Name for the BIC selected.

2.7.32.1 Debit Authority Summary

You can invoke the Debit Authority Summary by typing 'PMSDRMNT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Authorization Status
- Record Status
- Account Currency
- Account Number
- BIC Code
- Host Code

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

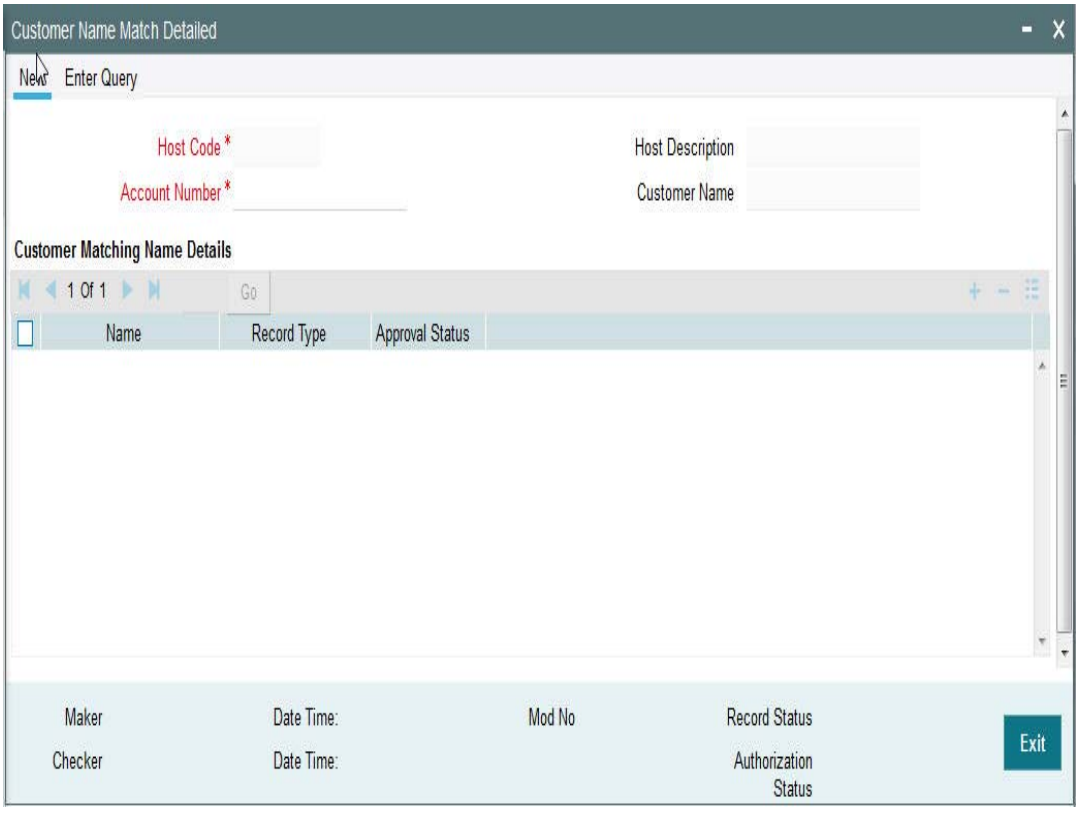
2.7.32.2 Debit Authority processing

- While doing the straight through processing of an Inbound cross-border message, system does a debit authority check if,
  - the sender is not a currency correspondent
  - a valid debit account is derived from party identifier of field 53, 54, or 55
- If the sender BIC is of 11 digits, the system tries to do an exact match in the debit authority maintenance for Sender BIC. If no match is found, then the availability of 8 digit BIC with XXX in the end or 8 digit BIC is checked. If a match is found, amount validation is done to check whether it is below the limit maintained.
- If debit authority is not found for a Sender BIC or if the amount is above the allowed limit, system moves the Inbound message to a cover match queue automatically.

On receiving a cover match and on subsequent processing from cover match queue, system derives the debit account from the account field of field 58 of the cover message. If account is not mentioned for field 58, then the primary account of the sender of the cover is considered as the debit account

2.7.33 Customer Name Match

You can invoke the “Customer Name Match Detailed” screen by typing ‘PMDCUSNM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Description

The system indicates the user’s logged in branch Host when you click on **New**.

Account Number

Select the Account Number from the LOV.

Customer Name

The system displays the name of the customer.

Name

Enter the customer matching name.

Record Type

This is populated by system as ‘Manually Maintained ‘or ‘Learned Record’. Learned records are auto created with Approved status as ‘Not Approved’ when the user repairs the name.

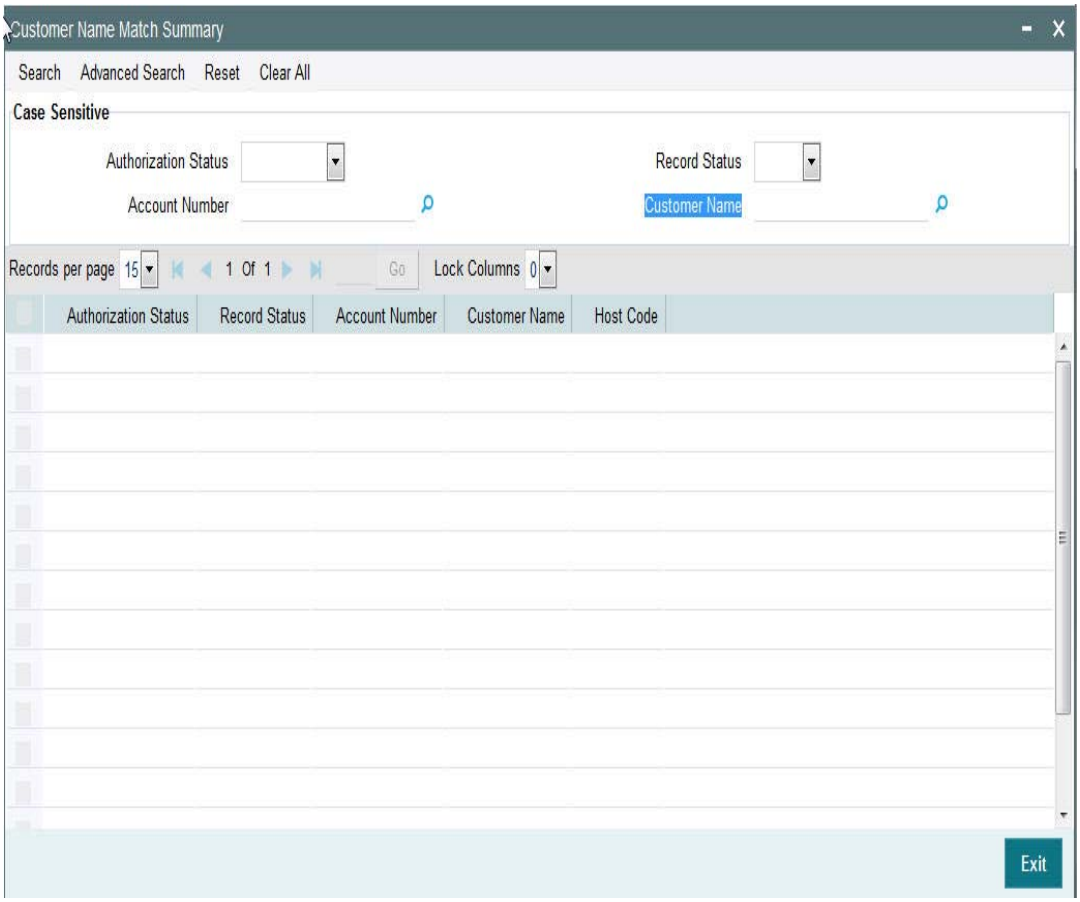
Approval Status

Select the Approval Status. The options are Not Approved and Approved.

Records with ‘Approval Status’ as ‘Not Approved’ will not be used for name matching. User can unlock the record and change the Approval status.

2.7.33.1 Customer Name Match Summary

You can invoke the Customer Name Match Summary by typing ‘PMSCUSNM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Authorization Status
- Record Status
- Account Number

- Customer Name

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

2.7.34 Custom Dates

Transactions are always booked on the current date – as defined in this screen. However, Oracle Banking Payments supports transacting on a specific custom date or the current calendar date. This is configurable as stated below.

- The parameter that decides whether the Oracle Banking Payments uses the Custom Date or the Server Date is to be set in the parameter table – *cstb_param* – by way of the parameter IS_CUSTOM_DATE.
  - A value of Y indicates that Oracle Banking Payments should use the Custom Date as defined in the Dates table (PMDDATES)
  - A value of N indicates that Oracle Banking Payments should use the Server Date
  - In the absence of the parameter in this table, the default value of N will be considered
  - When this parameter is set to Y, and the corresponding values are not set for the Branch in the Dates table (PMDDATES), then the System automatically switches to the Server Date mode.

Note

The parameter IS_CUSTOM_DATE can only be used to choose the Date option for Oracle Banking Payments. It cannot be used to choose the Date option for Oracle FLEXCUBE Universal Banking Application, when co-deployed with Oracle Banking Payments.

- When the Custom date is ‘Yes’:
  - This is used typically for a UAT scenario, where the current branch date needs to be changed to book / verify the transaction status on its value date
  - In case of Oracle Banking Payments co-deployed with Oracle FLEXCUBE Universal Banking Application, Application Date of the corresponding FLEXCUBE Branch will be picked up as the Custom date for the Payments Branch too.

Note

The Payments application needs to be restarted each time the Date is manually changed from the Dates Table (STDDATES).

- When the Custom date is ‘No.
  - Payment transactions are booked with the server date, which is the current calendar date. Thus this screen is not referred.

Example

Assume that the Server is in the UK Time-zone, operating on GMT, and the Branch is operating in a Host set to the Singapore Time-zone.

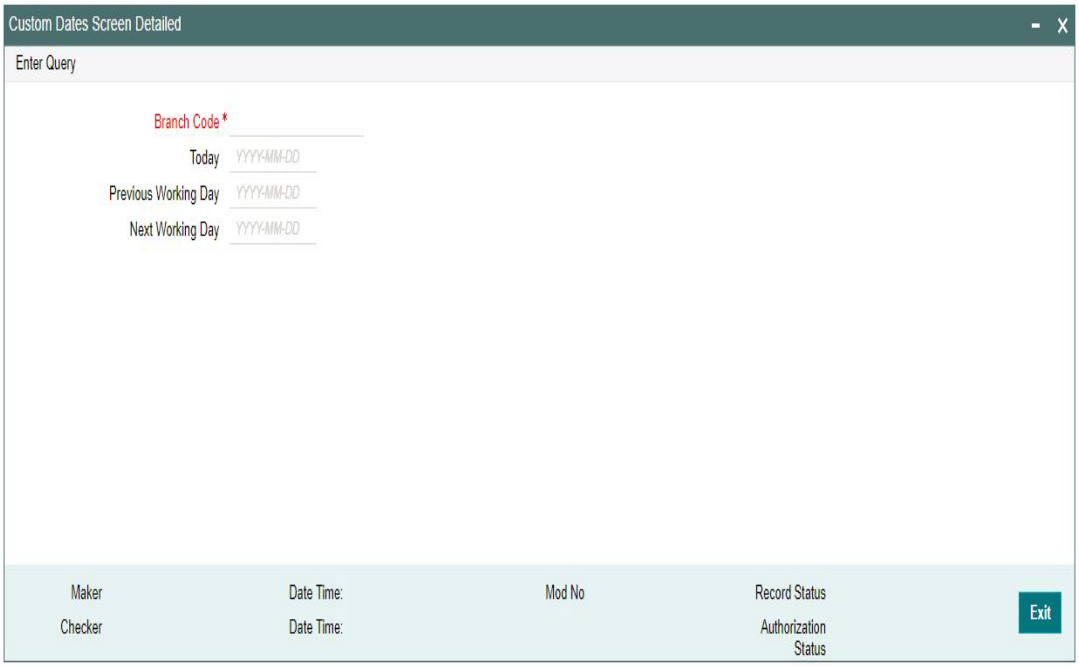
Server Date & Time: 21-Sep-2018 7 a.m.

Singapore Local Date & Time: 21-Sep-2018 3 p.m.

Custom Date in the Dates Table for the Branch: *19-Sep-2018*

Value of IS_CUSTOM_DATE	*Branch Processing Date & time*
Y	*19 -Sep-2018 3 p.m.*
N	*21-Sep-2018 3 p.m.*

You can invoke the “Custom Dates Screen Detailed” by typing ‘PMDDATES’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



You can specify the following details by clicking ‘*Enter Query* ‘button

Branch Code

Specify the Branch Code of the user’s logged in Branch and click on ‘*Execute Query* ‘button Today

System defaults today’s branch date.

However, user can modify the date by clicking ‘*Unlock* ‘button

Previous Working Day

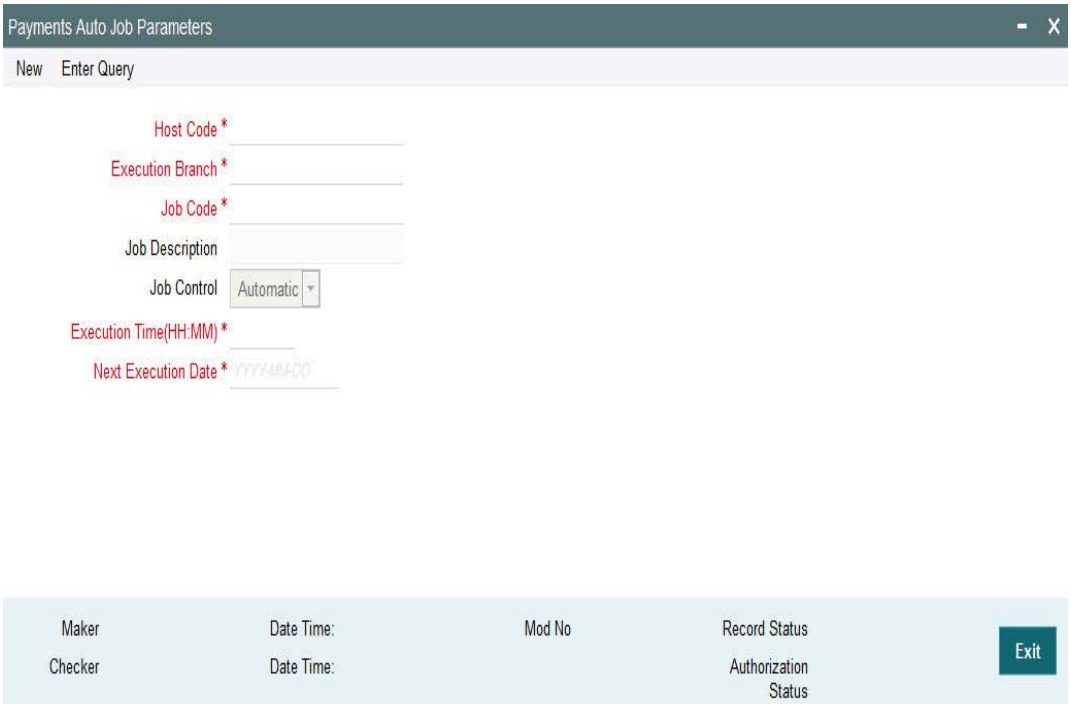
System calculates and displays the Previous Working Day for the given Today’s date, considering branch holiday calendar.

Next Working Day

System calculates and displays the Next Working Day for the given Today’s date, considering branch holiday calendar.

2.7.35 Payments Auto Job Parameters

This maintenance is to set up the time for jobs which needs to be run at a specific time during the day. You can invoke the “Payments Auto Job Parameters” screen by typing ‘PMDAJBPR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Execution Branch

The branch selected in this field will be used for checking the local branch holidays for deriving the next execution date for the job. Any valid branch linked to the Host can be selected.

Job Code

Select the job code from the following list:

- PMDACKGN - Job Code for Pain002Auto Generation
  - Generate Pain.002 report for every Pain.001 batch received from customer and that are still pending processing. Typically this job is configured at EOD.
- PMDSIECT - Job Code for Standing Instruction Execution
  - This is BOD job, which generates SI execution record for the Standing Instructions maintained.
- PQDEAPRQ - Job Code for Early Processing transaction
  - This is a BOD job, which is for early processing of NACHA transactions.
- PQDFUVAQ - Job code for Future values transaction
  - This is a BOD job, which pulls out transactions from Warehouse Queue, which are with activation date as current day & processes them.
- PQDNETCQ - Job code for Network Cutoff transaction
  - This is an EOD job, to apply customer’s rollover preference on the transactions pending in Network Cutoff Queue.

- PQDPRCUQ - Job code for Process Cutoff transaction
  - This is an EOD job, to apply customer's rollover preference on the transactions pending in Processing Cutoff Queue.
- PQDPRQUE - Job Code for Process Exception MT199 transaction
  - This is an EOD job, to send interim gpi confirmation to tracker BIC, for the inbound cross border transactions pending in exception queues & confirmation is yet to be sent.
- PQDSNCKQ - Job Code for Ring Fencing transactions Pending in Sanction

Any transaction in Sanction Check Queue at the end of the day which is not part of a batch must be ring-fenced in the customer account. This is required only for Sanctions hold on Activation Date only and is not applicable for future valued transactions on booking date.

The job PQDSNCKQ does ring- fencing of SC pending transactions. The job can be configured in Payments Auto job parameters screen to run at a particular time during end of day.

ECA request generated for SC pending transactions with 'Available balance Check' marked as not required so that the transaction amount is force blocked in the customer's account.

Hold on the account balance is removed when the transaction is released from SanctionCheck Queue.

- PXDMT101 - Job Code for MT101 Incoming Future transaction
  - This is a BOD job, which pulls out MT 101 transactions from Warehouse Queue, which are with activation date as current day & processes them.

Job Description

This is defaulted based on the selected code.

Job Control

This field has the drop-down value as Automatic or manual. If 'Automatic' option is selected, the next execution date derivation will be automatic. If the option selected is manual, user has to manually update the execution date every time.

Execution Time (HH:MM)

You can maintain the execution time for the job.

Next Execution Date

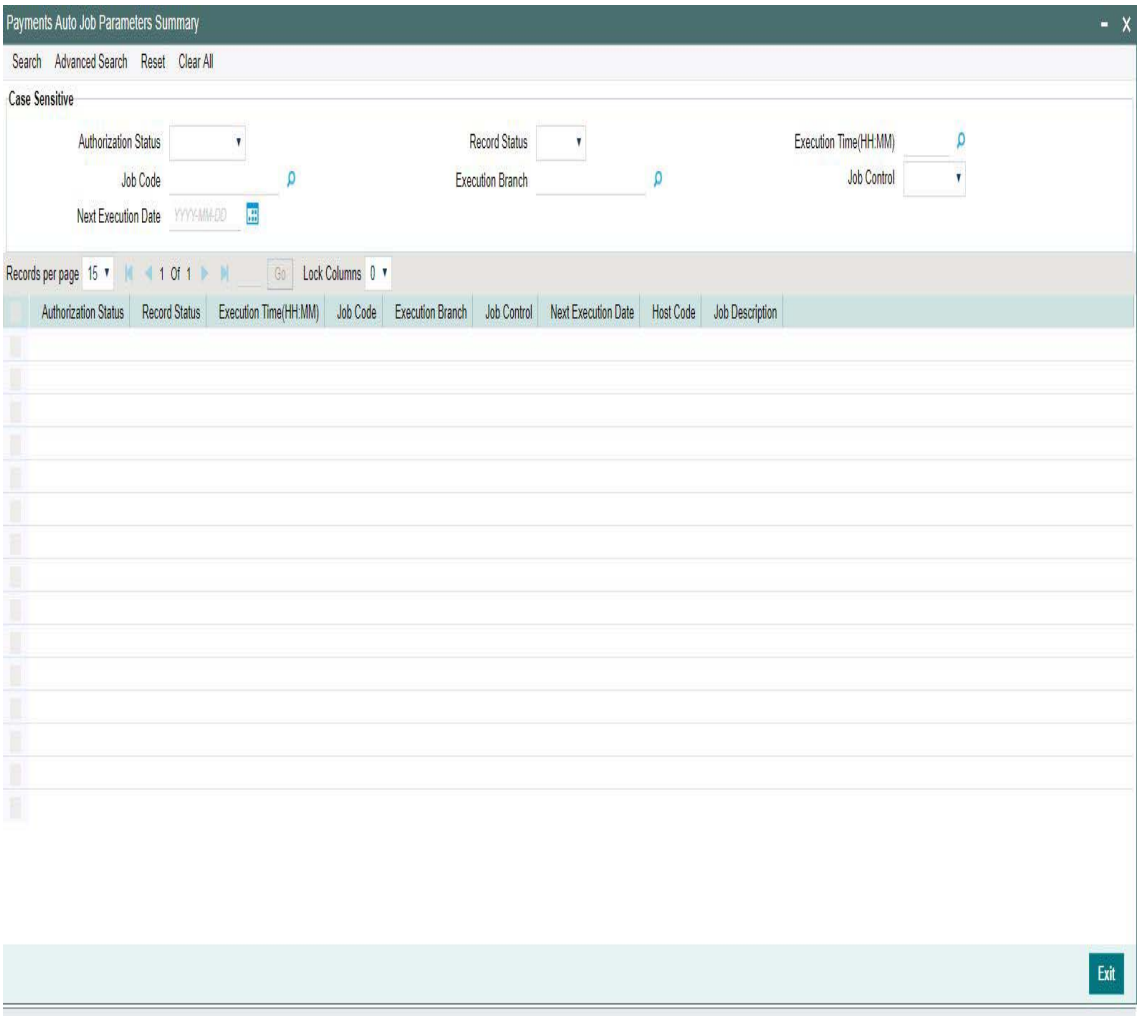
Specify the date when the first time maintenance is done for a job.

Note

If the job is to be run multiple times a day, you must manually amend the execution time in the maintenance.

2.7.35.1 Payments Auto Job Parameters Summary

You can invoke the 'Payments Auto Job Parameters Summary" screen by typing 'PMSAJBPR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Authorization Status
- Record Status
- Execution Time (HH:MM)
- Job Code
- Execution Branch
- Job Control
- Next Execution Date

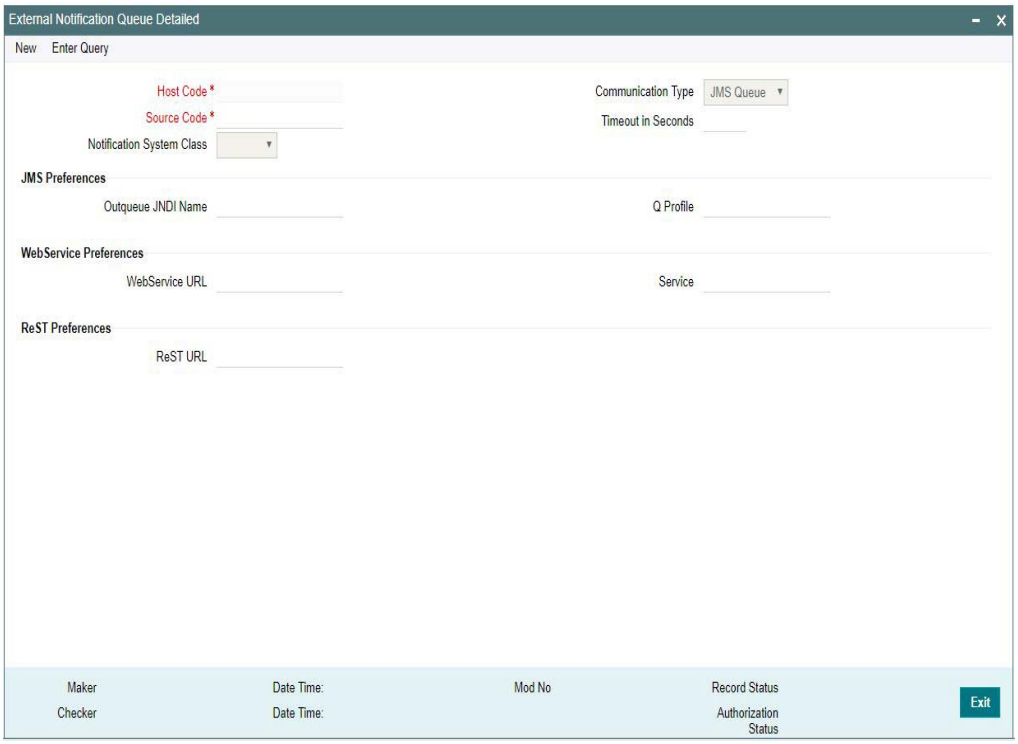
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.7.36 External Notification Queue

You can set the external notifications and communication preference to various external systems through this screen.The Internal notifications sent within the PM system are sent through JMS Queue’s and the other system notifications are sent through ReST/Web Services.

You can invoke the ‘External Notification Queue Detailed” screen by typing ‘PMDEXTNT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following field:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Source Code

Select the Source Code from the list of values. Select the source, for which exclusive notification preference to be set.

Notification System Class

Select the Notification System Class, for which the external notification queue details has to be set. The options are:

- PM
- FCUBS
- OFCL
- OBLM

Communication Type

Select the Communication Type from the drop down values. The Communication type is based on the Notification System class selected. System defaults the Communication Type as - JMS Queue. The options are:

- JMS Queue
- Web Service
- ReSt

Note

For every system class, only the following communication types are supported:

System Class	Communication Type
PM	JMS Queue
FCUBS	Webservice
OFCL	Webservice
OBLM	ReST

Timeout in Second

Specify the time in seconds for the notification timeout.

JMS Preferences

Outqueue JNDI Name

Specify outqueue details applicable for ‘PM’ system class. For PM System Class jms/ NOTIFOUTQ jms Queue can be used.

Q Profile

Select the Q profile from the list of values. All the valid Q profiles maintained as part of Queue Connection Profile Maintenance (PMDQPROF) are listed here. The profile details defined are linked here to post the request and receive the responses respectively.

Web Service Preferences

WebService URL

Specify Webservice URL details applicable for ‘FCUBS/OFCL’ system class.

Service

Specify the Service details

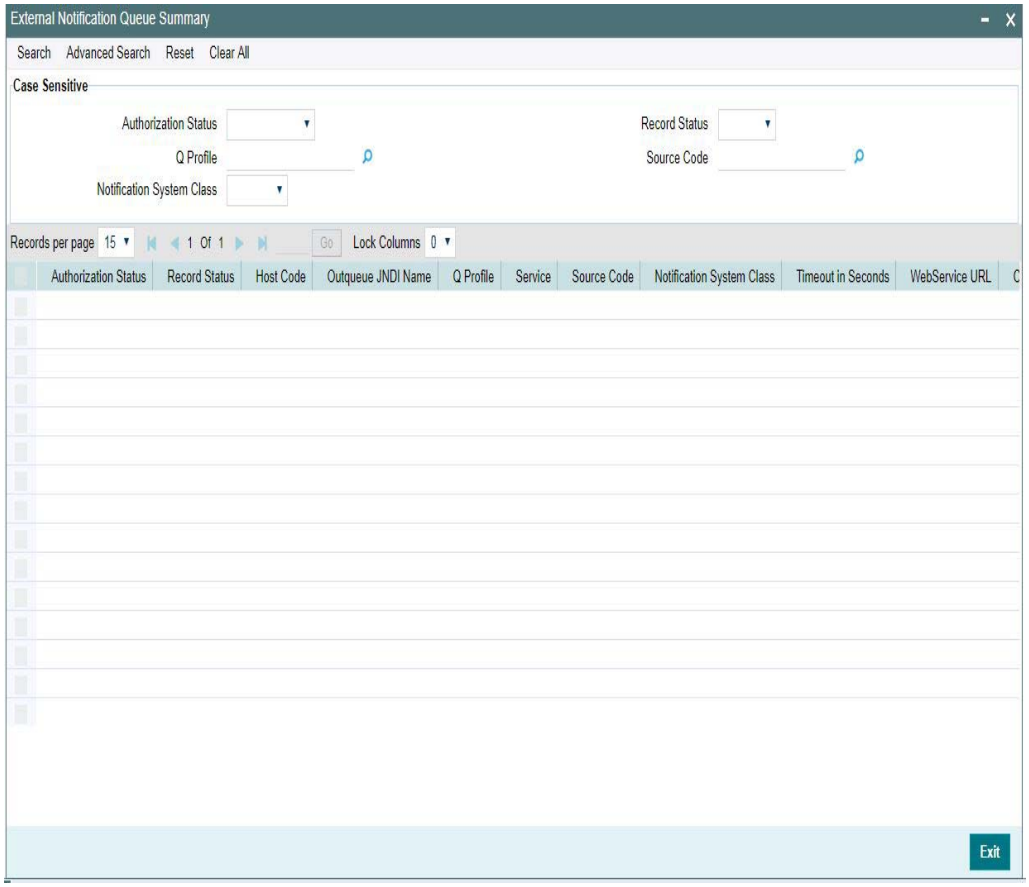
ReST Preferences

ReST URL

Specify ReST URL details applicable for ‘OBLM’ system class.

2.7.36.1 External Notification Queue Summary

You can invoke the ‘External Notification Queue Summary” screen by typing ‘PMSEXTNT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Authorization Status
- Q Profile
- Notification System Class
- Record Status
- Source Code

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

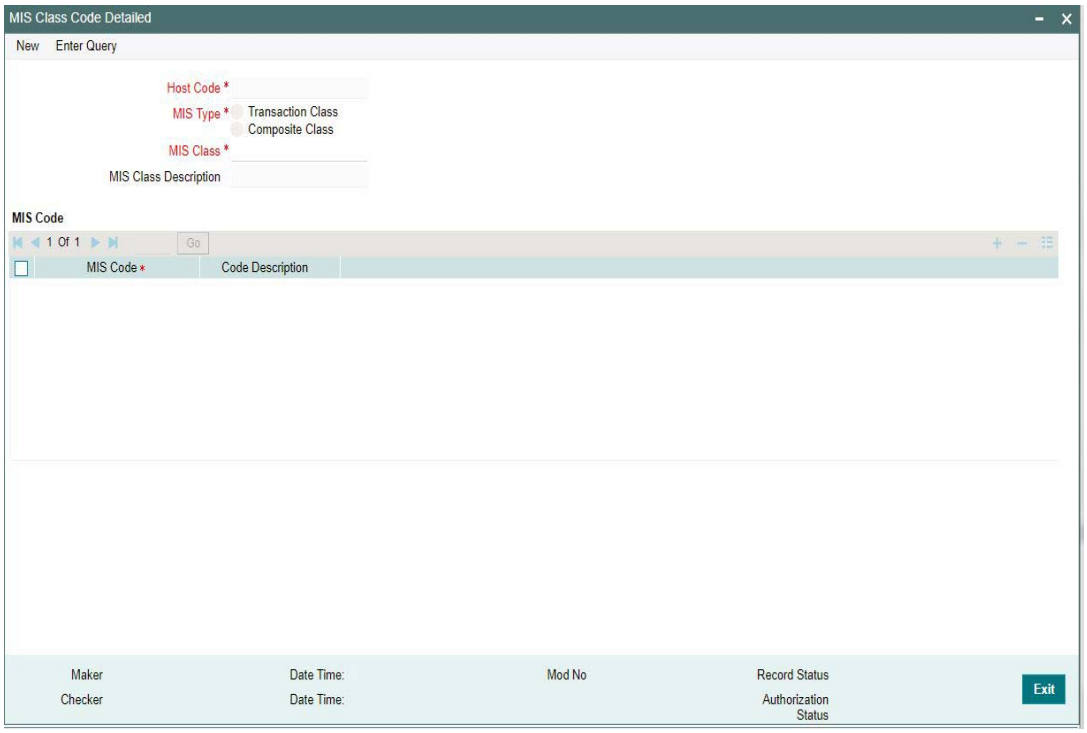
Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen. You can also export the details of selected records to a file using ‘Export’ button.

2.7.37 MIS Class Code

In order to maintain MIS classes, you need to invoke the ‘MIS Class Code Detailed’ screen by typing ‘PMDMISMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you can define various categories based on which reports on general ledgers should be classified. To maintain details of a new MIS class, click new icon

The LOV’s are fetched from the maintenance done in ‘GLDCLSMT’ screen



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

MIS Type

The MIS class type identifies the basic nature of the class. Following type of MIS Classes can be defined:

- Transaction Class
- Composite Class

MIS Class

Each MIS class that you maintain is identified by a unique nine-character code called a Class Code. You can follow your own convention for devising this code.

MIS Class Description

You can specify a short description that will enable you to identify the MIS class quickly

MIS Code

MIS Code

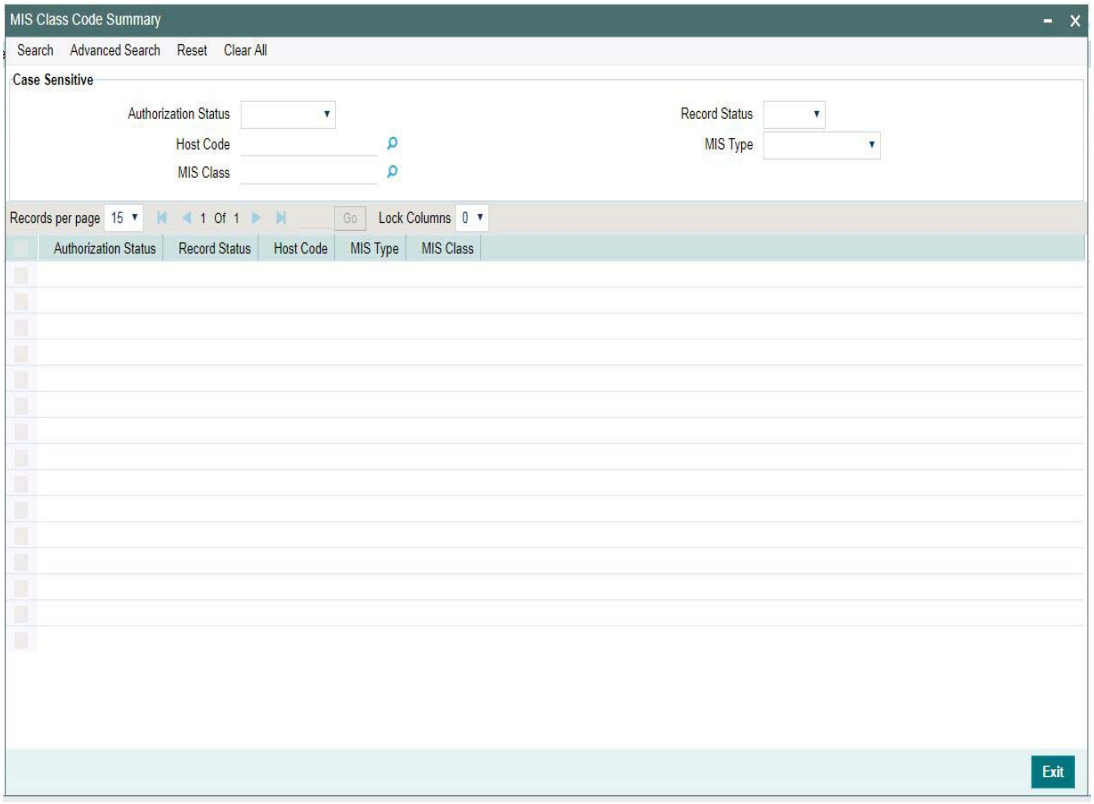
The MIS codes that you associate will depend on the Type of MIS Class that you are creating. While setting up the details of a customer, you can associate the customer to a customer type MIS Code.

Code Description

You can specify a short description that will enable you to identify the MIS code quickly

2.7.37.1 MIS Class Code Summary

You can invoke the ‘MIS Class Code Summary” screen by typing ‘PMSMISMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

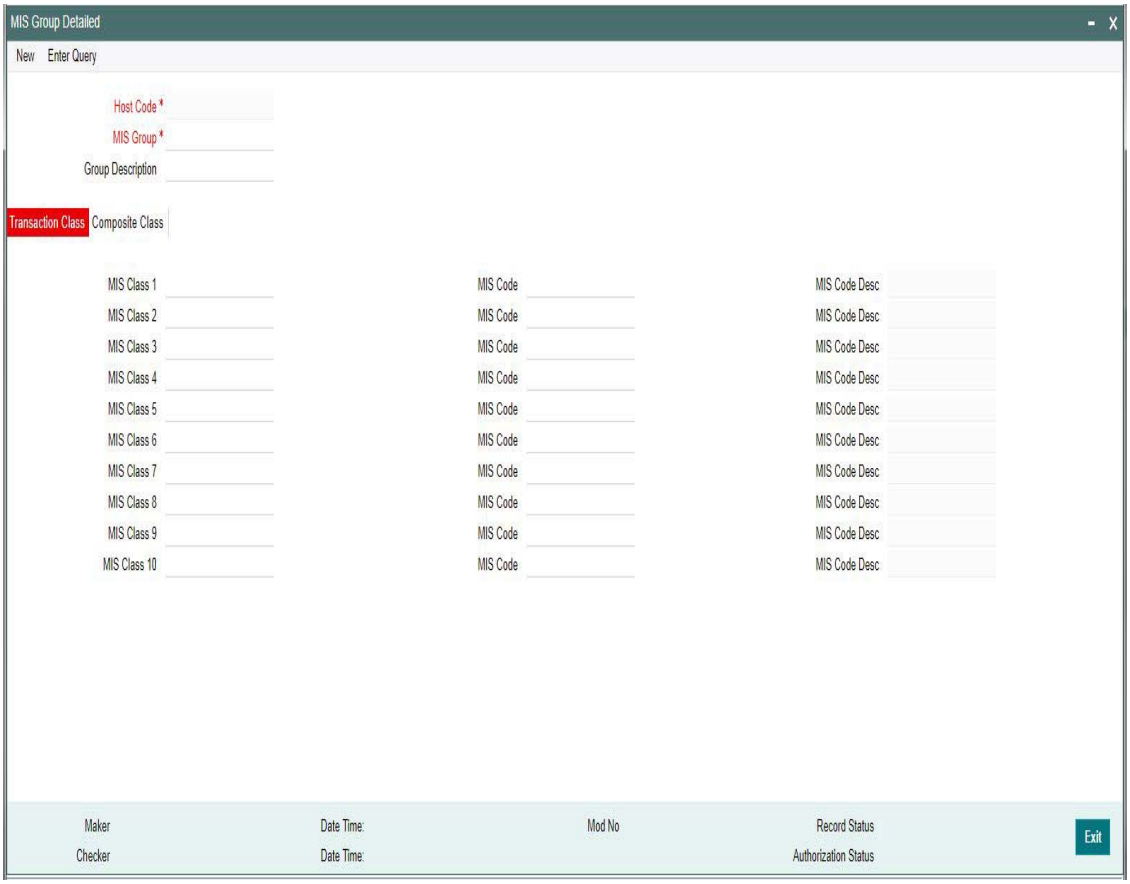
- Authorization Status
- Record Status
- Host Code
- MIS Type
- MIS Class

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.

2.7.38 MIS Group

You can invoke the ‘MIS Group Detailed’ screen by typing ‘PMDMISGR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

MIS Group

Specify the Group Name to be created.

Group Description

You can specify a short description that will enable you to identify the MIS Group quickly

Transaction Class

MIS Class 1-10

System defaults the MIS class defined for the Host defined. Also user can define the required MIS classes required

MIS Code

Specify the required MIS Code

MIS Code Desc

You can specify a short description that will enable you to identify the MIS Code quickly

Composite Class

MIS Class 1-10

System defaults the MIS class defined for the Host defined. Also user can define the required MIS classes required

MIS Code

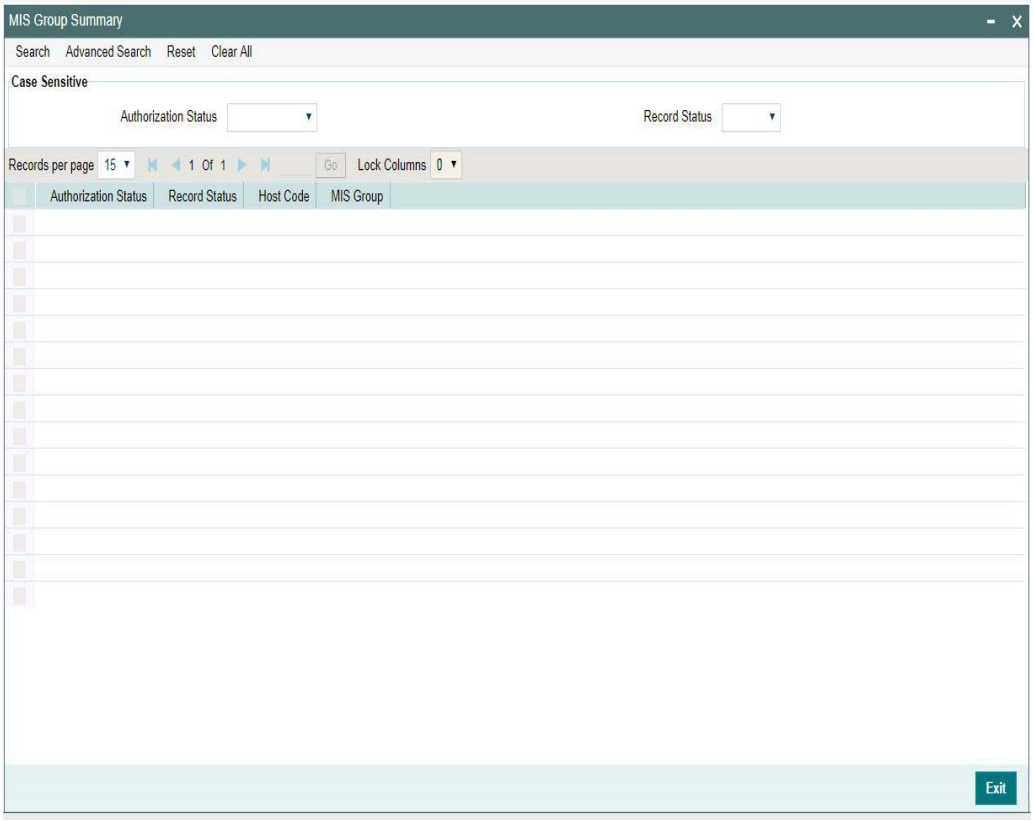
Specify the required MIS Code

MIS Code Desc

You can specify a short description that will enable you to identify the MIS Code quickly

2.7.38.1 MIS Group Summary

You can invoke the 'MIS Group Summary" screen by typing 'PMSMISGR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Authorization Status
- Record Status

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

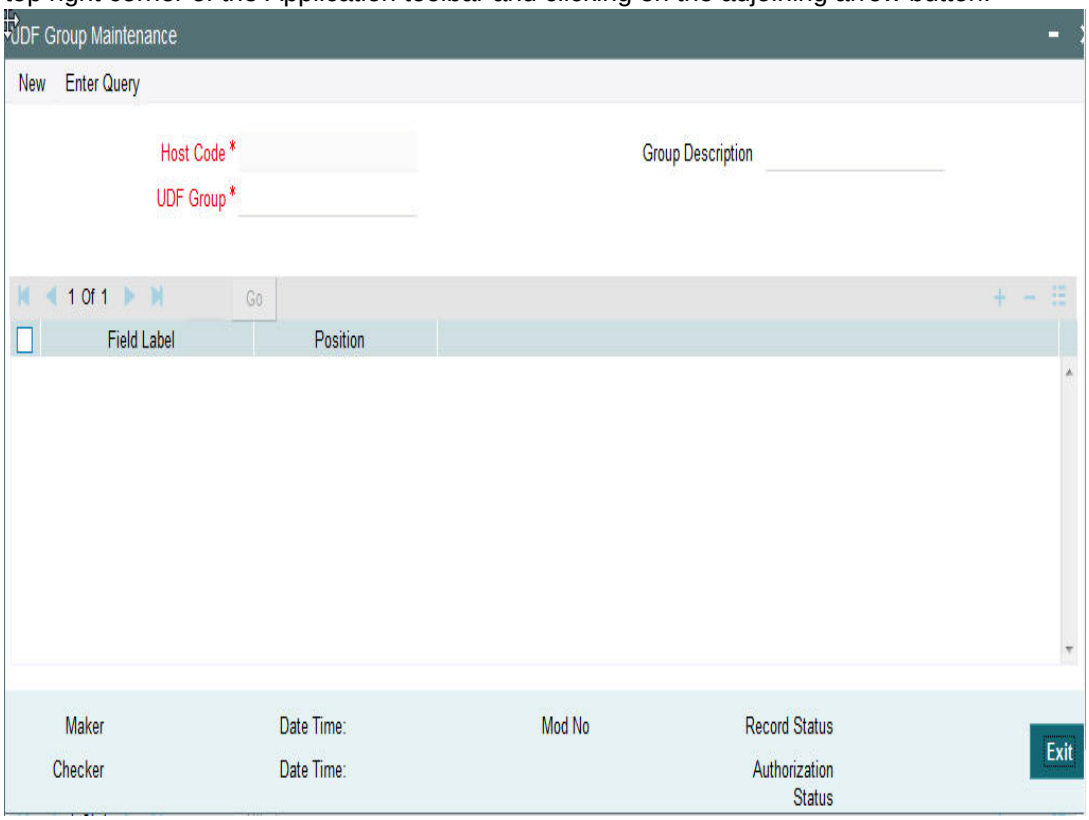
- Authorization Status
- Record Status
- Host Code
- MIS Group

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

2.7.39 UDF Group

UDF maintenance is used for creating UDF codes.

You can invoke ‘UDF Group Maintenance’ screen by typing ‘PMDGRUDF’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



You can specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Group Description

Specifies the description of the UDF Group.

UDF Group

Specifies the group of the user defined field.

Field Label

Specify the name of the field that needs to be defined by the user. You can maintain up to 10 UDF fields.

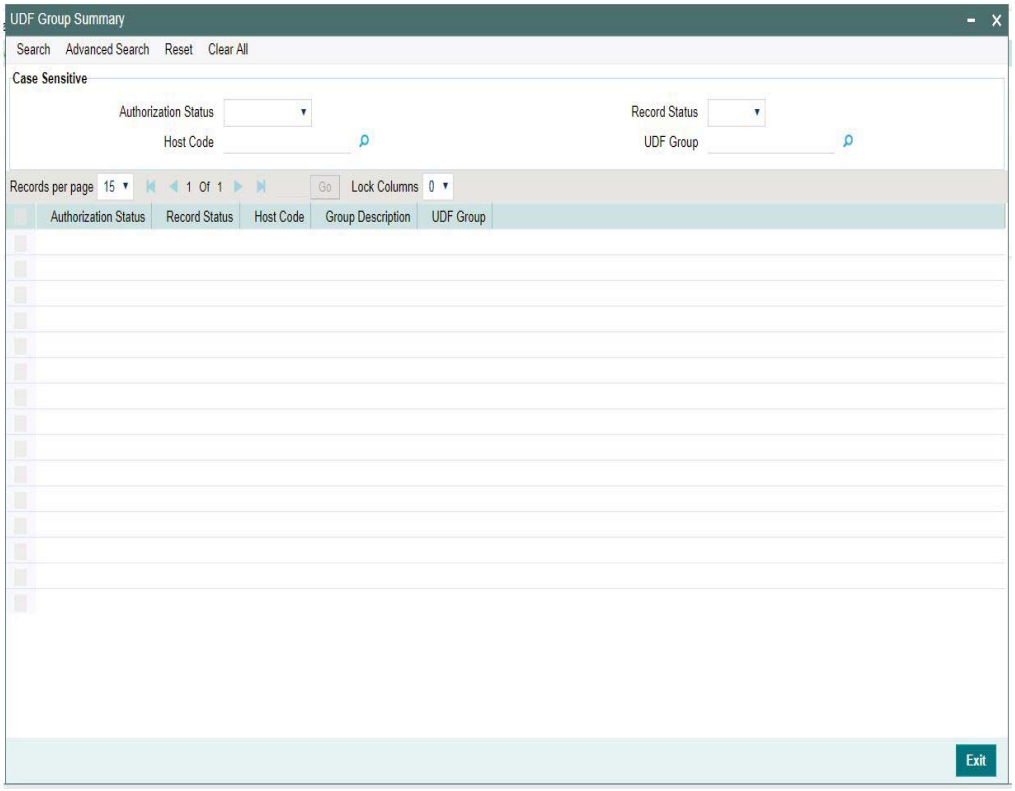
Position

Specify the position of the user defined field.

2.7.39.1 UDF Group Summary

You can view the UDF Groups maintained in the ‘UDF Group Summary’ screen.

You can invoke “UDF Group Summary” screen by typing ‘PMSGRUDF’ 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
- Host Code
- UDF Group

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

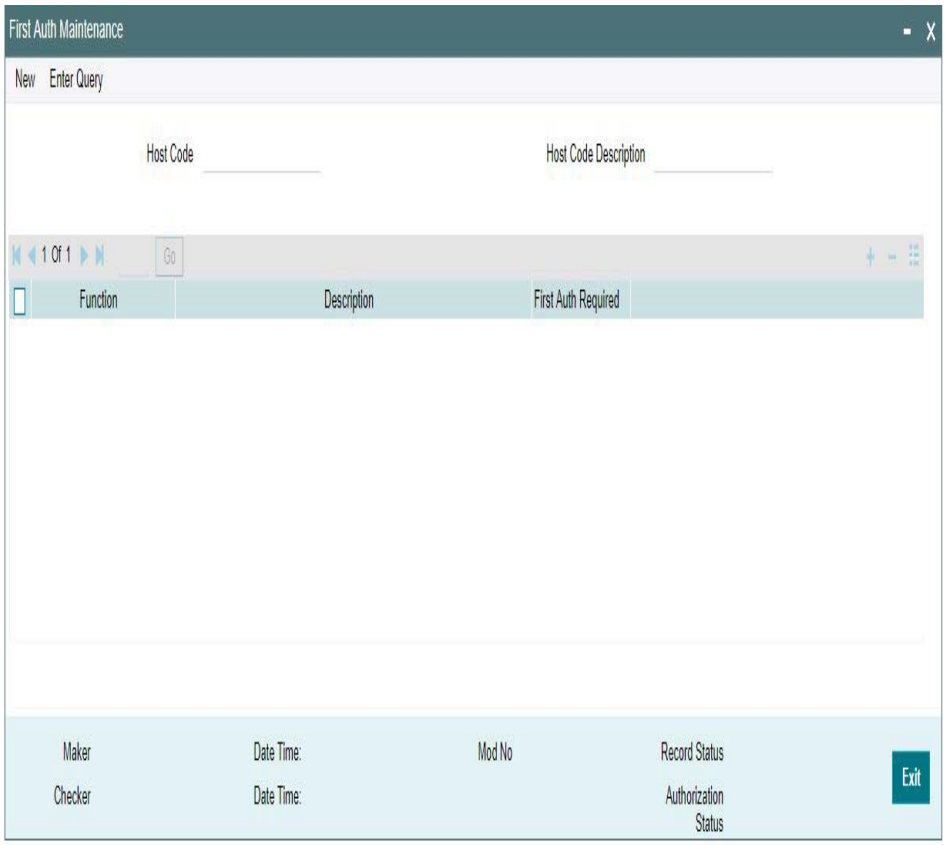
- Authorization Status
- Record Status
- Host Code
- Group Description
- UDF Group

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.

2.7.40 First Auth Maintenance

You can maintain the preference for First auth specific to a screen through this First Auth Maintenance screen, when multiple levels of authorization is required.

You can invoke ‘First Auth Maintenance’ screen by typing ‘PMDFAUMN’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Following details are listed in this screen:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

Defaults and displays the description of the Host Code.

Function

Defaults the below listed Function ID’s for first auth on ‘New’ action.

- PXDOTTML
- PBDOTTML

Description

Defaults and displays the description of the Function selected.

First Auth Required

Enabled by default, on click of ‘New’ action. You can modify the preference, if required. If ‘First Auth Required’ is opted for a function, then auto authorization is not to be opted for the Template Function ID. This First Auth required is applicable for Template Operations Re-open, Close and Modify actions.

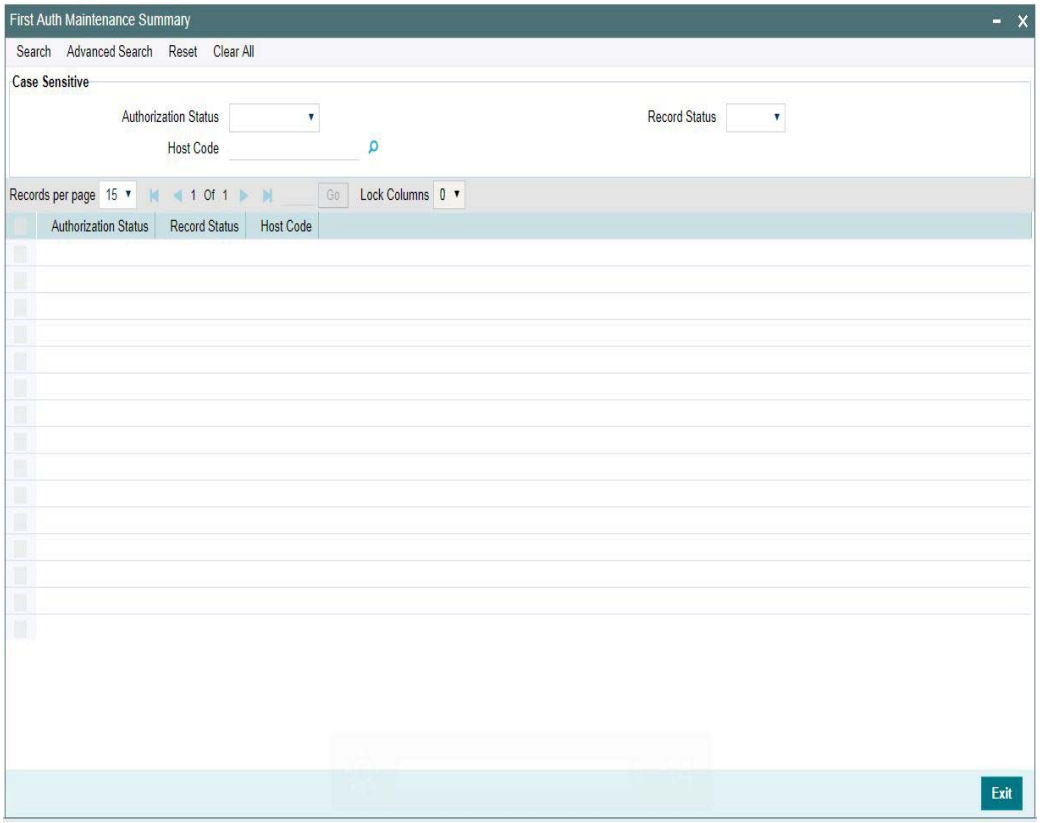
Note

- First Auth action button is available on authorization of unauthorized templates from Template Summary screen (PQSTMPLQ). For more details on *Template Summary, refer to section - 2.13.14*

2.7.40.1 First Auth Maintenance Summary

You can view the First Auth maintained for the functions in the 'First Auth Maintenance Summary' screen.

You can invoke 'First Auth Maintenance Summary' screen by typing 'PMSFAUMN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'Search' button on the Application toolbar.



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

- Authorization Status
- Record Status
- Host Code

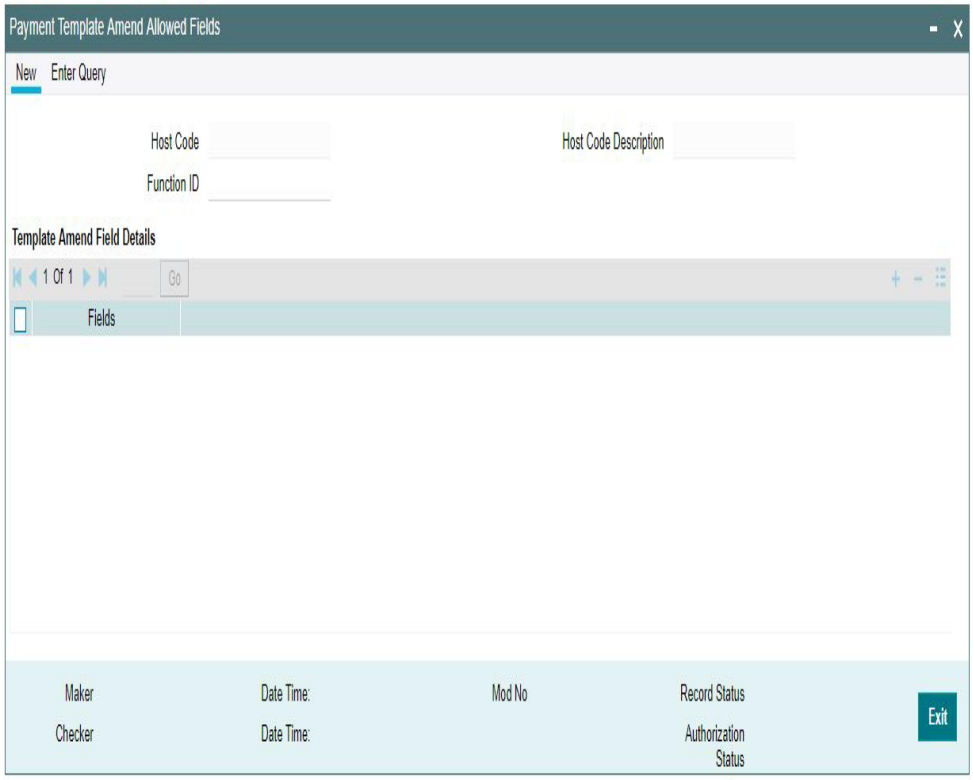
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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

2.7.41 Template Amendment

While creating a transaction from a template, you are allowed to amend, only certain data that are defaulted from the template. The set of such amendable fields of a template is maintained in this screen.

You can invoke ‘Payment Template Amend Allowed Fields’ screen by typing ‘PMDTMAMD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘New’ button on the Application toolbar.



You can specify the following:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

Defaults and displays the description of the Host Code.

Function ID

Select the Function ID from the list of values, for which the amendment of template details can be allowed. The function id supported is, ‘PXDOTUML’.

Template Amend Field Details

Fields

Select the fields for which amendment is allowed from the list of values. All the fields for the Function ID that are amendable are listed here.

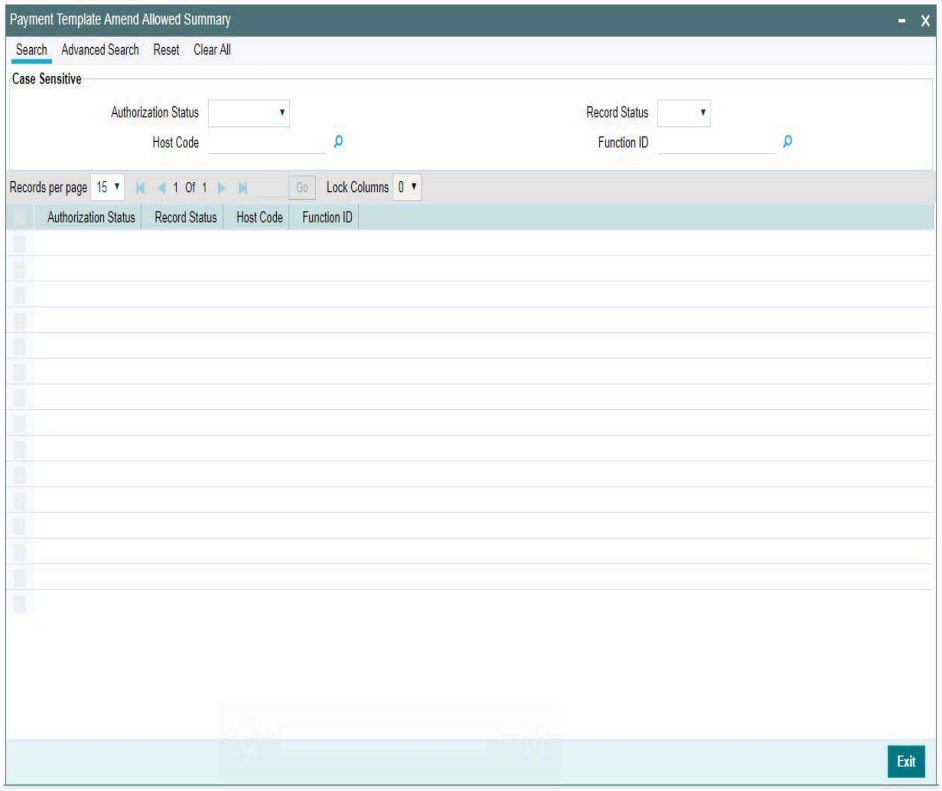
Note

While creating a transaction using the template, only the fields maintained in this screen is allowed for modification.

2.7.41.1 Payment Template Amend Allowed Summary

You can view the fields allowed for amendment in the template in this summary screen.

You can invoke 'Payment Template Amend Allowed Summary' screen by typing 'PMSTMAMD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'Search' button on the Application toolbar.



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

- Authorization Status
- Record Status
- Host Code
- Function ID

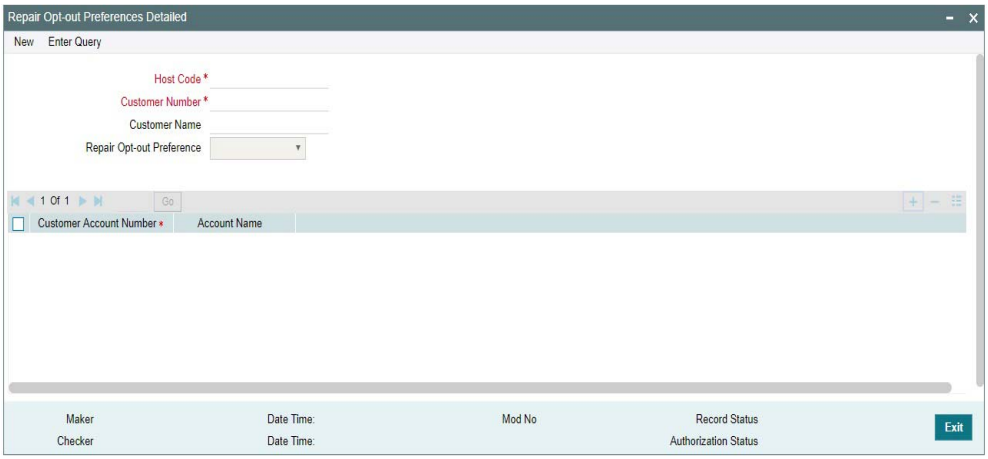
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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

2.7.42 Repair Opt-out Preferences

This screen serves the purpose to restrict specific queue actions for specific accounts or all accounts of a customer

You can invoke 'Repair Opt-out Preferences' screen by typing 'PMDRPOTP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar.



You can specify the following:

Host Code

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

Customer Number

Specify the Customer Number from the list of values.

Customer Name

The system defaults the Customer Name based on the Customer Number selected.

Repair Opt-out Preference

Select the values from the drop-down. The values are:

- All Accounts - If you select All Accounts, then you are not allowed to enter any specific accounts linked to the given customer number. It is applicable for all accounts of the customer.
- Specific Accounts - If you select Specific Accounts, then you are allowed to enter specific accounts linked to the given customer number. It is applicable for only specific accounts of the customer.

Customer Account Number

Specify the Customer Account Number from the list of values.

Account Name

The system defaults the Account Name based on the Customer Number selected.

Based on the maintenance in this screen, During queue action processing of the outbound payment:

- System performs the check if there is any repair opt-out preferences maintained for the debit account or debtor input in the outbound urgent payment such as Book Transfer (PB), Cross Border/RTGS payments (PX) as below

Step	Customer	Customer Account	Remarks
1	Specific	Specific	

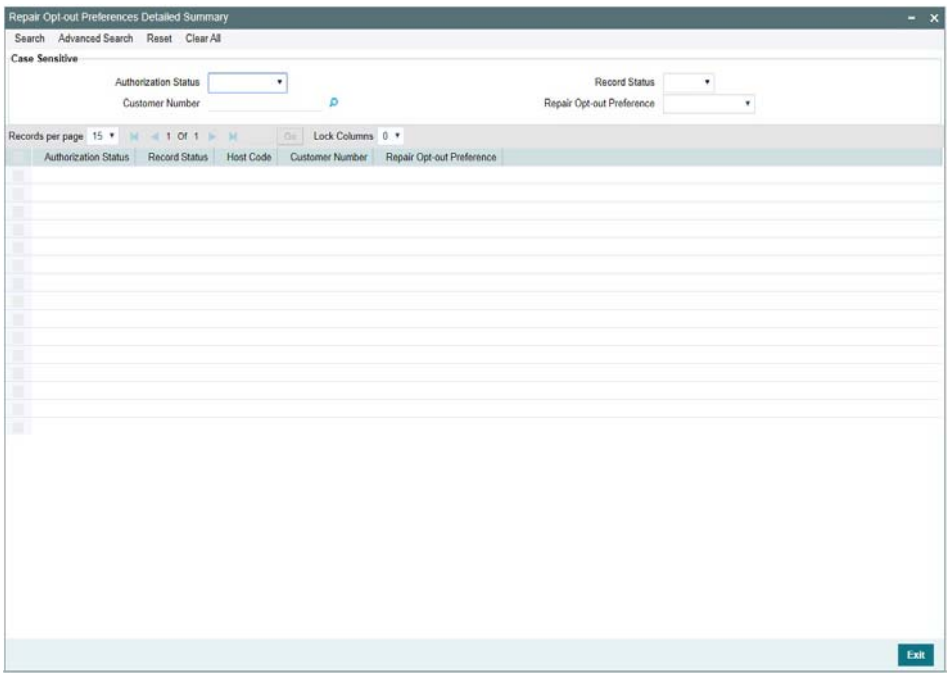
Step	Customer	Customer Account	Remarks
2	Specific	All	*Refers to 'All Accounts' preference option.

- If found, then system do not allow the below specific queue user actions for such outbound urgent payment transactions. System displays the following common error message on user action" 'Debit Account number exists in Repair Opt Out Preference".

Queue Name	Function ID	User Action (Disallowed)
Business Override Queue	PQSOVRQU	Approve
Repair Queue	PQSREPQU	Repair
Exchange Rate Queue	PQSEXEXQ	Edit FX Details
External Credit Approval Queue	PQSECAQU	Approve
EU Payer Compliance Queue	PQSEUPQU	Repair

2.7.42.1 Repair Opt-out Preferences Summary

You can invoke 'Repair Opt-out Preferences Summary' screen by typing 'PMSRPOTP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'Search' button on the Application toolbar.



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

- Authorization Status
- Record Status
- Customer Number
- Repair Opt-out Preferences

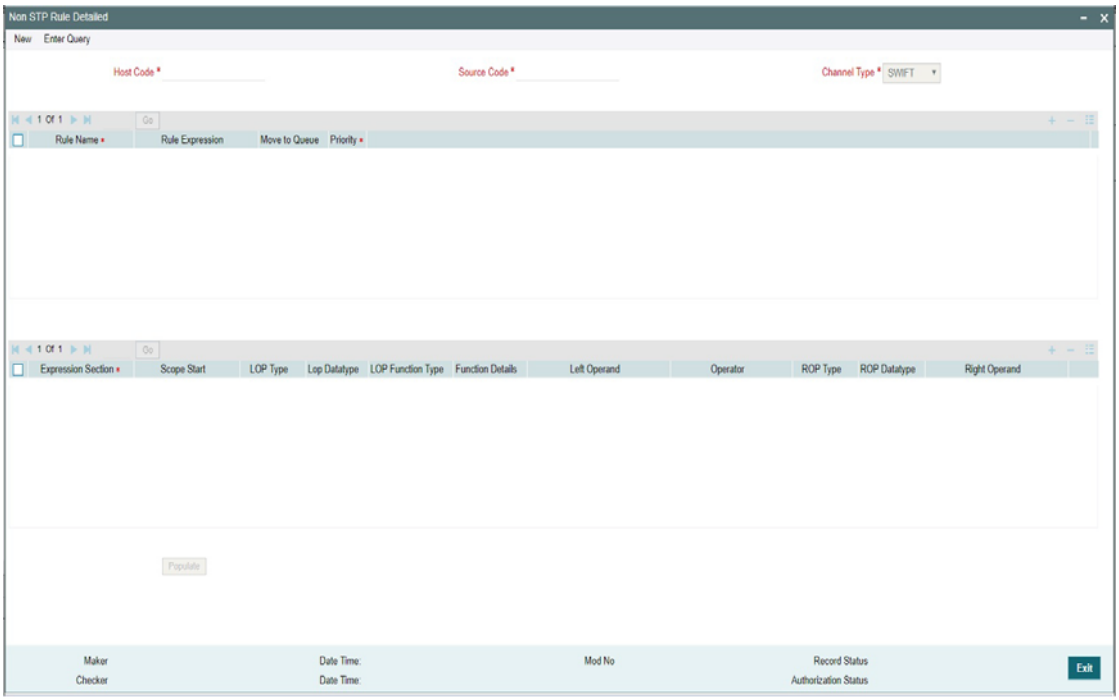
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record to view the 'Repair Opt-out Preferences Detailed' screen.

2.7.43 Non STP Rule Detailed

This screen serves the purpose of maintaining the NON STP rule.

You can invoke ‘Non STP Rule Detailed’ screen by typing ‘PMDNSRLE’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘New’ button on the Application toolbar.



You can specify the following:

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. The field display the Source Code defined in the application.

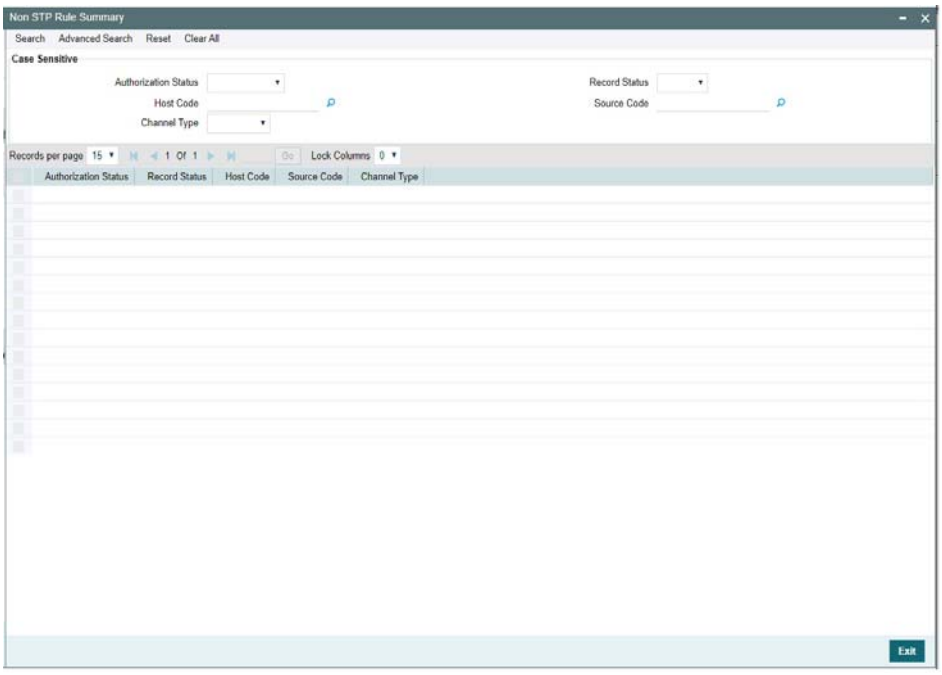
Channel Type

Select the Channel Type from the below drop down fields:.

- SPS OUT
- SWIFT
- MDB

2.7.43.1 Non STP Rule Summary

You can invoke ‘Non STP Rule Summary ’ screen by typing ‘PMSNSRLE’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘Search’ button on the Application toolbar.



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

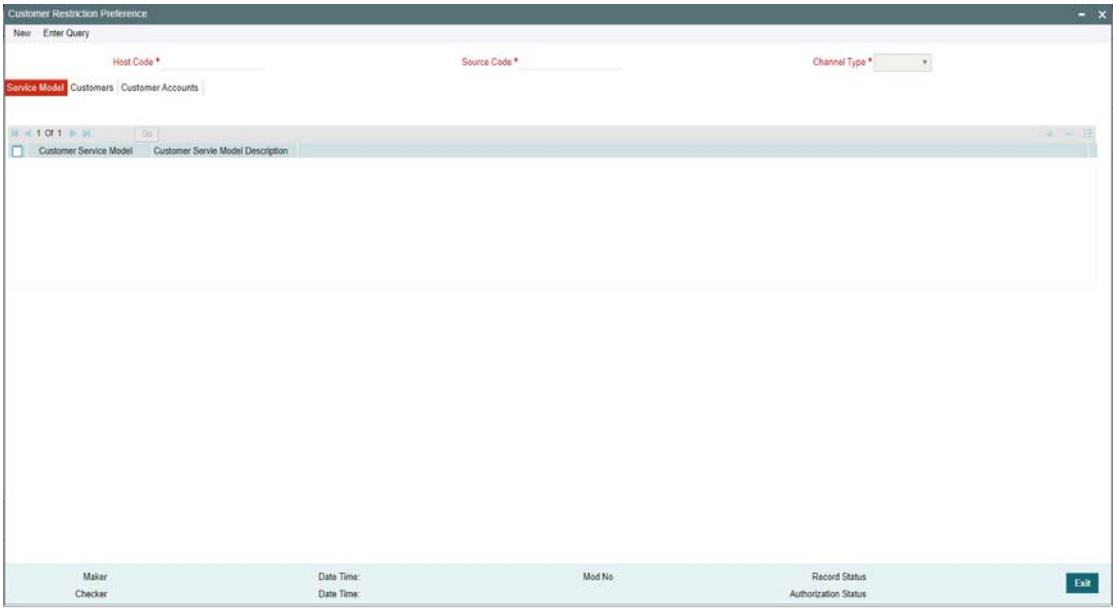
- Authorization Status
- Record Status
- Host Code
- Source Code
- Channel Type

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

2.7.44 Customer Restriction Preference

This screen is used for capturing list of customers/service models/channels.

You can invoke ‘Customer Restriction Preference’ screen by typing ‘PMDCURPF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘New’ button on the Application toolbar.



You can specify the following:

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. The field display the Source Code defined in the application.

Channel Type

Select the Channel Type from the below drop down fields:.

- SPS OUT
- SWIFT
- MDB

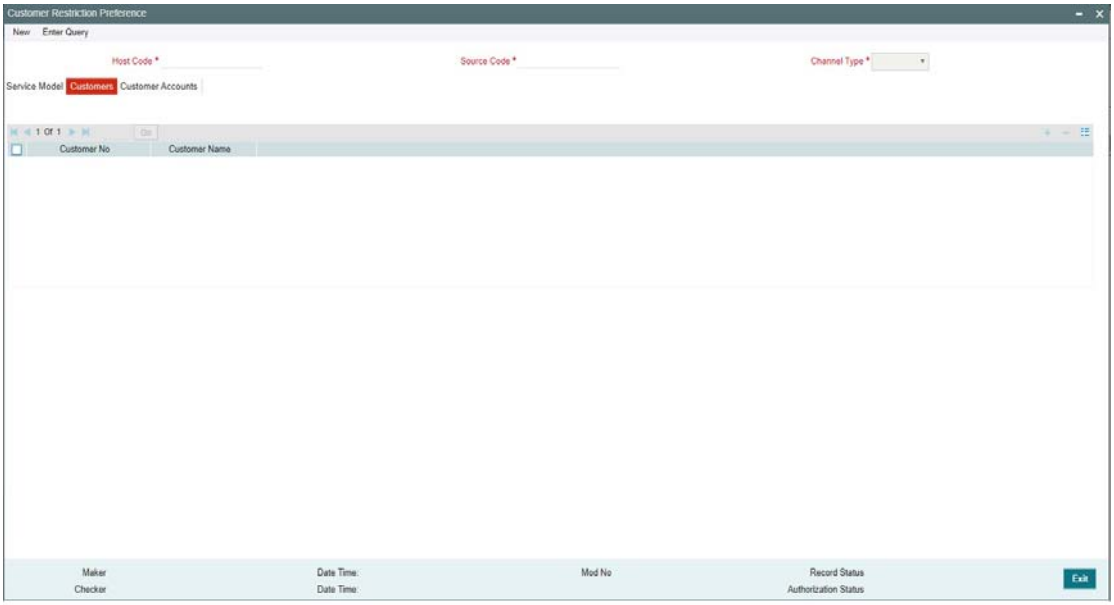
Service Model

Customer Service Model

Specify the Customer Service Model from the list of values. This field displays the available service model.

Customer Service Model Description

This field displays the description of Service Model selected.



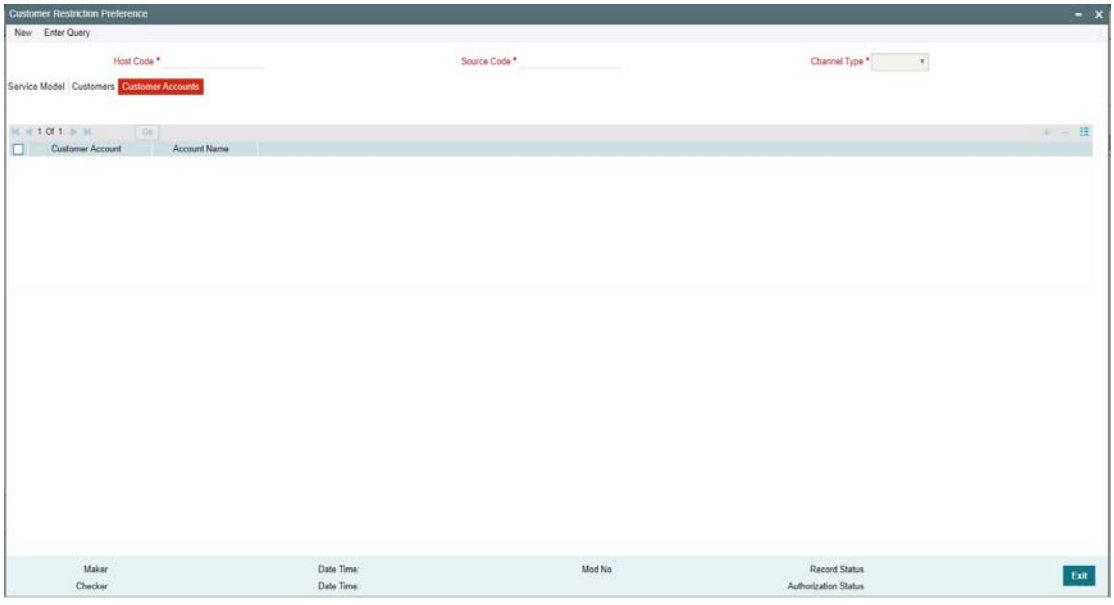
Customers

Customer No

Specify the Customer Number from the list of values.This field displays the.customer ID.

Customer Name

This field displays the Customer Name of the Customer ID selected.



Customer Accounts

Customer Account

Specify the Customer Account from the list of values.This field displays Account numbers present in the application.

Account Name

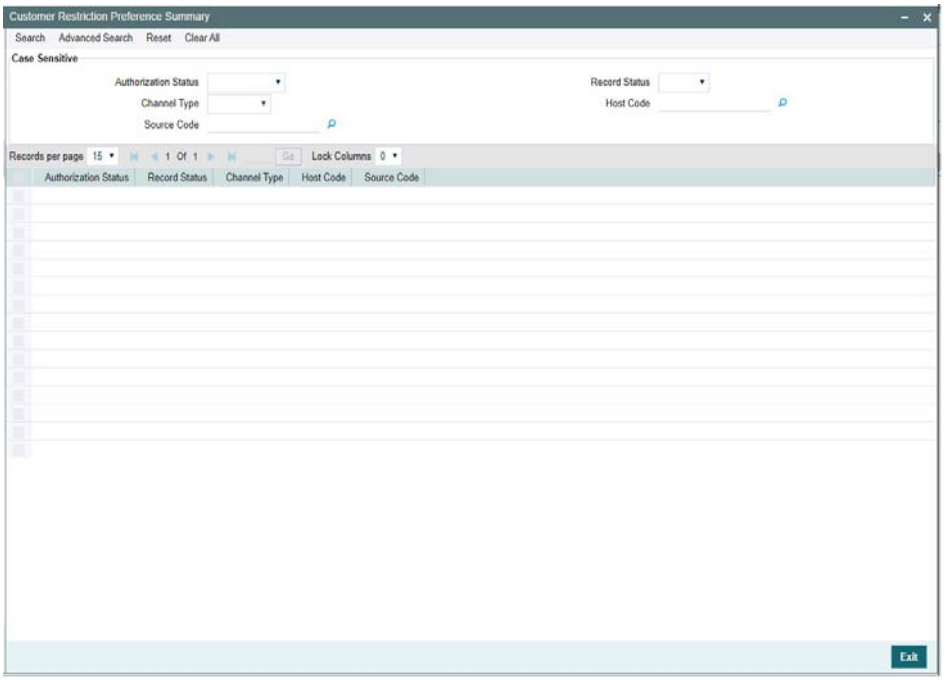
This field displays.Name maintained in the application for the selected customer account.

Note

All LOV fields on the Non STP Rule Customer Preference (PMDCURPF) screen shows the data pertaining to the selected host.

2.7.44.1 Customer Restriction Preference Summary

You can invoke 'Customer Restriction Preference Summary' screen by typing 'PMSCURPF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'Search' button on the Application toolbar.



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

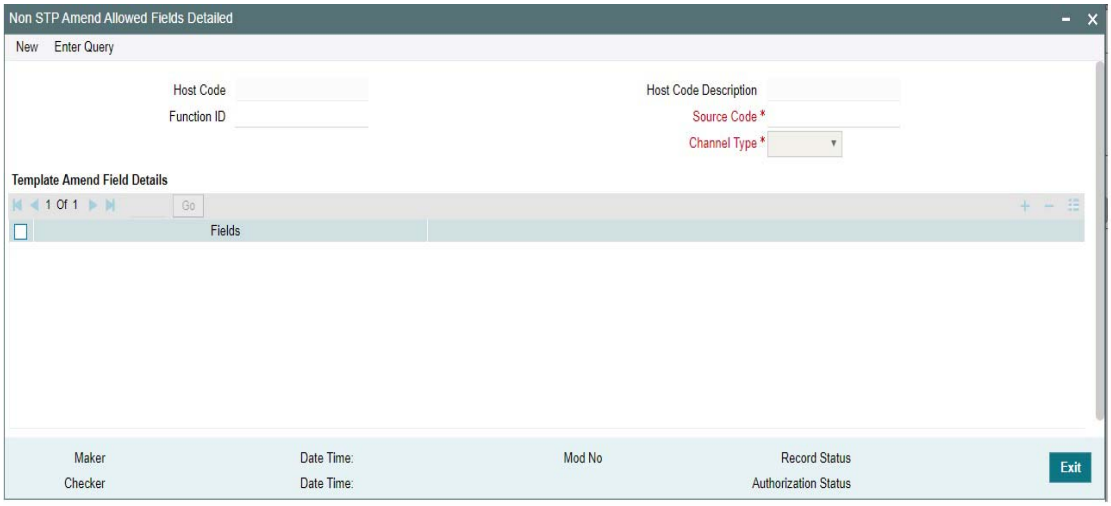
- Authorization Status
- Record Status
- Channel Type
- Host Code
- Source Code

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

2.7.45 Non STP Amend Allowed Fields Detailed

This screen is used for capturing the list of editable fields

You can invoke 'Non STP Amend Allowed Fields Detailed' screen by typing 'PMDNSAMD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar.



You can specify the following:

Host Code

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

Host Code Description

System defaults the description of the Host code displayed.

Function ID

Specify the Function ID from the list of values. The fields shows the below function IDs:

- PBDOTONL,
- PXDOTONL
- PXDITONL
- PWDOTONL
- PWDITONL

Source Code

Specify the Source Code from the list of values. The field display the Source Code defined in the application.

Channel Type

Select the Channel Type from the below drop down fields:.

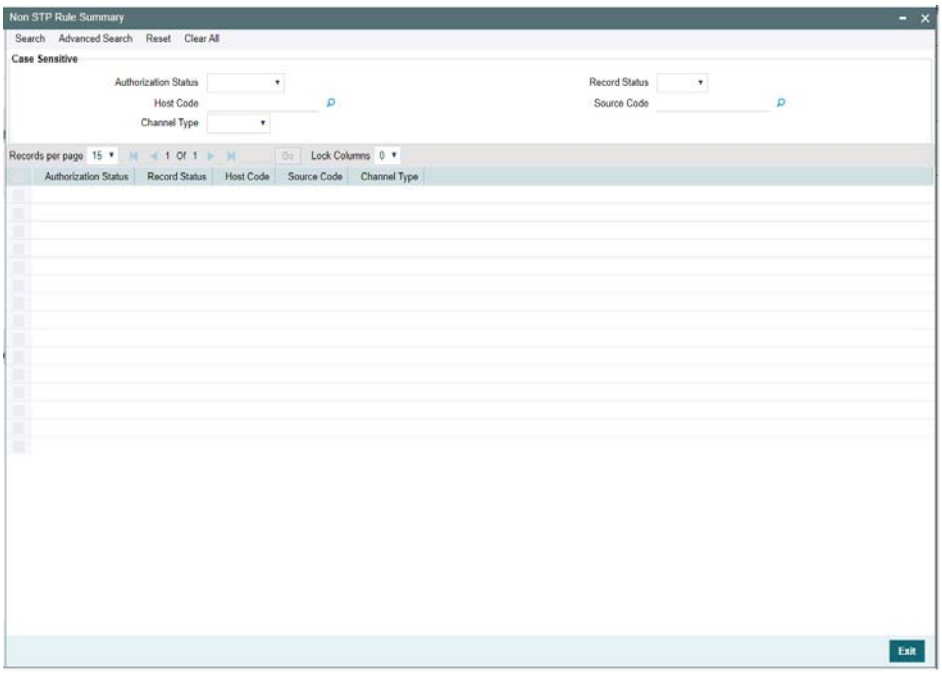
- SPS OUT
- SWIFT
- MDB

Note

Amend Field's LOV shows the field list on the Non STP Template Amend Allowed Fields (PMDNSAMD) screen which will be factory shipped based on the function ID. You can select the fields only from the provided field list

2.7.45.1 Non STP Amend Allowed Fields Summary

You can invoke ‘Non STP Amend Allowed Fields Summary ’ screen by typing ‘PMSNSAMD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ‘Search’ button on the Application toolbar.



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

- Authorization Status
- Record Status
- Host Code
- Source Code
- Channel Type

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

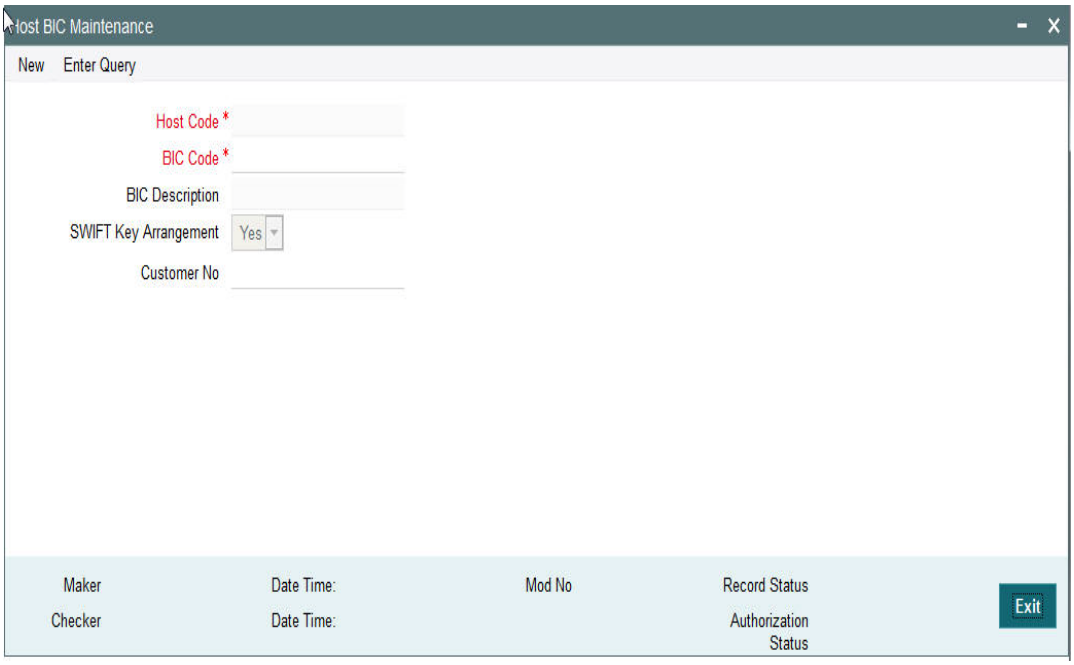
2.8 Cross Border / High Value Payments Maintenances

Cross Border / High Value Payments maintenances helps in defining various parameters as required by the bank, for processing Cross Border / High Value payments transactions.

2.8.1 Host BIC

User can link the required BIC to a specific Host through this screen. Also user can specify the SWIFT key arrangement specific to a customer o BIC here.

You can invoke the “Host BIC Maintenance” screen by typing ‘PMDHTBIC’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



You can specify the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

BIC Code

Specify the BIC Code from the LOV.

BIC Description

The system specifies the BIC description.

SWIFT Key Arrangement

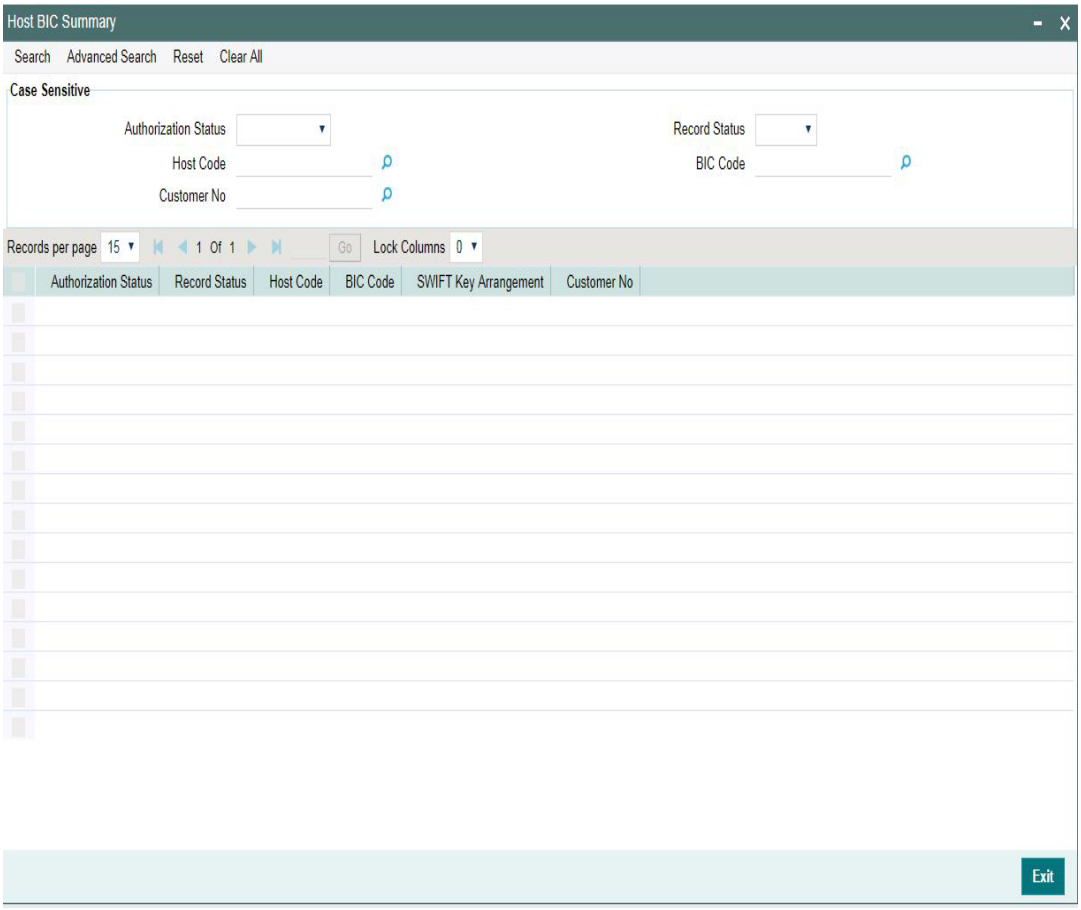
Specify if the SWIFT Key Arrangement is done for the host.

Customer No

Specify the customer number from the LOV.

2.8.1.1 Viewing Host BIC Summary

You can view Host BIC Maintenance details in the “Host BIC Summary” screen. You can invoke the “Host BIC Maintenance Summary” screen by typing ‘PMSHTBIC’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Authorization Status
- Record Status
- Host Code
- BIC Code
- Customer No

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

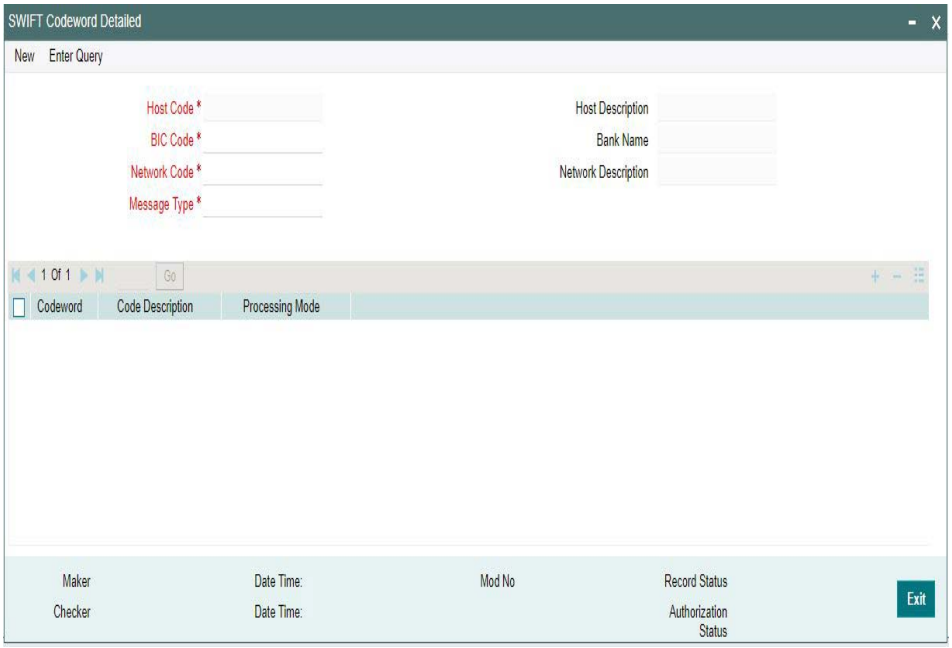
- Authorization Status
- Record Status
- Host Code
- BIC Code
- SWIFT Key Arrangement
- Customer No

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

2.8.2 SWIFT Codeword

SWIFT codewords for field 72 can be maintained in this screen. Also user can maintain both Standard and Bilateral codewords through this screen.

You can invoke ‘SWIFT Codeword Detailed ‘screen by typing ‘PMDSWTCD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Description

System defaults the Description of the Host Code on clicking New button

BIC Code

Select the BIC code from the list of values displayed.

Note

All the valid BIC code is listed. User is allowed to select BIC as ‘ALL’ as well.

Bank Name

System defaults the Bank Name on selecting the BIC Code

Network Code

Select the Network Code from the list of values displayed.

Note

All the valid networks for payment types - Cross Border and RTGS are allowed to select

Network Description

System defaults the Description of the Network Code selected

Message Type

Allowed Message Types for the Network selected will be listed in this field. Select the Message Type from the list of values displayed.The Message Types allowed are:

- MT 202 - Bank Transfer
- MT 103 - Customer Transfer
- MT 204 - Financial Markets Direct Debit Message

Codeword

Specify a valid Codeword. Codeword can be of length 8

Code Description

Specify a valid description for the Codeword

Processing Mode

Select the Processing Mode from the list of values displayed. Options are as follows:

- STP Always
- No STP
- STP Pass- through only

Codeword Processing

Inbound/Outbound Payments

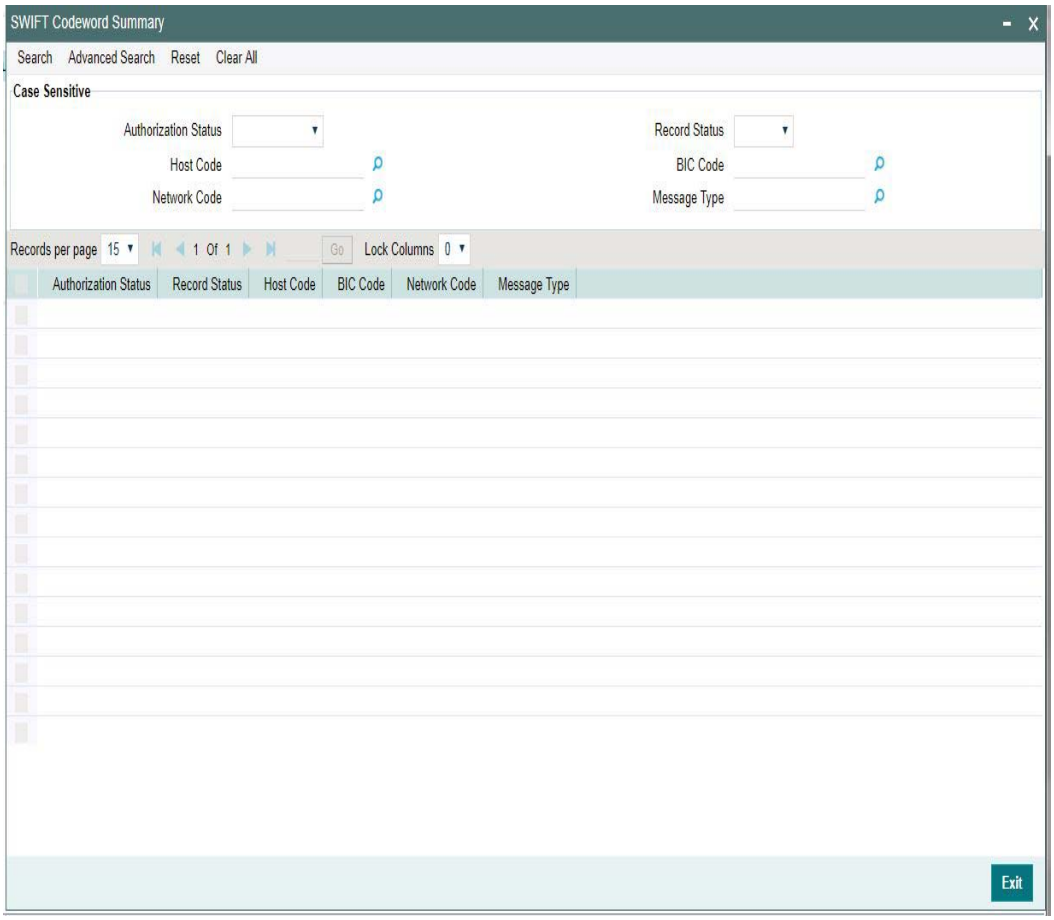
- System validates if the field 72 codeword is available in the list of codewords maintained for Sender/Receiver BIC respectively. Record maintained for 'ALL' is considered, when no record is found for Sender/Receiver BIC respectively
- If the codeword is listed for the record, then inbound action preferences is checked. If not, the payment is moved to Business Override Queue.
- If the preference selected is 'STP ', then the transaction processing continues.If the preference is, 'No STP' or 'STP pass-through only', the transaction is moved to Business Override Queue

Pass-through Payments

- When Codeword in field 72 is maintained with No STP for Sender BIC or Receiver BIC, then a Pass - through transaction is moved to Business Override Queue
- In all other cases pass-through transaction and codeword is processed.

2.8.2.1 Invoking SWIFT Codeword Summary

You can invoke 'SWIFT Codeword Detailed 'screen by typing 'PMSSWTCD' 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
- Host Code
- BIC Code
- Network Code
- Message Type

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

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

2.8.3 PSD Preferences

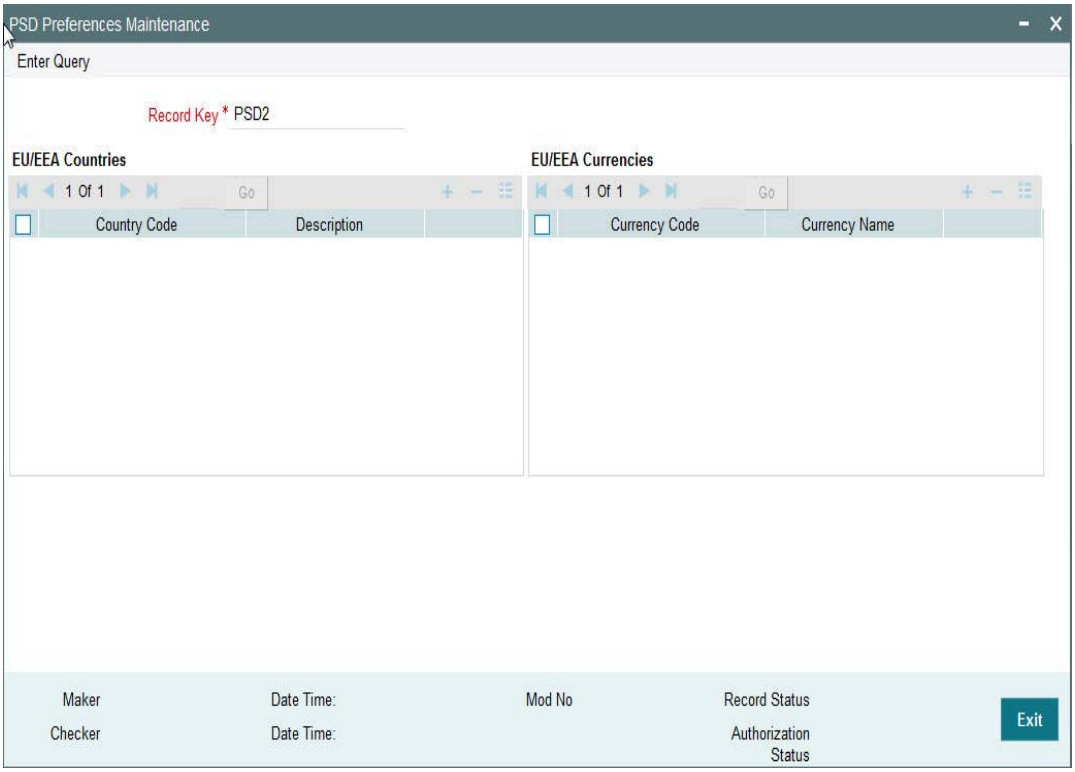
The PSD Preference maintenance is a single record maintenance that contains the following grids:

- List of countries in the EU and EEA regions.
- List of National currencies (non-Euro) of all the member countries in the EU or EEA region.

This maintenance is not be Host specific. This Maintenance is factory shipped.

You can unlock record and Add or Remove Countries and/or Currencies.But you cannot create more records or delete / de-activate the factory shipped record.

You can invoke the “PSD Preferences Maintenance” screen by typing ‘PMDPSDMT’ 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.

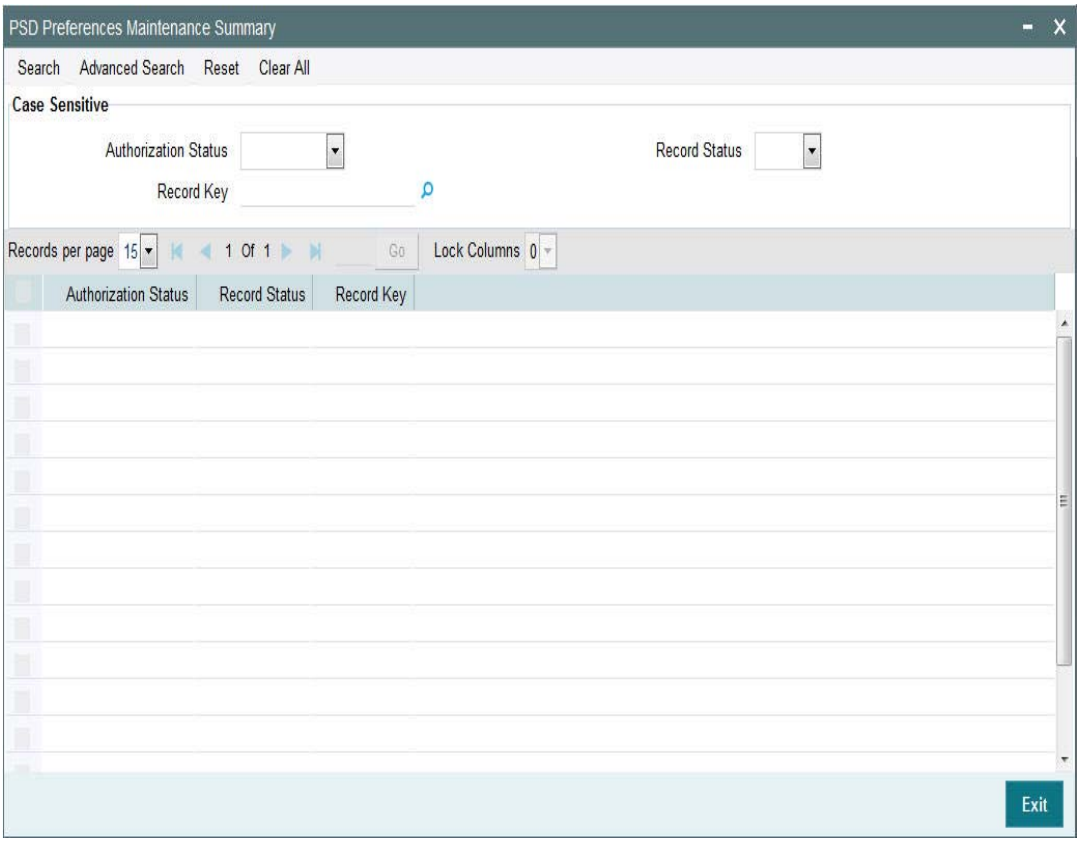


Click **Enter Query** and then click **Execute Query**. The EU/EEA Countries and EU/EEA Currencies appear populated with the list of countries and currencies.

2.8.3.1 Viewing PSD Preferences Maintenance Summary

You can view PSD Preferences Maintenance Summary details in the “PSD Preferences Maintenance Summary” screen. You can invoke the “PSD Preferences Maintenance

Summary" screen by typing 'PMSPSDMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Authorization Status
- Record Status
- Record Key

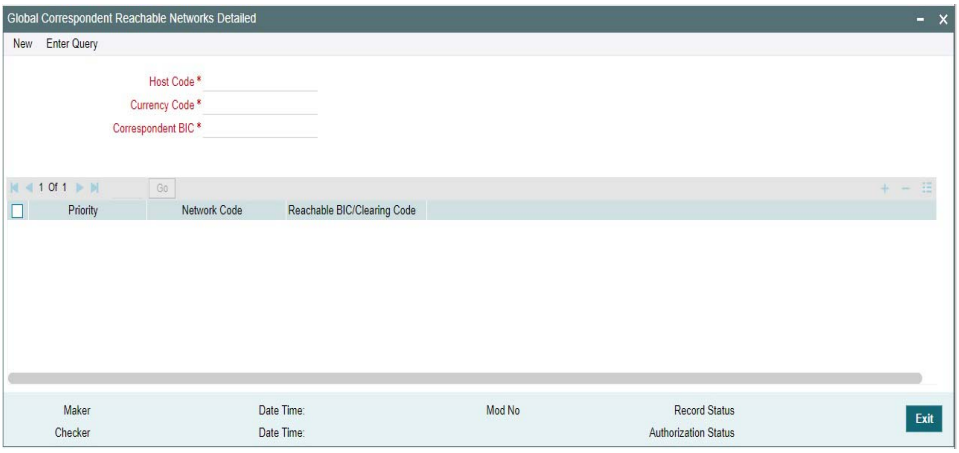
Once you have specified the search parameters, click 'Search' button. The system displays only the record which is factory shipped.

The record key identifies the set of countries and its respective currencies which come under the scope of PSD2 regulation.

2.8.4 Global Correspondent Reachable Networks Detailed

You can capture Global Correspondent Reachable networks and Reachable BIC/Clearing codes, using this screen.

You can invoke 'Global Correspondent Reachable Networks Detailed 'screen by typing 'PMDGCRCH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Correspondent BIC

Select the valid BICs from the list of values displayed.

Currency Code

Select the valid Currency Code from the list of values displayed

Priority

Specify the Priority.

Network Code

Specify the Network Code from list of values. It displays all valid RTGS type networks and Fedwire networks defined in the host.

Reachable BIC/Clearing Code

Specify the Reachable BIC/Clearing Code from list of values. It displays all the valid BICs from RTGS directory if selected network is of type RTGS. It also displays all valid Fedwire Routing Codes from Fedwire Directory, if selected network is of type Fedwire.

Note

- At least one network code and Reachable BIC/Clearing code should be given.
- Priority should be given in an order if more than one network code is maintained.

2.9 India Payments Maintenances

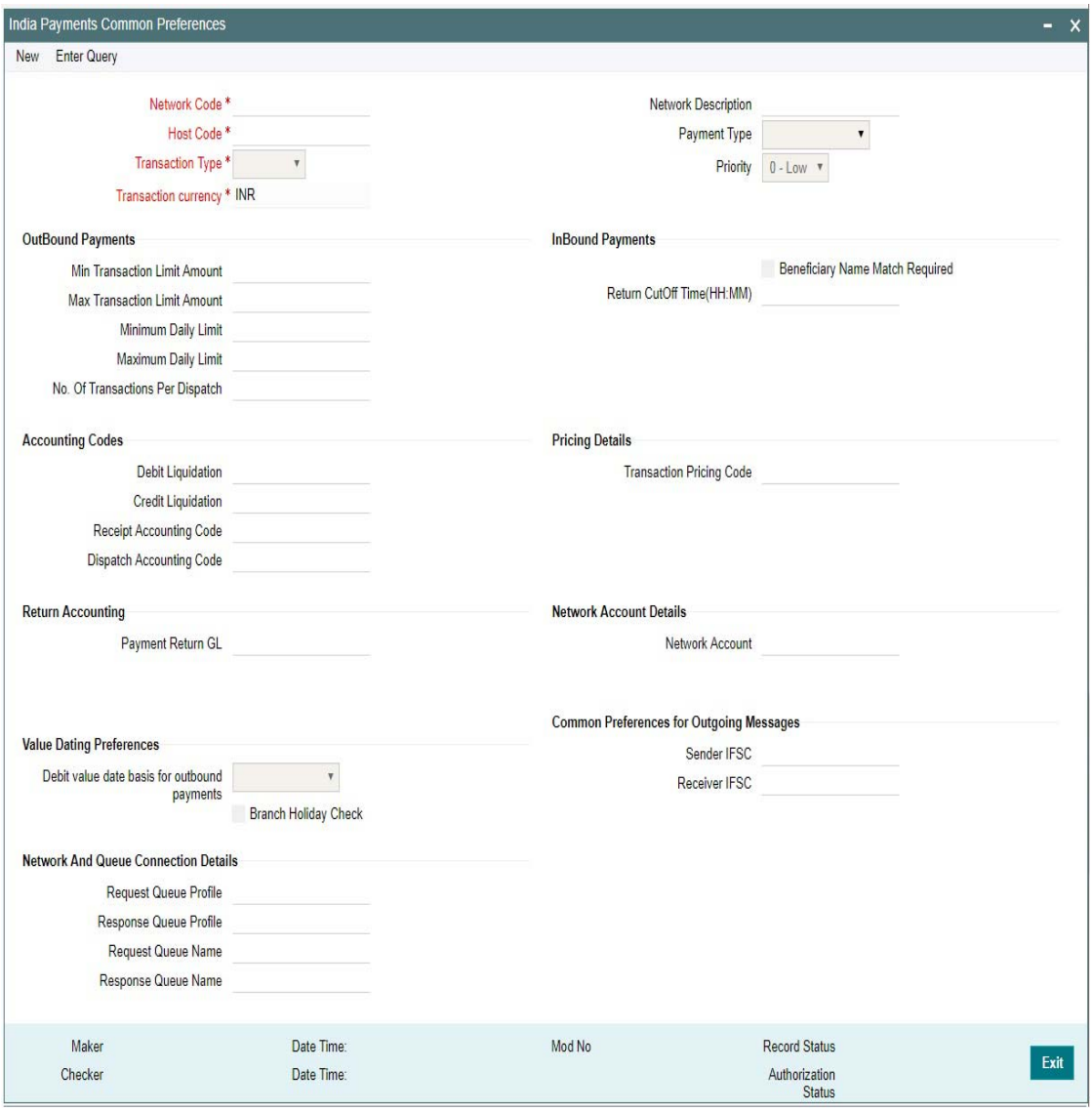
India Payments like - NEFT, India RTGS and IMPS maintenances helps in defining various parameters as required by the bank, for processing NEFT, India RTGS and IMPS payments transactions.

2.9.1 India Payments Common Preferences

You can maintain both outbound and inbound Payment Preferences for the following payment type through this screen:

- NEFT
- India RTGS

You can invoke ‘India Payments Common Preferences’ screen by typing ‘PMDNFTPF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Following are the actions allowed from this screen:

- New
- Save
- Unlock
- Copy
- Authorize
- Delete
- Enter Query

Specify the following fields:

Network Code

Select the network code from the list of values. You can select NEFT/ RTGS.

If only one Network is maintained with payment type as ‘NEFT/ RTGS’ for the host code, the same gets defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.

Network Description

System defaults the description of the network selected.

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Payment Type

System defaults the payment type, based on the Network Code selected.

Transaction Type

Select the transaction type from the dropdown values listed. The options are:

- Outbound
- Inbound

Transaction Currency

System defaults the option as ‘INR’ for India Payments.

Priority

Select the priority from the dropdown values.

“0” indicates ‘Low’ priority and “9” indicates ‘High’ priority. Different priorities can be set for the individual networks and payment types.

Outbound Payments

Min Transaction Limit Amount

Specify the minimum limit applicable for a transaction.

Note

For RTGS transfers, Rs.2 Lacs is the minimum limit amount.

Max Transaction Limit Amount

Specify the maximum limit applicable for a transaction.

Minimum daily Limit

Specify the minimum limit allowed for a customer per day.

Maximum Daily Limit

Specify the maximum limit allowed for a customer per day.

Note

The maximum transaction limit amount would be as per the RBI guidelines.

No. of Transactions per Dispatch

Specify the number of transactions per dispatch. Based on the number of transactions specified, system bundles the transactions for dispatch in the respective batch timings defined in the Dispatch Parameters maintenance screen (PADISPTM).

The maximum count for the following message type are as follows:

- N06 - Maximum number of transactions which can be bundled and sent as one N06 message. System dispatches N06 in a bundle of 10 or less when maintained as '10'.
- N07 - Maximum number of return transactions which can be bundled and sent as one N07 dispatch message.
- N10 - Maximum number of credit confirmation messages which can be bundled and sent as one N10 dispatch message.

Note

This field is applicable only for NEFT payments.

Inbound Payments

Beneficiary Name Match Required

System performs the Beneficiary name match for the inbound payments, if this is checked. When the Beneficiary name match fails, the transaction is moved to Repair Queue.

Return Cutoff Time (HH:MM)

Specify the cutoff time for the return of transaction as - '02:00' hours for the payment type, 'NEFT'

The transaction is returned, when the beneficiary bank does not receive the credit for valid reasons. System derives the return cut off time based on the batch time plus the 2 hours (B+2 Criteria) defined here. Once the inbound payment is returned within 2 hours, system generates a N07 message.

For the payment type - RTGS, specify the Return Cutoff Time as '1' hour.

Accounting Codes

Debit Liquidation

Specify the Credit leg (Intermediary GL) of the DRLQ event. System picks this GL as offset account for Debit entries.

Credit Liquidation

Specify the Debit leg (Intermediary GL) of the CRLQ event. System picks this GL as offset account for Debit entries.

Receipt Accounting Code

Specify the accounting code for the RCLG event. System picks this accounting code for the incoming payment.This is applicable only for NEFT payment type.

Dispatch Accounting Code

Specify the accounting code for the DCLG event. System picks this accounting code during the dispatch of the N06 bundle.This is applicable only for NEFT payment type.

Pricing Details

Transaction Pricing Code

Select the Pricing code for the network from the list of values. Taxes and charges maintained in the PPDCDMNT is picked from the list of the values.

Return Accounting

Payment Return GL

Specify the Payment return GL. The GL specified here is picked, when the inbound payment is not completed and the return is initiated from the repair queue.

Network Account Details

Network Account

Select the Network account from the list of values. Nostro account of the network account is specified here.

This account is applied while processing inbound/outbound payments for the credit/debit leg of the CRLQ/DRLQ events.

Value Dating Preferences

Debit Value Date Basis for Outbound Payments

You can set the debit value date basis for outbound payments in the payments common preferences screen. Based on the preferences set here, Debit Value date gets defaulted in the Outbound NEFT transaction screen. The options are:

- Activation Date
- Instruction Date
- Null

Branch Holiday Check

This flag indicates if the branch holiday check is required for payments while deriving the processing dates.

Common Preferences for Outgoing Messages

Sender IFSC

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

NEFT - This is a one-time maintenance to capture the bank’s service center branch IFSC and the branch defined here sends out the messages to RBI NEFT Clearing center.

RTGS - This is a one time maintenance to capture the bank’s service center branch IFSC. All valid IFSC are listed in the LOV. This branch sends out messages to RBI RTGS Clearing Centre.

Receiver IFSC

IFSC code of RBI NEFT and RBI RTGS Clearing centres are defined here.

- The default value for Receiver IFSC code for NEFT is 'RBIP0NEFTSC'
- The default value for Receiver IFSC code for RTGS is 'RBIN0RTGS00'

Network and Queue Connection Details

Request Queue Profile

Select the Request Queue Profile from the list of values. All the valid queue profiles defined in the Queue Profile Maintenance (PMDQPROF) is listed here.

Response Queue Profile

Select the Response Queue Profile from the list of values. All the valid queue profiles defined in the Queue Profile Maintenance (PMDQPROF) is listed here.

Request Queue Name

Specify the Outbound/ Inbound Queue JNDI here.

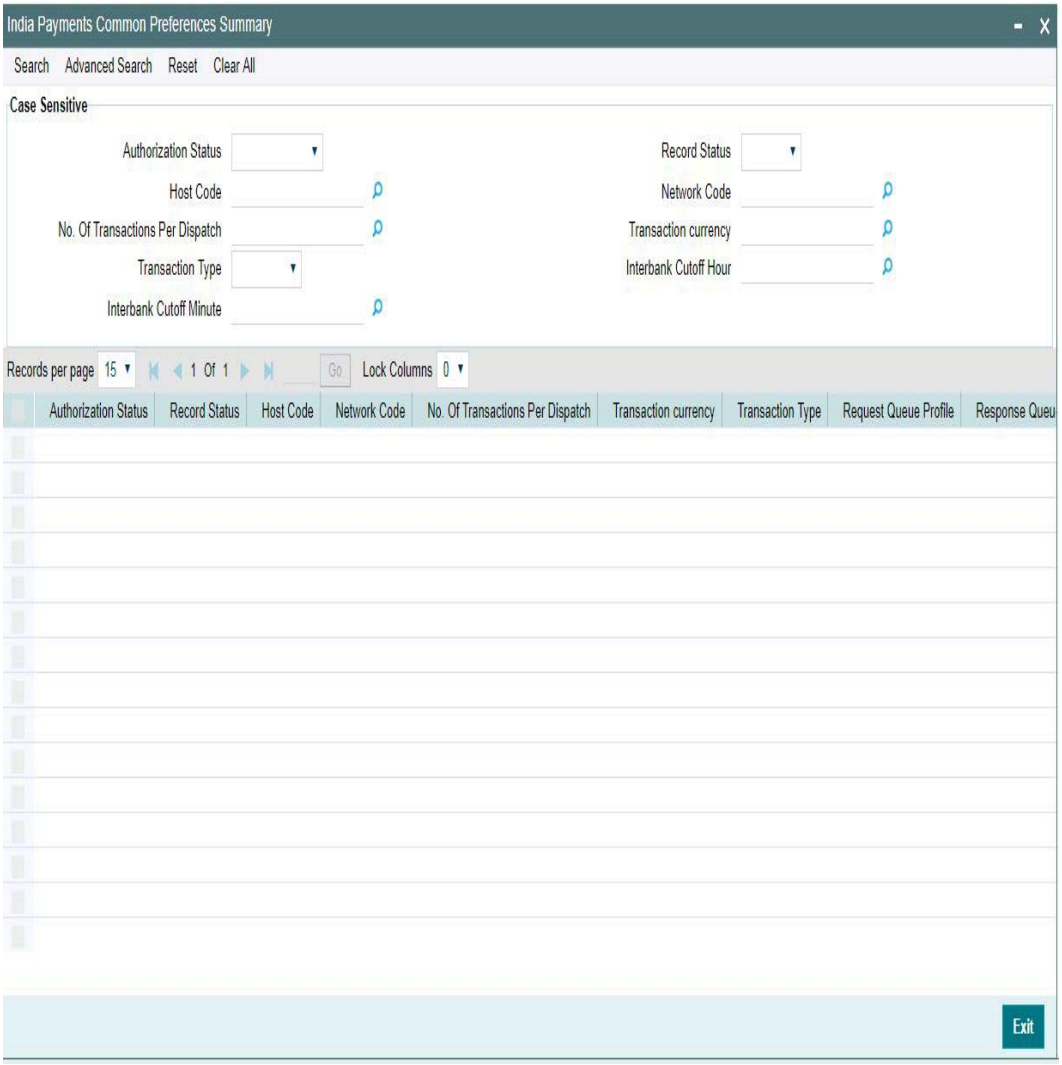
Response Queue Name

Specify the Outbound/ Inbound Queue JNDI here.

2.9.1.1 India Payments Common Preferences Summary

India Payments Common Preferences maintained in 'India Payments Common Preferences' screen can be viewed here.

You can invoke the "India Payments Common Preferences Summary" screen by typing 'PMDNFTPF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Authorization Status
- Record Status
- Host Code
- Network Code
- No. of Transactions per Dispatch
- Transaction Currency
- Transaction Type
- Interbank Cutoff Hour
- Interbank Cutoff Minute

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.

2.9.2 India Tax Preference

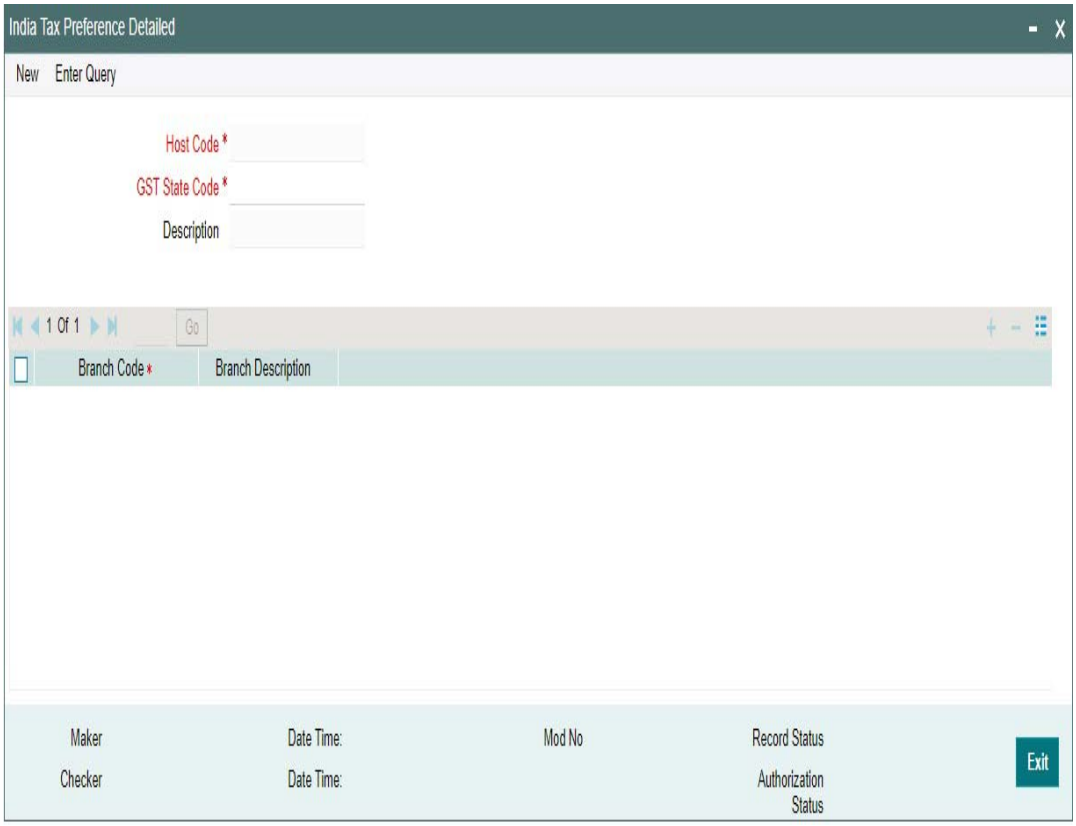
You can maintain GST State Code and Transaction Branch through this screen.India Tax Preference applies to the transactions booked with the following payment types:

- NEFT
- India RTGS
- IMPS
- Book Transfer
- Cross Border

Note

For Book Transfer and Cross Border, it is applicable only for GST Tax application.

You can invoke the “India Tax Preference Detailed” screen by typing ‘PMDINTXP’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



Specify the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

GST Code

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

Description

System defaults the description for the GST 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.

Branch Description

System defaults the Branch Description of the Branch Code selected

---

Note

The GST Processing for Tax Types are derived as follows based on the GST State and Transaction Branch defined:

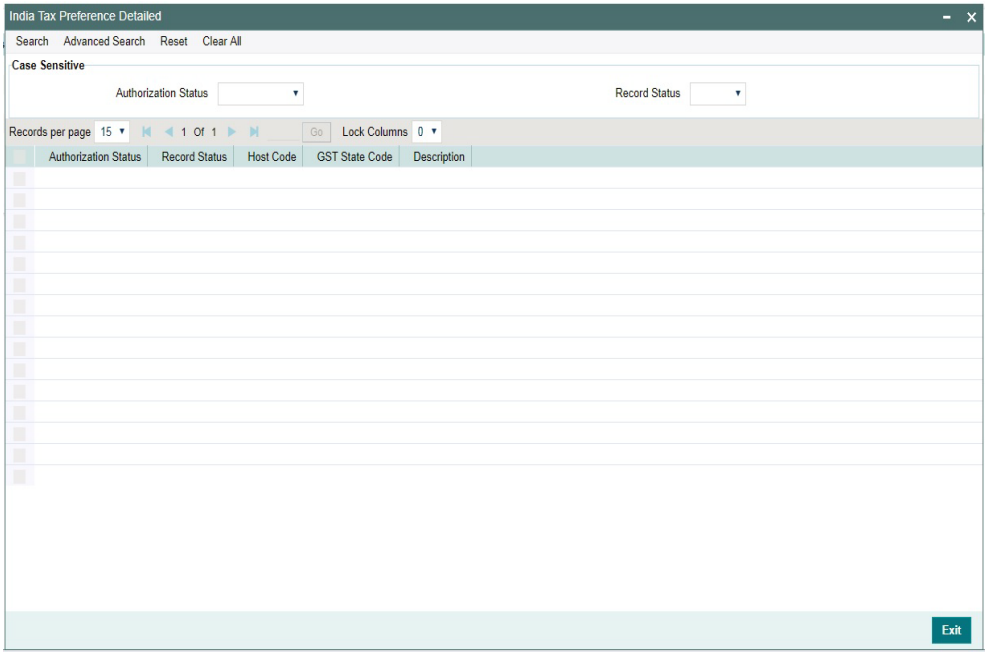
- If the GST states derived are same, only INTRASTATE components are applicable and INTERSTATE components are marked as not applicable
- If the GST states derived are different, only INTERSTATE components are applicable

For more details on Tax Type - INTRASTATE / INTERSTATE related maintenances, refer to Pricing User Guide section - 2.1.1

2.9.2.1 India Tax Preference Summary

India Tax Preferences maintained in 'India Tax Preferences Detailed' screen can be viewed here.

You can invoke the "India Tax Preference Summary" screen by typing 'PMSINTXP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Authorization Status
- Record Status

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

- Authorization Status
- Record Status
- Host Code
- GST State Code
- Description

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

2.9.3 India Payment Account Preferences

You can maintain the Account Types for the customer accounts and specify the tax preferences through this screen. India Payment Account preference applies to the transactions booked with the following payment types:

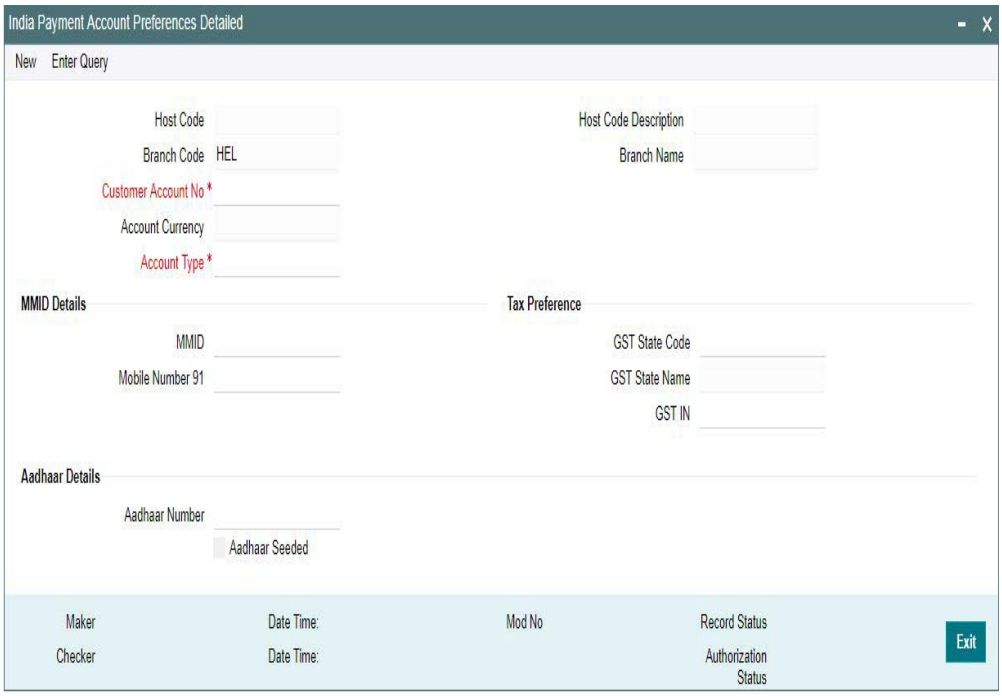
- NEFT
- India RTGS
- Book Transfer

- Cross Border
- IMPS

Note

It is applicable only for GST Tax application for payment types- Book Transfer and Cross Border.

You can invoke the “India Payment Account Preferences Detailed” screen by typing ‘PMDEXACP’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar



Specify the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host code displayed.

Branch Code

System defaults the Branch Code specific to the Host Code

Branch Name

System displays the name of the Branch Code.

Customer Account No

All valid accounts maintained in the system for the customer will be listed. Select the Customer Account no from the list of values.

Account Currency

Account Currency of the selected Customer Account No gets defaulted here

Account Type

Select the required Account Type from the list of values. The Account Type are as follows:

- Savings Bank
- Current Account
- Cash Credit
- Loan Account
- Overdraft
- NRE

MMID Details

MMID

Specify the MMID Number.

This is a seven-digit unique number issued by the bank upon registration for transferring funds through MMID and mobile number combination. This field is modifiable as the value for this is populated from CBS/Internet Banking channel.

Mobile Number

This is a ten-digit registered mobile number of the customer for the said account number. This field is modifiable as the value for this is populated from CBS/Internet Banking channel.

Aadhar Details

Aadhar Number

Specify the valid Aadhar Number.

This is a 12-digit unique number as registered by the customer for the said account number. This field is modifiable as the value for this is populated from CBS/Internet Banking channel.

Aadhar Seeded

This flag when checked indicates, that the customer account is identified as primary account for the credit of all the inbound payments. The value for this is populated from CBS. This flag is un-checked by default.

If there is another record found with the same combination (Aadhar Number, Aadhar Seeded flag checked ‘Y’), system throws warning message ‘Aadhar Seeded flag should not be checked for this account number. Unable to save’)

Note

Bank has to maintain customer account number and account type mapping in this screen

---

Tax Preference

Tax Preferences specific to GST are defined here.

GST State Code

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

GST State Name

System defaults the GST State Name based on the GST State Code selected.

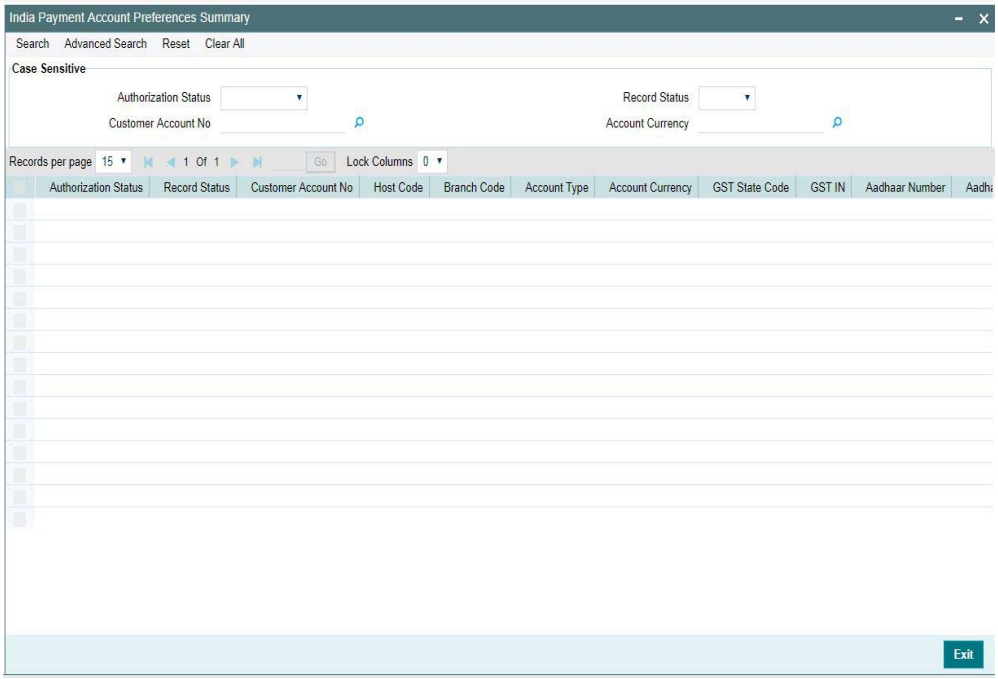
GST IN

Specify the GST Identification number here.This is an optional field.This can be maintained if the GST Identification Number is maintained for customer.

2.9.3.1 India Payment Account Preferences Summary

India Payment Account Preferences maintained in 'India Payment Account Preferences Detailed' screen can be viewed here.

You can invoke the "India Payment Account Preferences Summary" screen by typing 'PMSEXACP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Authorization Status
- Record Status
- Customer Account No
- Account 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.

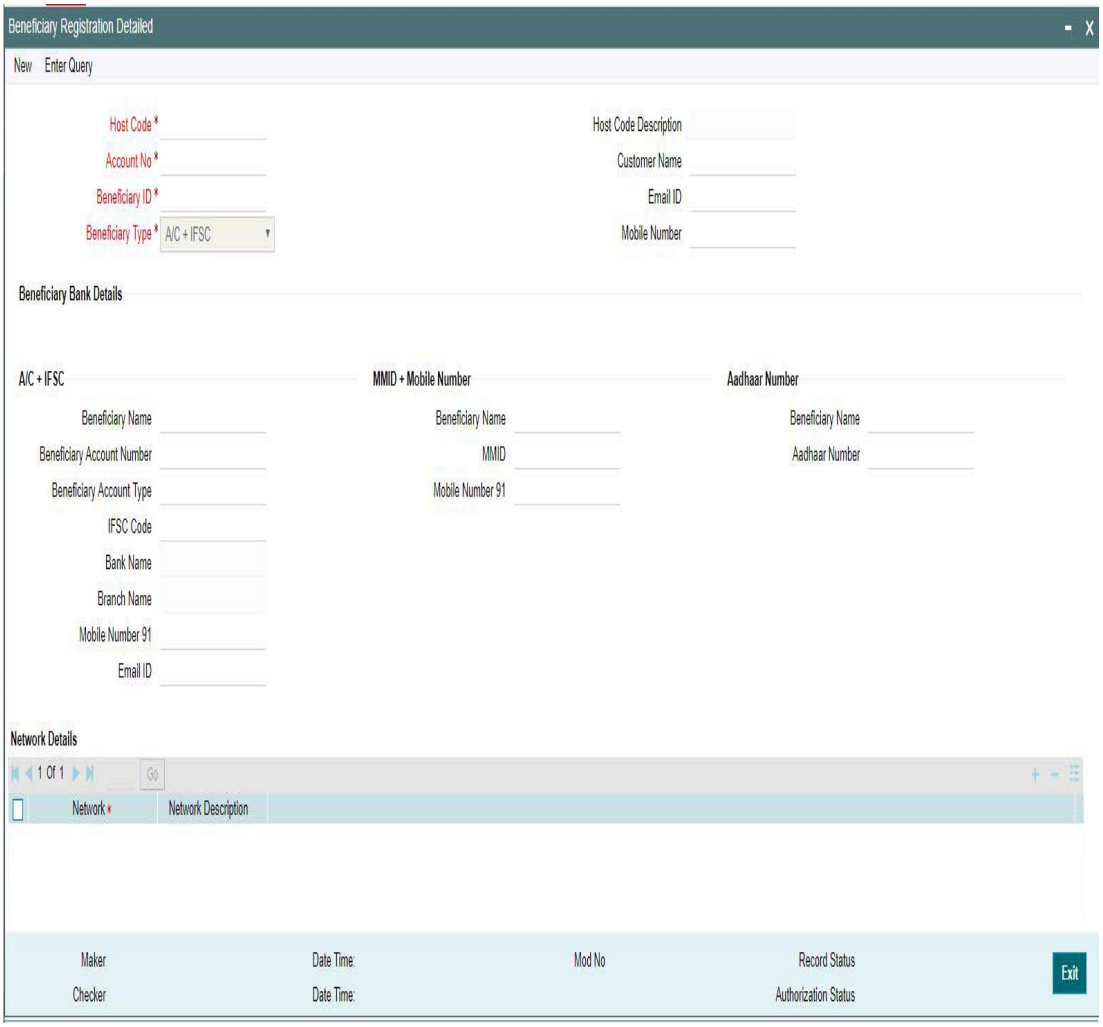
2.9.4 Beneficiary Registration

You can maintain the Beneficiary Registration details through this screens. Beneficiary details can be added per account number of the customer. Beneficiary Registration maintained is applicable for the transactions booked with the following payment types:

- NEFT

- India RTGS
- IMPS

You can invoke the ‘Beneficiary Registration Detailed’ screen by typing ‘PMDBENRN’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar



You can specify the following details:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System displays the description of the Host code displayed.

Account No

All valid accounts maintained in the system for the customer will be listed. Select the Customer Account no from the list of values.

Beneficiary ID

Account Currency of the selected Customer Account No gets defaulted here

Beneficiary Type

Select the Beneficiary type from the drop-down values. The values listed are:

- A/C + IFSC

- MMID + Mobile Number
- Aadhar Number

Customer Name

System defaults the Customer Name, based on the Account Number selected.

Email ID

System defaults the Email ID, based on the Account Number selected.

Mobile Number

System defaults the Mobile Number, based on the Account Number selected.

Beneficiary Details

A/C + IFSC

These details are applicable for the networks - NEFT, India RTGS and IMPS.

Beneficiary Name

Specify the Beneficiary Name. You can edit the details specified,

Beneficiary Account Number

Specify the valid Beneficiary Account Number in this field. You can edit the details specified,

Beneficiary Account Type

Select the Beneficiary Account type from the drop-down values. You can edit the details specified, The values listed are:

- Savings Bank
- Current Account
- Cash Credit
- Loan Account
- Overdraft
- NRE

IFSC Code

Select the IFSC Code of the Beneficiary Bank. The remitting customer can search based on beneficiary bank branch IFSC Code, Bank Name and Branch Name.

Note

- IFSC Code is a 11- digit alpha-numeric code that uniquely identifies the bank branch participating in the NEFT. The first four alphabetic characters represents the bank name and the last six characters (usually numeric, but can be alphabetic) representing the branch. The fifth character is 0 (zero) and reserved for future use.
- There is no validation to check the 11- digit IFSC Code length and format. This is operationally controlled.

Bank Name

System defaults the Bank Name, based on the IFSC Code selected.

Branch Name

System defaults the Branch Name, based on the IFSC Code selected.

Mobile Number

Specify the Mobile Number for the Beneficiary selected.

Email ID

Specify the Email ID for the Beneficiary selected.

Note

- System validates if the values for the fields - 'IFSC Code, Beneficiary Account Number, Beneficiary Account Type, Beneficiary Name' are entered for the Beneficiary Type 'A/C + IFSC' based registration.
- If not maintained, system gives warning message 'Please enter Beneficiary Name, Account Number, Account Type, IFSC Code'.

MMID + Mobile Number

This is applicable only for the network - IMPS.

Beneficiary Name

Specify the Beneficiary Name. You can edit the details specified,

MMID

This is a seven-digit unique number of the beneficiary for transferring funds through MMID and mobile number combination. This field is editable.

Mobile Number

This is a ten-digit mobile number of the beneficiary. This field is editable

---

Note

- System validates if the values for the fields 'MMID', "Mobile Number' are entered for the Beneficiary Type 'MMID + Mobile Number' based registration
- If not maintained, system gives warning message 'Please enter MMID, Mobile Number'

Aadhar Number

This is applicable only for the network - IMPS.

Beneficiary Name

Specify the Beneficiary Name. You can edit the details specified,

Aadhar Number

Specify the valid Aadhar Number. This is a 12-digit Aadhar number of the beneficiary. This field is editable.

Note

- System validates if the value for the field 'Aadhar Number' is entered for the Beneficiary Type 'Aadhar Number' based registration
- If not maintained, system gives warning message 'Please enter Aadhar Number'

Network Details

Network

Select the network from the list of values for which the beneficiary registration to be maintained. All the valid network codes (NEFT/ India RTGS/ IMPS) applicable are listed here.

Network Description

System defaults the network description, based on the Network selected.

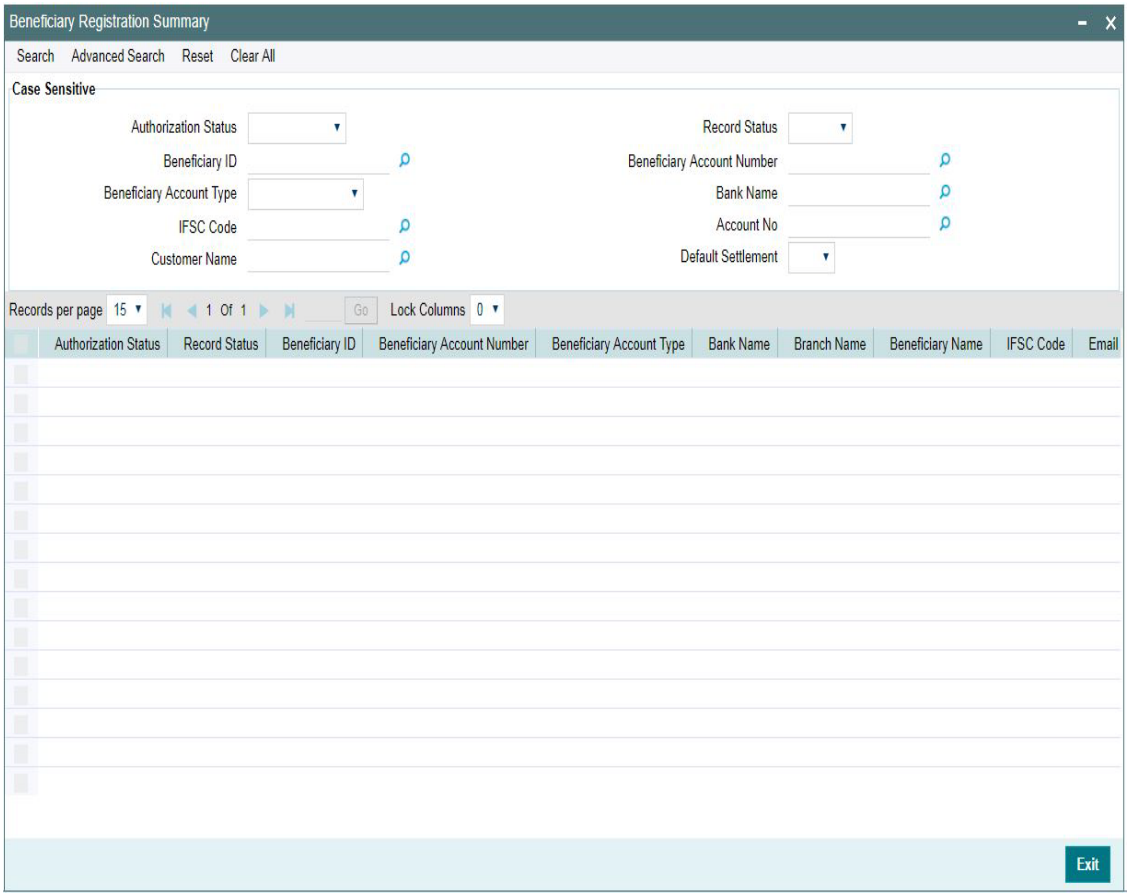
Note

During beneficiary registration for NEFT/RTGS network type, IFSC Code search will exclude home bank IFSC or home branch IFSC. Since only other bank customers can be added for NEFT/RTGS as beneficiaries.

2.9.4.1 Beneficiary Registration Summary

You can view all the Beneficiary registrations maintained in the summary screen.

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



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

- Authorization Status
- Record Status
- Beneficiary ID

- Beneficiary Account Number
- Beneficiary Account Type
- Bank Name
- IFSC Code
- Account Number
- Customer Name
- Default Settlement

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

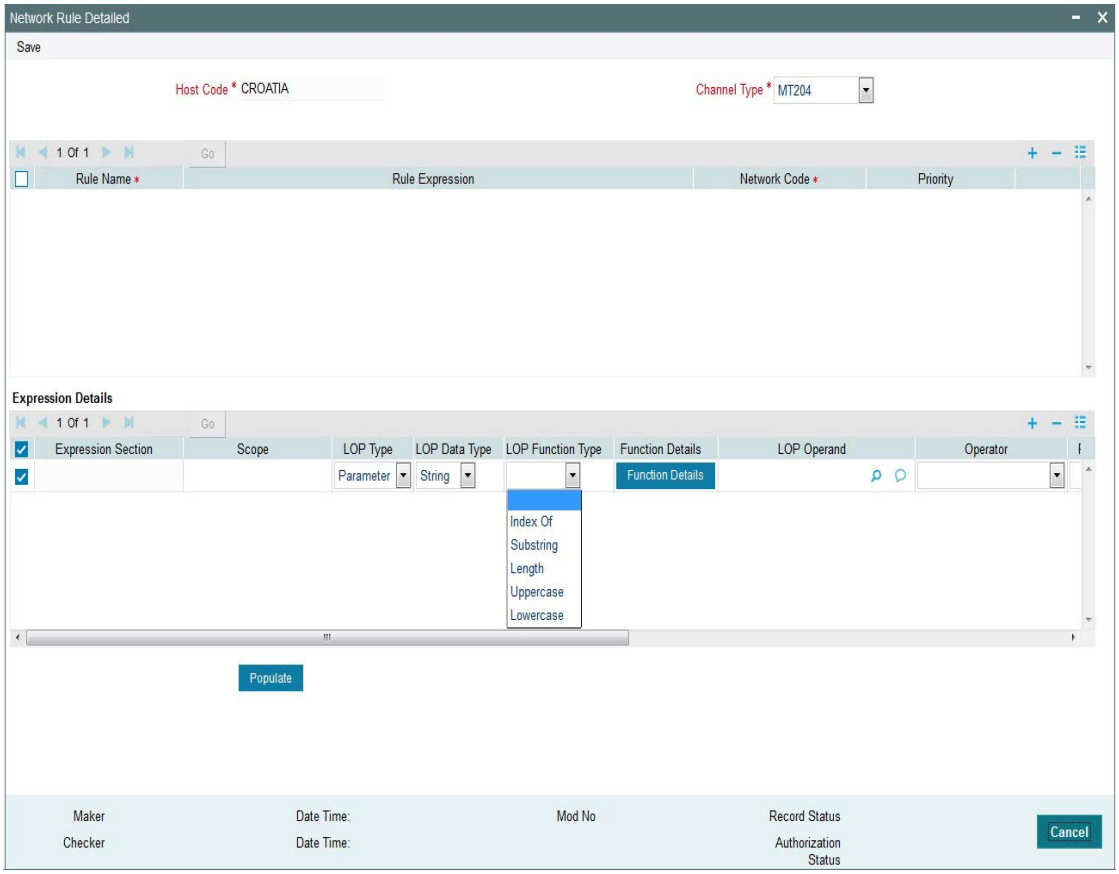
Double click a record or select a record and click on ‘Details’ button to view the detailed maintenance screen.

2.10 Payments Rule Engine

2.10.1 Network Rule

Network rule maintenance (PMDNWRLE) is used to maintain the network derivation rules for payment requests received in pain.001 files / MT 101 messages or payments initiated from Payment Initiation screen (PMDPMONL).

You can invoke the ‘Network Rule Maintenance’ screen by typing ‘PMDNWRLE’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ’New’ button on the Application toolbar.



You can specify the following fields;

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Channel Type

Select the Channel type from the list of values available. One can define network rules for the listed Channel types that the transactions.Following are the options available:

- C2B
- SWIFT
- MT 101
- Single Payment
- MT 204

Rule Name

Specify the name of the rule.

Rule Expression

The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.

Network Code

Specify the network code. Alternatively, you can select the network code from the option list.

Note

Network is resolved based on the condition which gets satisfied first on priority order

---

Priority

Specify the priority number for rule execution.

Expression Details

Expression Section

Specify the unique sequence number for the expression defined

Scope

Specify the scope assigned to the Left operand.

LOP Type

Select the type of Left operand. Choose between ‘Parameter’, ‘Expression’ and ‘Constant’.

LOP Data Type

Select the Data type of Left operand. Choose between ‘String and ‘Number’.

LOP Function Type

Select the LOP Function type from the list. Below are the options available for Function type.

- IndexOf
- SubString
- Length of
- Uppercase
- Lowercase

Function Details

If the LOP Function Type is selected, then it is mandatory to provide Function Details. You can invoke ‘Function Details’ screen by clicking on the ‘Function Details’ button.

Function Details for ‘IndexOf’

IndexOf returns the position of first occurrence of a specified value in a string. The search is case sensitive. If you have specified the LOP Function type as IndexOf, LOP type should be Expression and LOP data type should be Number,

Function Details Button launches the below screen to specify the below mandatory Parameters

- Source_String – Specify the parameter value from options list which lists the elements to be searched.
- Search_Value – Specify the value which has to be searched in the Source string.
- Start_Pos – Specify the start position of the search in the Source String.

For example, in a transaction, if string “LOAN” needs to be validated in the creditor account number, use Index of function.

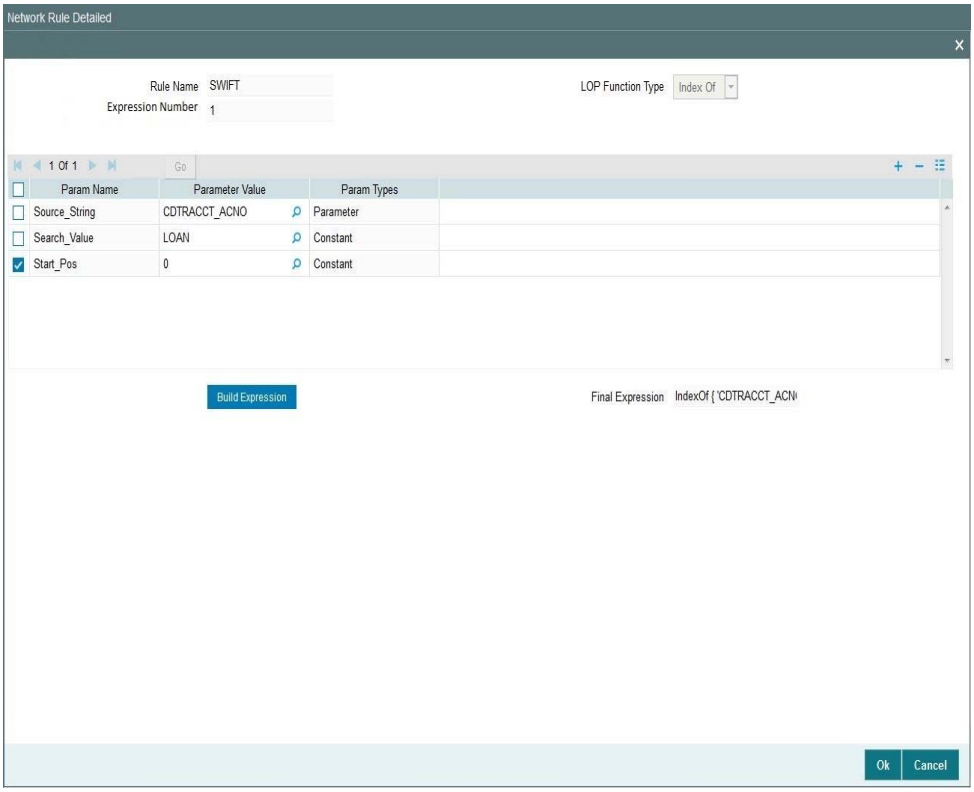
Example ac no : 000432416LOAN12654.

If a rule has to be defined for “creditor account number contains the string ‘LOAN’ ”

- Source String CDTRACCT_ACNO
- Search Value LOAN
- Start Position 0

Resultant LOP index value of the string is 9.

If the account does not contains the string ‘LOAN’ system returns the resultant index as ‘-1’.



After specifying the parameters, click on ‘Build Expression’ button

On Click of ‘Build Expression’ button system populates the Final Expression.

Function Details for ‘Sub string’

Substring returns a new string that is a substring of the source string. If you have specified the LOP Function type as Sub string, LOP type should be Expression and LOP data type should be String.

Function Details button launches the below screen to specify the below mandatory parameters

- Source_String – Specify the parameter value from options list which lists the elements to be searched.
- Start_Pos – Specify the start position of the search in the Source String.
- End_Pos – Specify the end position of the search in the Source String.

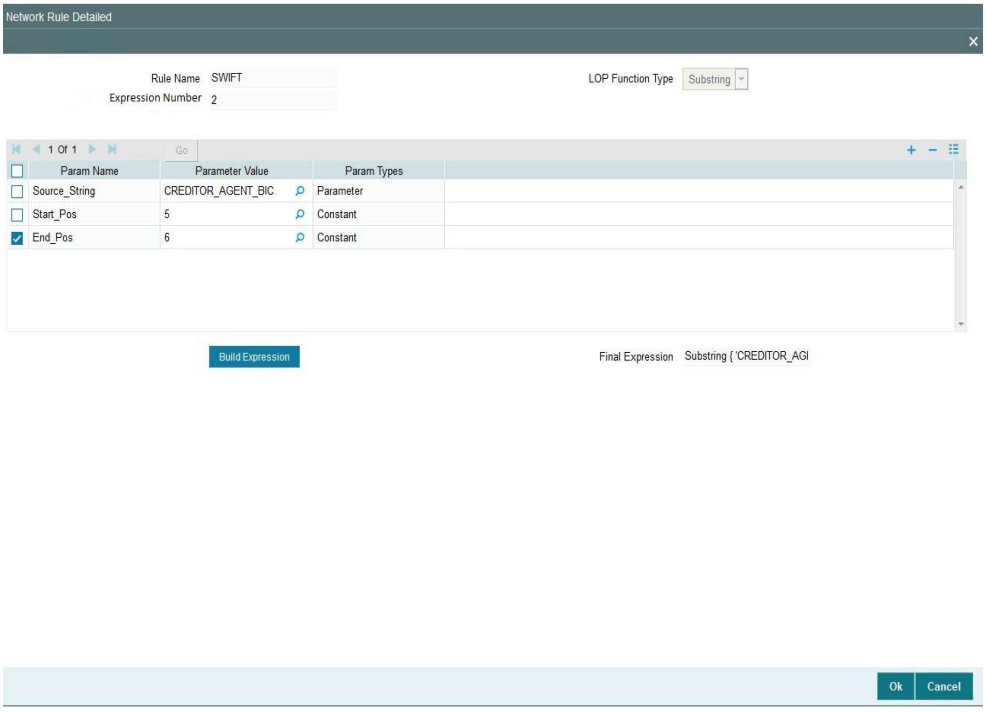
For Example, If a rule has to be defined for “CREDITOR_AGENT_BIC country is US”

Source string – CREDITOR_AGENT_BIC

Start Position 5

End Position 6

If the CREDITOR_AGENT_BIC is CITIUS33, system returns the LOP substring value as ‘US’



After specifying the parameters, click on ‘Build Expression’ button

On Click of ‘Build Expression’ button system populates the Final Expression.

Function Details for ‘LengthOf’

Lengthof returns the number of characters of a specified string. If you have specified the LOP Function type as LengthOf, LOP type should be Expression and LOP data type should be Number.

Function Details Button launches the below screen to specify the below mandatory Parameter.

- Source_String – Specify the parameter value from options list which lists the elements whose length to be calculated.

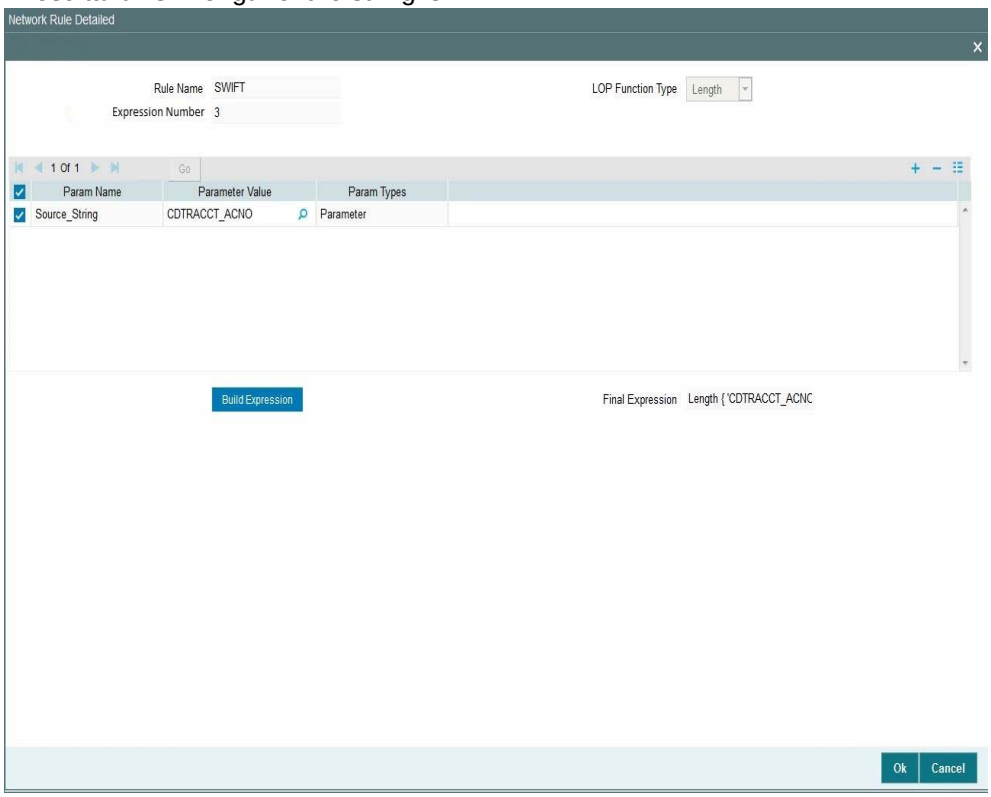
For example, in a transaction, if length of the creditor account number to be validated, use Length of function.

Ex ac no : 89565656357.

If a rule has to be defined to validate the length of creditor account number.

Source String CDTRACCT_ACNO

Resultant LOP length of the string is 11..



After specifying the parameters, click on ‘Build Expression’ button

On Click of ‘Build Expression’ button system populates the Final Expression.

Function Details for ‘Upper case and Lower Case’

Upper case or lower Case converts all letters in the specified string to uppercase / lowercase..If you have specified the LOP Function type as Upper case/Lower case, LOP type should be Expression and LOP data type should be String,

Function Details button launches the below screen to specify the below mandatory parameters.

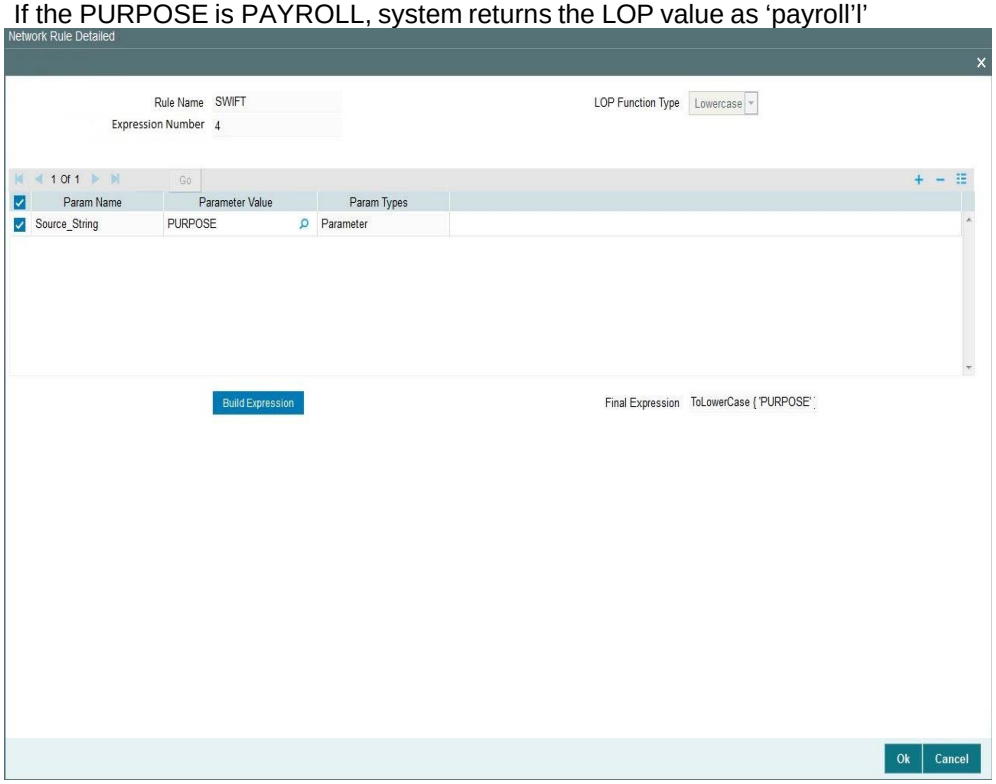
- Source_String – Specify the parameter value from options list, which lists the elements whose case to be converted.

For Example, If a rule has to be defined to convert Purpose as

Lower case

Source string – PURPOSE.

If the PURPOSE is PAYROLL, system returns the LOP value as ‘payroll’l’



After specifying the parameters, click on ‘Build Expression’ button.

On Click of ‘Build Expression’ button system populates the Final Expression.

LOP Operand

Specify the Left Operand value details in the rule expression.

Operator

Select the Operator details.

ROP Type

Select the type of Right operand. Choose between Constant and Expression.

ROP Data Type

Select the type of Right operand Data. Choose between String, Date and Number.

ROP Operand

Specify the Right operand value details.

Scope

Specify the scope assigned to the Right operand.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

The following are the rule elements available for maintaining the rules:

Rule element	Rule element value for payment request received in pain.001 files/ initiated from PMDPMONL	Rule element value for payment request received in MT101
DEBIT_ACCOUNT	Debtor Account number, if account number is not available, then Account IBAN	Ordering customer account
CUSTOMER	Customer of the Debit Account	Customer of the Debit Account
CUSTOMER_SERVICE_MODEL	Service model linked to the customer	Service model linked to the customer
CHANNEL_TYPE	For requests received in pain.001 format, the value is C2B. For payments initiated from PMDPMONL, the value is SP.	Value is MT101
CATEGORY_PURPOSE	Category purpose (code or proprietary value) as available in Credit transfer information; if not available the value available in payment information.	Not applicable.
CREDITOR_AGENT_BIC	Debtor Agent BIC	Receiver BIC
INTERMEDIARY_AGENT_BIC	Intermediary Agent BIC	Intermediary Agent BIC
INTERMEDIARY_AGENT_MEMBER_ID	Intermediary Agent Member ID	Intermediary Party identifier number
SOURCE_CODE	Source code	Source code
TRANSFER_AMOUNT	Transfer Amount	Transfer Amount
TRANSFER_CCY	Transfer Currency	Transfer Currency
CDTRACCT_ACNO	Creditor Account, if not available Creditor IBAN	Beneficiary Account
BRANCH_CODE	Branch Code	Branch Code
PURPOSE	Purpose level (code or proprietary value) in creditor transfer information	Not applicable

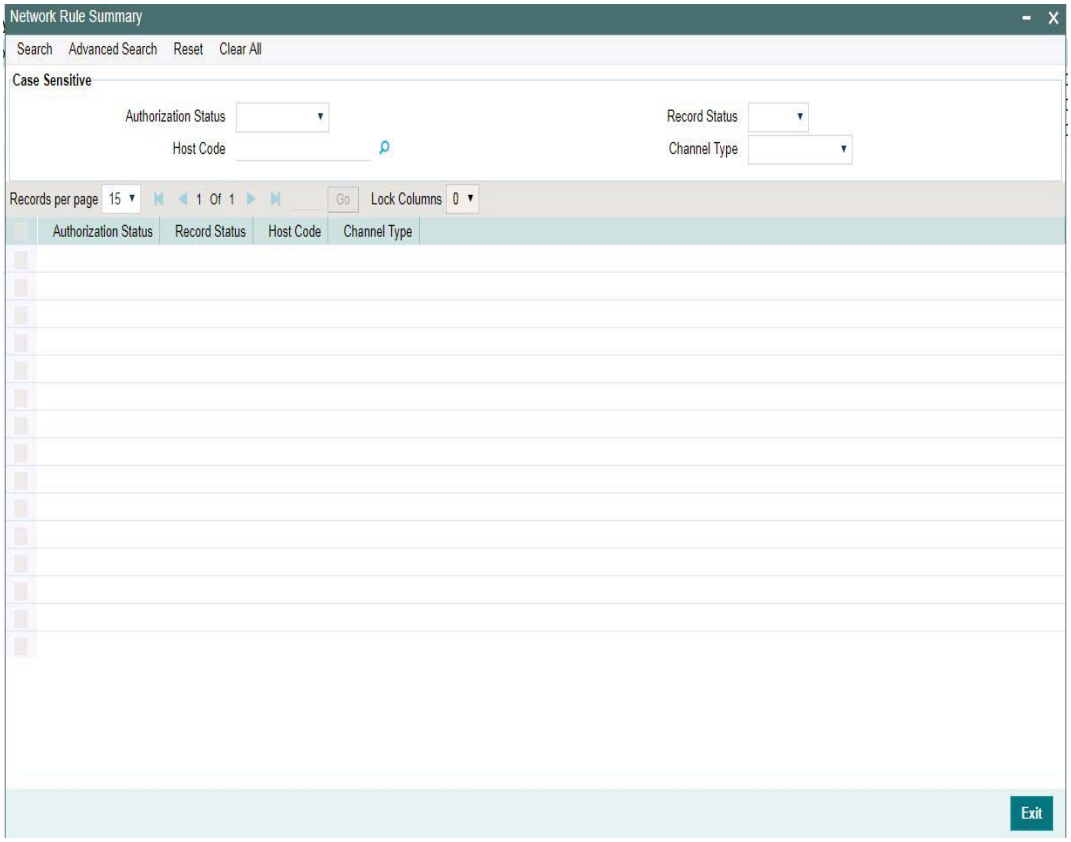
Rule element	Rule element value for payment request received in pain.001 files/ initiated from PMDPMONL	Rule element value for payment request received in MT101
SERVICE LEVEL	Service level (code or proprietary value) as available in Credit transfer information; if not available the value avail- able in pay- ment information	Field 23E, first code available
LOCAL_INSTRU- MENT	Local Instrument (code or proprietary value) as available in Credit transfer infor- mation; if not available the value available in payment information.	Not applicable
INSTRUCTION_PRI- ORITY	Instruction priority as available in Credit transfer information; if not available the value available in payment information.	If 23E is URGP or RTGS value derived will be HIGH otherwise NORM.
CHARGE_BEARER	Charge bearer as available in Credit trans- fer information; if not available the value available in payment information.	Charge Bearer

The following mandatory checks are done on derivation of the Network:

- Whether the transfer currency is allowed for the network
- Whether the amount is within the network limit
- Whether the Creditor Agent is allowed for the network

2.10.1.1 Viewing Network Rule Summary

You can view a summary of network maintenances using 'Network Rules Resolution Summary' screen. To invoke this screen, type 'PMSNWRLE' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Host Code
- Channel Type

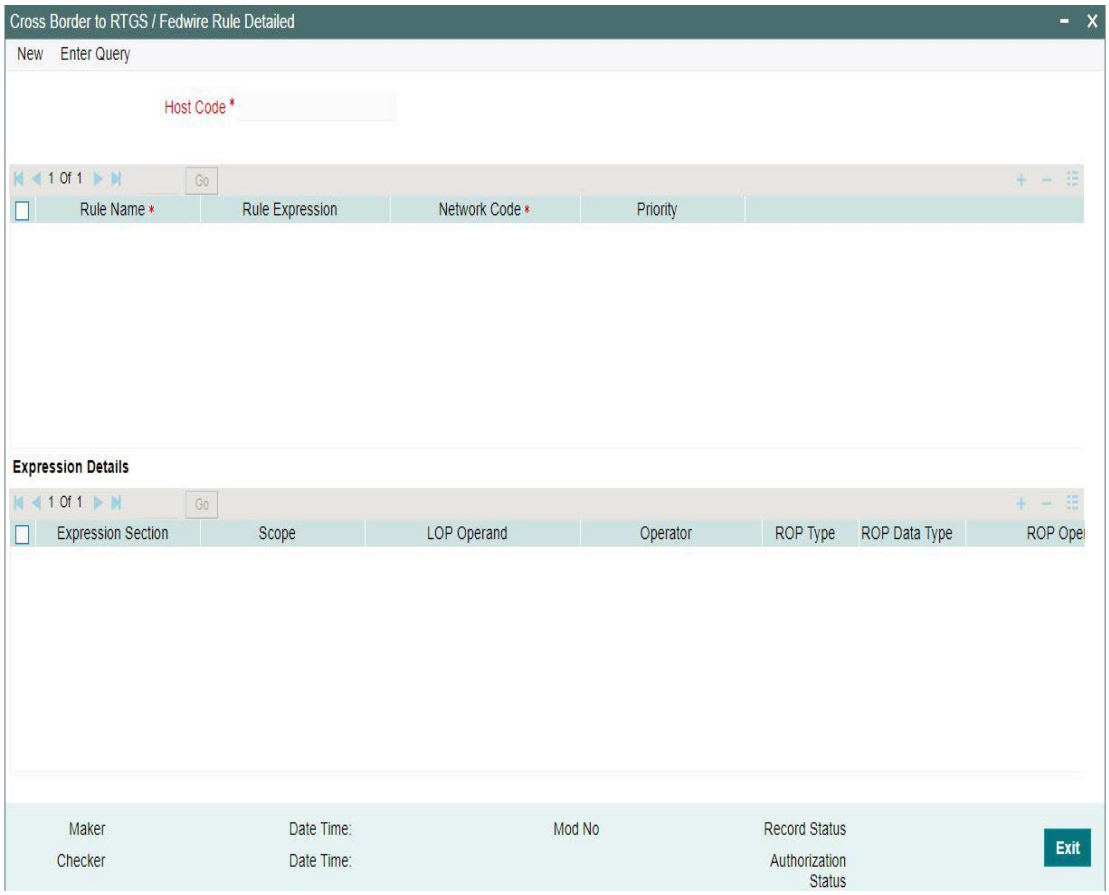
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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.

2.10.2 Cross Border RTGS Derivation Rule

This rule will be used during payment chain building for each party derived if the transaction currency is allowed for RTGS.

You can invoke the “Cross Border to RTGS Rule” screen by typing ‘PMDXRRLE’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Rule Name

Specify the network resolution rule.

Rule Expression

The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.

Network Code

Specify the network code. Alternatively, you can select the network code from the option list.

Note

Network is resolved based on the condition which gets satisfied first on priority order

Priority

Specify the priority number for rule execution.

Expression Details

Expression Section

Specify the Expression Section details.

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the Left Operand value details.

Operator

Select the Operator details.

ROP Type

Select the type of Right Operand. Choose between Constant and Expression.

ROP Data Type

Select the type of Right Operand Data. Choose between String, Date and Number.

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

The below mentioned new basis elements will be provided in the expression builder:

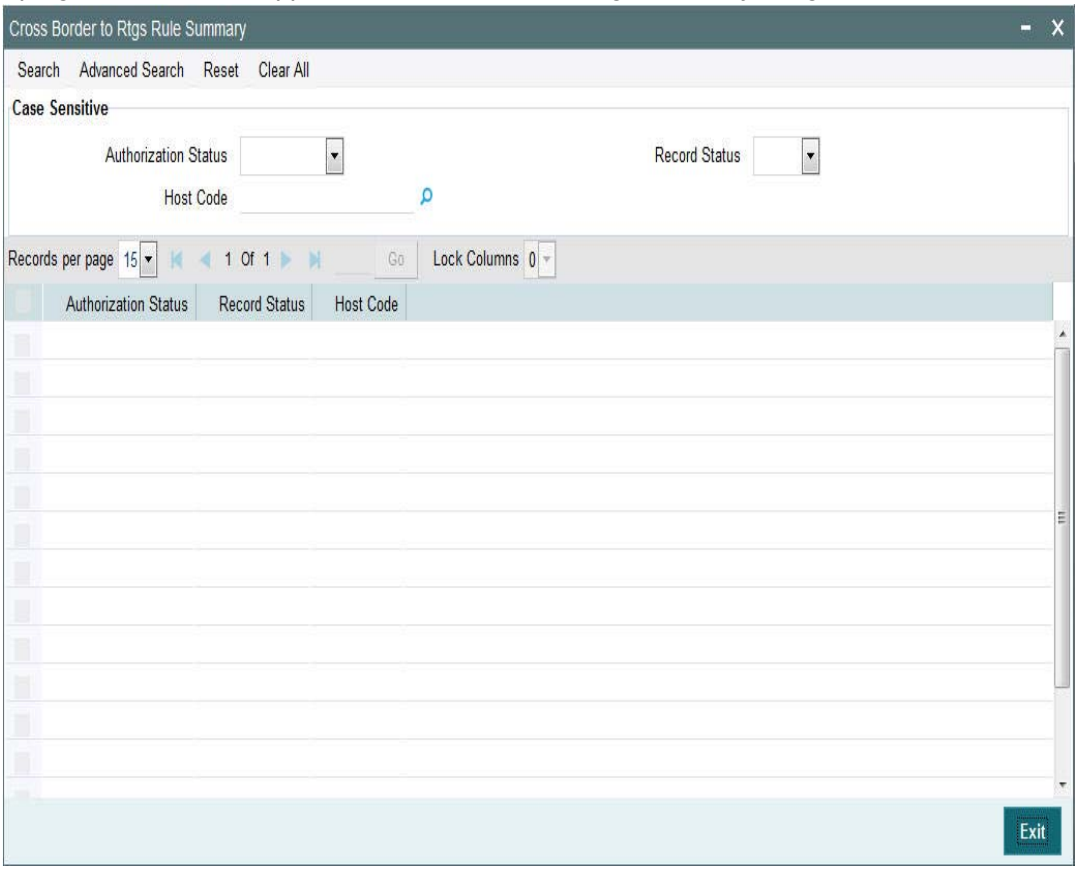
- Customer
- Customer service model
- Debit Account
- Channel type
- Source Code

The following mandatory checks will be done for each Network derived:

- whether the specified currency is allowed for the network
- whether the amount is within the network limit
- whether the Creditor Agent is allowed for the network
- whether the network cutoff is over.

2.10.2.1 Viewing Cross Border to RTGS Rule Summary

You can view the summary in “Cross Border to RTGS Rule Summary” screen. You can invoke the Cross Border to RTGS Rule Summary screen by typing ‘PMSXRRLE’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Host Code

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

2.10.3 RTGS Network Switch Rule

This rule will be applied when Network cutoff is over for a RTGS payment. Only network of type RTGS is allowed for Switching.

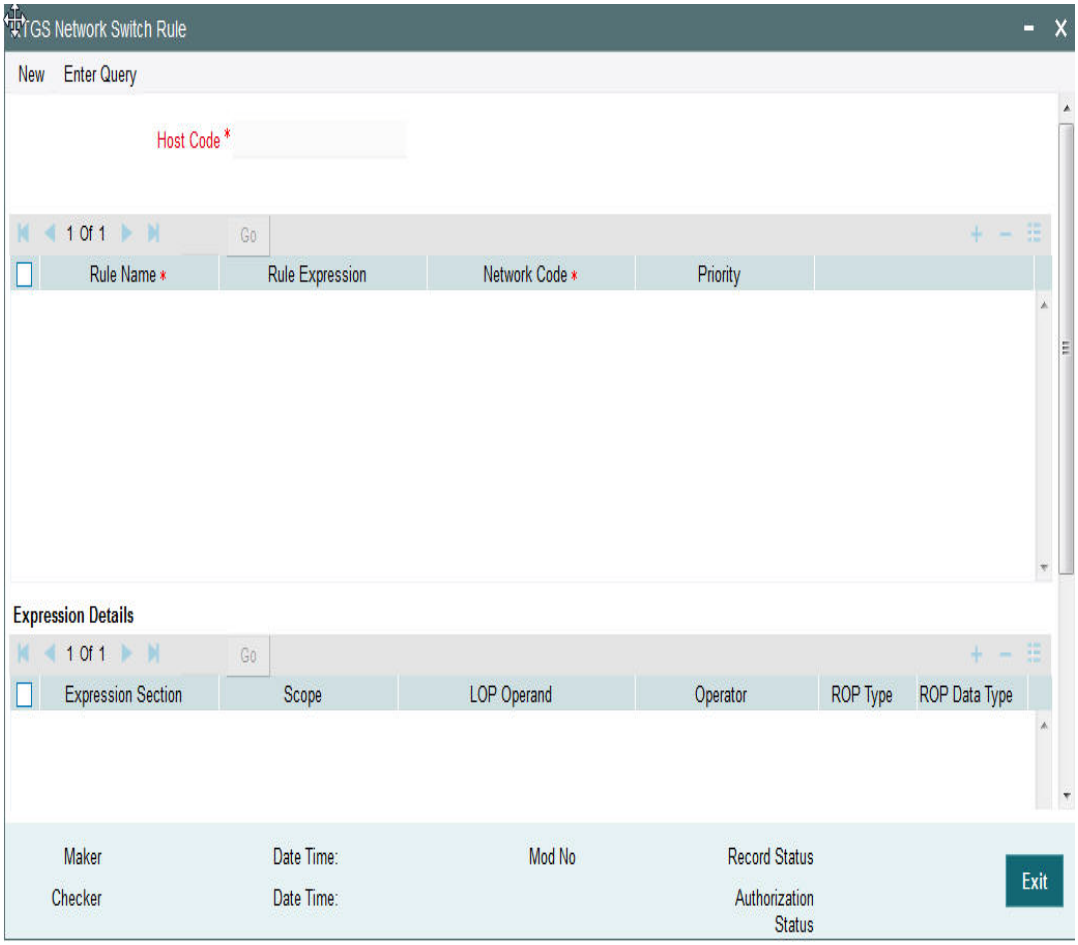
If the network cut-off for the originally derived RTGS network is missed, then system checks if Network Switching rules are maintained. If available, system derives alternate RTGS network, based on rule conditions, provided the network cut-off for the alternative is not already passed.

- System then sends out the RTGS message to the alternative that is derived from the rules.

However, if the alternative could not be derived because the network cut-off time for the same is already passed then system moves the transaction to the Network Cut-off queue with the original RTGS network code.

- Manual carry forward or Auto roll-over from this queue would always result in the payment being processed for the original network on the rolled over date.

You can invoke the “RTGS Switch Rule” screen by typing ‘PXDRNWSW’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click ‘New’ button on the Application toolbar.



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Rule Name

Specify the network resolution rule.

Rule Expression

The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.

Network Code

Specify the network code. Alternatively, you can select the network code from the option list.

Note

Network is resolved based on the condition which gets satisfied first on priority order

Priority

Specify the priority number for rule execution.

Expression Details

Expression Section

Check this box to enable the fields of this section.

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the LOP Operand value details.

Operator

Select the Operator details.

ROP Type

Select the type of Right operand. Choose between Constant, Parameter and Expression.

ROP Data Type

Select the type of Right operand Data. Choose between String, Date and Number.

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

The below mentioned new basis elements will be provided in the expression builder:

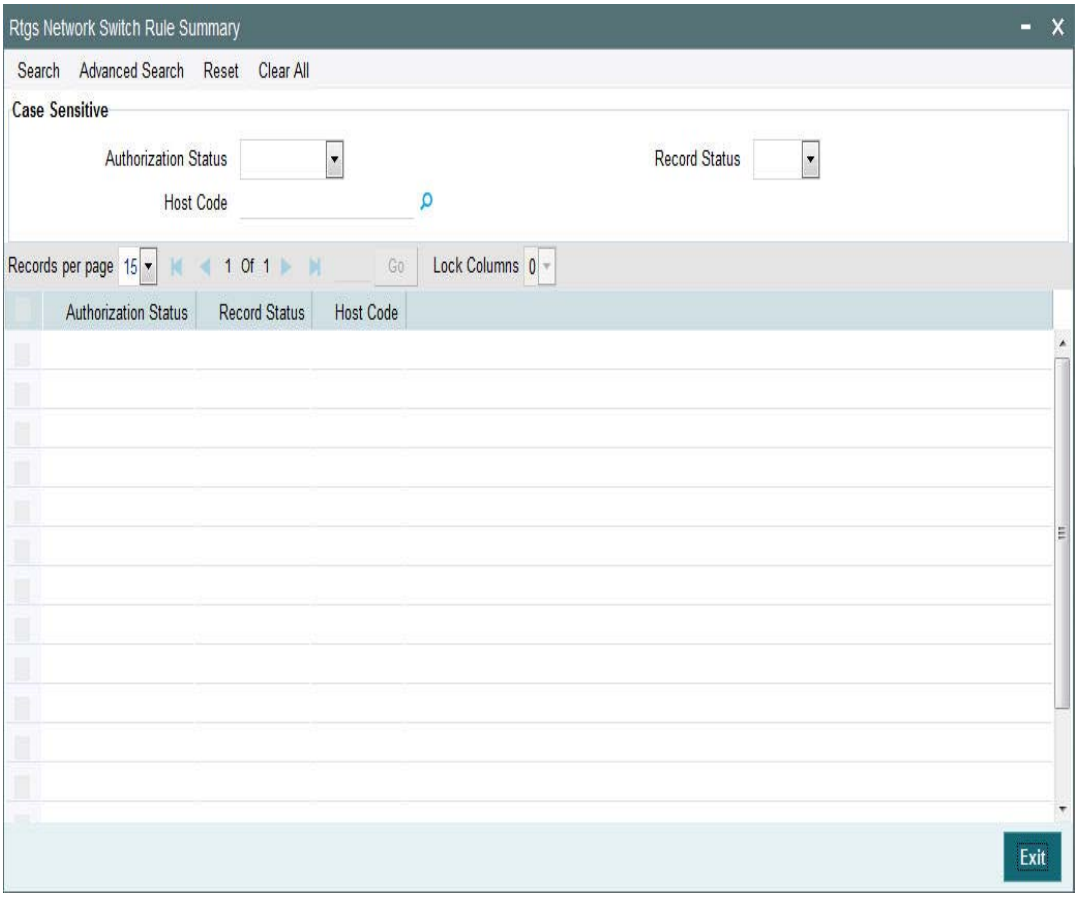
- Customer
- Customer service model
- Debit Account
- Channel type
- Source Code

The following mandatory checks will be done for each Network derived:

- whether the specified currency is allowed for the network
- whether the amount is within the network limit
- whether the Creditor Agent is allowed for the network
- whether the network cutoff is over.

2.10.3.1 Viewing RTGS Network Switch Rule Summary

You can view the summary in “RTGS Network Switch Rule Summary” screen. You can invoke the RTGS Network Switch Rule Summary screen by typing ‘PXSRNWSW’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

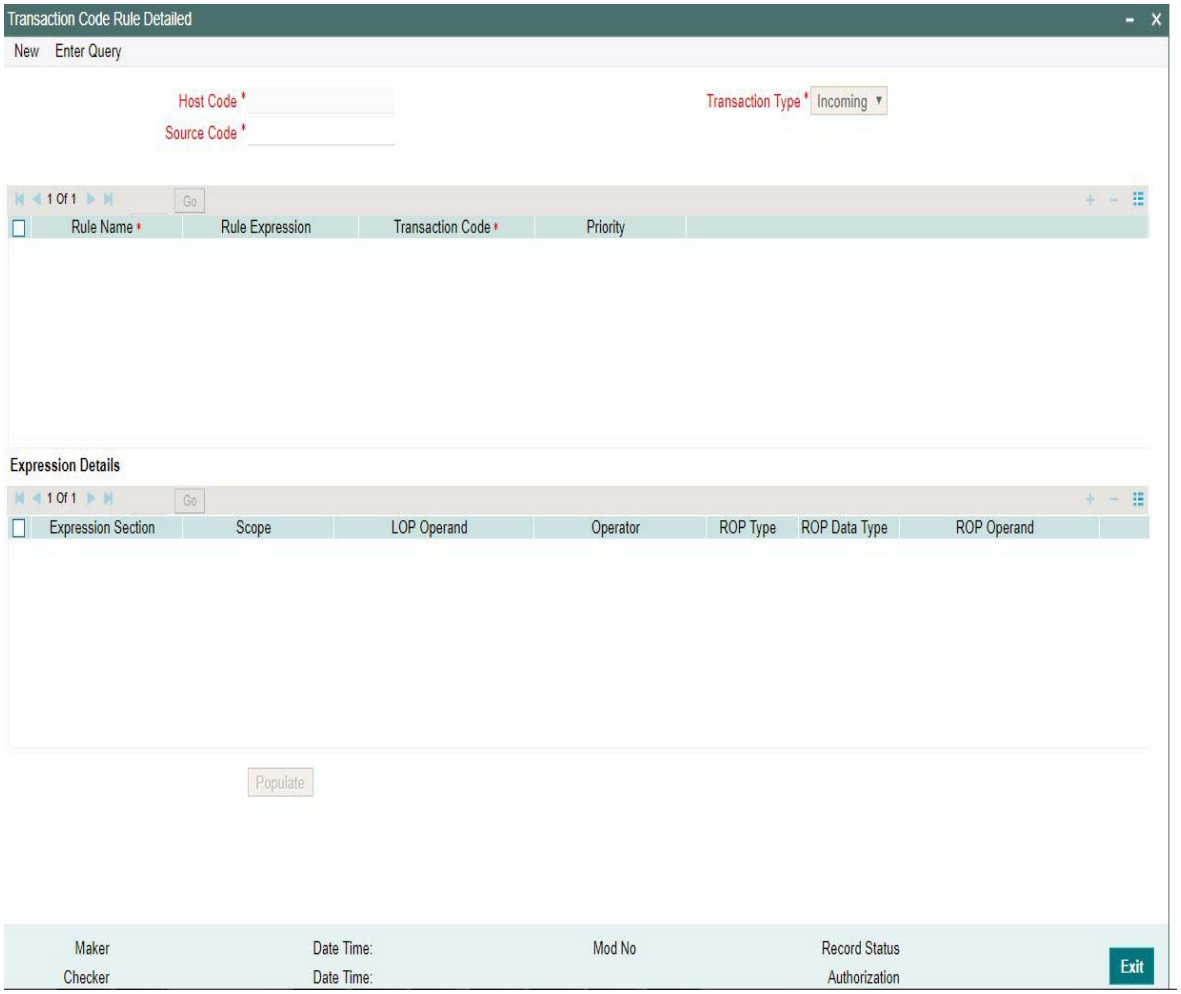
- Authorization Status
- Record Status
- Host Code

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.

2.10.4 Transaction Code Rule

You can invoke the 'Transaction Code Rule Detailed' screen by typing 'PMDTRRLE' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.



You can specify the following fields;

Host Code

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

Source Code

Specify the source code. Alternatively, you can select the source code from the option list.

Transaction Type

Select the type of transaction. Choose between Inbound and Outbound.System defaults the Transaction Type as 'Inbound'

Rule Name

Specify the Rule Name.

Rule Expression

Specify the Rule Expression.

Transaction Code

Select the Transaction code from the LOV.

Note

- The transaction code that is attached to the customer account leg, can be provided in the following fields of a payment request:
  - 26T of MT 103
  - CreditTransferTransactionInformation/Purpose/Proprietary of pain.001
  - PurposePrtry tag of Single payment service
- In Book Transfer, the Purpose Code field present is mapped to CreditTransferTransactionInformation/ Purpose/Proprietary of pain.001 if the value is available or to field 26T of MT 103.
- Purpose Proprietary field in PBDOVIEW, is specified, so that it can be used in setting up of transaction code rule.

Priority

Specify the rule priority.

Expression Details

Expression Section

Specify the Expression Section.

Scope

Specify the scope assigned to the Left operand.

LOP Operand

User can select the LOP from list of values displayed pertaining to the Transaction Code selected.

Note

- System allows user to select Transaction Code specific LOP's like- ACCOUNT_TYPE, TRANSFER_TYPE,EXCEPTION_TYPE etc. which can be used for specific Payment type or Network.
- TRANSFER_TYPE operand is mainly used for Book Transfer payment type or Network.
- Transfers from customer's own account and the transfer between accounts of different customers can be differentiated by selecting TRANSFER_TYPE LOP

Operator

Select the Operator details from the list of values displayed. Values available are - Greater Than, Less Than, Not Equal To, Equal To, Greater Than or Equal To, Less Than or Equal To.

ROP Type

Select the type of Right operand. Choose between Constant and Expression.

ROP Data Type

Select the type of Right operand Data. Choose between String, Date and Number.

ROP Operand

Select the Right operand value from the LOV based on the LOP Operand selected. Values pertaining to the respective LOP will be listed.

Note

- Allowed Values for the LOP Operand - Account_Type will be NORMAL, NOSTRO,MULTI_CURRENCY.
- TRANSFER_TYPE will have values - 'Own Account Transfer (O)' and 'On Us transfer (N)', which is specific to Book Transfer.
- EXCEPTION_TYPE has an additional Value - Cancellation (TRCL).– This can be used
  - For a transaction which is cancelled after accounting as part of Batch cancellation or transaction cancellation request processed
  - When the reversal of a cross border transaction with cover as RTGS is triggered on receiving MT 019 Abort Notification.
  - Source Reference and Batch ID are handed off as part of accounting handoff.

Scope

Specify the scope assigned to the Right operand.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

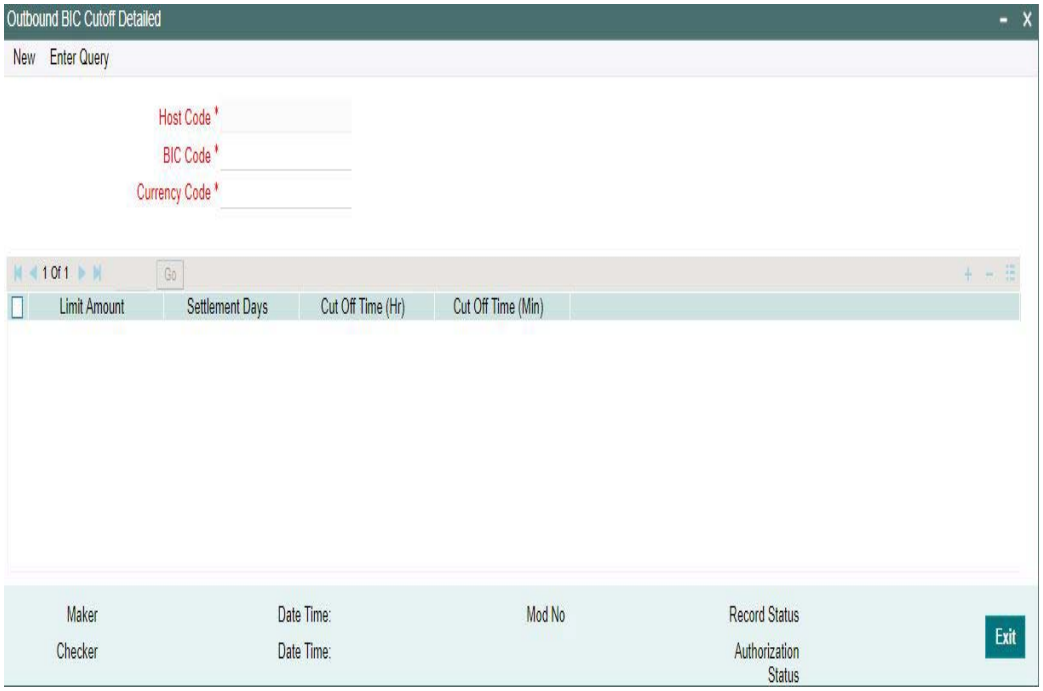
2.11 BIC Cutoff

Usage of this screen

- You can validate the FX cutoff days/time for the currency pair involved in the transaction. using this screen
- This screen is applicable for Cross Border/ RTGS/ ACH payment types which cross currency transactions are allowed.
- You can capture Currency cutoff days and time for each currency in this screen, and additionally a BIC of sender/receiver bank.
- For a currency specific or All BICs, Cut-off time is maintained.
- Maintenance done for The BIC code 'ALL' is considered for all payment types except for cross-border, for which the maintenance done for specific receiver BIC will be checked for the credit currency, if available

2.11.1 Outbound BIC Cutoff

You can invoke "Outbound BIC Cutoff" screen by typing 'PXDCYCOF' 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

System defaults the host code of transaction branch on clicking ‘New’.

BIC Code

Specify the BIC Code. Alternatively, you can select the BIC Code from the option list. The list displays all valid BIC Codes maintained in the system.

Currency Code

Specify the currency code. Alternatively, you can select the currency code from the option list.The list displays all valid currency codes maintained in the system for the selected country.

Limit Amount

Specify the limit amount for the transaction amount.

Settlement Days

Specify the number of days in advance of the current day on which the settlement is applicable that the payment request needs to be received or the transaction booked from screen

Cutoff Time (Hr)

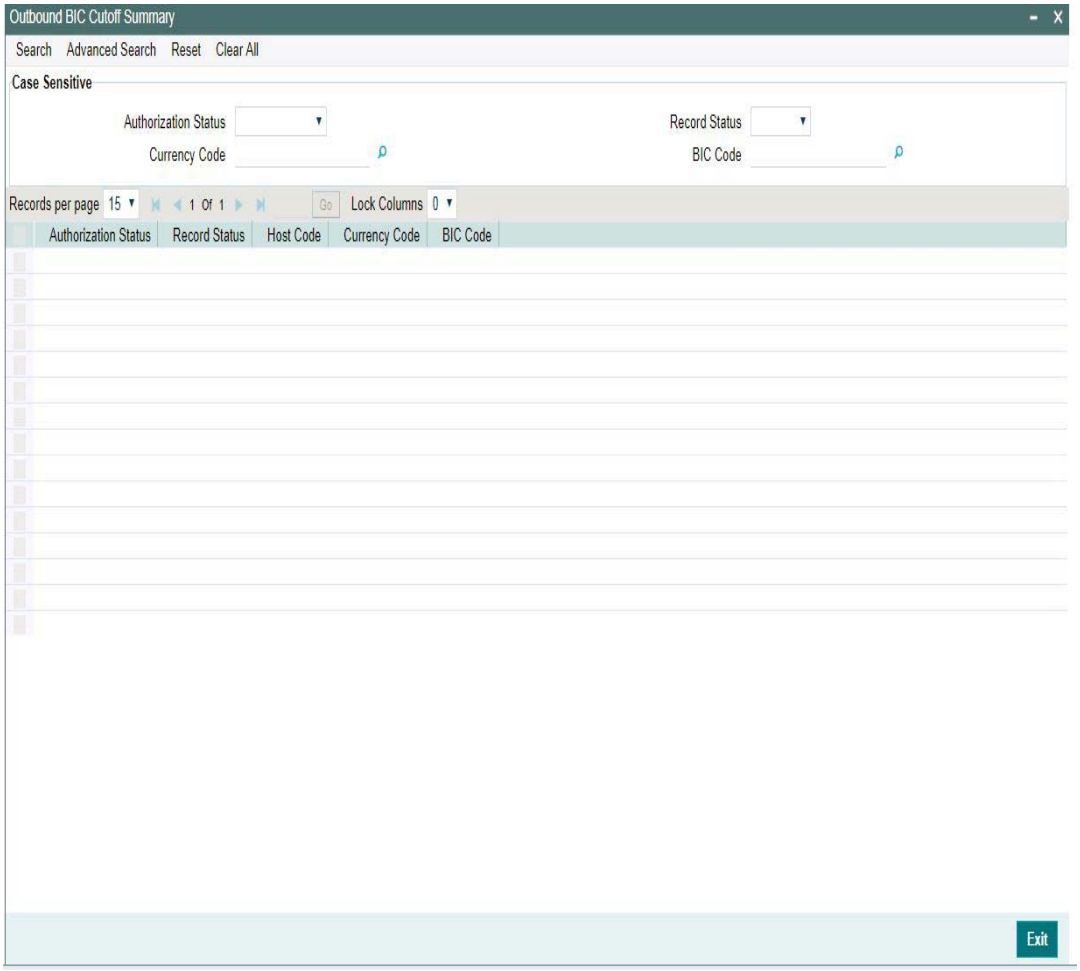
Specify the hours for the transaction cut-off time.

Cutoff Time (Min)

Specify the minutes for the transaction cut-off time.

2.11.1.1 Viewing Outbound BIC Cutoff Summary

You can invoke “Outbound BIC Cutoff Summary” screen by typing 'PXSCYCOF' 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:

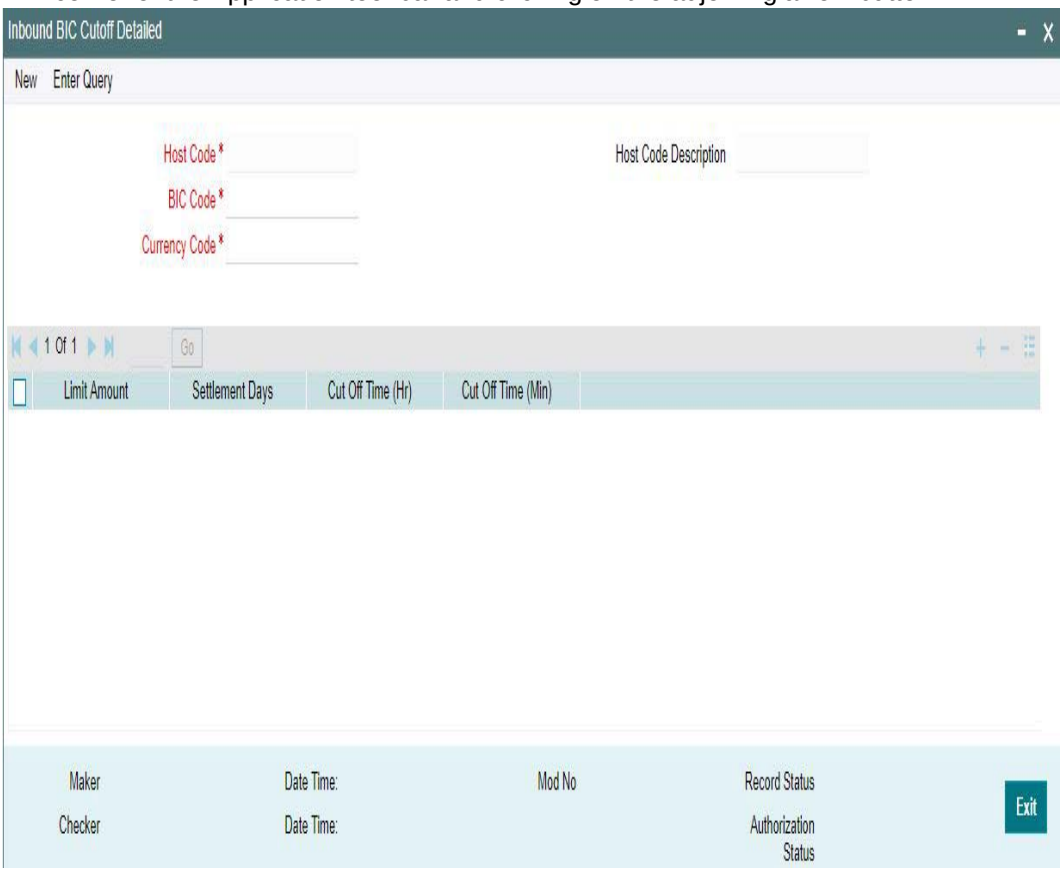
- Authorization Status
- Record Status
- Currency Code
- BIC Code

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

- Authorization Status
- Record Status
- Host Code
- Currency Code
- BIC Code

2.11.2 Inbound BIC Cutoff

You can invoke “Inbound BIC Cutoff” screen by typing ‘PXDINCOF’ 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

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

Displays the description of the Host Code.

BIC Code

Specify the BIC Code. Alternatively, you can select the BIC Code from the option list. The list displays all valid BIC Codes maintained in the system.

Currency Code

Specify the currency code. Alternatively, you can select the currency code from the option list.The list displays all valid currency codes maintained in the system for the selected country.

Limit Amount

Specify the limit amount for the transaction amount.

Settlement Days

Specify the settlement days.

Note

Cutoff days for currencies in addition to the cut off time while processing inbound payments is considered.

Cutoff Time (Hr)

Specify the hours for the transaction cut-off time.

Cutoff Time (Min)

Specify the minutes for the transaction cut-off time.

2.11.2.1 Inbound Payments - Date Derivation

For inbound payments, date derivation works as below for the payment types - ACH, Cross Border, RTGS:

Instruction Date

- It is derived as the latest of Payment Value Date, Cover Value Date or Received Date,
- Credit Float days is added to this defined date
- Debit and Credit currency holiday check is done on this and Instruction date is moved forward, if it falls on a holiday.

Note

Received date is considered based on the preferences maintained in Customer Preferences Detailed (PMDFLPRF) and Cover Match Preferences Detailed (PMDCMPRF) screen. Refer to these screens for more details.

Activation Date

- Activation date is derived as Instruction date - Settlement days (as defined in PXDINCOF)
- Derived activation date is pushed to previous working day, in case this falls on a branch holiday
- If Activation date goes beyond current date, then activation is set as current date. In turn, the instruction date is reset as current activation date + settlement days

Credit Value Date

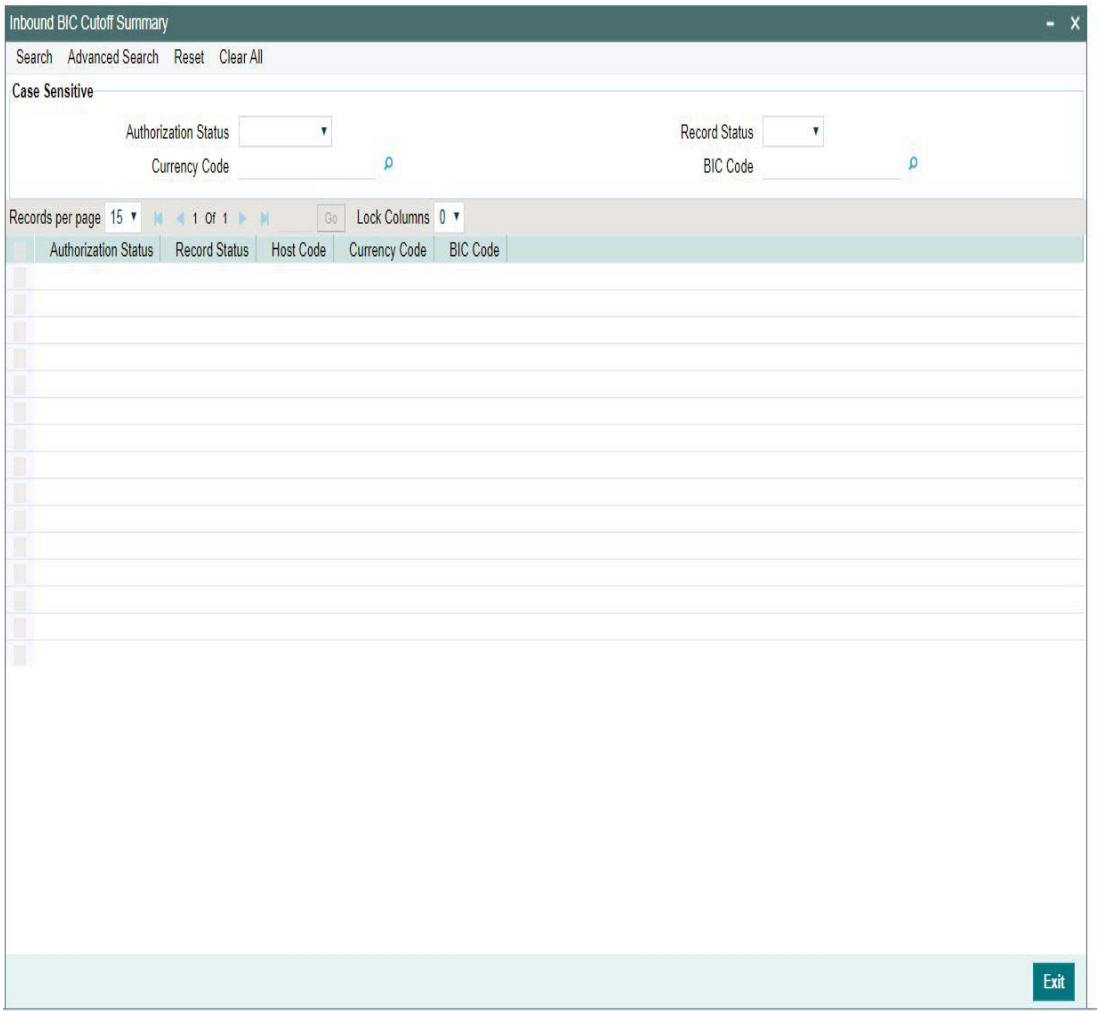
This will be same as Instruction Date derived.

Debit Value Date

This is the date received in 32A tag of payment message or cover message, if applicable.

2.11.2.2 Viewing Inbound BIC Cutoff Summary

You can invoke “Inbound BIC Cutoff Summary” screen by typing 'PXSINCOF' 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
- Currency Code
- BIC Code

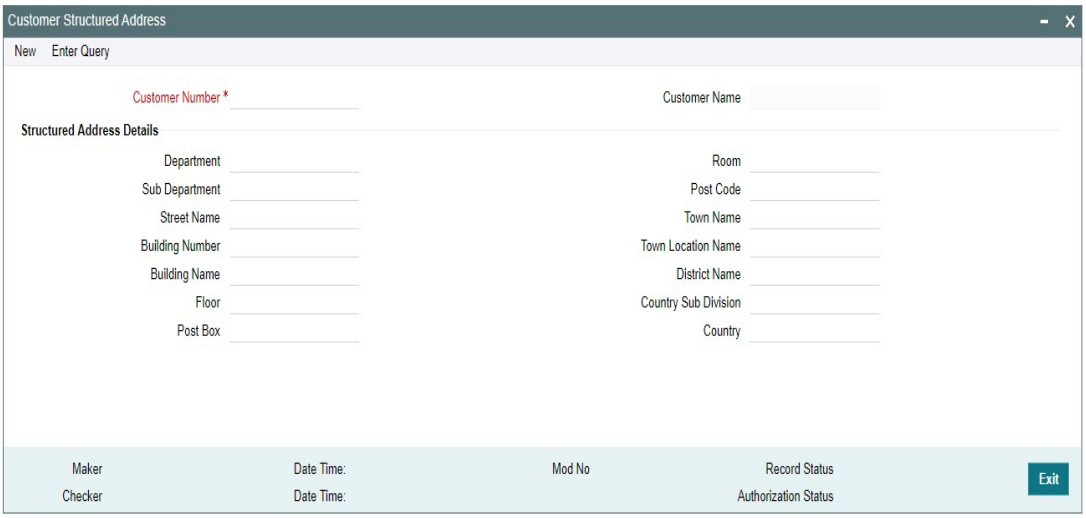
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

- Authorization Status
- Record Status
- Host Code
- Currency Code
- BIC Code

2.11.3 Customer Structured Address

You can maintain the Customer Structured Address, using this screen.

You can invoke the ‘Customer Structured Address’ screen by typing ‘STDCRCAD’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following details:

Customer Number

Specify the Customer Number from the list of values.

Customer Name

System defaults the description of the Customer Number displayed.

Specify the Structured Address Details related fields as given below:

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

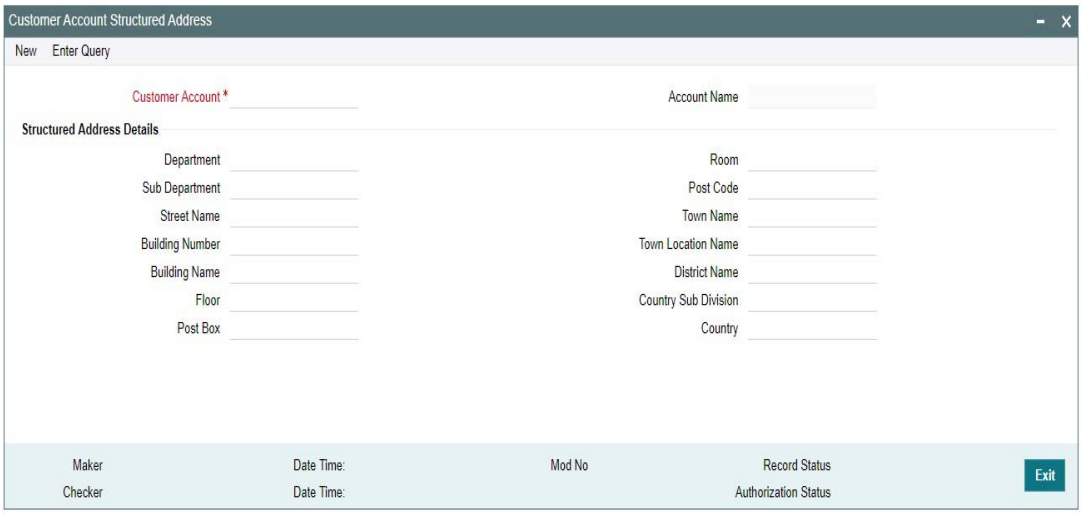
Note

All the fields are optional fields except Customer field. On save, system will validate that minimum one address field is having the value.

2.11.4 Customer Account Structured Address

You can maintain the Customer Account Structured Address, using this screen.

You can invoke the ‘Customer Account Structured Address’ screen by typing ‘STDACCAD’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following details:

Customer Number

Specify the Customer Number from the list of values.

Account Name

System defaults the description of the Account Number displayed.

Specify the Structured Address Details related fields as given below:

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

Note

All the fields are optional fields except Customer field. On save, system will validate that minimum one address field is having the value.

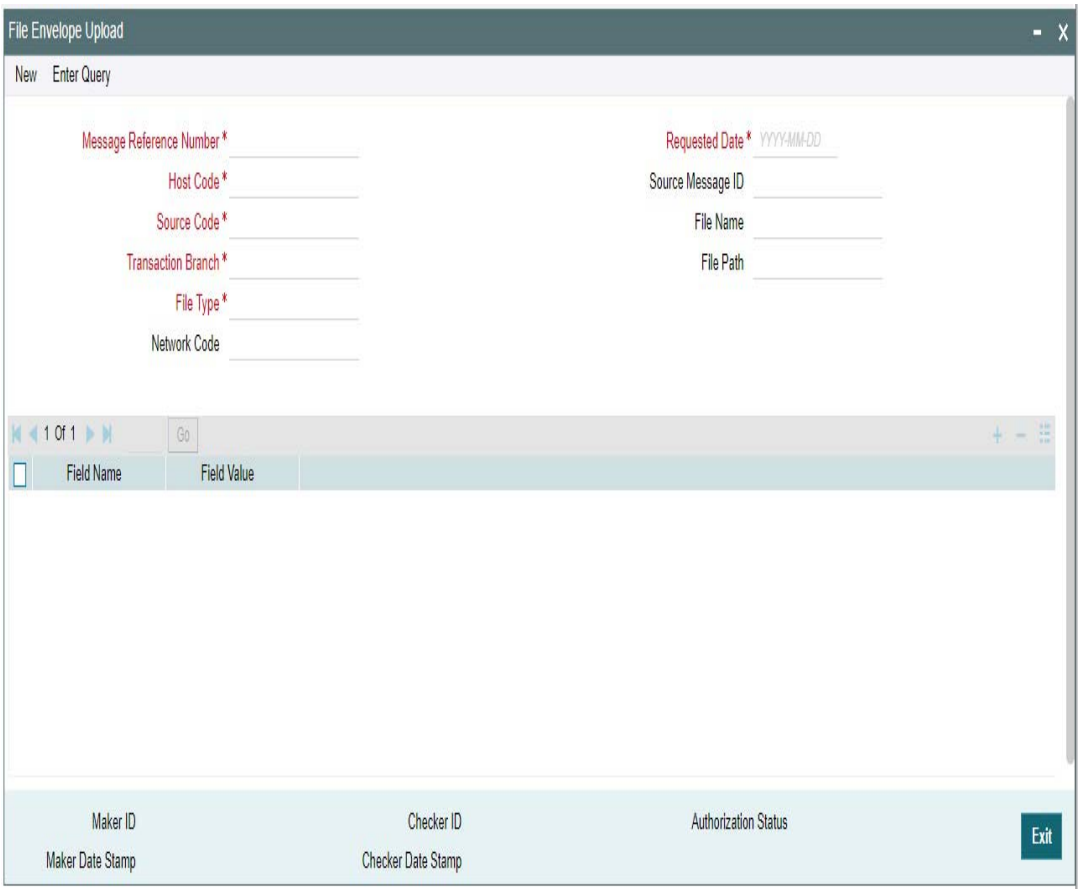
3. Payments Core Processes

3.1 File Envelope

File envelope details received can be viewed from this screen.The system supports receipt, validation and upload of file envelopes for the following file types:

- :rmaPlusDir - To upload RMA/RMA + Maintenance
- gpiDir - To upload SWIFT gpi Directory
- bulkSps - To upload Bulk XML (multiple transactions) via Single payment service
- c2bFile - To upload Bulk file via pain.001
- c2bFileCancel - To upload bulk cancellation request from customer via pain.007
- target2Dir - To upload Target2 RTGS Directory
- euro1Dir - To upload EURO1 RTGS Directory
- sepaPlusDir - To upload SEPAPLUS Bank Directoy
- bicPlusDir - To upload BIC Directory
- pain.009 - To upload Debtor Mandate Creation via pain.009
- pain.010 - To upload Debtor Mandate Amendment via pain.010
- pain.011 - To upload Debtor Mandate Cancellation via pain.011
- bicPlusIbanDir - To upload BIC Directory, Bank Directory and Clearing Code Maintenances
- bicPlusIbanlsDir - To upload BIC Plus IBAN Directory
- ibanPlusDir - To upload IBAN Plus Directory
- ibanStructureDir - To upload IBAN Information Structure Maintenance
- ibanExclusionList - To upload list of IBAN Exclusion
- currencyHolidayDir - To upload Currency Holiday maintenance.To be handled at Custom Layer
- bicdir - To upload BIC Maintenance
- rtpRoutingDir - To upload RTP Routing Maintenance
- achDir - To upload the ACH file via pain.001

You can invoke the ‘File Envelope Upload’ screen by typing ‘PMDFLEVP’ 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.



Source code received as part of the envelope are mapped to transactions generated from C2B files or bulk single payment service XMLs.

The file envelope details of the uploaded files will be displayed:

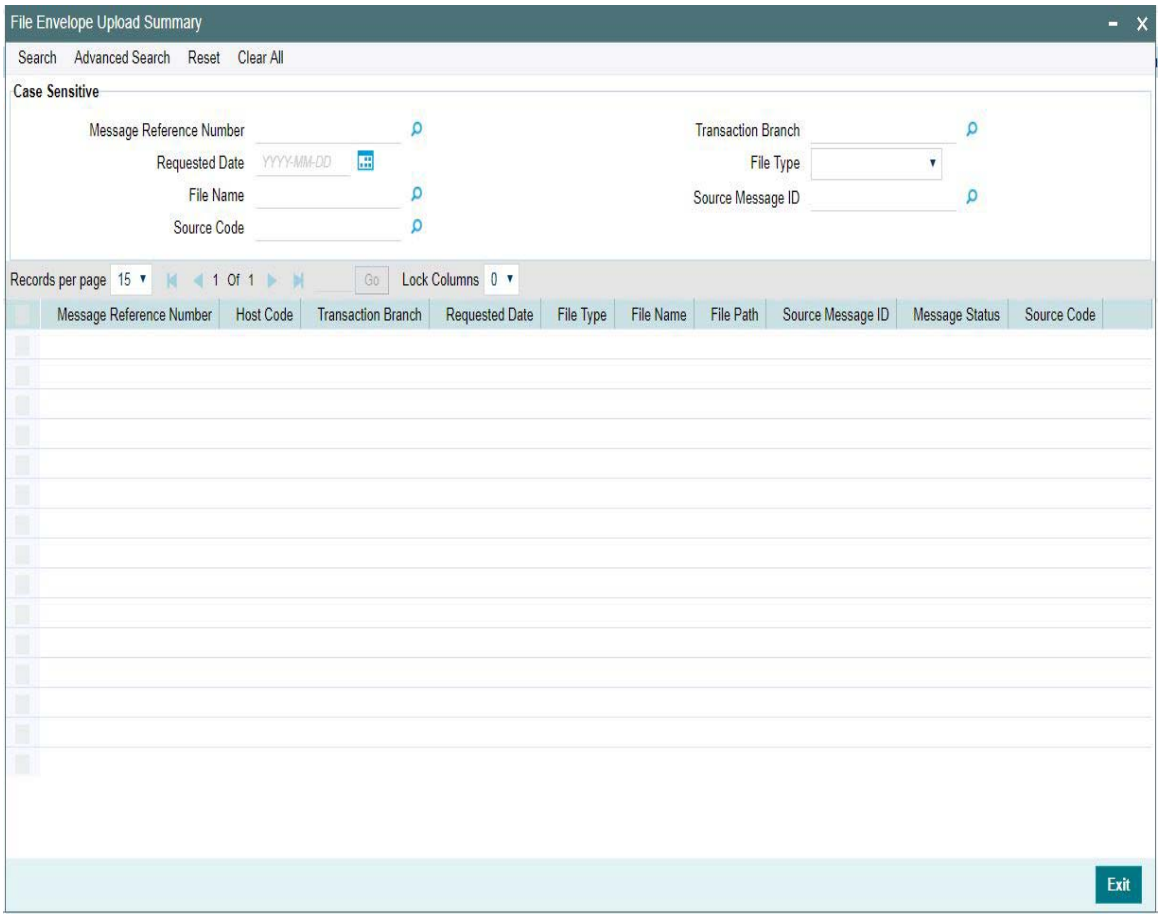
- Message Reference Number
- Host Code
- Source Code
- Transaction Branch
- Network Code
- Requested Date
- Source Message ID
- File Type
- File Name
- File Path
- Field Name
- Field Value

Note

Custom Code needs to be deployed at the site for Currency Holiday Upload feature only.

3.1.0.1 File Envelope Upload Summary

You can invoke the File Envelope Upload Summary by typing ‘PMSFLEVP’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Message Reference Number
- Transaction Branch
- Requested Date
- File Name
- Source Message ID
- Source Code

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

3.2 EU Payer Regulatory Maintenances

The EU Payer Regulatory Maintenances covers the Regulatory Guidelines, that the Payment Service Providers should take, to detect missing or incomplete information on the Payer or the Payee, and the procedures they should put in place to manage a transfer of funds lacking the required information. This is applicable across all the Payments modules.

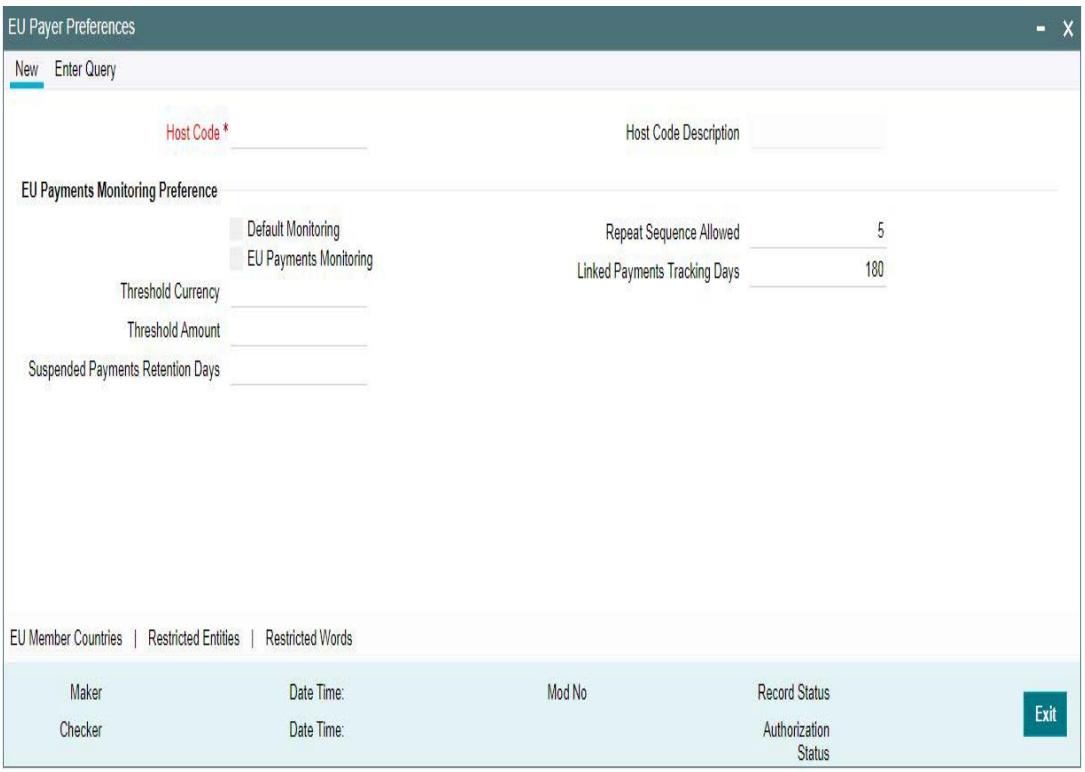
Following are the features supported for both Payments and collections type of transactions as part of the EU Payer regulations:

- Ability to detect missing or incomplete information on the Payer & Payee details, like Name, Account No, and Address, in every Payment through the PSP, while playing the role as the Payer PSP, Payee PSP, or Intermediary PSP (IPSP)
- Ability to reject or suspend real-time Payments with missing or incomplete information on the Payer and/or Payee details
- Ability to allow for Repairs on such Payments as above
- Ability to report on such Payments as above.
- Ability to allow for configurations & rules to implement the monitoring in the system.
- Ability to detect & mark as high-risk PSPs repeatedly sending Payments that do not comply with the Regulation and allow for real-time monitoring of Payments from such high-risk PSPs
- Ability to detect Payments with certain similarities with the payment amount below the threshold for monitoring, but aggregate above the threshold over a certain period, commonly known as Linked Payments
- Ability to report on Payments for Ex-post monitoring purposes

3.2.1 EU Payer Preferences

You can maintain the EU Payer preferences at the Host level.

You can invoke 'EU Payer Preferences' screen by typing 'PMDEUPRF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details:

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

EU Payer Monitoring Preferences

This is an option to turn on/off the monitoring at the Host level.

Default Monitoring

This flag indicates whether EU Payer monitoring is required for payments within the EU region.

This is to be turned ON when the Branch (Host) in Oracle Banking Payments is in the EU region and it is necessarily required to monitor all Payments passing through the System

EU Payments Monitoring

A flag to indicate whether EU Payer monitoring is required for Payments destined to any EU Country.

This is to be turned ON only when the Branch (Host) in Oracle Banking Payments is in itself not in the EU region, but wishes to scan Payments destined to PSPs within the EU.

Note

- It is to be noted that PSP Entities outside of the EU do not have to comply with the Regulation However, such PSPs may turn on this flag to do a self-monitoring on Payments destined to PSPs within the EU to ensure a straight-through processing
-
- EU Payer monitoring will be based on the immediate PSP before & after in the payment chain and will not be dependent on the terminal PSP.

Threshold Currency

Select the Threshold Currency from the list of values.This parameter, indicates the currency in which threshold amount is maintained.

Threshold Amount

Specify the Threshold Amount.In EU Payer Rule, this amount can be used as a condition to decide if a payment should undergo monitoring. System uses the desk rates for converting the Payment Amount to the Threshold Amount before determining the eligibility.

Suspended Payments Retention Days

Specify the Suspended Payments Retention Days. You can define the number of days (Branch Working) up to which Suspended Payments can be retained in the system.

Payments remaining under suspension beyond the number of Branch Working Days will be flagged as Aged Payments.

Repeat Sequence Allowed

Specify the number of repeat sequence allowed. This field indicates the no. of times a character or digit must be repeated within a Payment Attribute for it to be considered as meaning-less information. Default Repeat Sequence is 5.

Linked Payments Tracking Days

Specify the Linked Payment Tracking Days. This field indicates the no. of Tracking days (Calendar Days) within which a payment below threshold amount from the same sending PSP has to be tracked for linked payments.. Default number of days is 180.

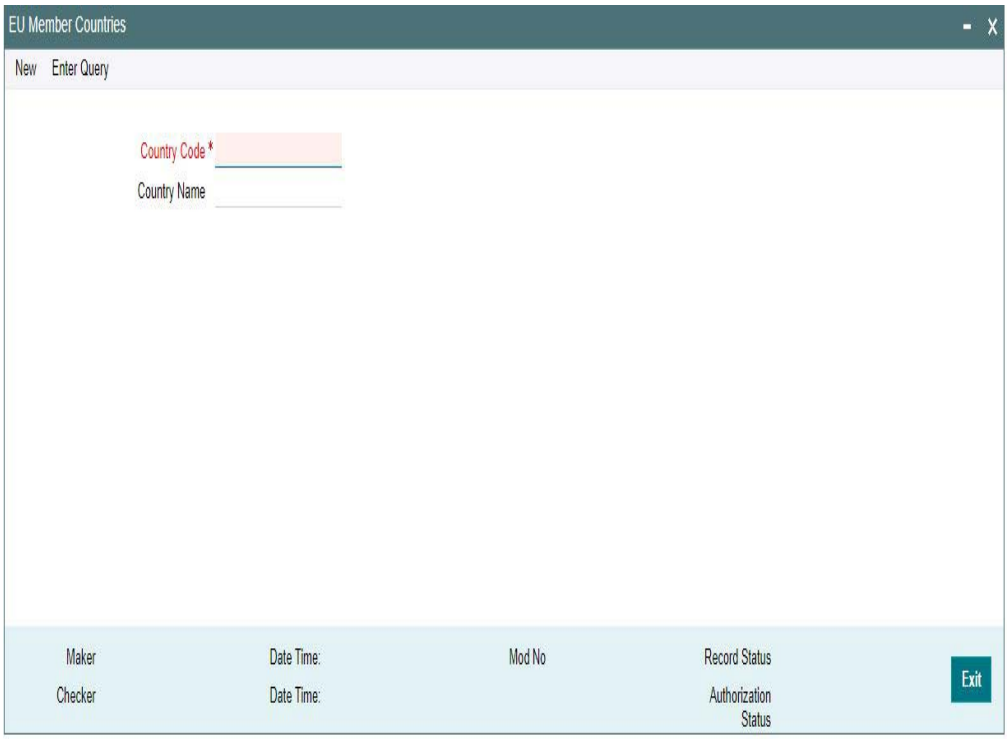
Following are the sub- screens that can be accessed through the EU Payer Preferences screen.The sub-screens opens in view mode. If any information is already captured in the respective maintenance, the same will be available for view.

- EU Member Countries
- Restricted Entities
-
- Restricted Words

3.2.2 EU Member Countries

You can maintain the list of EU member countries through this screen. This maintenance is not available by Branch (Host), since the list is a standard set of member countries of the EU.

You can invoke ‘EU Member Countries’ screen by typing ‘PMDEUCTR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



Specify the Following details:

Country Code

Select the country code from List of values. All the valid country codes are listed here.

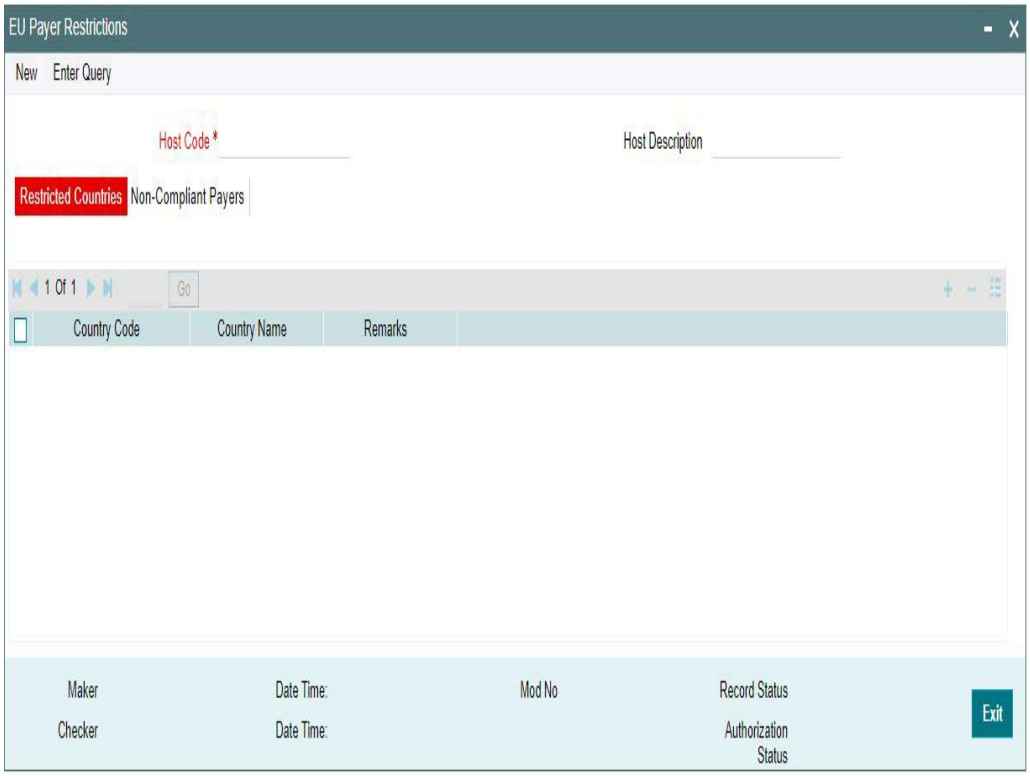
Country Name

System defaults the Country name of the country code selected.

3.2.3 Restricted Entities

You can maintain the list of known/potential ML/TF countries and Non-Compliant Payers at the Branch (Host) level.

You can invoke ‘EU Payer Restrictions’ screen by typing ‘PMDEURST’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



Specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Host Code Description

System defaults the description of the Host Code selected.

Restricted Countries

You can maintain the list of countries to be restricted, by selecting the Country Codes from the list of values. This list is looked-up to verify the country of the Payer PSP or the Payee PSP to flag the payment as a High-risk Payment.

Country Code

Select the Country code, that is to be restricted from the list of values. All the valid country codes are listed here.

Country Name

System defaults the Country name of the country code selected.

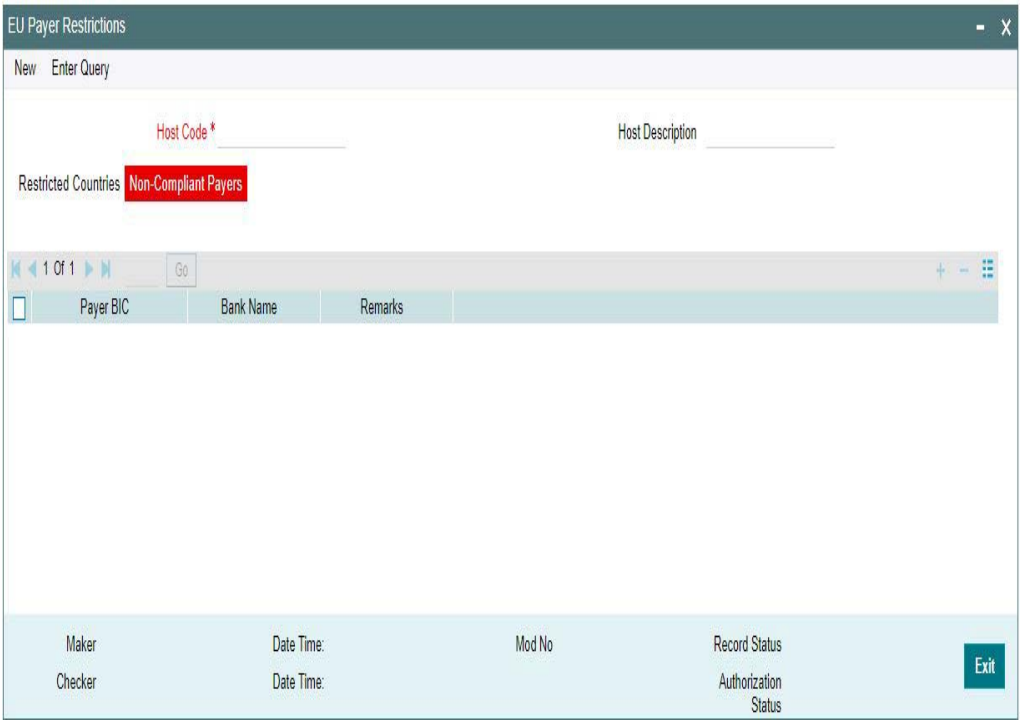
Remarks

Specify the remarks if any.

Non - Compliant Payers

This list will be looked-up to verify if the Payer PSP has a Negative Compliance Record.

You can navigate to this screen by clicking the ‘Non-Compliant Payers’ tab.



Specify the following fields:

Payer BIC

Select the Sender BIC, from the list of values, who is marked as Non-compliant. All the valid Payer BICs are listed here.

Bank Name

System defaults the Bank name of the BIC selected.

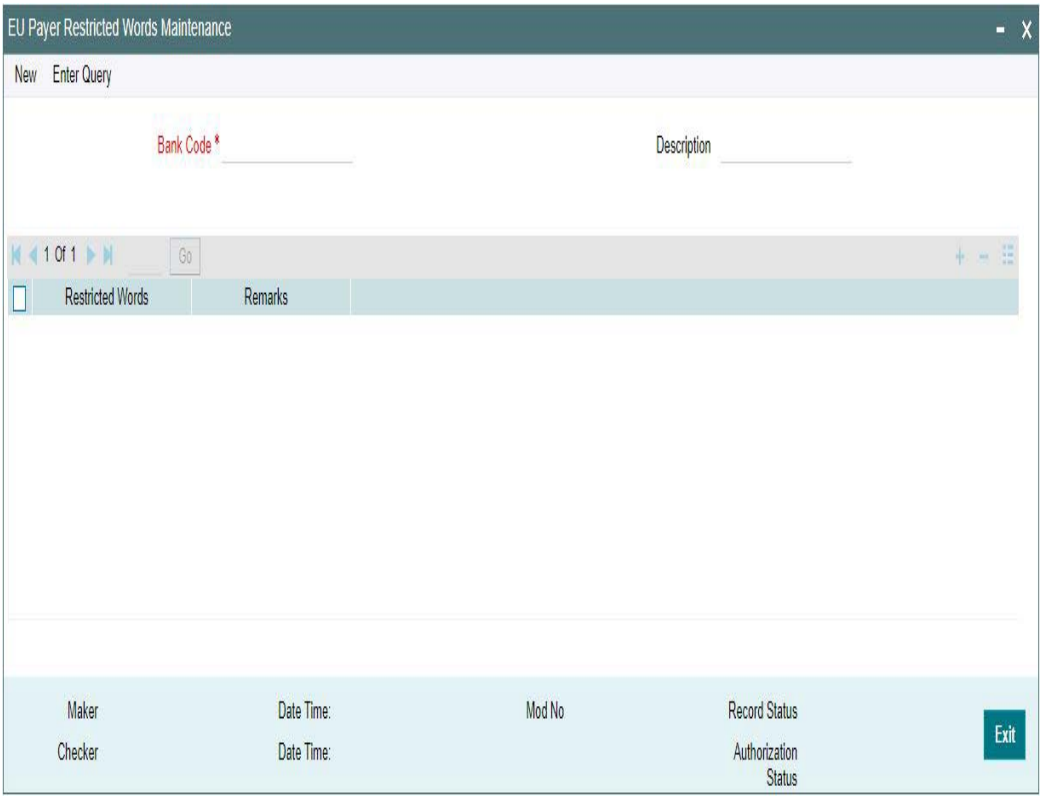
Remarks

Specify the remarks if any.

3.2.4 EU Payer Restricted Words

You can maintain the list of meaning-less words in this screen.This is a common list across Branches (Hosts). Users can maintain the known set of meaning-less words or the words as extracted from the ex-post monitoring reports.

You can invoke ‘EU Payer Restricted Words’ screen by typing ‘PMDEUWRD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



Specify the following fields:

Bank Code

Select the Bank code of the logged in user.

Description

System defaults the description of the Bank Code displayed.

Restricted Words

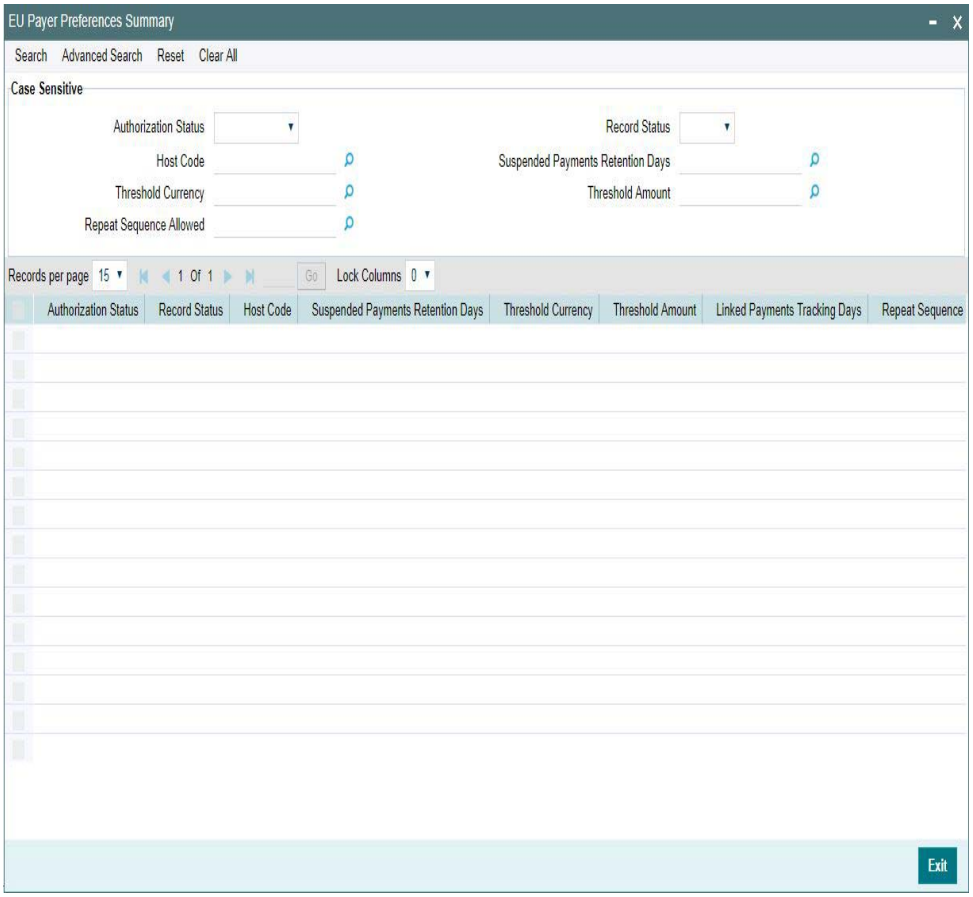
This is a free text field. You can maintain the known set of meaning-less words or the words as extracted from the ex-post monitoring reports

Remarks

Specify the remarks if any.

3.2.4.1 EU Payer Preferences Summary

You can view summary of EU Payer preferences maintained in the screen, ‘EU Payer Preferences Summary’. To invoke this screen, type ‘PMSEUPRF’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Host Code
- Threshold Currency
- Repeat Sequence Allowed
- Record Status
- Suspended Payments Retention Days
- Threshold Amount

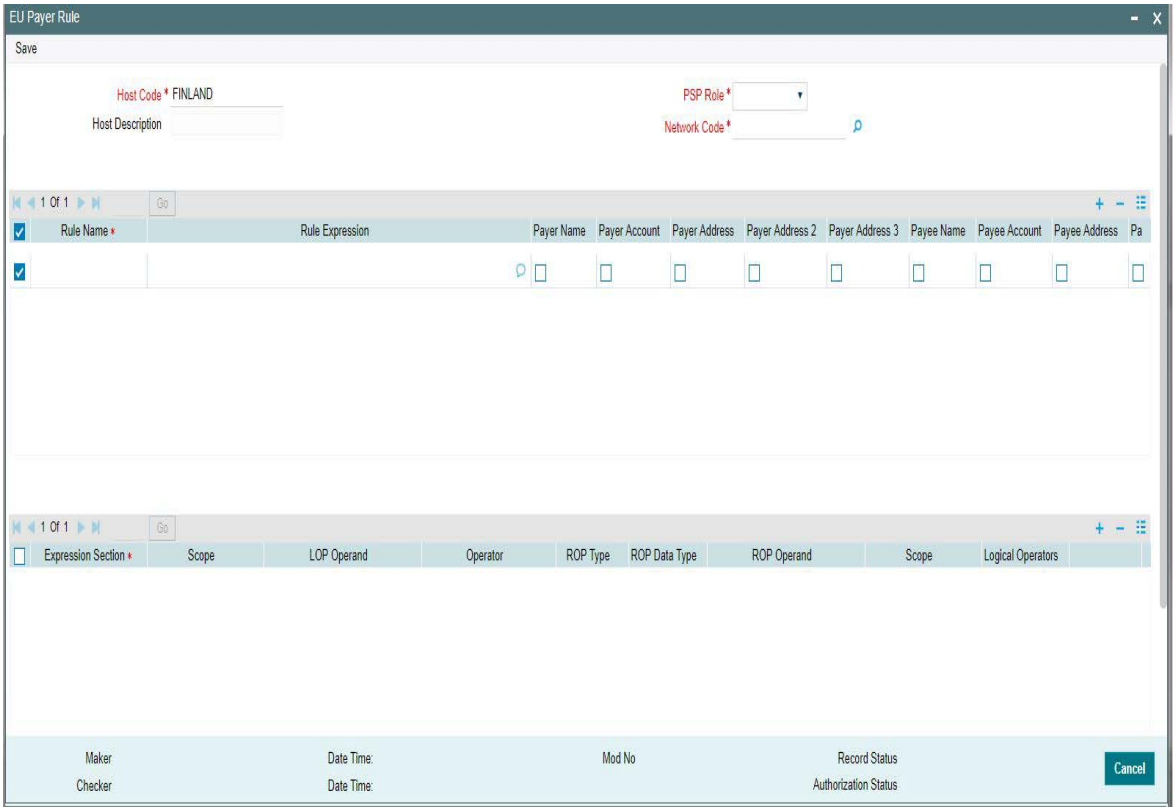
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record or select a record and click on ‘Details’ button to view the detailed EU Payer Preferences screen.

3.2.5 EU Payer Rules

You can set up,scenario-based Rule at the Branch (Host) level to detect the set of Payments eligible for EU Payer monitoring and to configure the essential information to meet the compliance.

You can invoke ‘EU Payer Rule Maintenance’ screen by typing ‘PMDEURLE’ 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

System defaults the host code of transaction branch on clicking ‘New’.

Host Description

System defaults the description of the host code.

PSP Role

Select the PSP Role from the drop-down values listed. Following are the options available:

The EU Payer Rules can be set-up for each of the ‘PSP Role’ listed for each Branch:

- Payer
- Payee
- Intermediary

The rules, as detailed in the table below, can be set-up to be applied on the Payment in the listed Priority Order, when the PSP plays the Role for each of the above:

Example of a Rule Set-up when the PSP plays the role of a Payee:

Rule	Required Information for Compliance						STP Action
	Payer Name	Payer Account No	Payer Address	Payee Name	Payee Account No	Payee Address	

Payer PSP Country is a ML/ TF Country	-	-	-	-	-	-	Suspend
Payer PSP has a negative compliance record	-	-	-	-	-	-	Suspend
Payer PSP within the EEA	-	Y	-	-	Y	-	Report – Missing Information
Payer PSP outside of the EEA	Y	Y	Y	Y	Y	Y	Suspend

Network Code

Specify the network code. Alternatively, you can select the network code from the list of values, for which the EU payer rule to be maintained.

Rule Name

Specify the name of the rule.

Rule Expression

The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.

To configure the Rule, the following set of elements are available.

- Payer PSP
- Payee PSP
- Sender PSP
- Receiver PSP
- Payer PSP Country
- Payee PSP Country
- Sender PSP Country
- Receiver PSP Country
- Threshold Amount in transfer currency (as configured in the EU Payer Maintenance converted in transfer currency)
- Payment Amount
- Payment Currency
- Payer PSP within EEA
- Payee PSP within EEA
- Sender PSP within EEA
- Receiver PSP within EEA
- Linked Payment (Y/N)
- Is Sender Negative Compliant (Y/N)

- Payer PSP in ML/TF Country (Y/N)
- Payee PSP in ML/TF Country (Y/N)
- Sender PSP in ML/TF Country (Y/N)
- Receiver PSP in ML/TF Country (Y/N)
- Payment Type
- Source Code

Note

- If rule element value could not be evaluated, STP action for non-compliant transactions would be applied

Tracking for Linked Payments: Every Payment going through the System is logged into a data store, specifically created for EU Payer Reporting Purposes, provided either of the EU Payer flags are turned on.

The following are the conditions to consider the current Payment as a Linked Payment.

- The current Payment itself is below the Threshold amount as on the present date as set in the Preferences screen
- All Payments from the same Sending PSP (Payer PSP, for Payments, and Payee PSP, for Collections) as the current Payment are considered
- Further, all such Payments as above having the same Payer attributes for Account No are considered. Payee attributes are considered in the case of Collections.
- Always consider Payee Account No attribute
- Further, all such Payments as above booked within the last X no. of days of the current Payment, X being the Tracking Days as set in the Preferences screen, are considered
- Further, all such Payments as above with Payment amount below the Threshold Amount as on the date of Booking are considered
- The Payment Threshold Amount aggregate of all such Payments as above and the current Payment should be above the Threshold Amount as on the present date

Payer and Payee Details

For each Rule, below list of Payer/Payee fields can be checked as required for the rule:

- Payer Name
- Payer Account
- Payer Address
- Payer Address 2
- Payer Address 3
- Payee Name
- Payee Account
- Payee Address
- Payee Address 2
- Payee Address 3

If the required information is missing or incomplete, it will be considered as a compliance failure and STP Action will be applied.

STP Action

As long as the Rule is satisfied for the Payment and if it is non-compliant, the following STP Actions will apply.

  - **Suspend:** Suspend and moves the Payment to EU Payer Compliance Queue, irrespective of required Information on the Payment missing or otherwise
  - **Cancel:** Payment will be auto-canceled.FX unwind (if applicable) and Sanctions will be completed before cancellation.
  - **Report – Missing Information:** Process the Payment, but only Report when the Required Information on the Payment is missing

- A PSP Entity or a PSP Entity Branch in any EU Member country can play the role of either a Payer PSP, a Payee PSP, or an Intermediary PSP.
- A PSP Entity or a PSP Entity Branch outside of the EU, when sending Payments to PSPs or IPSPs within the EU, can play the role of a Payer PSP for Payments, Payee PSP for collections or an Intermediary PSP

Scenario	PSP Entity within the EU	PSP Entity out-side of the EU
PSP – Payer Role	Applicable	Applicable
PSP – Payee Role	Applicable	Not Applicable
PSP – Intermedi-ary Role	Applicable	Applicable

Priority

Specify the priority for each rule. Based on the priority, rule gets executed.

Expression Details

Expression Section

Specify the unique sequence number for the expression defined

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the Left Operand value details from the list of values, in the rule expression.

Operator

Select the Operator details. Choose among the following:

- Greater than
- Less than
- Not Equal To
- Greater than or Equal To
- Less than or Equal To

ROP Type

Select the type of Right operand. Choose between Constant and Expression.

ROP Data Type

Select the type of Right operand Data. Choose between String, Date and Number.

ROP Operand

Specify the Right operand value details.

Scope

Specify the scope assigned to the Right operand.

Logical Operators

Select the logical operator. Choose among the following:

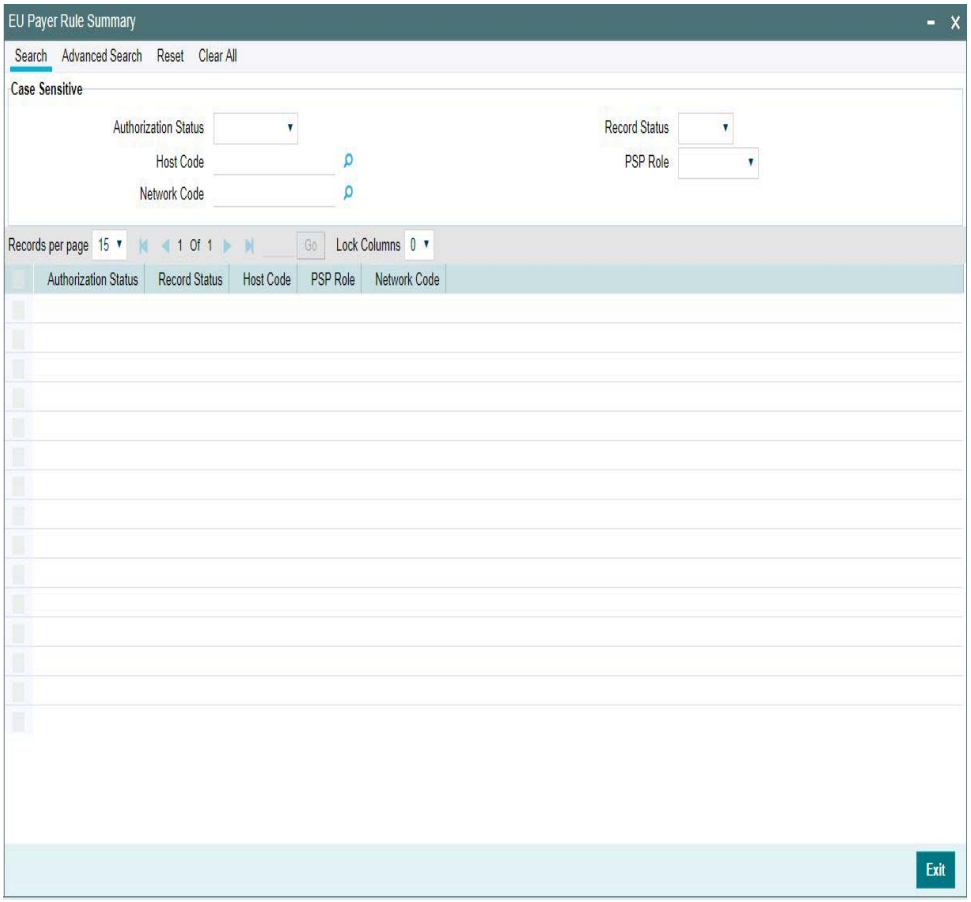
- And
- OR

Populate

Click this button to build the expression details.

3.2.5.1 EU Payer Rule Summary

You can view summary of EU Payer Rules maintained in the screen, 'EU Payer Rules Summary'. To invoke this screen, type 'PMSEURLE' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization Status
- Host Code
- Network Code
- Record Status
- PSP Role

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

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

3.2.6 EU Payer - Rules Evaluation and Processing

The System will evaluate the role it plays vis-à-vis each Payment as either a Payer or a Payee or an Intermediary.

- When the Default Monitoring flag is turned ON, the Payment will always be monitored.
- When the EU Payment Monitoring flag is turned ON, the Payment will be monitored only when the PSP plays the role as a Payer or as an Intermediary and the Payee on the Payment chain is within the EU.

Depending on the role scenario the PSP plays in the Payment chain, the Rules from the appropriate Rule Maintenance will be evaluated & applied.

Example: Let's assume a PSP in Frankfurt runs Oracle Banking Payments and monitors EU Payer Compliance by Default

Case	Role of PSP	Rule Maintenance used for Evaluation
Frankfurt Branch Receives a Payment from a PSP in Paris for Credit to its Customer	Payee PSP	Branch: Frankfurt Role Scenario: PSP - Payee
Frankfurt Branch Sends a Payment to a PSP in Madrid for Credit to Madrid's Customer	Payer PSP	Branch: Frankfurt Role Scenario: PSP - Payer
Frankfurt Branch Receives a Payment from a PSP in Dublin for Payment to a PSP in Singapore for Credit to Singapore's Customer	Intermediary PSP	Branch: Frankfurt Role Scenario: PSP - Intermediary

Each of the Rules within the Rule Maintenance is evaluated in the Priority order it is set-up. To evaluate each Rule, the possible set of Payment Elements are derived. When a rule is satisfied and required information available or not opted, the STP Action is Applied.

– If the STP Action is *Suspend*, the Payment is suspended and moves to EU Payer Compliance Queue. You can repair the details and re-submit for processing from the queue. For more details on queue processing, refer the Exception Queues User Guide.

Note

Except 'Debit account' field for outbound payments (which are not pass through payments) and 'credit account' for inbound payments, all the information fields can be modified.

– If the STP Action is *Report – Missing Information*, then the Payment is scanned for Missing Information as per the Configuration against the Rule. If any of the information that is required is found to be missing, then the Payment details are logged in a data store for Ex-post monitoring purposes, but the Payment is allowed to STP.

  - If the STP Action is *Cancel* - Payment will be auto-canceled. FX unwind (if applicable) and Sanctions will be completed before cancellation.
- The EU Payer Rules are evaluated just before the Sanctions Screening step in the Payments flow.
- When the STP Action on the rule is to suspend the Payment, the Payment is moved to EU Payer Compliance Queue. On repair action of the payment from EU Payer compliance queue, again EU payer rules are evaluated and if it clears the EU Payer validations, then the Payment moves onto the Sanction Screening.
- The EU Payer Rules are also evaluated each time a Payment is released from Warehouse.
- This is to take into account, the possible changes in the underlying Maintenances/Set-ups/Configurations between the day of Booking and the day of Release from Warehouse.
- For example, there could be changes in the Threshold Amount, list of ML/TF Countries or the list of PSPs with a Negative Compliance Record, or even changes to the Set-up of Meaningless Words.

3.2.7 EU Payer Compliance - Supported Payment Types

The below types of Transactions are covered for the EU Payer Compliance Checks.

Payments:

Within Payments, the following Payment Types are covered. Both Outbound and Inbound Payments are covered

- SWIFT
- ACH
- RTGS

Note

EU Payer validation is done for Customer Transfer only

Collections

Direct Debits is the only Collection Type that is supported, for the EU Payer Compliance Checks. In Collections, the Originating PSP plays the role of Payee PSP and the Receiving PSP plays the role of the Payer PSP.

Note

The reference to Payments in this document also includes Collections.

In both Payments & Collections, both Outbound & Inbound Transactions are considered for the EU Payer Compliance Checks. R-Transactions are excluded from the checks.

3.2.8 Detection of Missing or Incomplete Information

For the purposes of detecting Missing or Incomplete Information on a Payment, each of the below attributes of the Payer and Payee are scanned.

- Name
- Account No
- Address Lines

As far as the evaluation of Missing Information Configuration on the Rule is concerned, the Information is considered missing, if either it is missing or found to be incomplete. If the required information is missing or incomplete, it is considered as a compliance failure and STP Action will be applied.

Any of the below result of scanning on any of the Payment Attribute can be considered as a case of Missing Information.

- Missing Payment Attribute i.e., Blank or NULL or Space values on the Payment Attributes
- Repeat Chars or Digits on a Payment Attribute i.e., when a Character or Digit repeats itself for more than *n* of times, it is incomplete considered.
- The value of *n* is configurable in the EU Payer Preferences Maintenance Screen
- Attribute value part of Meaning-less Words data Set-up

3.2.9 EU Payer Compliance Queue

A payment is moved to EU Payer Compliance queue if it is suspended due to compliance failure as part of EU Payer monitoring.

For more details on queue processing, refer to *Exception Queues User Guide - section 2.1.20.*

3.2.10 Ex-Post Monitoring

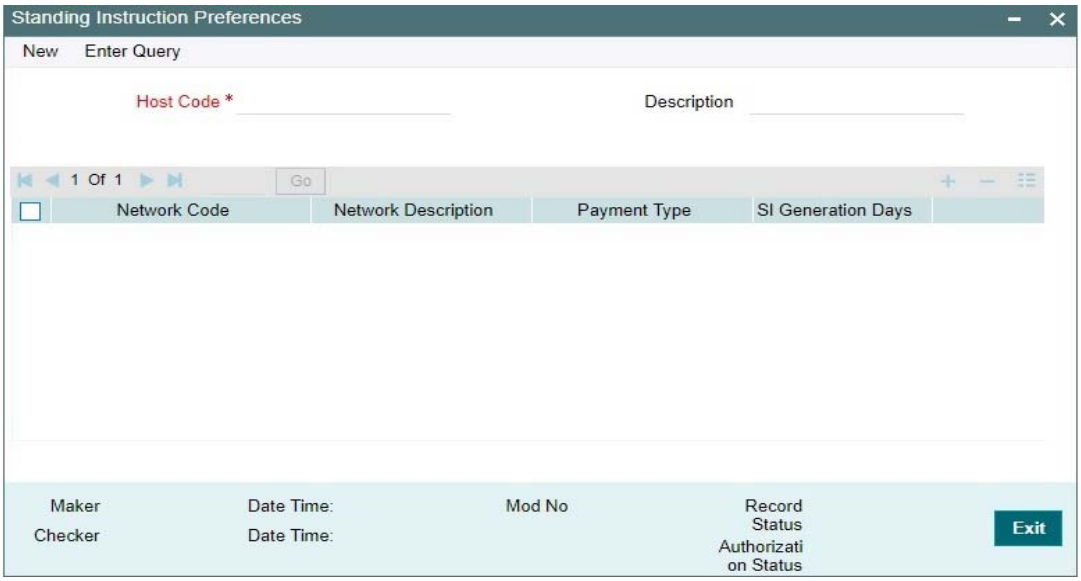
- When the Branch-level Monitoring flags are turned ON, every Payment going through the System is logged into a data store, specifically created for EU Payer Reporting purposes.
- This data store is available for querying purposes. A Tracking table is provided to collect the information for every payment that goes through EU Payer, like how many times each sending PSP was compliant, etc.
- When the EU Payer Monitoring flags are turned ON, every Payment that falls within the purview of monitoring, irrespective of the fact that it may have only been reported for Ex-post monitoring, is flagged off at the Payment level to indicate that this has been a Payment tracked.

3.3 Standing Instruction

3.3.1 Standing Instruction Preferences

You have the facility to maintain the no of days before the actual instruction date based on which the SI needs to be executed by using this screen. The instruction date is considers as the value date for the transaction created. This Network-wise maintenance is an optional one. You can invoke the ‘Standing Instruction Preferences’ screen by typing ‘PMDSIPRF’ 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.

Following are the actions allowed from this screen:



- New
- Save
- Unlock
- Copy
- Authorize
- Delete
- Enter Query

You can specify the following

Host Code

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

Description

Defaults and displays the description of the Host Code.

Network Code

Specify the network code. Alternatively, you can select the network code from the option list. The list displays all valid network codes applicable for the logged in Host

Network Description

Defaults and displays the description of the Network Code

Payment Type

Defaults and displays the Payment type of the Network Code

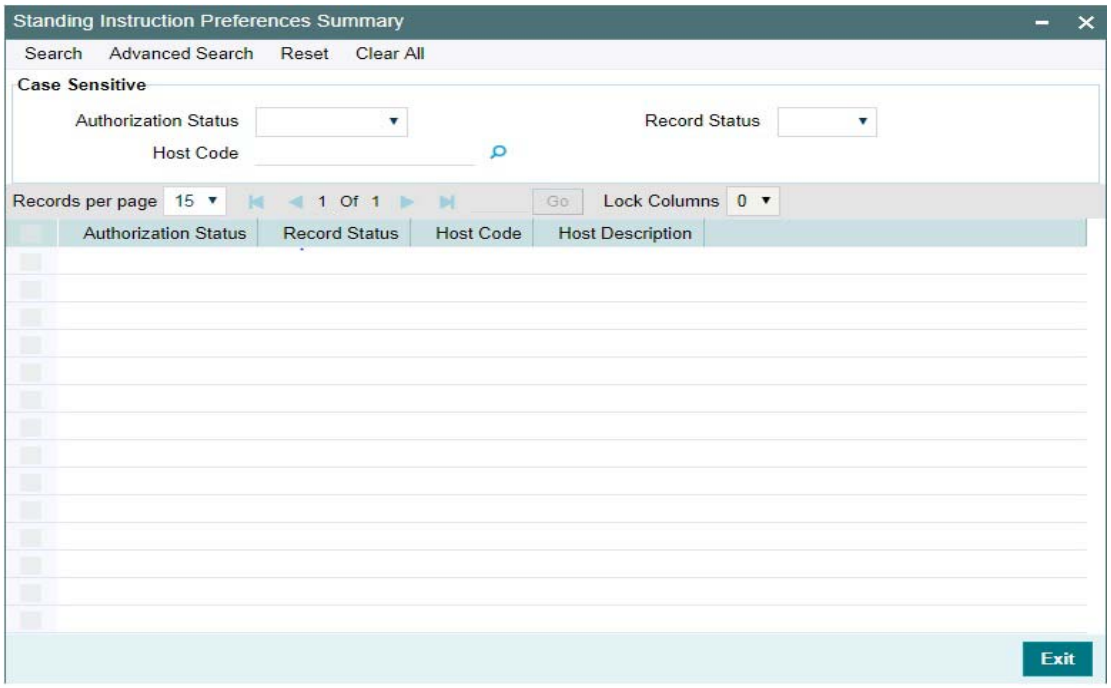
SI Generation Days

Select the SI Generations Days. The Options available are from 0-5

3.3.1.1 Standing Instruction Preferences Summary

You can view the Standing Instruction Preferences details in the Standing Instruction Preferences Summary. You can invoke the 'Standing Instruction Preferences Summary' screen by typing 'PMSSIPRF' in the field at the top right corner of the application toolbar and clicking the adjoining

arrow button. Click Search button on the Application toolbar.



You can search using one or more of the following parameters

- Authorization Status
- Record Status
- Host 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 detail

3.3.2 Standing Instruction Template

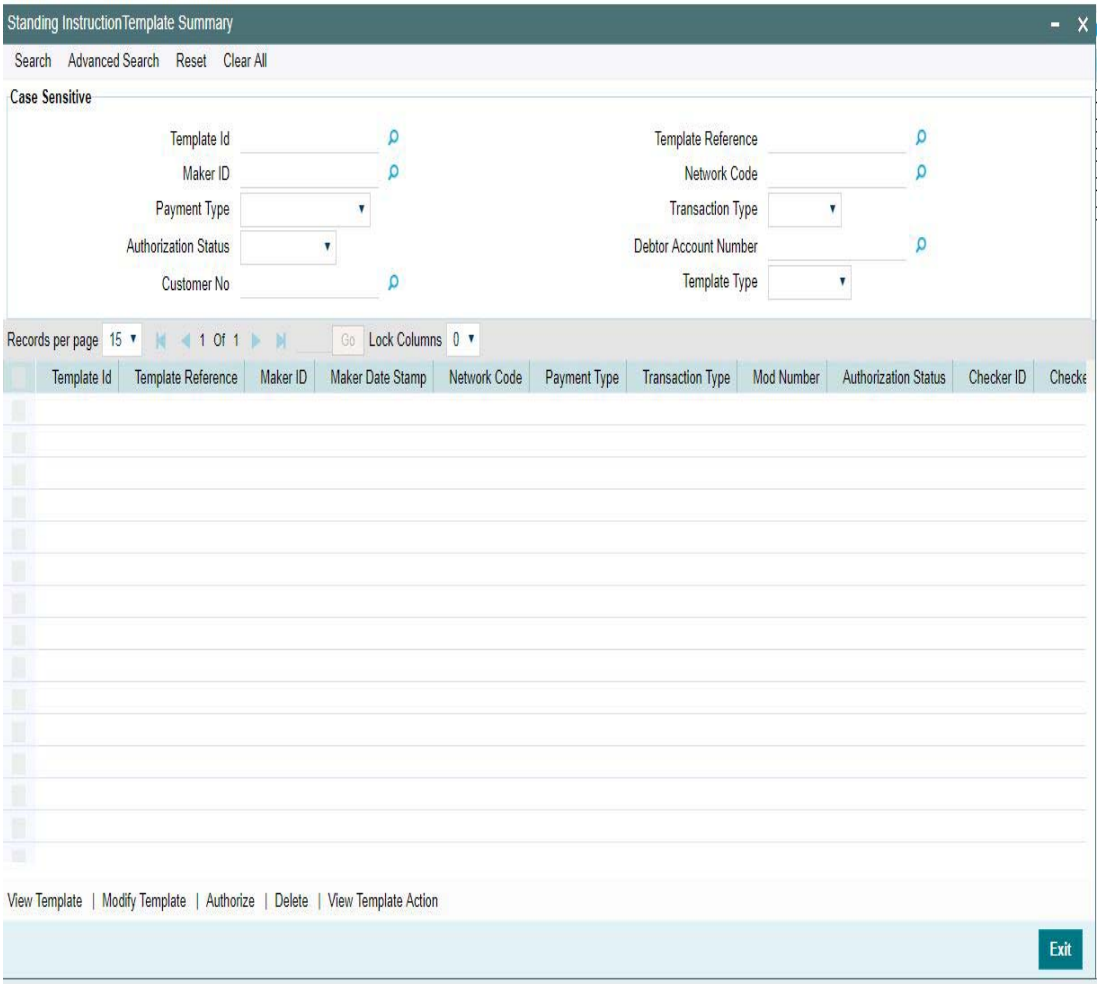
Standing Instruction Templates can be created through this screen.The Standing Instruction Template can be created with or without transfer amount input. Standing Instruction templates can be created for:

- Cross Border/ RTGS
- Book Transfer
- ACH

3.3.2.1 Standing Instruction Template Summary

Standing Instruction Templates created for the networks - Cross Border/RTGS, Book Transfer and ACH can be viewed here.This is a combined summary screen to view the templates created.

You can invoke “Standing Instruction Template Summary” screen by typing ‘PMSSITMP ’ 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:

- Template ID
- Template Reference
- Maker ID
- Network Code
- Payment Type
- Transaction Type
- Authorisation Status
- Debtor Account Number
- Customer No
- Template Type

You can search for the Templates created with the Template Type - Complete/Incomplete.If a non-zero transfer amount is provided as part of the template it will be considered as ‘Complete’, else ‘Incomplete’.

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.Using ‘Advanced Search’ option you mention specific criteria to get the specific set of records.

‘Reset’ and ‘Clear All’ button helps you to clear the existing records.

The following actions are supported from Standing Instruction Template Summary Screen:

View Template

Click ‘View Template’ button to view the Template details for the selected record. Standing Instruction Template screen is launched with all the details on clicking, ‘View Template’ button.

Modify Template

You can select a Template ID and click on ‘Modify Template’ button to modify the existing template details. Modifying the existing template details requires authorization.

Standing Instruction Template screen is launched with all the details on clicking, ‘Modify Template’ button. You can click the ‘Unlock’ button to modify the details and save the same.

Authorize

You can authorize the following records/Template details by clicking ‘Authorize’ button here

- Unauthorized Template Record
- For Modifying the template details

Standing Instruction Template screen is launched with all the details on clicking, ‘Authorize’ button. You can click the ‘Authorize’ button to authorize the changes done.

Delete

You can select a Template ID for which you have initiated modification and click on ‘Delete’ button to delete the actions before authorizing the same.

Standing Instruction Template screen is launched with all the details on clicking, ‘Delete’ button. You can click the ‘Delete’ button to delete the changes done.

Note

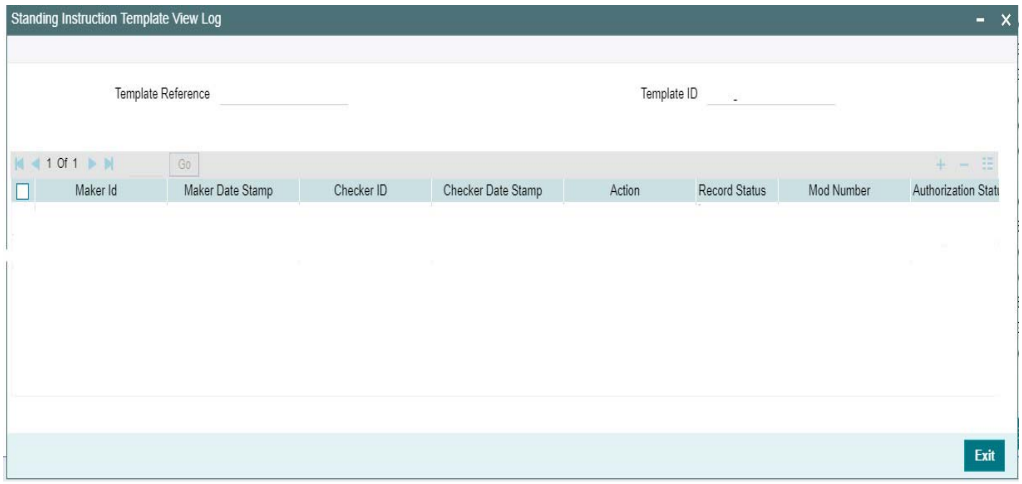
Deleting of an action cannot be done once it is authorised.

No records can be deleted on clicking ‘Delete’ button. Only actions initiated can be deleted

---

View Template Action

You can view, all the actions initiated for a Template ID with the maker/checker, Authorization Status, Action and Record Status details here.



Note

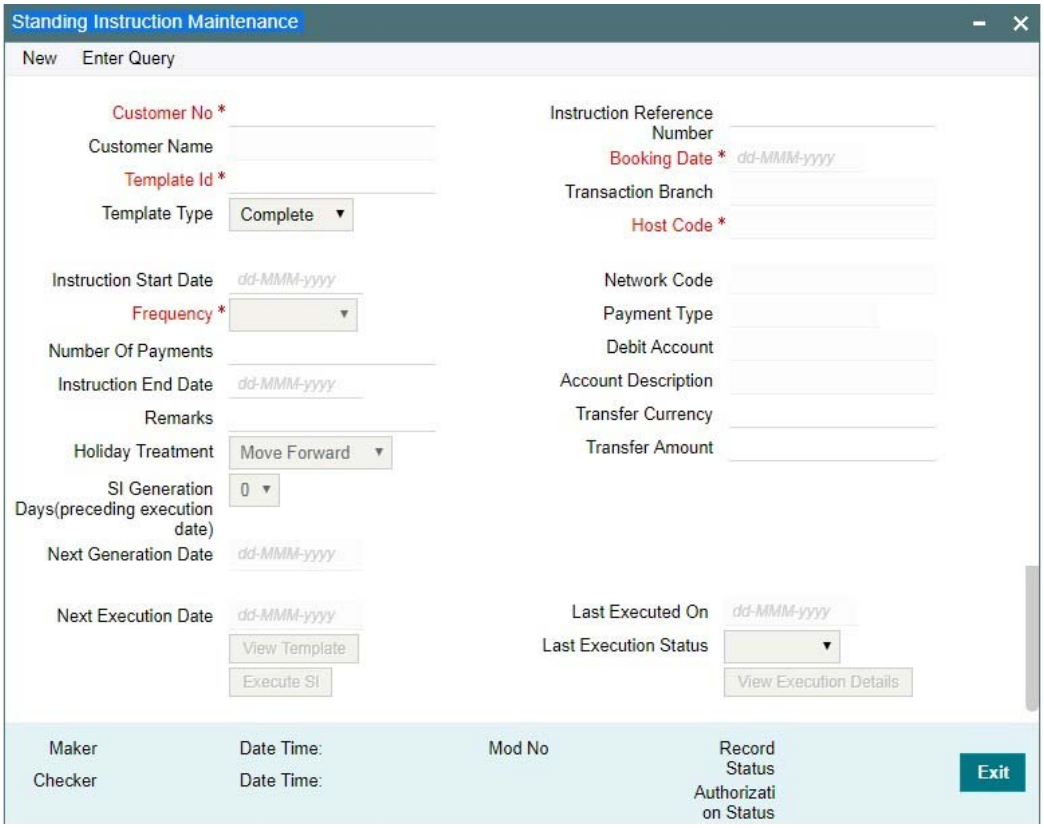
Queue Access rights can be configured for the actions.

3.3.3 Standing Instruction Creation

You can create new Standing Instructions for ACH, Book Transfer and Cross Border/RTGS Payments through this screen. Templates created in the Standing Instructions Template screen are listed here. Templates are linked to the new SI created.

You can execute the standing instructions maintained and also set new standing instructions through this screen.

To invoke this screen type 'PMDSIMNT' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.



You can specify the following details:

Customer No

Select the Customer Number from the list of values. All customer numbers for which, valid authorized Standing Instruction templates are available are listed here,

Customer Name

Customer Name is defaulted on selecting the Customer Number.

Template Id

All valid Templates created in the Standing Instruction Template screen are listed here. Select the Template Id from the list of values.

System defaults the following field details on selecting the Template Id:

- Network Code
- Payment Type
- Debit Account
- Account Description
- Transfer Currency
- Transfer Amount

Template Type

The Template Type is defaulted as ‘Complete’ or ‘Incomplete’. This is a display only field. Value is defaulted on selecting Template ID.

Instruction Start Date

You can input the Instruction Start Date. Only future dates are allowed.

Frequency

Select the Frequencies from the drop-down values. The allowed frequencies are - Daily, Weekly, Fortnightly, Monthly, Quarterly and Ad hoc

Number of Payments

Specify the number of payments

Instruction End Date

You can input the Instruction End date for the SI.

Remarks

Specify the remarks for the standing instruction set, if any. This is a free text field.

Holiday Treatment

If the SI execution date derived is a Branch Holiday, then the date can be moved forward/ backward or can be retained as the same. You can set the Holiday Treatment preference here.The options are Move Forward/ Move Backward/ Ignore.

System defaults the option as ‘Move Forward’

SI Generation Days (preceeding execution date)

Once you selects the Template ID, system defaults the number of days maintained if default maintenance PMDSIPRF is available for particular Network and defaults the number of days to ‘0’, if the default maintenance PMDSIPRF is not available.

Note

If SI Generation Days value is ‘0’, then the existing SI processing continues

---

Next Generation Date

System derives the Next Generation Date as ‘Next Execution days – SI generation days counted in branch working days’.

Next Execution Date

System updates the Next execution date automatically upon the execution of the previous instruction.

Following field details are defaulted on clicking ‘New’ button:

- Instruction Reference Number
- Booking Date
- Transaction Branch
- Host Code

Last Executed On

System computes the Last Executed On date based on the inputs given in the fields - ‘Number of Payments’ and ‘Instruction End Date’. If this are not maintained, then the SI will be continued without any end date validation.

Last Execution Status

System defaults the last execution status, based on standing instruction execution.This is a display only field.

View Template button

View Template button gets enabled, upon selecting the valid Instruction Reference Number. You can view the complete Standing Instruction Template details for the reference Number selected.

Standing Instruction Template detailed screen is launched on clicking the ‘View Template’ button.

Execute SI button

On clicking the ‘Execute SI’ button, standalone screen with details of Standing Instruction execution is launched. System launches the ‘Standing Instruction Execution’ screen(PMDSIECT).

‘Execute SI’ button is enabled in the screen, only when the Frequency is ‘Adhoc’.And you cannot launch this screen in the ‘New’ mode, when the records are not authorized.

For details on Standing Instruction Execution screen, refer to section - 2.6.37

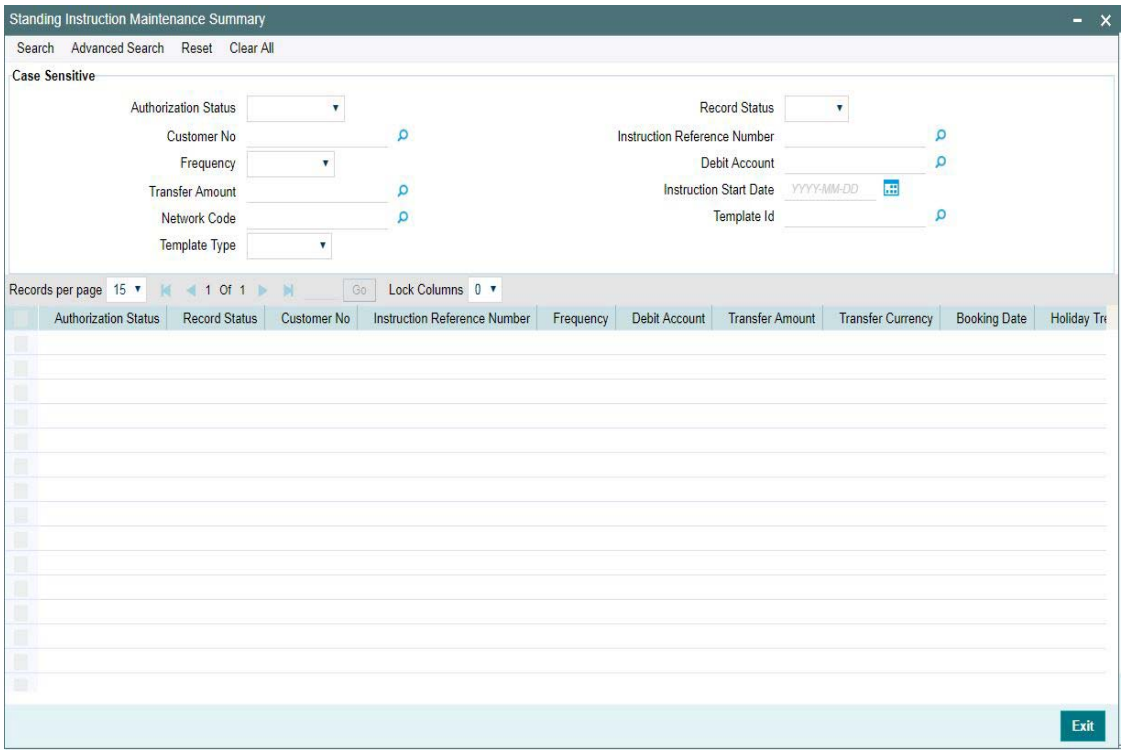
View Execution Status button

On clicking the ‘View Execution Status’ button, summary screen with all the Standing Instruction executions. System launches the ‘Standing Instruction Execution Summary’ screen(PMSSIECT).

All the standing instruction executions that are authorized are listed here.For details on Standing Instruction Execution screen, refer to section - 2.6.37.1

3.3.3.1 Standing Instructions Maintenance Summary

You can view all the Standing Instructions maintained in Summary screen. You can invoke the 'Standing Instruction Maintenance Summary' screen by typing 'PMSSIMNT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button



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

- Authorization Status
- Record Status
- Customer No
- Instruction Reference Number
- Frequency
- Debit Account
- Transfer Amount
- Instruction Start Date
- Network Code
- Template Id
- Template Type

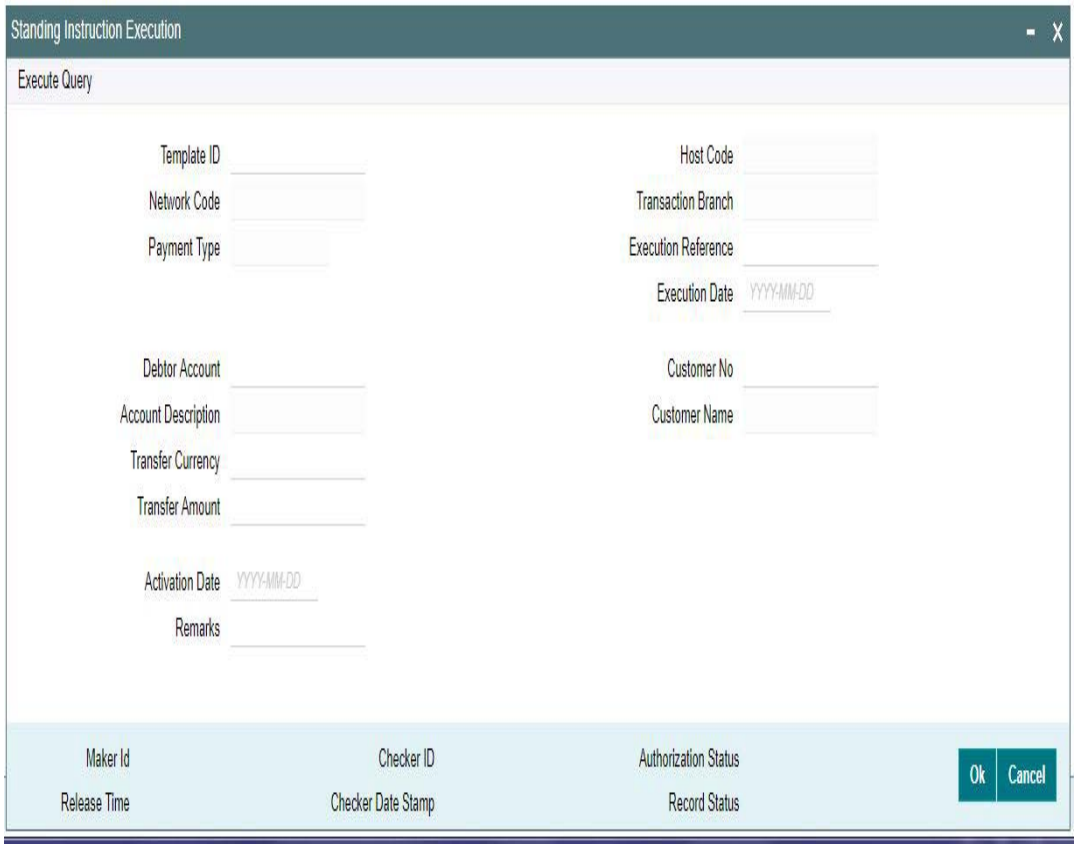
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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

3.3.4 Standing Instruction Execution

Standing Instruction Execution screen is applicable only for the standing instruction frequency 'Adhoc'.

You can invoke the ‘Standing Instruction Execution’ screen by typing ‘PMDSIECT’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



You can specify the Execution Reference and click on ‘Execute Query’ button to check the execution details. Following field details are defaulted on specifying the Execution Reference:

- Template ID
- Host Code
- Network Code
- Transaction Branch
- Payment Type
- Execution Date
- Debtor Account
- Account Description
- Transfer Currency
- Customer No
- Customer Name
- Remarks

Transfer Amount

You can input the Transfer Amount, If the Template Type for the SI is ‘Incomplete’

- If the Template Type is Complete for the Execution reference specified, the Transfer amount field is disabled.

Activation Date

Activation date is defaulted as current date which the user can modify to a future date if required.

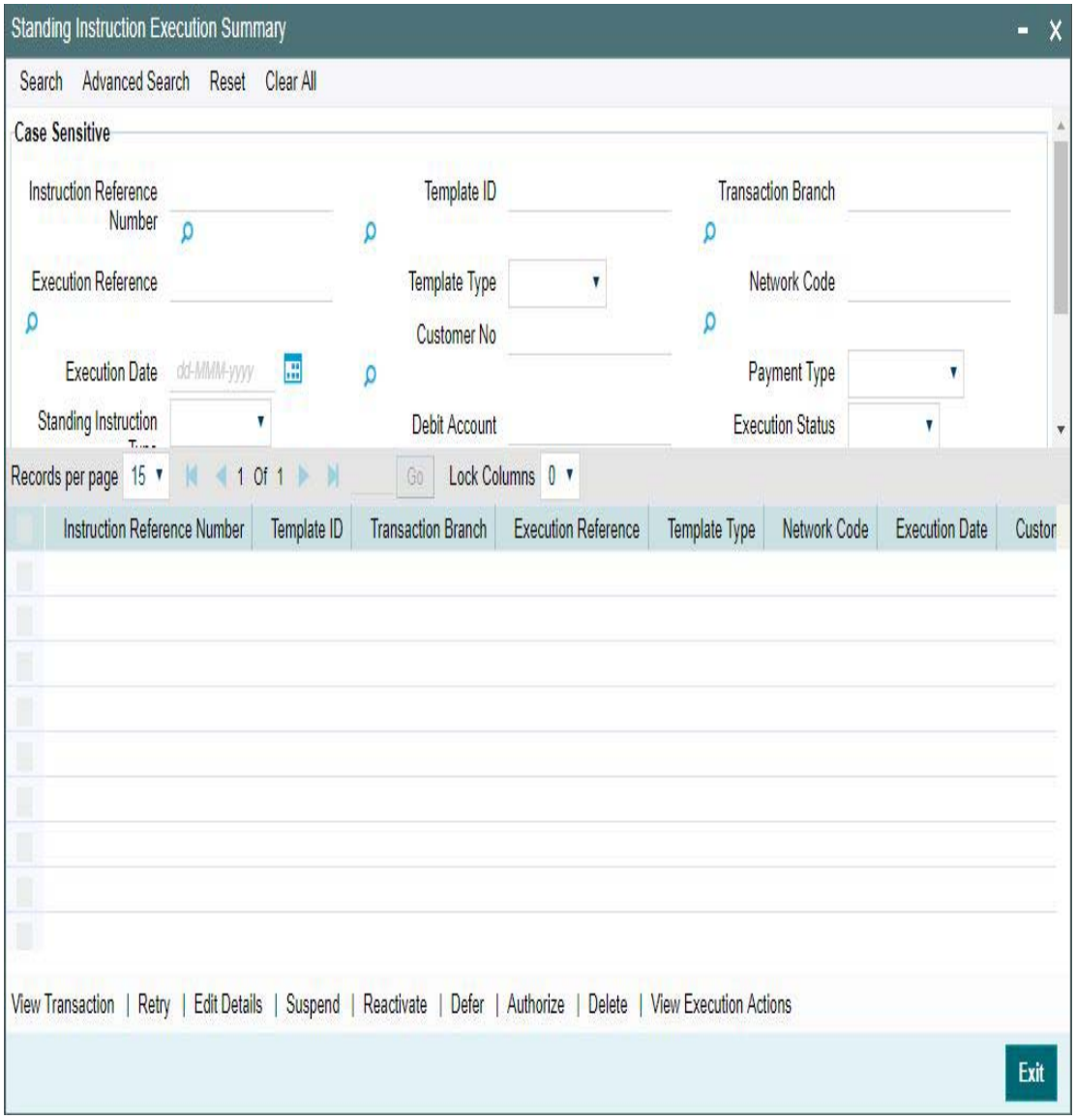
Note

- If the Standing instruction is maintained with a frequency other than ‘Adhoc’, then the system auto executes the instruction on the due date.
- Template ID will be part of the new transaction created. Execution reference and transaction reference will be same.
- Amendment of already maintained Standing Instruction is not allowed. Record has to be closed and a new record has to be maintained with amended details.

3.3.4.1 Standing Instruction Execution Summary

All the standing instruction executions, auto/manual are listed in Standing Instruction Execution Summary screen.

You can view all the Standing Instructions executed in Summary screen. You can invoke the ‘Standing Instruction Execution Summary’ screen by typing ‘PMSSIECT’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Instruction Reference Number
- Template ID
- Transaction Branch
- Execution Reference
- Template Type
- Network Code
- Execution Date
- Customer No
- Payment Type
- Standing Instruction Type
- Debit Account
- Execution Status
- Transfer Currency
- Authorization Status
- Transfer Amount
- Completion Status

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

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

Following actions are supported from Standing Instruction Execution Summary screen:

View Transaction

Click ‘View Transaction’ button to view the transaction execution details for the selected record. Standing Instruction execution screen is launched with all the details on clicking, ‘View Transaction’ button.

Retry

The executions that are failed with Template Type, ‘Complete’ are listed in this screen. You can select the respective record and click on ‘Retry’ button to manually re-initiate the execution from summary screen.Retry of the failed transaction does not require Authorization.

Note

Retry is not allowed beyond Next Execution Date

Edit Details

You can select a record and click on ‘Edit Details’ button to edit the existing template details. Modifying the existing details requires authorization.Standing Instruction Execution screen is launched with all the details on clicking, ‘Edit Details’ button.

You can edit the Transfer Amount and Activate Date details for the following cases:

- For the frequency based instructions, where the amount is zero or not available.
- For the instructions, where the Template Type is ‘Incomplete’.

Suspend

You can select a record and click on ‘Suspend’ button to suspend the execution for the transaction whose Activation date is in future

Reactivate

You can select a record and click on ‘Reactivate’ button to re-activate the suspended execution.

- If the Reactivation date is after instruction date then the instruction date updates the value same as ‘re-activation date’. In this case, transaction dates gets re-derived.
- If the activation date is ‘future’, then the Execution status updates as’ Pending’.
- If the activation date is ‘current’, then the transaction generation gets completed and Execution status updates as ‘Success’Authorize

You can authorize the following records/Template details by clicking ‘Authorize’ button here

- Unauthorized Instructions
- For editing the instructions details

Standing Instruction Execution screen is launched with all the details on clicking, ‘Authorize’ button. You can click the ‘Authorize’ button to authorize the changes done.

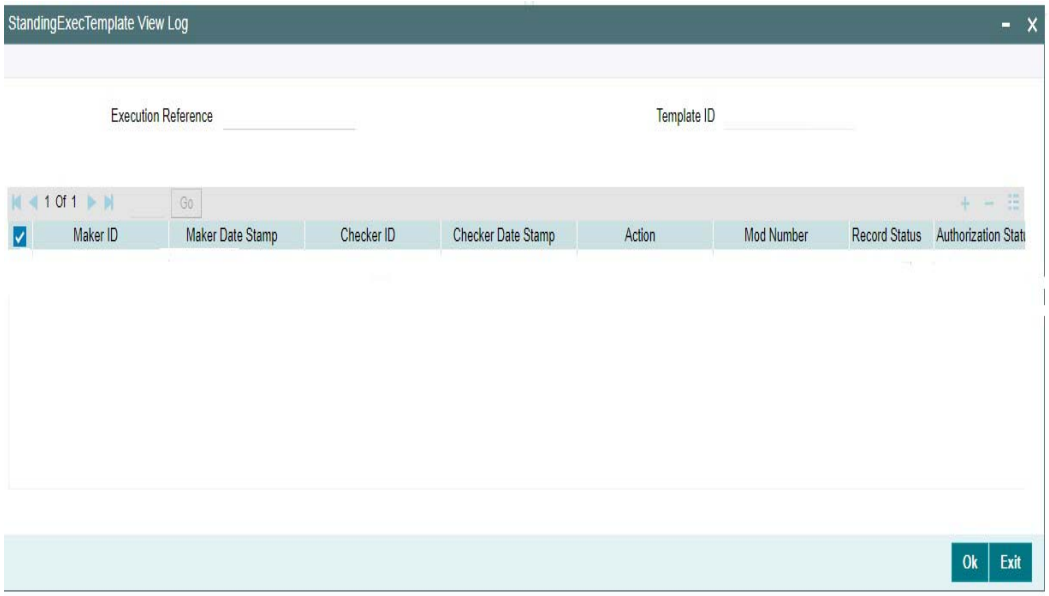
Delete

You can select a record that you have edited. Click on ‘Delete’ button to delete the actions before authorizing the same.

Standing Instruction Execution screen is launched with all the details on clicking, ‘Delete’ button. You can click the ‘Delete’ button to delete the changes done.

View Execution Action

You can view, all the actions initiated for instruction execution with the maker/checker, Authorization Status, Action and Record Status details here.



SI Execution Changes

System initiates the SI execution based on the Next Generation Date computed by the system. System considers the computed Next Execution Date as the Instruction date of the transaction to be generated and all the dates including the activation date gets

derived on generation date.

You can view the transactions/records generated prior to the execution date in the execution summary with the status as ‘Pending’

Completion Status

You can select the Completion Status from the drop-down values. The options are Yes / No

If the option chosen is ‘Yes’ then the system fetches the records which have complete data else system will fetches the records which have incomplete data of the SI transactions

Scenarios	Execution Status	Further actions
SI execution before activation date derived – Data incomplete	Execution status - Pending Completed - No	1.Edit details and authorize before activation date: Execution status – Pending Completed – Yes 2.Edit details and authorize on activation date: Generate the transaction Execution status – Success Completed- Yes 3.Edit details and authorize after activation date: Re-derive the date by moving activation date to current date Generate transaction Execution status – Success Completed - Yes
SI execution before activation date derived – Data complete	Execution status – Pending Completed - Yes	No action allowed

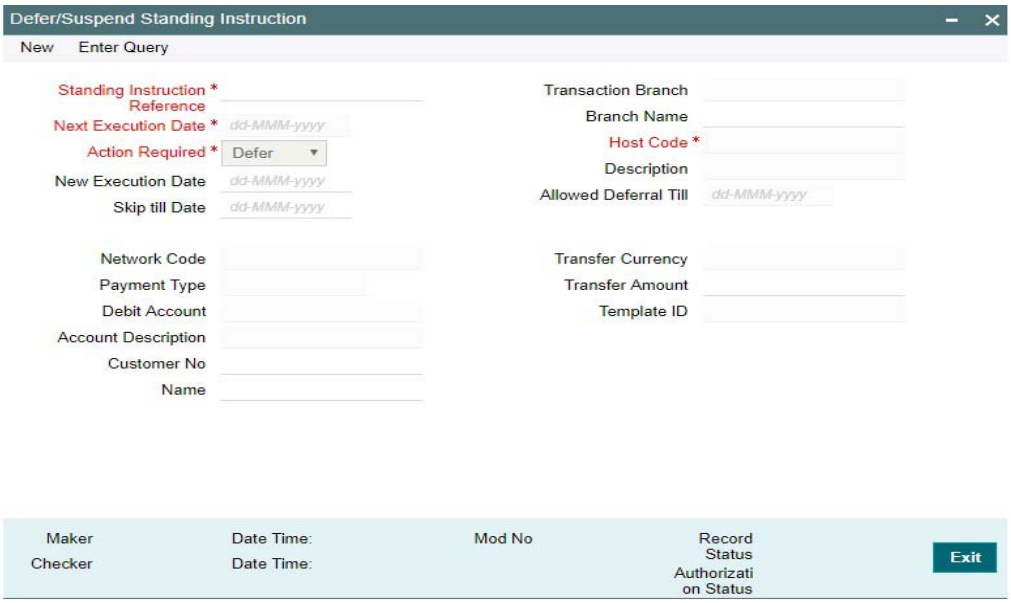
SI execution on activation date - Data incomplete or Adhoc generation with incomplete data	Execution status – Pending Completed - No	1.Edit details and authorize on activation date: Generate the transaction Execution status – Success Completed – Yes 2.Edit details and authorize after activation date: Re-derive the date by moving activation date to current date Generate transaction Execution status – Success Completed - Yes
SI execution on activation date with complete date or Adhoc generation with complete data	Generate transaction Execution status – Success Completed - Yes	
SI Execution failure	Execution status – Exception Completed - No	Retry is allowed

- New job (PMDSIPEN) is introduced which creates transactions for all execution records which satisfies the below conditions
  - If the Activation date is current date or back date
  - If the Execution status is 'Pending' and completion status marked as 'Yes'
- During the process of transaction creation, if system founds the activation date is a back dated, then it moves the date to current date and all processing dates are re-derived
- System updates Execution status as 'Success' for successful transactions and else updates to 'Exception'
- System updates Next execution date on successful transaction creation.

3.3.5 Skip/Suspend/Defer Standing Instruction

You can defer/skip/suspend the next execution of standing instructions by using this PMDSIDFR screen

You can invoke the 'Skip/Suspend/Defer Standing Instructions' screen by typing 'PMDSIDFR' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button



Following are the actions allowed from this screen:

- New
- Save
- Unlock
- Copy
- Authorize
- Delete
- Enter Query

Specify the following fields:

Following field details are defaulted on clicking ‘New’ button

– Transaction Branch

– Host Code

Standing Instruction Reference

You can select valid SI’s from the list of values. All the valid SI’s are listed here. The SI’s defined in the PMDSIMNT where the frequency is not Adhoc and SI generation is not completed for the Next execution date are listed here

The following details gets defaulted once you select the SI reference

- Next Execution Date
- Network Code
- Payment Type
- Debit Account
- Account Description
- Customer Number
- Customer Name
- Transfer Currency

- Template ID

Action Required

Select the option from the drop down values. The options are - ‘Defer’, ’Skip’ and ‘Suspend’.By default the option is ‘Defer’.

Defer

If you select option as ‘Defer’, then system computes the ‘Allowed Deferral Till’ date as next to next instruction date -1 which is a branch working day

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Note

- System doesn’t allow Defer action for SI when the frequency is Daily

---

You need to mandatorily provide New Execution Date which should be earlier than or same as Allowed Deferrral Till date. Based on the provided new execution date, system computes the new SI generation date

Skip

If you select option as ‘Skip’ then you need to maintain mandatorily the ‘Skip till Date’.No SI gets generated/executed upto the Skip till Date. System updates the Next execution date as the date which gets computed based on the frequency maintained and coming after the maintained ‘Skip till Date’

Suspend

You can suspend the execution of an SI for the next execution date. Once you records suspend action for an SI, now on generation of the SI for the next execution date the system marks the Execution status of the record as ‘Suspended’. System doesn’t allows the transaction creation for a suspended execution

You can find the suspended records in the execution summary screen.

New Execution Date

You need to mandatorily provide New Execution Date which should be earlier than or same as Allowed Deferrral Till date

Skip till Date

If you select option as ‘Skip’ then you need to maintain mandatorily the ‘Skip till Date’.

Branch Name

System defaults the description of the Transaction Branch displayed

Description

System defaults the description of the Host Code displayed

Allowed Deferral Till

If you select option as ‘Defer’, then system computes the ‘Allowed Deferral Till’ date as next to next instruction date -1 which is a branch working day

Transfer Amount

You can specify the Transfer Amount

3.4 Dispatch Processing

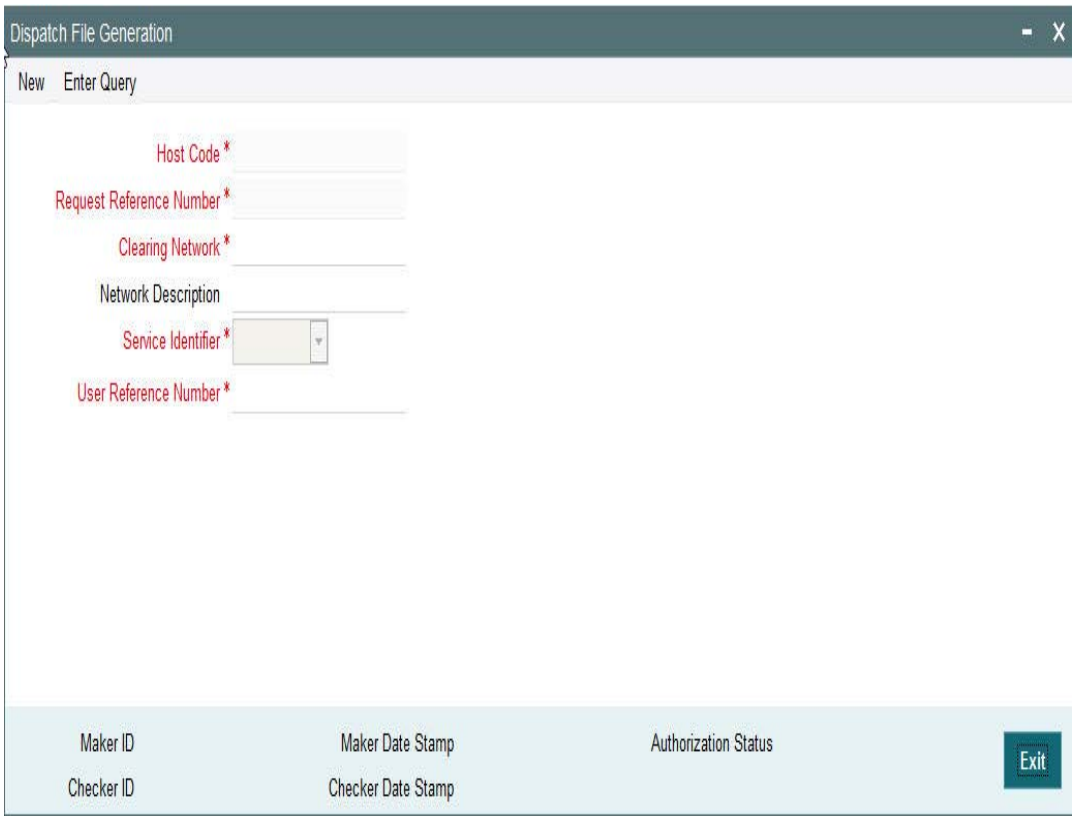
The below listed maintenances are applicable for dispatch processing of Domestic low value payments/ Direct Debits:

- Dispatch File Generation
- File Dispatch Generation Summary
- Dispatch Parameters Maintenance
- File Dispatch Parameters Maintenance Summary
- Dispatch Browser
- Transaction XML Regeneration

3.4.1 Dispatch File Generation

Dispatch file generation screen is provided to manually initiate generation of dispatch files for CSM.

You can invoke 'Dispatch File Generation' screen by typing 'PMDDFILE' 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

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

Request Reference Number

System generates the Request Reference Number automatically on clicking New button.

Clearing Network

Select a valid clearing network for which the dispatch file will be generated.

Network Description

System defaults the description of the Clearing Network selected.

Service Identifier

Indicates the service identifier. Identifier can be selected as Instrument Clearing and US NACHA.

User Reference Number

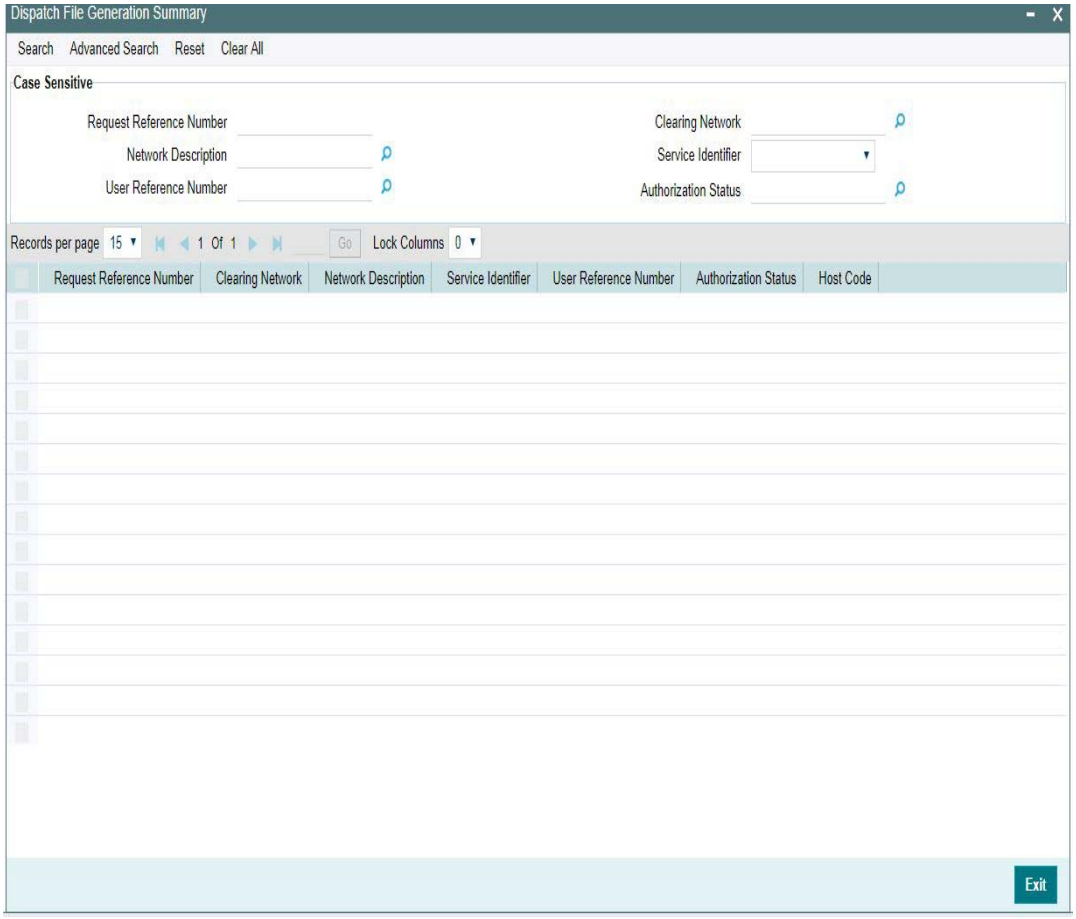
Specify the reference number for every dispatch run. This reference number can be used to track the number of files generated for every dispatch run.

Note

- For SEPA Payments (SCT) and Collections (SDD), you can use the Dispatch Browser screen (PMSDSBRW) to dispatch the file manually.

3.4.1.1 File Dispatch Generation Summary

You can invoke the 'Dispatch File Generation Summary' screen by typing 'PMSDFILE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button:



You can search using the following parameter:

- Request Reference Number
- Clearing Network
- Network Description

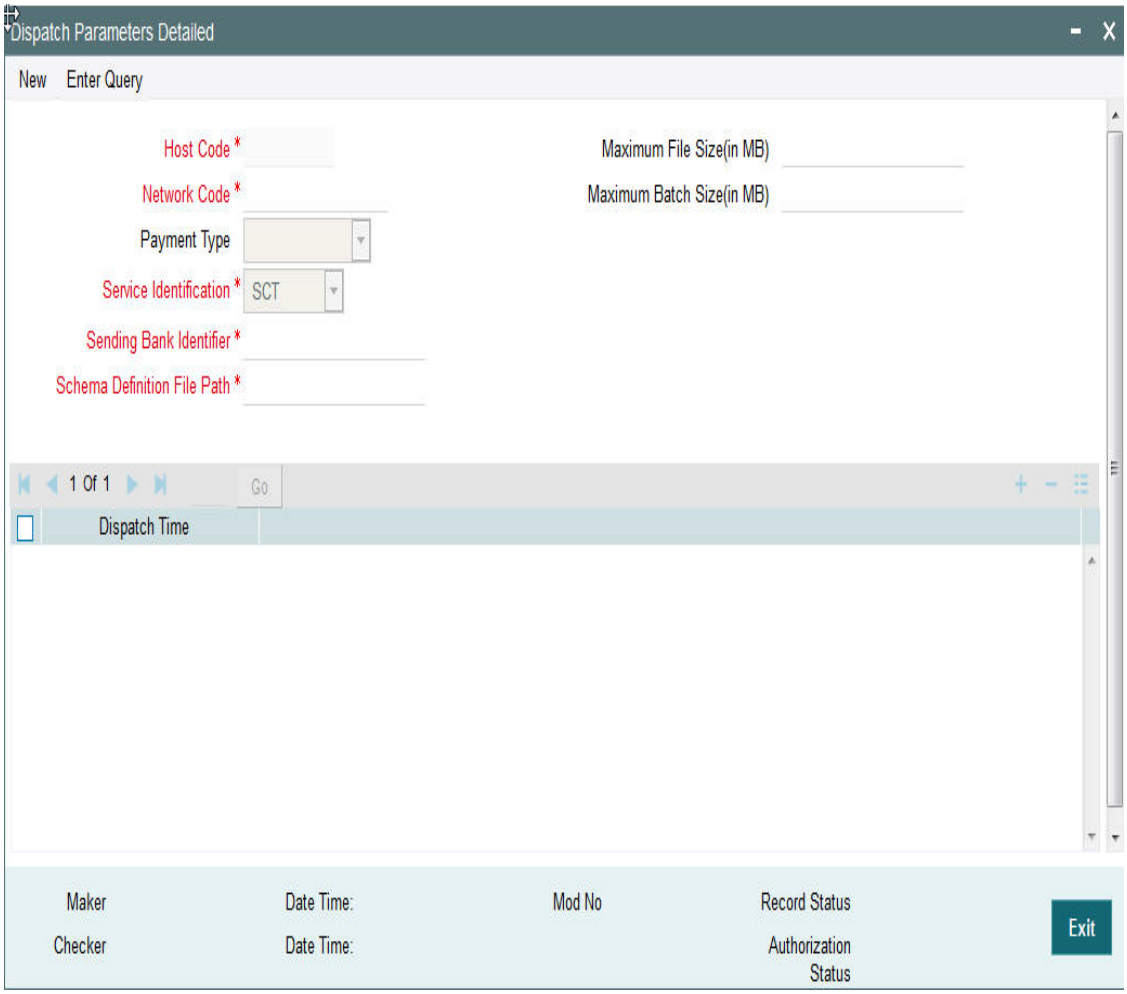
- Clearing Network
- Service Identifier
- User Reference Number
- Authorization Status

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

3.4.2 Dispatch Parameters

Dispatch time for auto generation of Domestic Low Value Payments /NEFT/Direct Debit dispatch files can be maintained in this screen.

You can invoke the ‘Dispatch Parameters Maintenance’ screen by typing ‘PADISPTM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



You can specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking ‘New’.

Network Code

Select a Network code from the list of values.

Payment Type

System defaults the Payment Type based on the Network Code selected.

Service Identification

Select the service identification code from the drop-down values listed. System displays the value as SCT by default, on clicking ‘New’.

This field has options as SCT, SDD-CORE, SDD-B2B, US NACHA, SCT Inst, Clearing, India NEFT.

Sending Bank Identifier

All Branch BICs for the host are listed here. You can select the required BIC from the list of values.

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.

Maximum File Size (in MB)

Specify the Maximum File Size (in MB).Dispatch files are split into multiple files if the maximum file size is exceeded.

Maximum Batch Size (in MB)

Specify the Maximum Batch Size (in MB).

Note

- If the maximum batch size is exceeded, a new batch is created which will be part of the same file. Batch size validation is applicable when the file is created in Batch mode.
- While generating ICF/IDF files, the size of the file and the size of each batch is added to a counter. On reaching the maximum file size, the batch which caused the limit breech is added to a new file and the counter is reset.
- The maximum number of batches allowed in a file will remain as 500 and maximum transaction allowed within a batch will be 100000.File/Batch size validation is done over and above this.
- Compression of outbound file is done based on the parameter defined in the ‘Protocol Parameter Definition’ screen (MSDPTPRM). In MSDPTPRM, parameter is set as ‘COMPRESSIONALGOPROP’ and value is set as ‘GZIP’.
- For the outbound files sent, FTA connector, compresses the file using GZIP and handsoff the zipped file in destination folder.
- For the inbound files received, the zipped files with extension ‘.gz’ are unzipped and handed off to payments

---

Dispatch Time

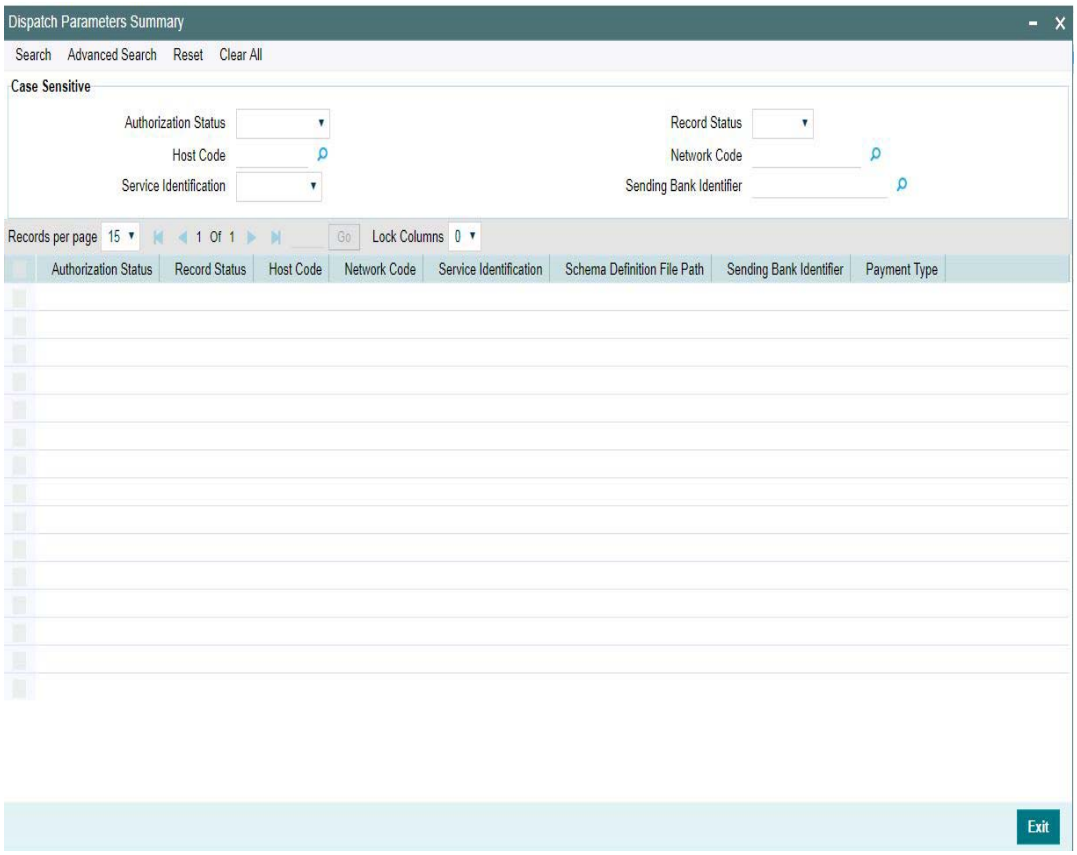
Specify the required Dispatch Time.

Note

For NEFT transactions, system generates the N06 dispatch for the pending N06 transaction level messages as per the dispatch time maintained in this screen and based on the parameter value - ‘No. of Transactions per Dispatch’ maintained in the PMDNFTPF screen.

3.4.2.1 File Dispatch Parameters Maintenance Summary

You can invoke the 'Dispatch File Generation Summary' screen by typing 'PASISPTM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button:



You can search using the following parameter:

- Record Status
- Host Code
- Network Code
- Service Identification
- Sending BIC
- Authorization Status

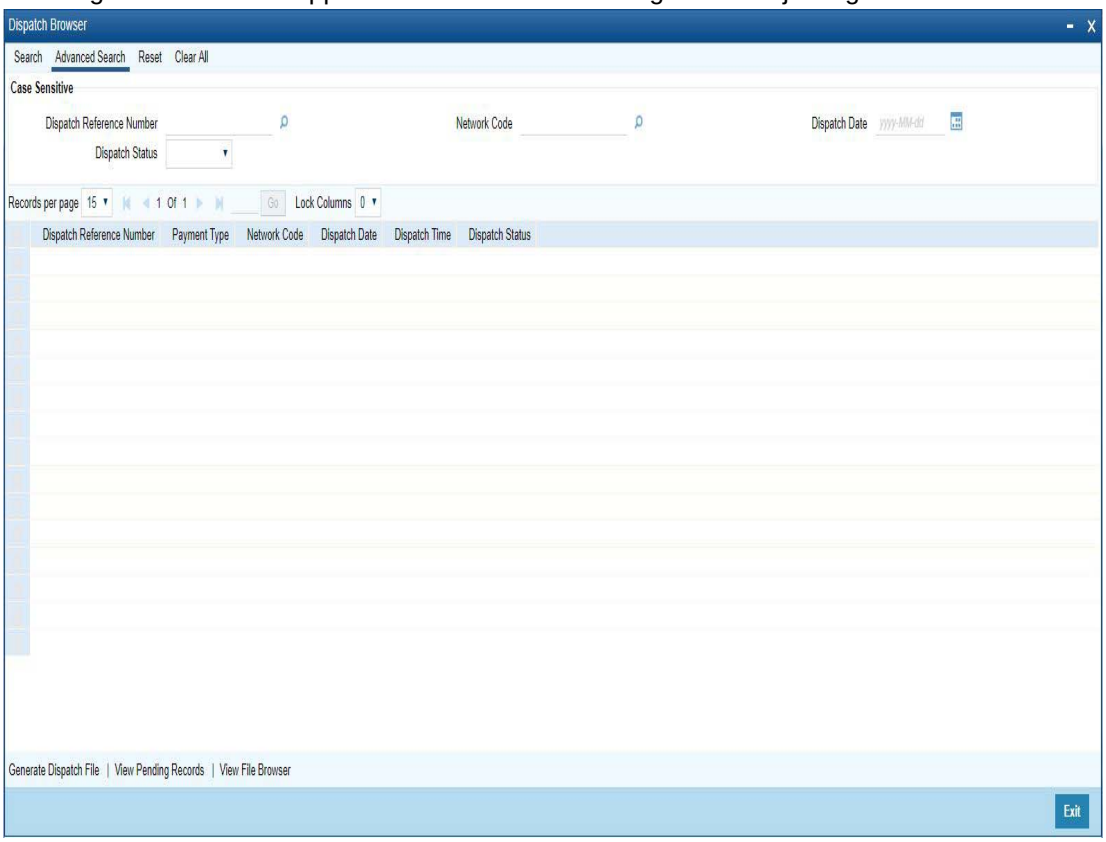
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record 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.

3.4.3 Dispatch Browser

You can view the dispatched records for a Dispatch Reference. All the dispatched records of SCT (Domestic Low Value Payments) and SDD (Direct Debits) are listed here.

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



You can search using the following parameter:

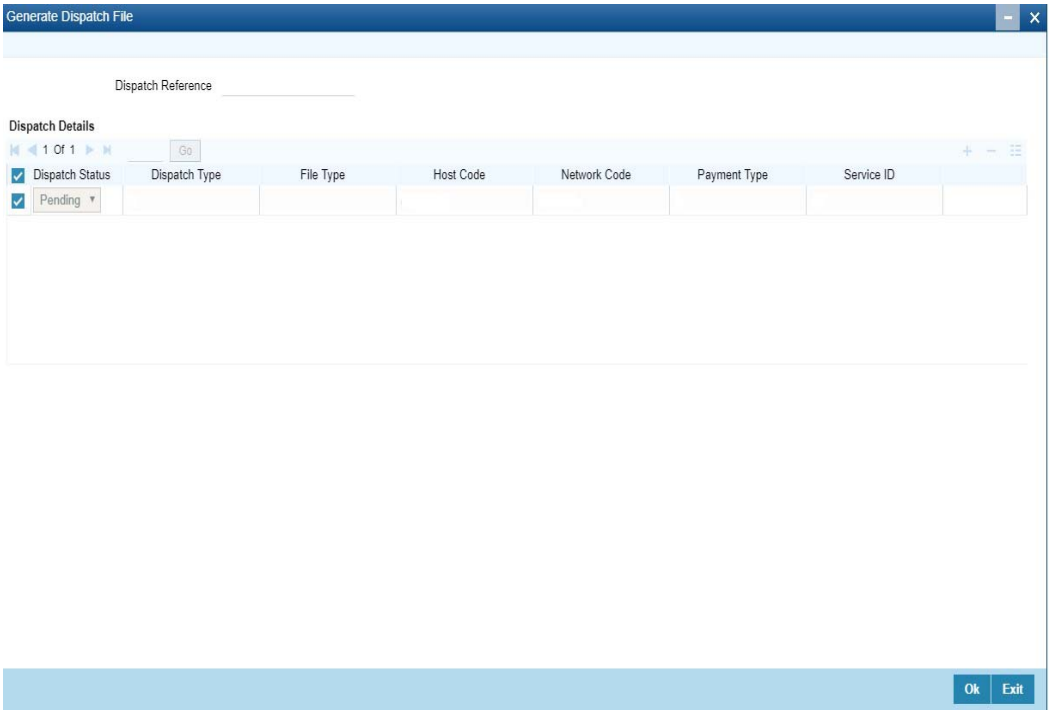
- Dispatch Reference Number
- Network Code
- Dispatch Date
- Dispatch Status

Following actions can be performed from the Dispatch Browser screen (PMSDSBRW)

3.4.3.1 Generate Dispatch File

You can generate dispatch files for the pending records, in this screen. Generation of dispatch files are possible only for the pending records and not for the successful records.

You can invoke this screen, by clicking on ‘Generate Dispatch File’ button in Dispatch Browser screen (PMSDSBRW).



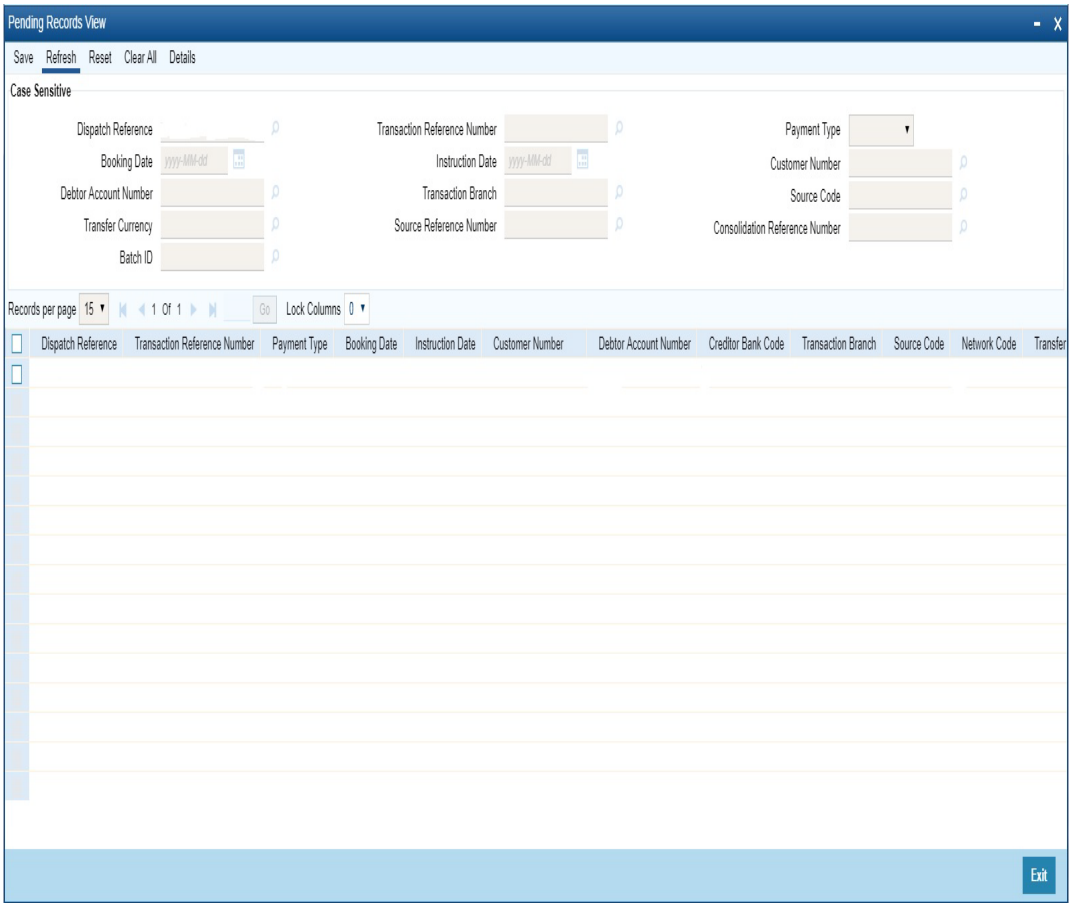
Note

Queue access right is required for Generate Dispatch File action. No authorization is applicable for this action.

3.4.3.2 View Pending Records

You can select a pending record and view the details for which the, file generation is pending.And bulk selection of pending records are not allowed.

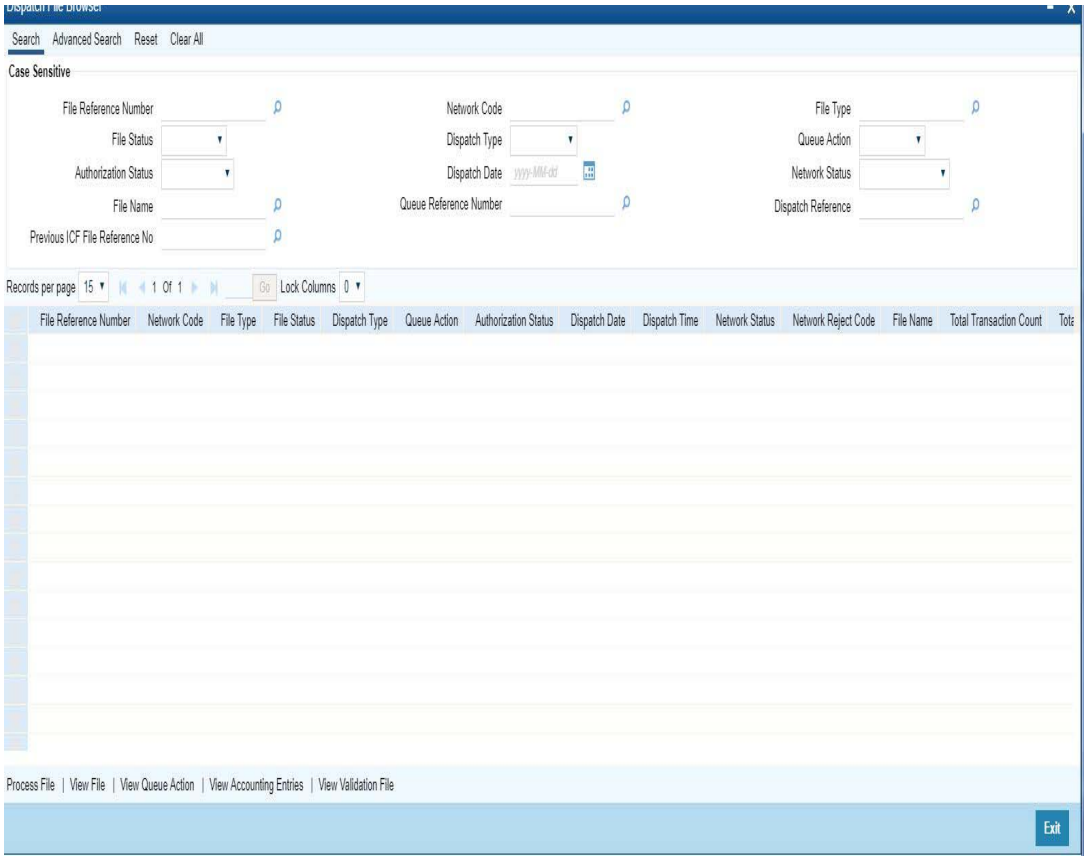
You can invoke this screen, by clicking on ‘View Pending Records’ button in Dispatch Browser screen (PMSDSBRW).



3.4.3.3 View File Browser

You can navigate to Dispatch File Browser screen, on clicking ‘View File Browser’ button.

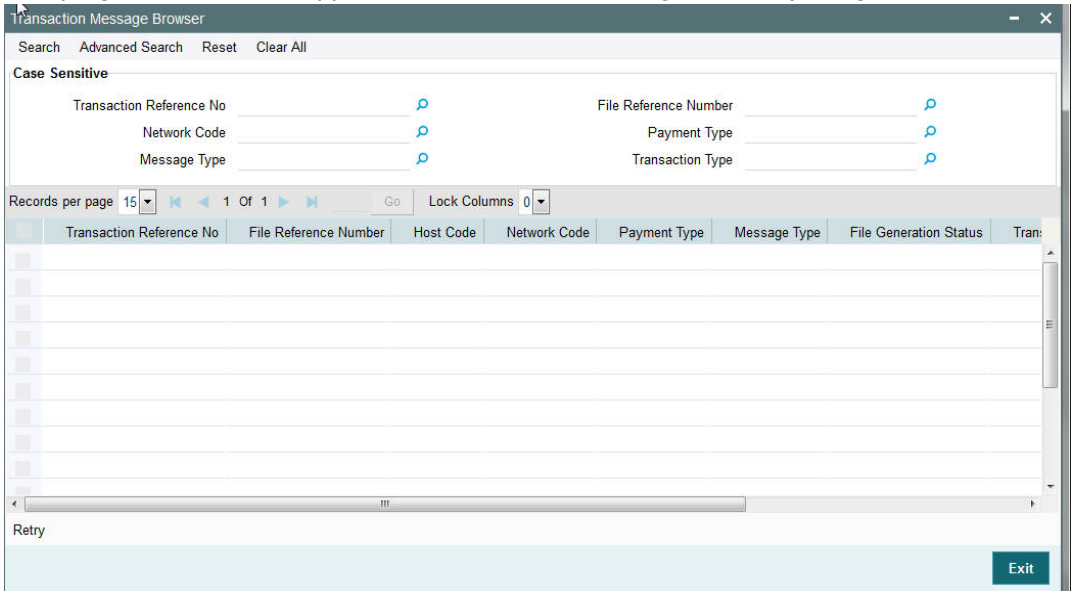
You can invoke ‘Dispatch File Browser’ screen by typing ‘PMSDSPBR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.This can be launched as a standalone screen.



For more details on this screen and its validations, refer to Exception Queues User Guide, section 2.1.21.

3.4.4 Transaction XML Regeneration

The Transaction Message Browser support regeneration Transaction XMLs. The XML is. generated with the transaction details available in dispatch tables at the time of regeneration. You can invoke “Transaction Message Browser” screen by typing ‘PMSTXNBR’ 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 No
- File Reference Number
- Network Code
- Payment Type
- Message Type
- Transaction Type

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 detailed screen.

3.5 Common Processes

3.5.1 Host & Time zone Related Processing

- Processing of payment transactions for multiple hosts with different time zones is supported.
- Cut-off time maintenances are to be done in host time.This has to be operationally controlled.
- Dispatch file generation timings and auto batch closure time for bulk file upload also follow host date & time.

3.5.2 Multi Currency Accounts

Account Type- 'Multi currency 'available in LOV along with Normal, Nostro can be used by customer to initiate normal transactions.

Multi Currency Account is the Parent account and it can have multiple child accounts linked to it with different currencies allowed for the customer.

- Main account (multi currency) which is the parent account will be listed in External Account Maintenance (STDCRACC) and the child accounts linked to it will be mapped separately against each parent account
- Multi Account Type and Child Account Type are classified as 'M' and 'C' respectively.
- All Payment/collection/instrument processing transactions can be initiated by selecting Account Type - 'Multi Currency'.
- In Transaction input screens, systems allows to select 'multi currency' parent account from the list of values in 'Customer Account' field
- User can select 'Multi-Currency' parent account with required account currency, as all the child accounts currencies will be displayed in list of values.
- Payment need not be initiated only with Transfer Currency while selecting multi-currency account. It is not mandatory. System will validate whether child account with account currency input is available for the multi account chosen.
- The Transfer Currency (*instrument currency for clearing)* is defaulted as the Account Currency, if the Multi Account is input or received from payment Webservices without Account Currency.
- When the Transfer Currency is different from Account Currency, Exchange Rate fetch will be applicable.
- External Credit Approval (ECA) / External Account Check (EAC) and Accounting handoff will indicate the Account Currency

Note

Child accounts cannot be used as Transaction accounts in Payments.

Resolving and posting the amount to Child Account will be handled by DDA/Accounting system

3.5.3 Sanction Check

- If sanction check is made applicable at Network Preferences, system initiates sanction processing. Additional check is performed to verify whether sanction check is applicable for the customer at customer maintenance (STDCIFCR) level.Sanction processing is done only if it is applicable for both network and customer.
- On receiving External Sanction Check system response, sanction check status of the payment is updated.
- The following responses are possible:
  - A – Approved. Sanction check is approved by the external system
  - S –Seized
  - Interim – Interim status or approval with override is received from external system
  - R – Rejected. This indicates that the contract failed Sanction check.
  - T – Timed out. Sanction check status is updated as T if no response is received from the external system within the stipulated time limit maintained for ECA system check system.
  - R – Seize. Sanction check is seized by the external system.
- If the sanction check response status for a payment transaction is ‘Approved’, then further processing continues.
- If the sanction check response status of the transaction is ’Interim’ or ’Rejected’ or ‘Timed Out’, then transaction is logged in Sanction Check Exception Queue. If External system reject code is marked for auto cancellation in sanction system maintenance, transaction is automatically cancelled.
- If External system reject code is marked for auto cancellation in sanction system maintenance, transaction is automatically cancelled.
- If sanctions status is 'Seized’ no further actions will be allowed for the transaction. You can be parameterize for a sanction system whether to post seizure accounting or not.
- Seizure GL to be mentioned

The sanction seizure with accounting is handled in the following way :

Direction	Transaction type	Debit account	Credit account	Subsequent processing
Outbound	Payment - Cross Border/ RTGS/ACH/Book	Customer Account	Compliance GL	Held. Will not be dis-patched.
Outbound	Collection	Nostro/ Clearing GL	Compliance GL	Held. Will not be dis-patched.
Inbound	Payment - Cross Border/ RTGS/ACH/Book	Nostro/ Clearing GL	Compliance GL	Held

Direction	Transaction type	Debit account	Credit account	Subsequent processing
Inbound	Collection	Customer Account	Compliance GL	Held. And, pre settle-ment reject pacs.002 will be sent out.

- If the Sanctions Check done on booking date fails, then the transaction is processed on booking date itself with seizure entries, even if the activation date is derived as future dated.

3.5.4 External Credit Approval

- Oracle Banking Payments sends debit accounting entries pertaining to payment amount and charge/tax amounts to external DDA system for credit checks. ECA system for the credit check is derived based on External Customer Account (STDCRACC) maintenance.
- ECA requests are sent, if the flag 'External Credit Approval Required' in 'External Customer Account maintenance (STDCRACC) is checked.
- Transaction ECA status are updated based on the response received from the external system.
- The following responses are possible:
  - A – Approved. ECA is approved by the external system
  - O- Interim status or approval with override is received from external system
  - R – Rejected. This indicates that the contract failed the External Credit Approval check.
  - T – Timed out. ECA check status is updated as T if no response is received from the external system within the stipulated time limit maintained for external sanction check system.
- If the ECA response status for a payment transaction is 'Approved', then further processing continues.
- If ECA validation fails i.e. the status is 'Interim', 'Rejected', or 'Timed out', transaction is logged in ECA Exception Queue.
- If External system reject code is marked for auto cancellation in ECA system maintenance, transaction is automatically cancelled.
- Transaction Account and Charge Account cannot belong to different DDA systems. System validates the same.
- Reversal of ECA request is required in the following cases:
  - Transaction is cancelled from Network Cut-off Queue
  - Transaction is carried forward from Network Cut-off Queue
- On reversal of ECA, request message is sent to external system with original transaction details & amounts, indicating that it is a reversal request.
- External Account check (EAC) request is sent if customer account is in for credit leg of a transaction.This is applicable for Inbound payments and book transfers.
- EAC requests are sent, if the flag 'External Credit Approval Required' in 'External Customer Account maintenance (STDCRACC) is checked.
- For Book transfer transaction, request is generated for debit account and related charges. External Account check request is sent for credit account.

- If external account check request fails, transaction is moved to ECA queue.

3.5.5 Small FX Limit Check & Currency Conversion

- For a cross currency payment transaction where debit currency and transfer currency are different, exchange rate is picked up as maintained for the transaction branch.
- If Small FX limit is defined in Network Currency Preferences, then the auto rate pick up takes place only if the transfer amount is within the small FX limit.
- Exchange Rate Type is based on Network preferences maintained. Buy/Sell indicator is derived by the system.
- If the transfer amount is above the small FX limit specified, the rate is fetched from the internal exchange rates maintained in CORE.
- If the transfer amount is above the small FX limit specified, system checks whether External Exchange Rate is applicable in Network Preferences.
- If external system is available the transaction details, then system sends request to external system for receiving the exchange rate.
- Based on the response received, exchange rate is populated and further processing of transaction will continue.
- The following responses are possible from External Exchange Rate system:
  - A-Approved-Response with exchange rate
  - R-Rejected-No exchange rate available in response or resulted in error
  - T-Timed out –Request is timed out
- If Small FX limit is not maintained, auto rate pick up is done from internal rates maintained, for all cross currency payment transactions without any limit check.
- 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 system maintenance is available
- Payment contract is moved to external exchange rate queue if response from External Exchange Rate system is rejected or timed out. If advance FX booking is done, then the FX reference can be provided in the payment request. This reference is sent to External system along with the external FX request for validation. If FX reference is not provided in payment request and if the external system provides a new reference, the same can be stored for the transaction.
- It is possible to provide exchange rate manually from Queue screen if the external rate fetch failed so that transaction proceeds with further processing.

Note

- Creation of the FX transaction, utilizing and tracking the same will be handled in the external system.
- The FX reference number generated in the external system can be captured as part of transaction input, and the same will be shared to the external system, as part of the external exchange rate pickup request.
- If no FX reference number is input during transaction creation, the same will be blank in the external exchange rate request. On this case, the external system is expected to create a FX transaction and share the same.

- External rate fetch is applicable for a payment, if the transfer amount is greater than the small FX limit maintained in Network Currency maintenance (PMDNCPRF) and External Rate fetch is made applicable in the Network preferences (PMDNWPRF).

- If external rate fetch needs to be made applicable for all transactions, the small FX limit needs to be maintained as 0.
- Changes are done in inbound payments External rate fetching. System applies the FX rate preference maintained in Inbound Payment Processing Preferences before sending the external FX rate request.

3.5.5.1 Instruction Date changes based on FX Value Date

- If FX rate response received from the external rate system is having a value date which is not matching with the instruction date, then the instruction date will be replaced with FX value date.
- For outbound payment, Credit value date will be updated as the new instruction date and debit value date will be Instruction date-Float days provided the date basis is 'Instruction Date' in the Network preferences. If the debit value date basis is 'Activation date', there will be no impact.
- The FX value date will be replaced for inbound payment instruction date as well. Based on this credit value date will be derived as new Instruction date + credit float days.

3.5.6 IBAN Check

- If 'IBAN validation required' flag is checked for the network, then IBAN verification for Debtor IBAN, Creditor IBAN & creditor BIC is done against the IBAN format maintained for the respective country.
- IBAN is validated based on IBAN Information maintenance (ISDESBAN) available for the country for the following parameters:
  - IBAN length
  - Check digit of the IBAN
  - National ID of the IBAN
- Check digit of the beneficiary IBAN must be validated using the below mentioned process:
  - Extract country code from the IBAN
  - Search the IBAN check digit length and IBAN check digit position for the country code from the IBAN structure data storage.
  - Extract the check digit from IBAN using IBAN check digit length and IBAN check digit position.
  - Compute the check digit from IBAN using the scheme defined in ISO/IEC 7064 Modulo 97-10.
  - Compare the check digit value computed and the check digit value extracted from IBAN
- National ID of the beneficiary IBAN must be validated using the below mentioned process
  - Extract the IBAN National id from IBAN using bank identifier position and IBAN national ID length
  - Extract the IBAN ISO country code from IBANPlus data storage for the IBAN national id
  - Compare the IBAN ISO country code from IBANPlus with the country code extracted from IBAN.
  - If the all of the above conditions are satisfied, then the IBAN is valid.
- Validate BIC from an IBAN by looking up IBANPlus, if available. For payment transaction the beneficiary Bank code is checked for Valid BIC based on the beneficiary IBAN. The BIC will be derived from IBAN using the below mentioned process:
- Extract country code from the IBAN

- Search the bank identifier position and IBAN national ID length for the country code from the IBAN structure data storage
- Extract the IBAN National id from IBAN using bank identifier position and IBAN national ID length
- Search the IBAN BIC for the IBAN National id and country code from the IBANPlus data storage.
- If the IBAN BIC and Account with Institution BIC code (Creditor Agent BICFI for Outbound ISO transaction) does not match, then it displays ans error that Account with Institution BIC is not valid.

3.5.7 Notification Queue

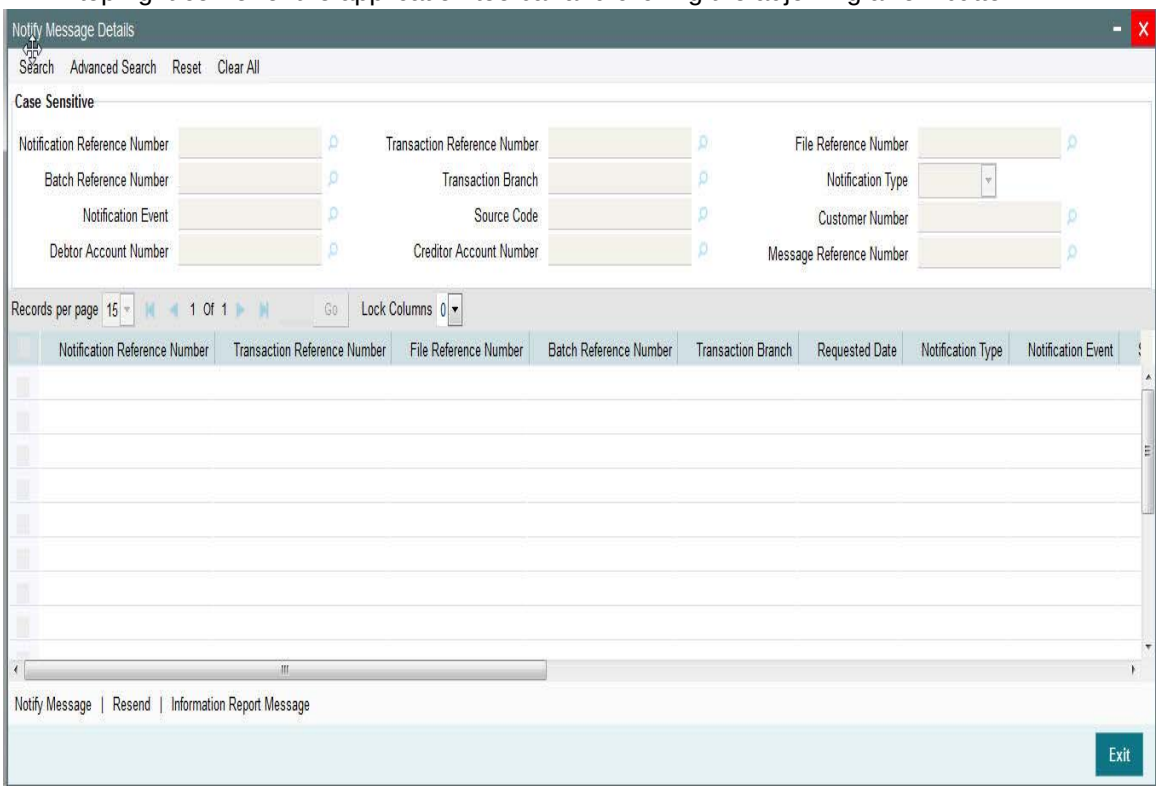
Generation of Notifications are supported in the following scenarios:

- Cancellation of the Payment from any queue
- On receipt of ACK/NACK
- Value Date change
- On receipt of RTGS network settlement messages MT 012/019

The Notifications are generated for each Source of Payment that is configured to receive Notifications.

3.5.7.1 Notify Message Details

You can invoke the 'Notify Message Details 'screen by typing 'PMSNOTFY' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..



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

- Notification Reference Number
- Batch Reference Number
- Notification Event

- Debtor Account Number
- Transaction Reference Number
- Transaction Branch
- Source Code
- Creditor Account Number
- File Reference Number
- Notification Type
- Customer Number
- Message Reference Number

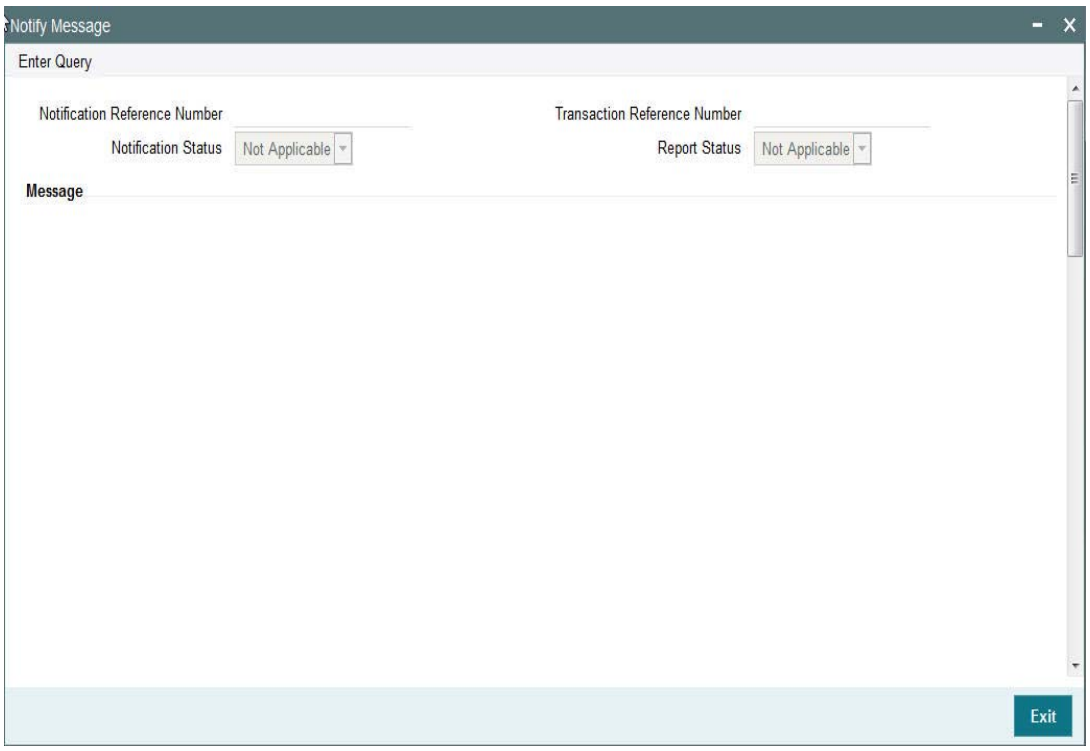
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

The following actions can be performed for transactions in this queue

Actions	Functions
Notify Message	Click this link to view Notify message.
Resend	Click this link to resend message.
Information Report Message	Click this link to view information report message.

3.5.7.2 Notify Message

You can invoke the Notify Message screen by clicking on ‘Notify Message ‘action button available at the left bottom in the ‘Notify Message Details ‘screen (PMSNOTFY).



Select a record listed in the ‘Notify Message Details’ screen and click on ‘Notify Message’ button. System defaults all the data for the Record selected.

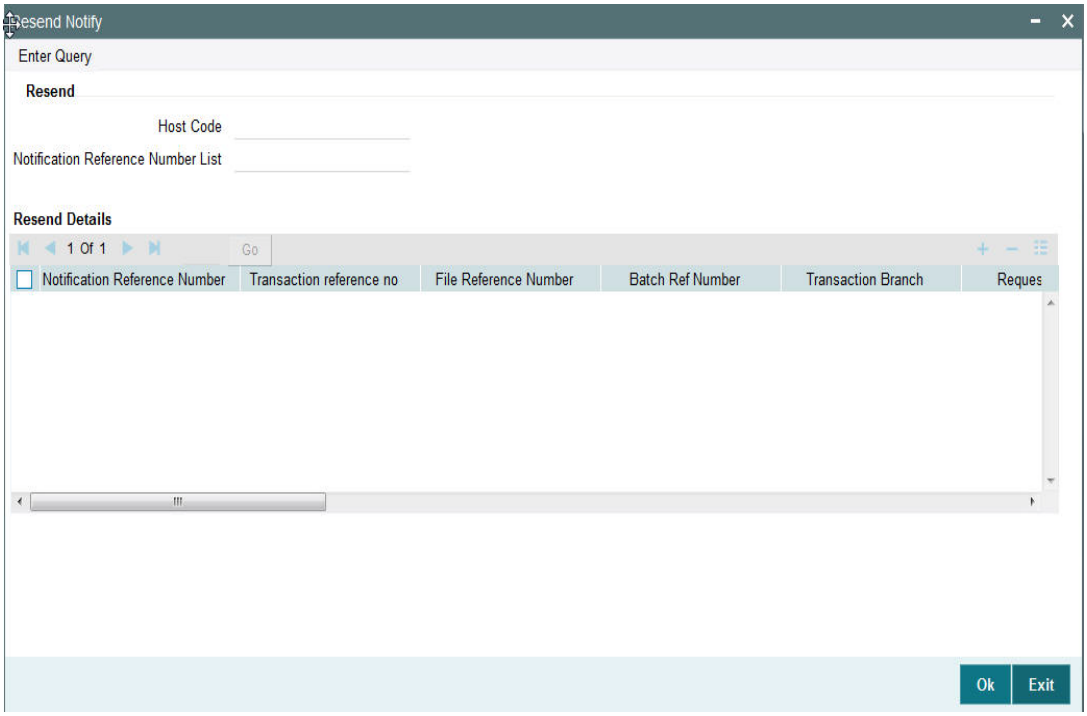
System displays the following details:

- Notification Reference Number
- Transaction Reference Number
- Notification Status
- Report Status
- Message.

3.5.7.3 Resend Message

You can invoke the ‘Resend Notify‘screen by clicking on ‘Resend ‘action button available at the left bottom in the ‘Notify Message Details ‘screen (PMSNOTFY)

.



Select a record listed in the ‘Notify Message Details’ screen and click on ‘Resend’ button. System defaults all the data for the Record selected and displays the Information message “Request Successfully Processed”

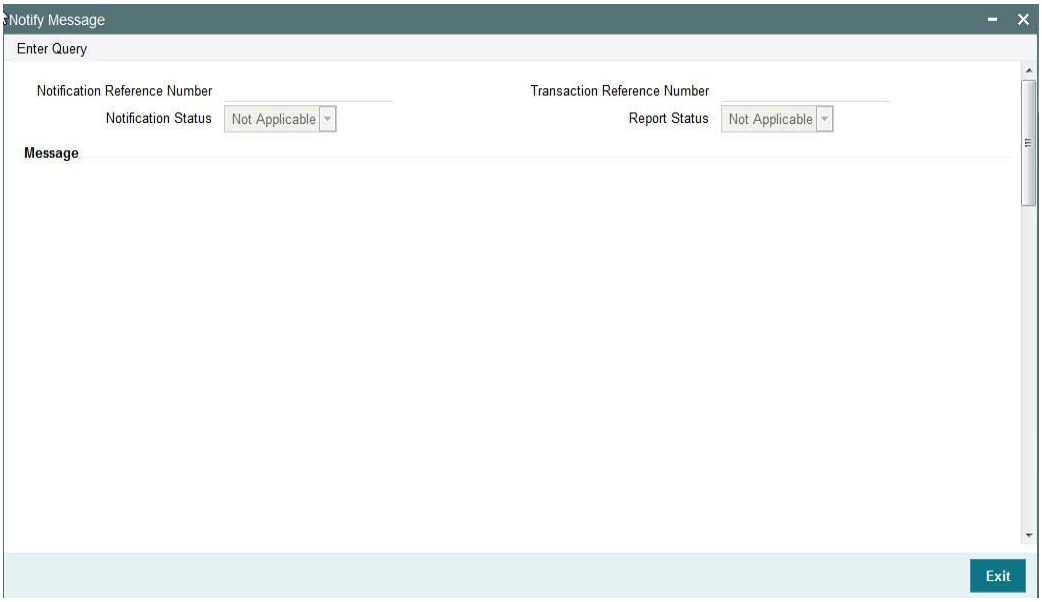
System displays the following details:

- Host Code
- Notification Reference Number List
- Notification Reference Number
- Transaction Reference Number
- File Reference Number
- Batch Ref Number
- Transaction Branch
- Requested Date

- Notification Type
- Notification Event
- Source Code
- Customer No
- Debtor Account Number
- Creditor Account Number
- Message Reference Number
- Network Code
- Payment Type
- Transaction Type

3.5.7.4 Information Report Message

You can invoke the Notify Message screen by clicking on ‘Notify Message ‘action button available at the left bottom in the ‘Notify Message Details ‘screen (PMSNOTFY)



Select a record listed in the ‘Notify Message Details’ screen and click on ‘Information Report Message’ button. System defaults all the data for the Record selected that includes the accounting details of transaction

System displays the following details:

- Notification Reference Number
- Transaction Reference Number
- Notification Status
- Report Status
- Message

3.5.8 Reference Number Harmonization

- The format of Reference Number in Oracle Banking Payments is restructured.
- It is a 16 digit number.

- On any new operation on screen, the transaction reference number is generated as explained in the below table.
- The transactions uploaded from other channels – including GW, ReST, upload or EMS also follows the below reference number generation logic:

Component	Description	Digits	Position, Length	S.No
Year	Last 2 Digits of the Year	2	1, 2	For e.g. 2017 = 17
Date	Julian Date	3	3, 3	For e.g. 1st February = 032
Server Id	If clustered, each app server will have a number. This is setup as a JVM Parameter by Infra Team	1	6, 1	For e.g 1 App Server = 1
PM Type	Each Sub-Module in PM represents a Type	1	7, 1	ACH - 1 RTGS - 2 XBORDER - 3 BOOKTRANSFER -4 DD - 5 Clearing - 6 FASTER PAYMENTS – 7 C2B - 8
Seconds	Seconds Elapsed past date change 1 Minute = 00060 Seconds 1 Hour = 03600 Seconds 24 Hours = 86400 Seconds ***Left Padded with 0s***	5	8, 5	For e.g. If time is 18:00 as per the host date then Seconds will be calculated as 64800.

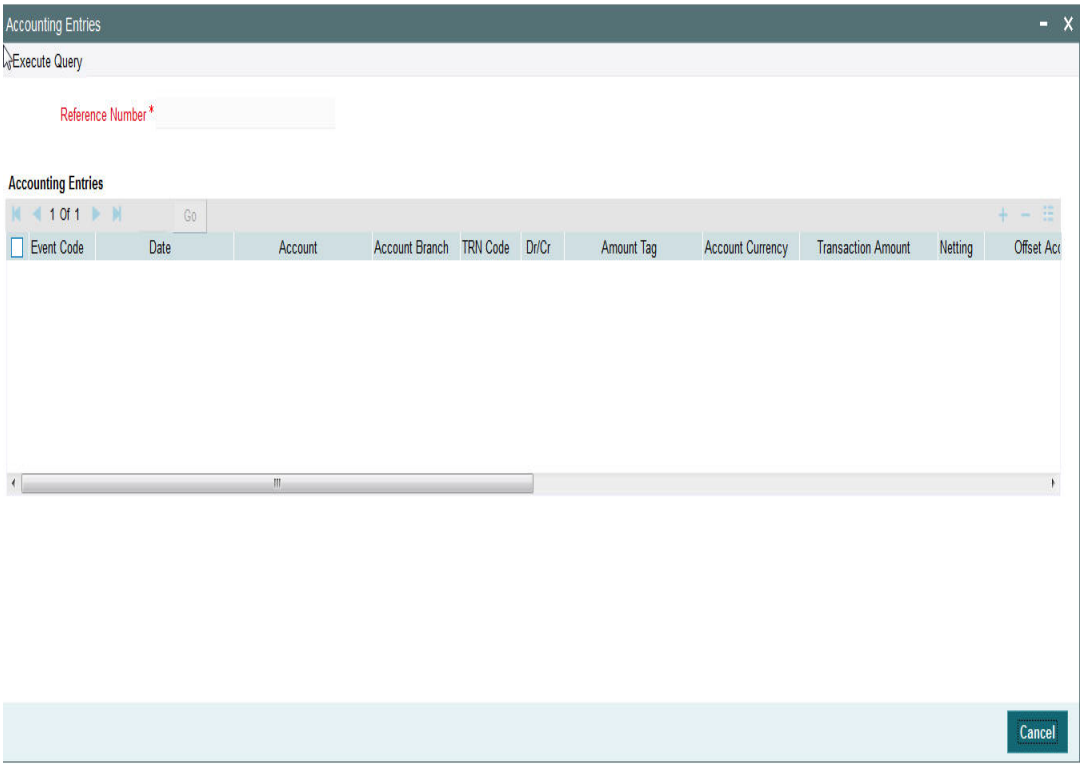
Component	Description	Digits	Position, Length	S.No
Serial Number	Sequential Serial Number generated per second Sequence Resets to 0000 for every Second	4	13, 4	For e.g. Seconds and Serial Number Representation for 5 Transactions processed @ 18:00 **648000*01* - 648000*04*** **64800 – Seconds0001 – Serial Number 0002 – Serial Number 0003 – Serial Number** ***0004 – Serial Number***

3.5.9 Accounting Entries

During payment transaction processing, the accounting entries whose for which hand -off status is pending are posted to a JMS Queue. Once these entries are posted in the queue, the status is updated as handed off.

If the Accounting system and the ECA system are not the same, an update is sent to the ECA system as well while doing the accounting handoff. Any amount block in the customer account done during External credit approval can be released on receiving accounting update.

Click the “Accounting Entries” link in the transaction input screen to invoke the screen



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

Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

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

Account Branch

The system displays the account branch.

TRN Code

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

Dr/Cr

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

Amount Tag

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

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

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

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

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

Offset Amount Tag

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

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

3.5.9.1 Accounting Entry Handoff

It is now possible to view the account entry handoff status at the transaction view level.

In all Payment / Collection Transaction View Screens, accounting entries are displayed with Handoff Status.

The below listed status are applicable for the new field Handoff Status:

- Pending - Not yet handed off to external system
- Requested - Request sent to external system
- Success - Success response received
- Rejected - Reject response received

3.5.10 Pre Funded Payments

Outbound Payments debiting from a pre funded General Ledger account is supported on the following payment processors:

- Low value payments
- High value payments
- Cross Border payments
- Book transfer

To achieve this, in the Source Maintenance – PMDSORCE screen:

- Check the ‘Prefunded Payments Allowed’ flag
- Maintain the ‘Prefunded Payments GL’
- In the request XML, set the Pre funded flag as Yes.

- If Prefunded flag is checked for an outbound transaction, it is not mandatory to have a debit account /customer for the transaction. On enrich /save system will populate the debit account as the 'Prefunded Payments GL' maintained for the source.
- If debit account /customer is available, it will be retained. However, all customer/ account related validations are be skipped
- Debit account currency will be set same as transfer currency.

- Transaction Processing
  - Cutoff processing, Price pick up and ECA are skipped for transaction with 'Prefunded' flag checked.
  - Sanction screening is applicable.
  - While posting the debit accounting, debit account is always be considered as 'Prefunded Payment GL' maintained for the source.

3.5.11 Rollover Preferences

Rollover Preferences from the urgent/Non-urgent payment preferences will be applied in the following scenarios for the outbound payments:

- Transaction is pending in Process Cutoff Queue/Network Queue during end of day
- Transaction is released from Sanction Check Queue on a later date
- Interim status is received for ECA/EAC check

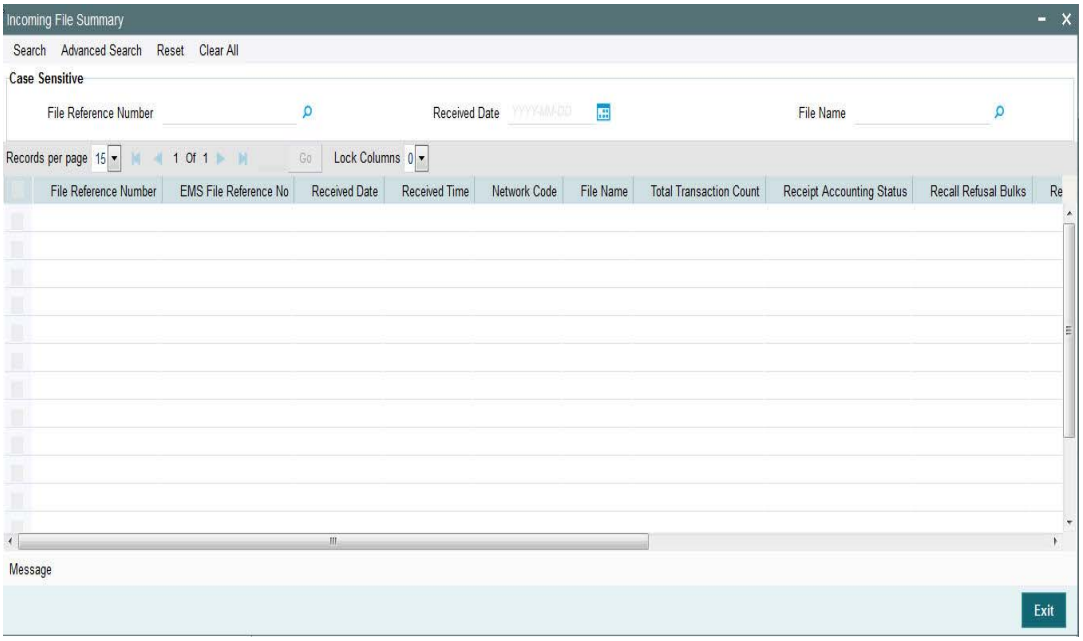
If no record is received from the new preferences, system will consider the rollover preference available as part of Source maintenance PMDSORCE.

If source-wise preference is also not available, system will do auto roll-over and proceed.

3.5.12 Inbound File Summary

This screen is for viewing the uploaded inbound files for ACH and Direct Debits and the related Receipt accounting.This is a common screen for viewing inbound Clearing files from other Low value clearing networks set up in the system.

You can invoke "Inbound File Summary" screen by typing 'PMSINLOG' 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:

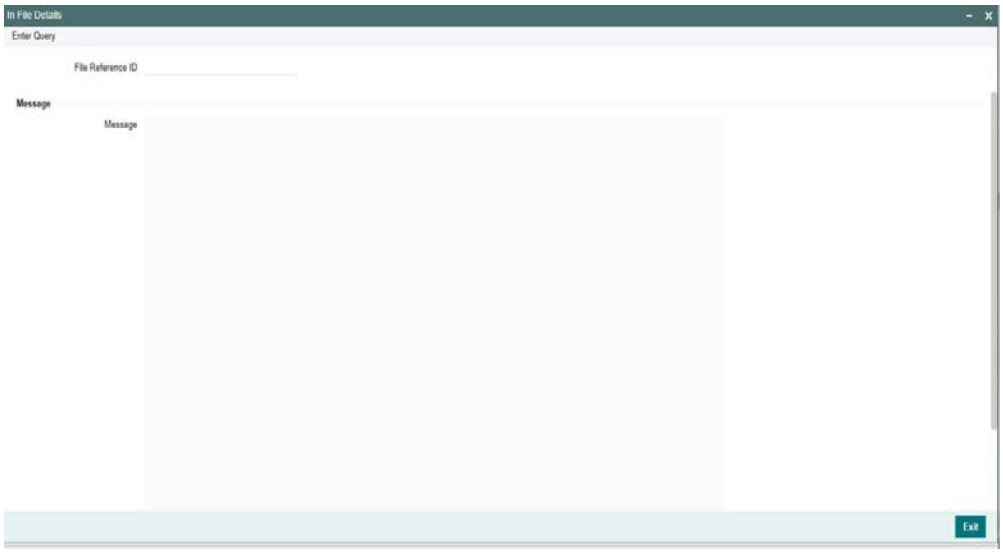
- File Reference Number
- Received Date
- File Name

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 Receipt Accounting entries for the selected record

Message

Click on the ‘Message ‘action tab present in the ‘Inbound File Summary ‘screen to view the uploaded message for the selected record.You can also view the receipt accounting entries for the record selected.



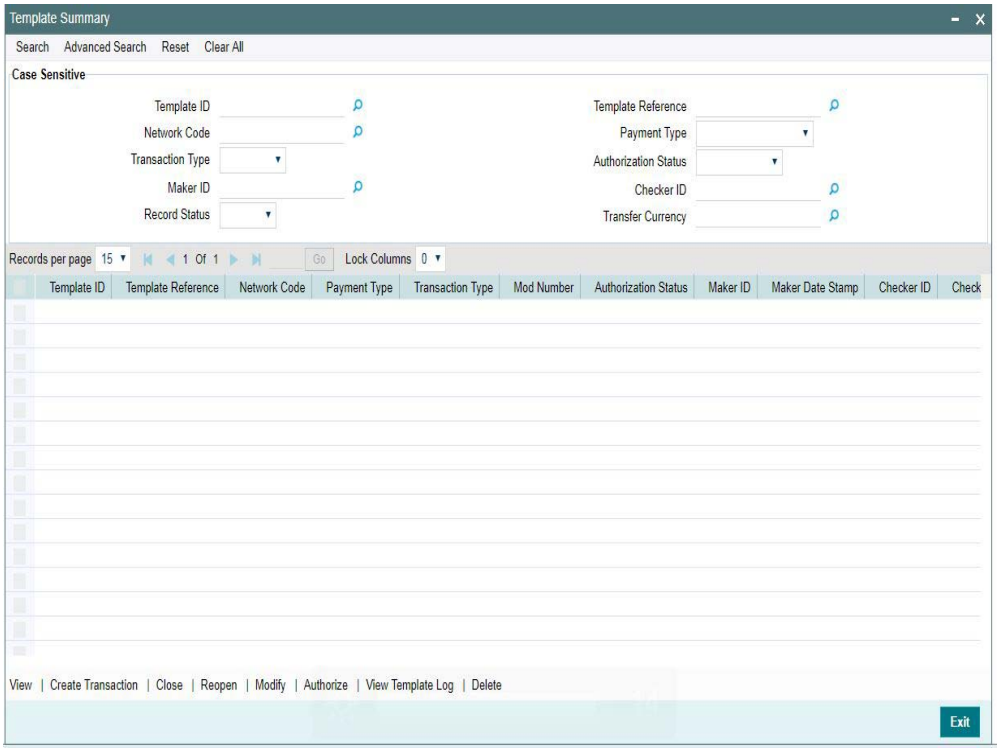
Following details are displayed for the record selected in the ‘Inbound File Summary ‘screen

- File Reference ID
- Message

3.5.13 Template Summary

Templates created for Book Transfer and Cross Border transactions can be viewed here by specifying the Template ID.This is a common Template Summary screen for other Payment transactions.

To invoke this screen type ‘PQSTMPLQ’ in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.



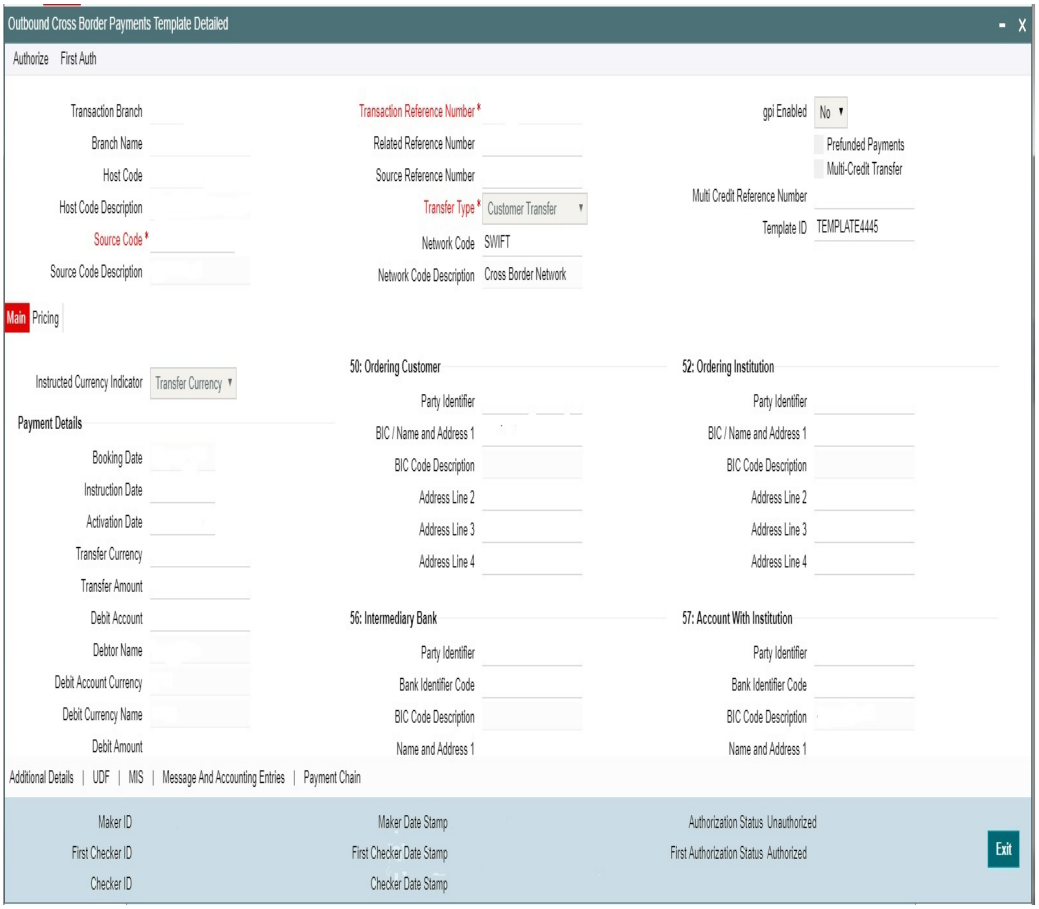
Dual authorization is supported for the Cross Border and Book Transfer Templates created. The first auth maintenance for the respective functions in the PMDFAUMN screen. For more details on the screen, refer to section 2.6.42.

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

- Template ID
- Network Code
- Transaction Type
- Maker ID
- Record Status
- Template Reference
- Payment Type
- Authorisation Status
- Checker ID
- Transfer Currency

If First authorization is maintained, then ‘First Auth’ action button is available on querying the saved template or unauthorized templates from Template Summary screen.

On selecting the transaction and on clicking ‘Authorize’ action button, the Template Detailed screen is launched.



- Once a maker saves a template, a first authorizer needs to verify and approve, post which the authorizer can authorize it
- Second level of authorization can be done by clicking ‘Authorize’ button
- Maker cannot perform first authorization. Final authorization cannot be performed, if first authorization is pending. Final authorization cannot be done by maker / first authorizer. Template remains Unauthorized, till final authorization is performed

Dual authorization is not possible, if the ‘First Auth Required’ option is not enabled in the First Auth Maintenance screen (PMDFAUMN). Error is displayed, when ‘First Auth’ button is clicked in the Template screen, if not maintained.

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.Using ‘Advanced Search’ option you mention specific criteria to get the specific set of records.The following actions are supported from Template Summary Screen:

View

Click ‘View’ button to view the Template details for the selected record

Create Transaction

New Book Transfer transaction can be created by clicking ‘Create Transaction’ based on the details saved for that Template ID. You can query the respective Template ID and create a new transaction with the details displayed.

Transactions created are Saved/Auto-Authorized depending on the user rights.

Note

- New transaction can be created only if the Template ID selected is Open and Authorized
- While creating a new transaction, system will default the 'Booking Date' and 'Instruction Date' as current date in the 'Transaction Input Detailed' (PBDOTONL) screen.
- You can modify the details populated from the Template and click on 'Enrich'
- System validates the user access rights and the Transaction Limits allowed for the user to access' Transaction Input' screen on invoking' Create Transaction'

Close

You can select a Template ID that is Open and Authorized and click on 'Close' button to close the record. Authorization is required to 'Close' a record.

Re-Open

You can select a Template ID that is closed and authorized to re-open the record, by clicking the 'Reopen' button. Reopening of a record requires authorization.

Modify

You can select a Template ID and click on 'Modify' button to modify the existing template details. Modifying the existing template details requires authorization.

Note

- On modification, the system generates a newer version of the template instead of replacing the older template.
- Whenever the template details are modified, both new and old templates are available as a part of audit log.

Authorize

You can authorize the following records/Template details by clicking 'Authorize' button here

- Template Id's generated in Template Generation screen
- For closing a Template Id
- For Reopening a Template ID
- For Modifying the template details

Note

Following validations are done during the authorization process:

- 'Authorize' action cannot be done before First auth in the template screen
- Same user cannot perform all the actions - Save, First Auth and Authorize

View Template Log

You can view the actions initiated on a Template with the maker/checker details here.

Delete

You can select a Template ID for which you have initiated actions like - 'Create Transaction', 'Close', 'Reopen', 'Modify' and click on 'Delete' button to delete the actions before authorizing the same.

Note

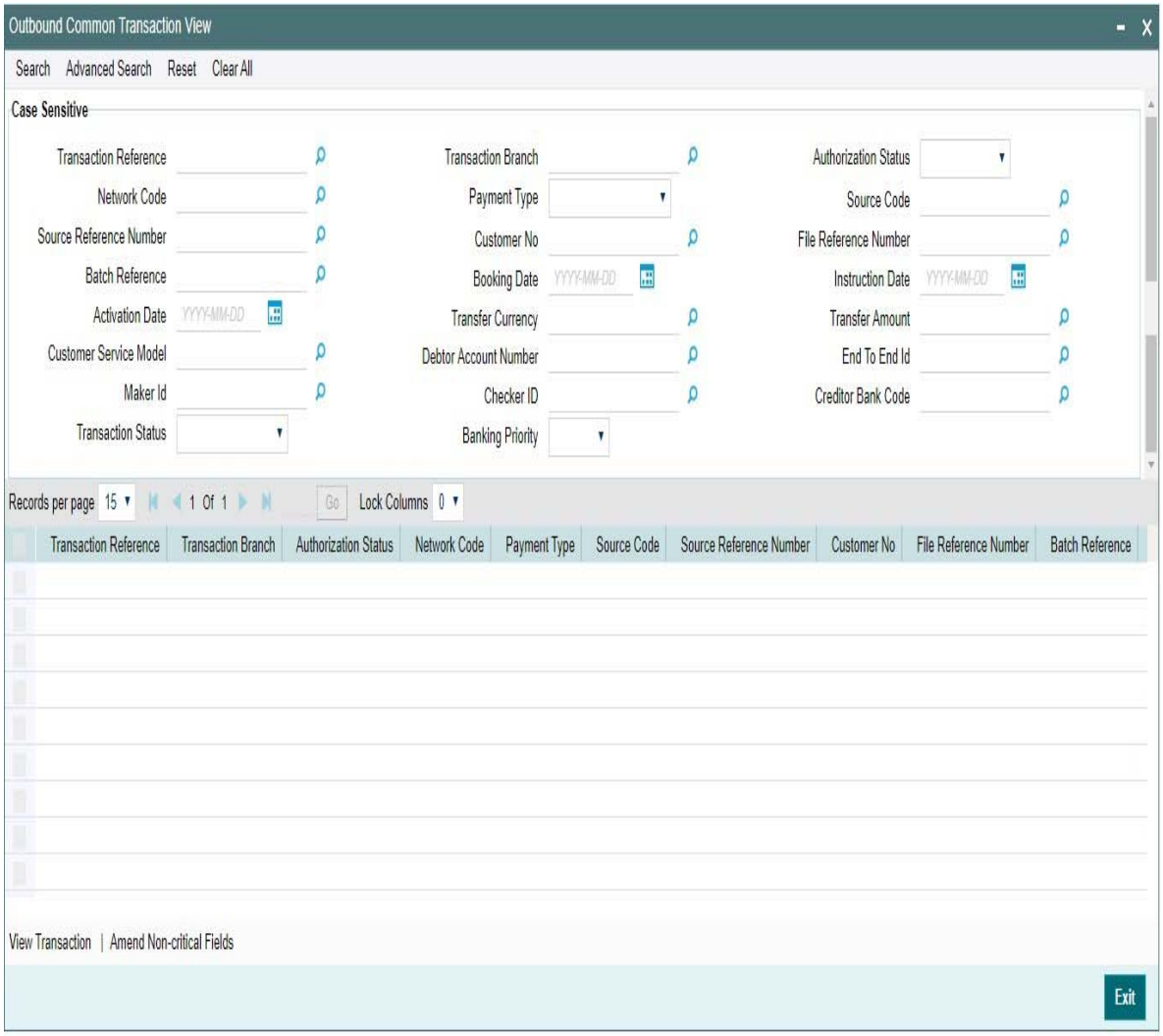
- Deleting of an action cannot be done once it is authorised.
- No records can be deleted on clicking ‘Delete’ button. Only actions initiated can be deleted

3.5.14 Common Query

Payment view screens are available for each payment type. It is possible to query the transaction details from a common screen for all payment types.

3.5.14.1 Outbound Transaction View Screen

The below query screen is provided for viewing the outbound payment transactions. You can search for the authorized/unauthorized transaction using query fields available. You can view the Outbound Transaction View screen by typing ‘PMSOTNVW’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. .



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

- Transaction Reference
- Transaction Branch

- Authorization Status (Authorized/Unauthorized)
- Network Code
- Payment Type
- Source Code
- Source Reference Number
- Customer No
- File Reference Number
- Batch Reference
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Customer Service Model
- Debtor Account Number
- End To End Id
- Maker ID
- Checker ID
- Creditor Bank Code
- Transaction Status
- Banking priority

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

3.5.14.2 View Transaction

Select a record and click the ‘View Transaction’ button to view the complete details of the transaction. The View Transaction Action opens the specific transaction selected, in view mode.

Note

For unauthorized transaction, View Transaction opens the respective online screen.

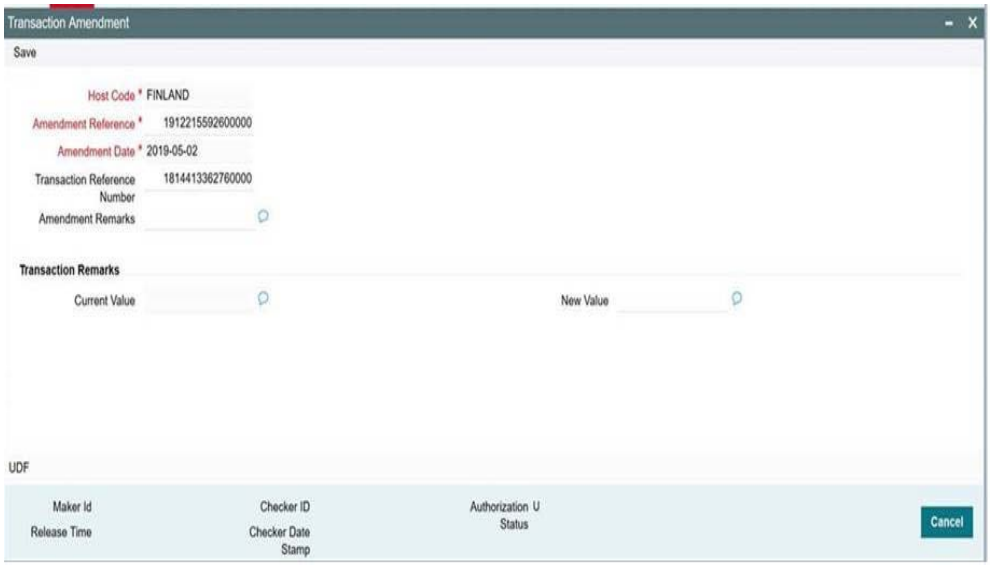
3.5.14.3 Amend Non-Critical Fields

Amendment of non-critical fields are applicable for the following payment/collection types:

- Cross-border/RTGS
- Book Transfer
- Domestic Low Value
- US ACH
- Fedwire
- NEFT
- India RTGS
- Direct Debits

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

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



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

3.5.14.4 Inbound Transaction View Screen

The below query screen is provided for viewing the inbound payment transactions. You can search for the authorized/unauthorized transaction using query fields available. You can view the Inbound Transaction View screen by typing 'PMSITNVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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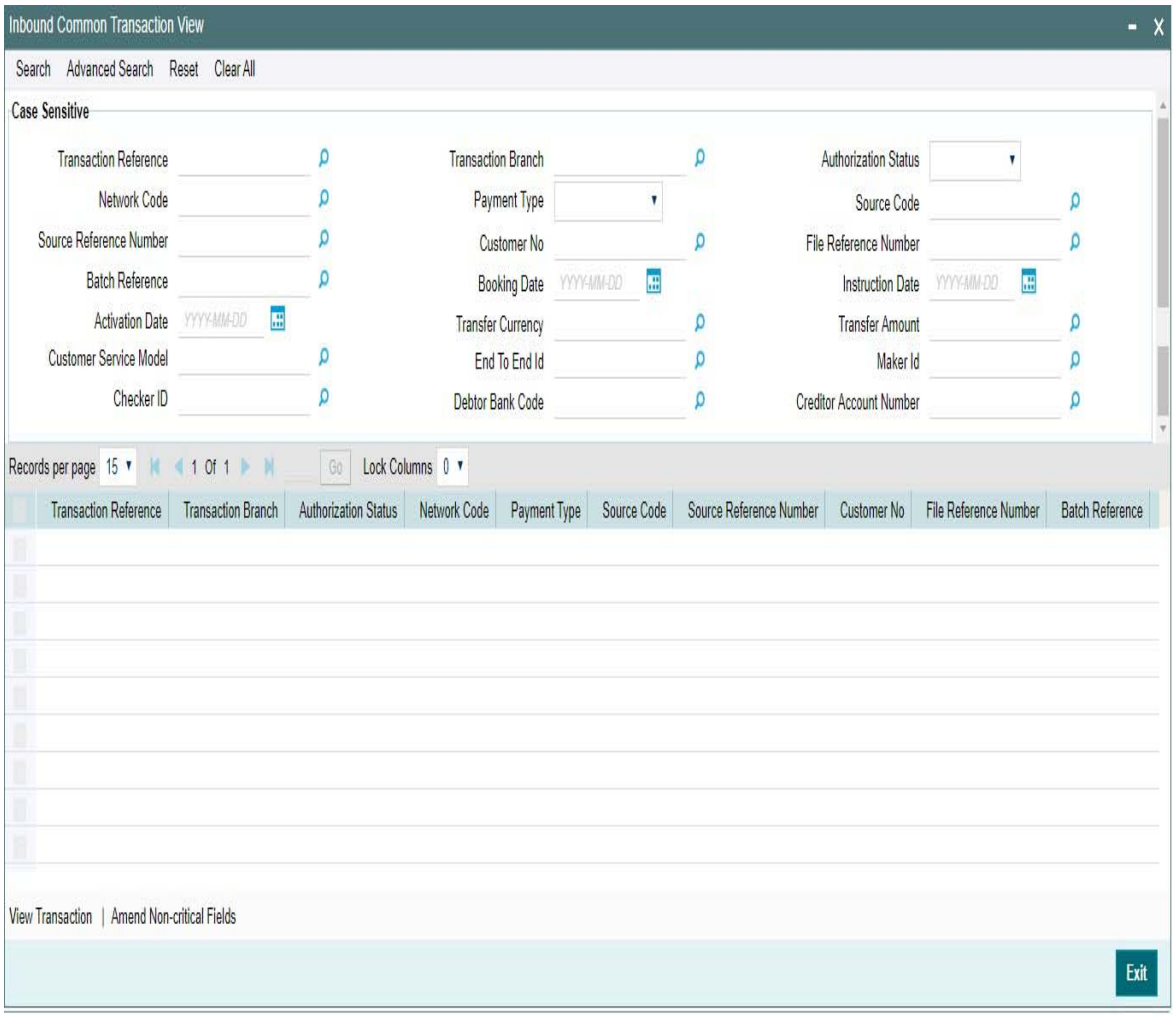


You can search using one or more of the following parameters:

- Transaction Reference
- Transaction Branch
- Authorization Status (Authorized/Unauthorized)
- Network Code
- Payment Type
- Source Code
- Source Reference Number
- Customer No
- File Reference Number
- Batch Reference
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Customer Service Model
- End To End Id

- Maker ID
- Checker ID
- Transaction Status
- Debtor Bank Code
- Creditor Account Number

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

3.5.14.5 View Transaction

Select a record and click the ‘View Transaction; button to view the complete details of the transaction.The View Transaction Action opens the specific transaction selected, in view mode.

Note

For unauthorized transaction, View Transaction opens the respective online screen.

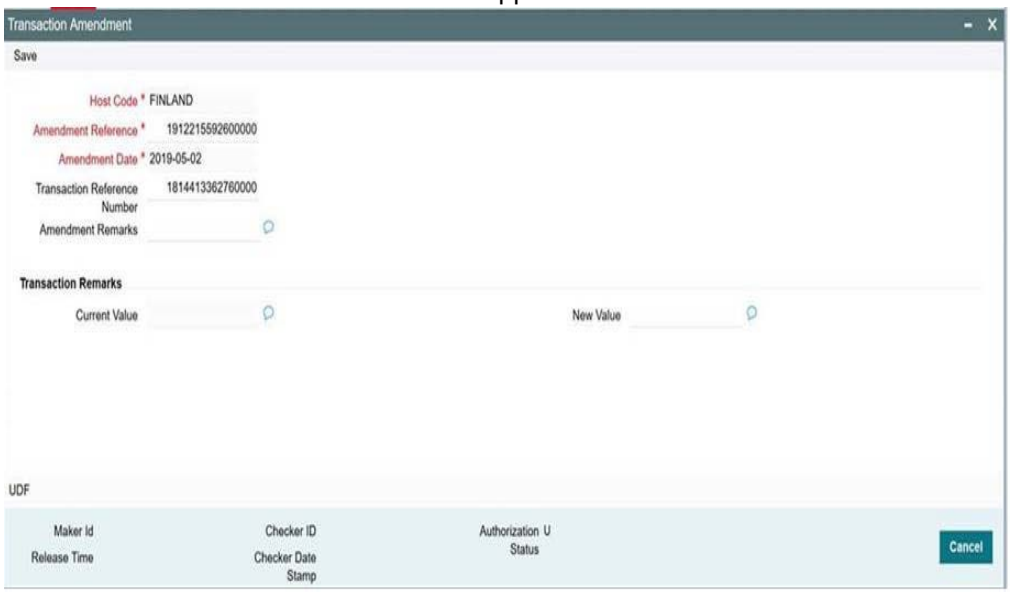
3.5.14.6 Amend Non-critical Fields

Amendment of non-critical fields are applicable for the following payment/collection types:

- Cross-border/RTGS
- Book Transfer
- Domestic Low Value
- US ACH
- Fedwire
- NEFT
- India RTGS
- Direct Debits

Amendment of non-critical fields can be done from Inbound Common Transaction View screen (PMSITNVW) screen by clicking the ‘Amend Non-critical Fields’ button and Transaction Amendment screen is launched.

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



For more details on screen details and validations, refer to section - 2.11.15.3

3.5.15 Common Query Services

The following services for querying payment details:

- Remittance Enquiry Request
- Remittance Enquiry Response
- Transaction Request
- Transaction Response

3.5.15.1 Remittance Enquiry Request

This is sent from an external system for querying the status of the payments. The query can be either for outbound payments or for inbound payments.

The following fields are allowed for query:

- Payment type Inbound/Outbound this will be a mandatory query field
- Transaction Reference
- Transaction Status
- Pending, Exception, Processed, Cancelled, Future values, Reversed, Recall Requested, Returned, Rejected or Null
- Debit Account
- Credit Account
- Transfer Currency
- Transfer Amount
- Instruction Date
- Activation Date
- Booking Date
- Creditor Bank Code

- Debtor Bank Code
- Batch ID
- File Reference
- Maker ID
- Checker ID
- Transaction Branch
- Source Code
- Source Reference
- Customer ID
- CO ID
- Customer Service Model
- Debtor Name (for inbound payments)
- Creditor Name (for outbound payments)

There are tags for sending the USER ID for access right validation.

3.5.15.2 Remittance Enquiry Response

- On receiving remittance query request system gives response with the details of records matching the query criteria.
- For each record all the above listed fields are available for the related data in the response message.
- If no record is found, the related exception message are sent in the response.

3.5.15.3 Transaction Request

In this request a particular transaction reference can be sent for fetching the related details.

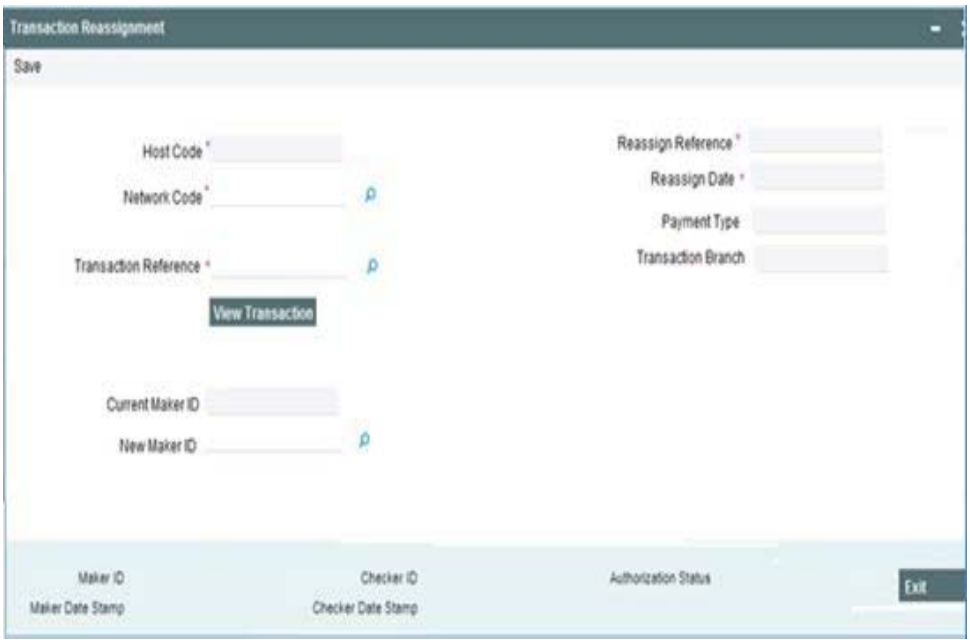
3.5.15.4 Transaction Response

The common xsd with all the transaction details is sent as response for the transaction queried

3.6 Transaction Reassignment

You can transfer the rights of the Maker to another user using this screen.

You can invoke 'Transaction Reassignment' screen by typing 'PMDREASN' 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

System defaults the host code of transaction branch on clicking ‘New’.

Network Code

All the valid networks applicable for the Host for the following Payment Types are listed:

- Cross Border/RTGS
- CNAPS
- Fedwire
- Book Transfer

Transaction Reference

Specifies the list of all the unauthorized Inbound/Outbound transactions pending for the network.

Reassign Reference

System defaults the Reassign Reference.

Reassign Date

Specify the Reassign Date.

Payment Type

Defaults the Payment Type based on the Network Code selected.

Transaction Branch

Specify the Transaction Branch.

View Transaction

On clicking the ‘View Transaction’ button, system launches the respective transaction screen. You can able to select a transaction from the list of transactions populated based

on the selected Transaction Branch.

Current Maker ID

Defaults the Maker ID of the transaction selected, if there is no reassignment record available for the transaction.

Note

If reassignment records are available for the transaction, then the New Maker ID in the latest record gets defaulted as Current Maker ID.

New Maker ID

Specifies the list of valid users who are having access to the Transaction Branch of the selected transaction.

Note

- The new user is having the access rights for the transaction screen and for Delete and Modify operations.
- R-Type transactions/cancel requests are not considered for this change.

System does not allow to maintain a reassignment record if there is another reassignment existing for the transactions which are not yet authorized.

While allowing Delete and Modify of an unauthorized transaction, system first checks whether any authorized reassignment record is available for the transaction. If yes, the New Maker ID maintained in the latest record is considered as the Maker of the transaction. Only this user is allowed for delete and modify.

If no reassignment record is not available, system allows only Maker of the transaction for Delete and Modify operations.

3.7 Single Payout Service

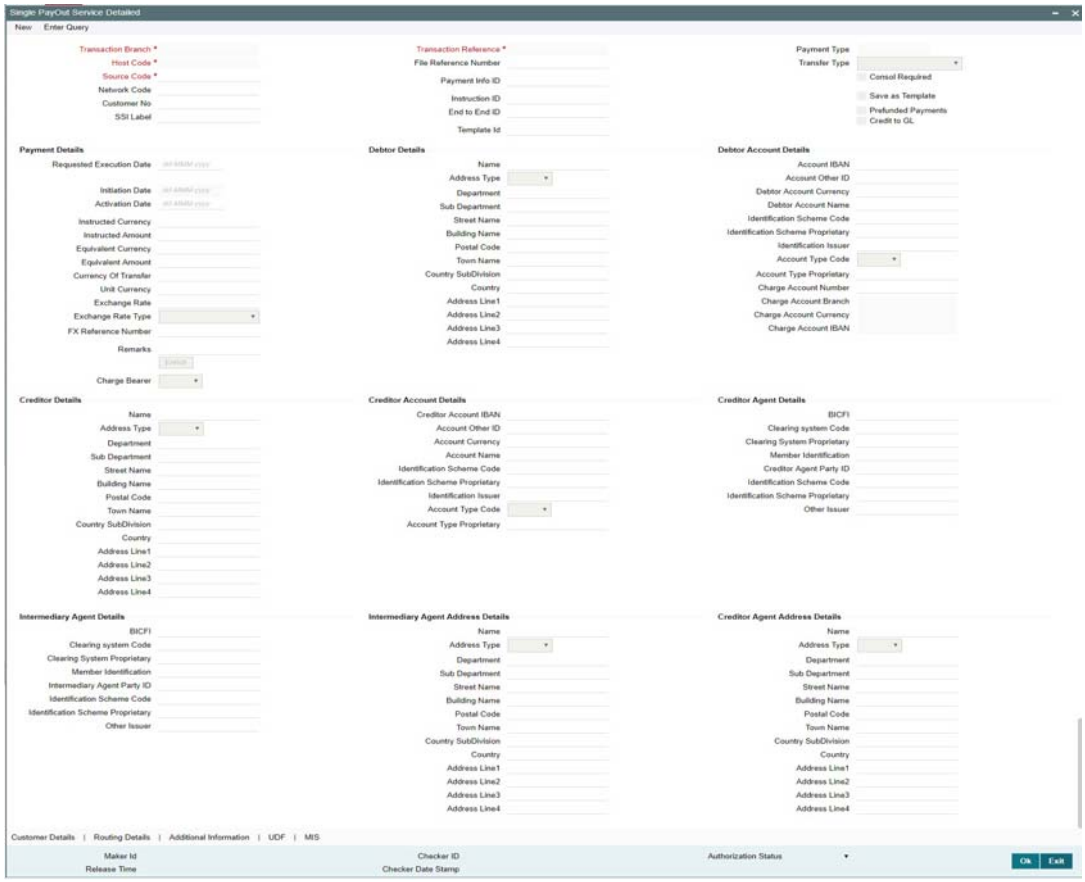
The Single Payout Service screen allows payment request input for initiating a payment transaction. Single payout can be done by providing a specific payment network to which the payment needs to be forwarded or without providing the network details. If network is not provided for a payment, system has the capability to derive the same using the network rule maintained for the processing Host. The Single Payout Service screen is provided with major fields that are supported by ISO pain.001 message format. Single payout for the following payment types can be done using this screen:

- Low Value Payments
- High Value Payments
- Book Transfers
- Cross Border Payments
- Fedwire
- CNAPS

3.7.1 Single Payout Service

The Single Payout Service Screen allows payment request input for single transaction. In this screen, you can accept single payout requests irrespective of the payment type.

You can invoke ‘Single Payout Service’ screen by typing ‘PMDPNSPS’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Transaction Branch

This is defaulted as user's logged in branch.

Host Code

Indicates the host code of logged in branch.

Source Code

Specify the Source Code from the list of values.

Transaction Reference

16 digit transaction number is populated by system.

Network Code

Specify the Network Code. Alternatively, you can select the Network Code from the option list. The list displays all valid network codes maintained in the system.

This is an optional field. If the network is not provided, system will derive the same using the Network rule maintenance available.

Customer No

Specify the Customer Number. Alternatively, you can select the Customer Number from the option list. The list displays a list of customer numbers maintained in the system for the Host.

SSI Label

Select the required SSI label from the list of values.

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

File Reference Number

Specify the File Reference Number, if applicable.

Payment Info ID

Specify the Payment Info ID, if the payment request is part of a Batch.

Instruction ID

Specify the Instruction ID.

End to End ID

Specify the End to End ID.

Payment Type

Payment type is defaulted based on the network.

Transfer Type

Select the Transfer Type as given below:

- Customer Transfer
- Book Transfer
  Book Transfer Own A/c

Prefunded Payments

Check this box to enable Prefunded Payments.

Credit to GL

Check this box to enable Credit to GL. This flag is applicable for Book Transfer transactions only for which 'Prefunded payments' flag is not checked.

Payments Details

Requested Execution Date

Specify the Execution Date.

Initiation Date

This date indicates the booking date of payment initiation. Initiation date is defaulted as current date.

Activation Date

Specify the Activation Date. System derives the activation date, if not provided.

Instructed Currency

Specify the Instructed Currency from the list of values. If transfer amount is provided in the request, you can enter transfer currency as Instructed currency and transfer amount as Instructed Amount.

Instructed Amount

Specify the Instructed Amount.

Equivalent Currency

Specify the Equivalent Currency from the list of values. If the debit amount is provided in the request, you have to provide Equivalent Currency, Equivalent Amount and Transfer currency.

Equivalent Amount

Specify the Equivalent Amount.

Currency of Transfer

Specify the Instructed Currency from the list of values.

Unit Currency

Specify the Unit Currency in which the Exchange rate is specified.

Exchange Rate

Specify the Exchange Rate.

Exchange Rate Type

Specify the Exchange Rate Type.

FX Reference Number

Specify the FX Reference Number.

Remarks

Specify the internal remarks, if any.

Change Bearer

Select the Charge Bearer. The options available are as follows:

- CRED
- DEBT
- SHAR
- SLEV
- SHA
- BEN
- OUR

Debtor Details

Name

Specify the Name of the Debtor.

Address Type

Specify the Address Type. The options available are as follows:

- ADDR
- PBOX
- HOME
- BIZZ

- MLTO
- DLVY

You can specify the following address fields additionally:

- Department
- Sub Department
- Street Name
- Building Name
- Postal Code
- Town Name
- Country SubDivision
- Country
- Address Line1 to 4

Debtor Account Details

Account IBAN

Based on the debtor account chosen, IBAN of the account is defaulted. This value is mandatory if IBAN validation is applicable for the network chosen.

Account Other ID

Specify the Account Other ID from the list of values.

Debtor Account Currency

Customer account currency is displayed based on the Debtor account number chosen.

Debtor Account Name

Debtor Name is displayed based on the Debtor account number chosen.

Identification Scheme Code

Specify the Identification Scheme Code from the list of values.

Identification Scheme Proprietary

Specify the Identification Scheme Proprietary.

Identification Issuer

Specify the Identification Issuer.

Account Type Code

Select the Account Type Code as follows:

- IBAN
- OTHR

Account Type Proprietary

Specify the Account Type Proprietary.

Charge Account Number

Specify the Charge Account Number from the list of values.

Charge Account Branch

Debtor account branch is displayed based on the Debtor account number chosen.

Charge Account Currency

Specify the Charge Account Currency.

Charge Account IBAN

Specify the Charge Account IBAN.

Creditor Details

You can specify Creditor Details fields, The Creditor Details fields are similar to the fields available in Section , "Debtor Details".

Creditor Account Details

You can specify Creditor Account Details fields, The Creditor Account Details fields are similar to the fields available in Section , "Debtor Account Details".

Creditor Agent Details

BICFI

Specify Creditor Agent BIC. Alternatively, you can select the BIC from the option list. The list displays all valid BIC codes maintained in the system.

Clearing system Code

Specify the Clearing system Code from the list of values.

Clearing System Proprietary

Specify the Clearing System Proprietary.

Member Identification

Specify the Member Identification. Alternatively, you can select the Member Identification from the option list. The list displays all valid bank codes maintained in the Local Bank directory system.

Creditor Agent Party ID

Specify the Creditor Agent Party ID.

Identification Scheme Code

Specify the Identification Scheme Code.

Identification Scheme Proprietary

Specify the Identification Scheme Proprietary.

Other Issuer

Specify the Other Issuer.

Intermediary Agent Details

You can specify Intermediary Agent Details fields, The Intermediary Agent Details fields are similar to the fields available in Section , "Creditor Agent Details".

Intermediary Agent Address Details

You can specify Intermediary Agent Address Details fields, The Intermediary Agent Address Details fields are similar to the fields available in Section , "Debtor Details".

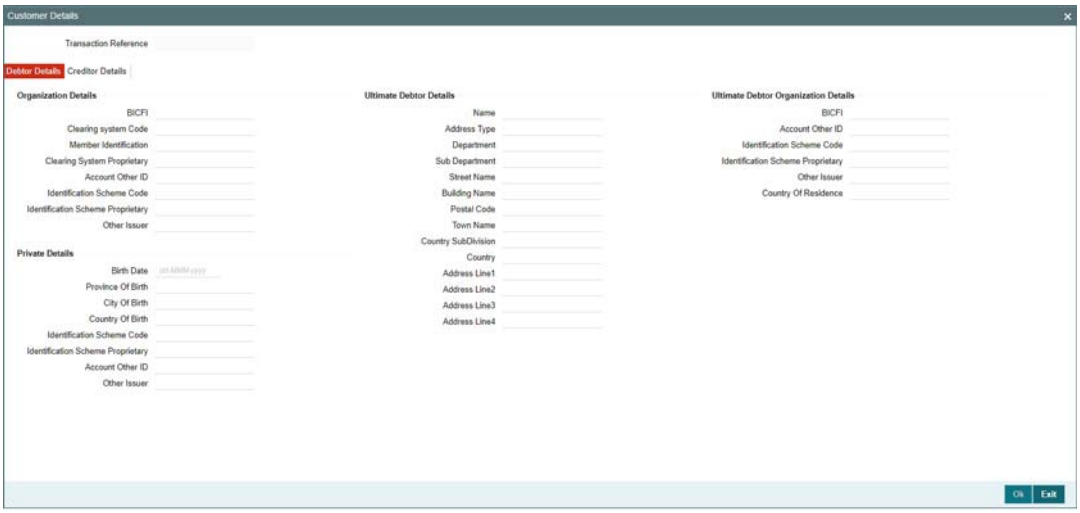
Creditor Agent Address Details

You can specify Intermediary Agent Address Details fields, The Intermediary Agent Address Details fields are similar to the fields available in Section , "Debtor Details".

3.7.1.1 Customer Details

To specify party details, click on Customer Details sub-screen.

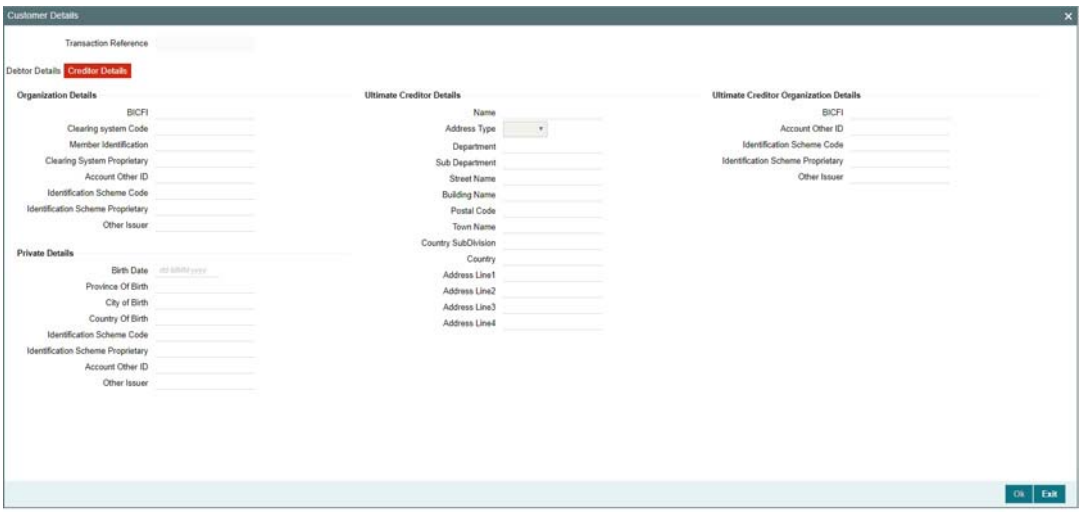
Debtor Details



Specify the Debtor/Ultimate Debtor Details by entering the following details:

- Debtor Organization Details
- Debtor Private Details
- Ultimate Debtor Details
- Ultimate Debtor Organization Details

Creditor Details



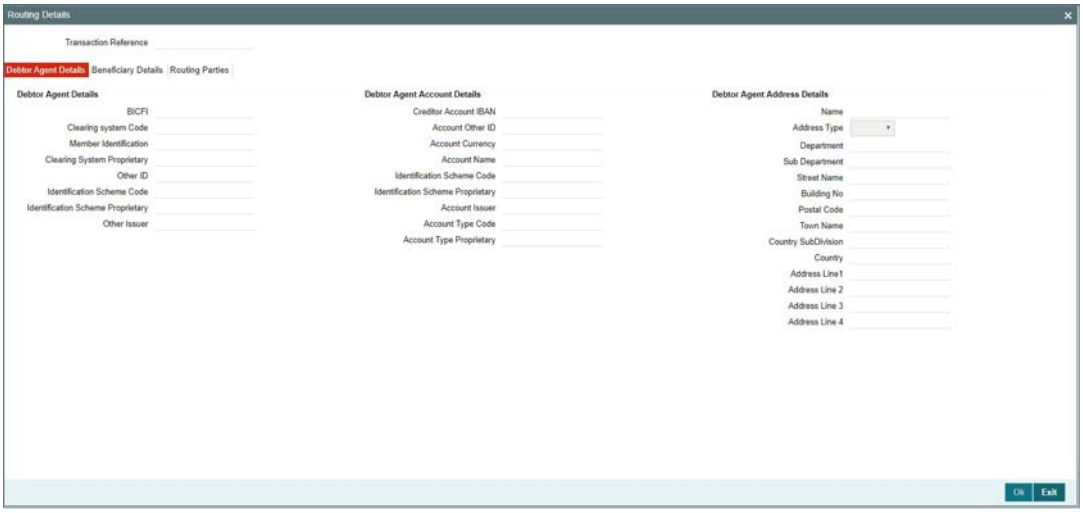
Specify the Creditor/Ultimate Details by entering the following details:

- Creditor Organization Details
- Creditor Private Details
- Ultimate Creditor Details
- Ultimate Creditor Organization Details

3.7.1.2 Routing Details

To specify routing details, click on Routing Details sub-screen.

Debtor Agent Details

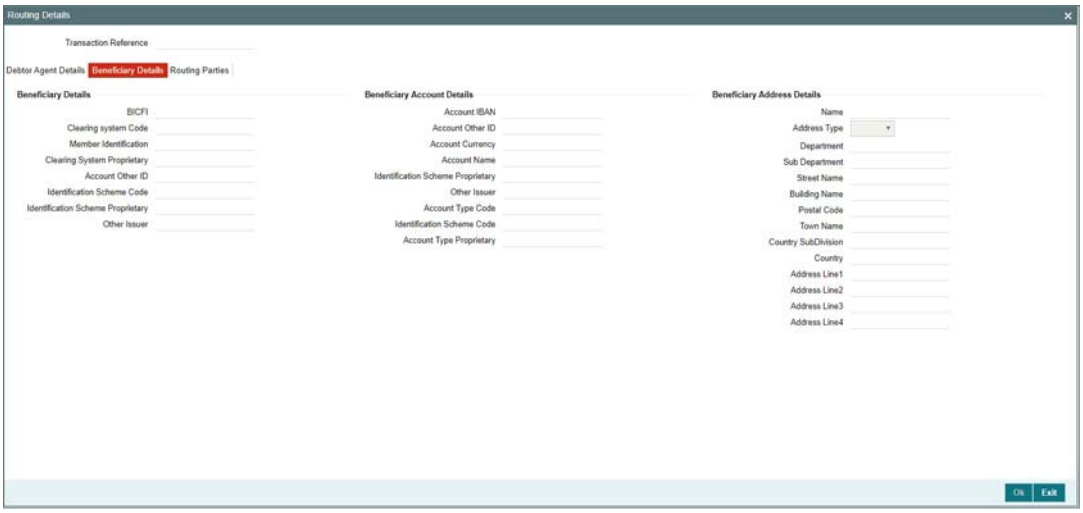


Specify the Creditor Details by entering the following details:

- Debtor Agent Details
- Debtor Agent Account Details
- Debtor Agent Address Details

Beneficiary Details

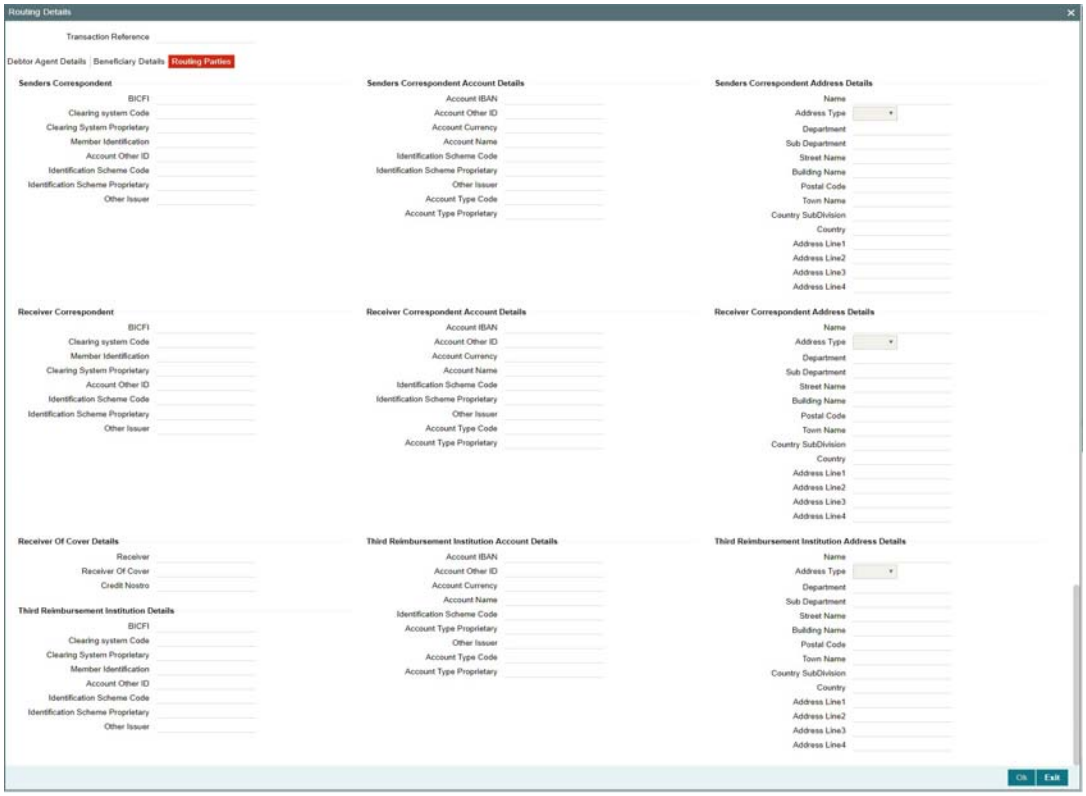
Beneficiary is meant for field 58 of beneficiary institution of cross border.



Specify the Creditor Details by entering the following details:

- Beneficiary Details
- Beneficiary Account Details
- Beneficiary Address Details

Routing Parties



For Cross Border, you can specify following details:

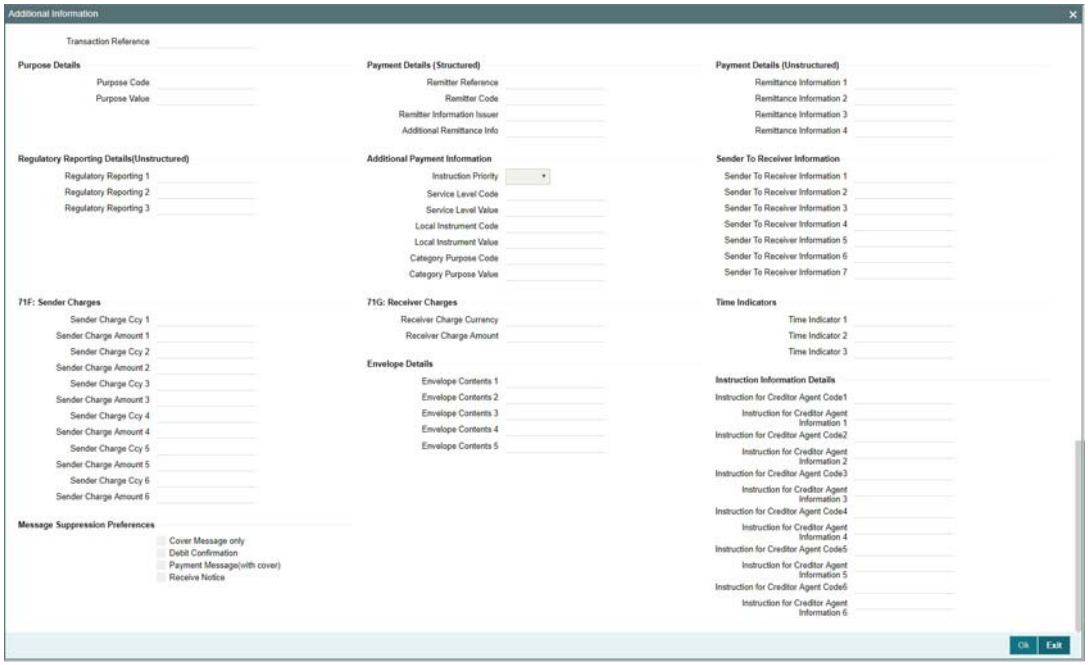
- Senders Correspondent
- Senders Correspondent Account Details
- Senders Correspondent Address Details
- Receiver Correspondent
- Receiver Correspondent Account Details
- Receiver Correspondent Address Details
- Receiver of Cover Details

Also, you can specify the following details:

- Third Reimbursement Institution Account Details
- Third Reimbursement Institution Address Details
- Third Reimbursement Institution Details

3.7.1.3 Additional Information

To specify routing details, click on Additional Information sub-screen.



For Cross Border, you can specify the following details:

- Senders to Receiver Information
- 71F: Sender Charges
- 71G Receiver Charges
- Time Indicators
- Message Suppression Preferences

Also, you can specify the following details:

- Purpose Details
- Payment Details (Structured)
- Payment Details (Unstructured)
- Regulatory Reporting Details (Unstructured)
- Additional Payment Information
- Envelope Details
- Instruction Information Details

Note

If the user specifies the Sender charge & currency for Prefunded payments with Charge whom as BEN, then the same is considered as the Sender Charge and populated to PX-DOVIEW - Additional details sub screen - Sender charges

F71F is populated based on the specified Sender Charges in SPS channel. If not provided, then sender charges will be picked from PMDSWPRF as per existing feature.

If 71F is specified in SPS Channel, then Pricing pick up based on PMDSWPRF gets skipped.

This received Sender pricing / charge amount will be the 71F charge amount. If multiple Sender charges are specified, then last Sender chg will be the 71F amount

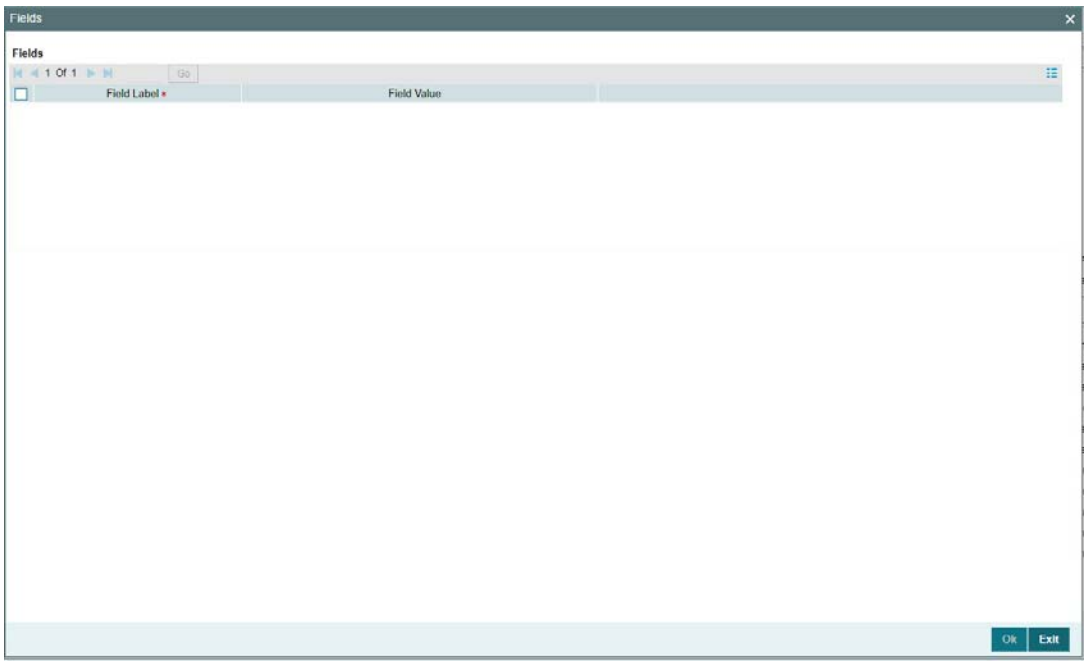
In the Out 103 message, the 32A will be 33B - received last Sender charge amount

In accounting, the received last Sender charge amount will be deducted from Nostro account and credited to the Prefunded GL with amount tag as 71F_SNDR_CHG

If the received sender charge is in different currency than the transfer currency, then sender charge amount will be converted to transfer currency using STANDARD Mid rate.

3.7.1.4 UDF

Click the 'UDF' Section in the Transaction View screen to invoke this sub-screen.



Specify the following details.

Fields

Field Label

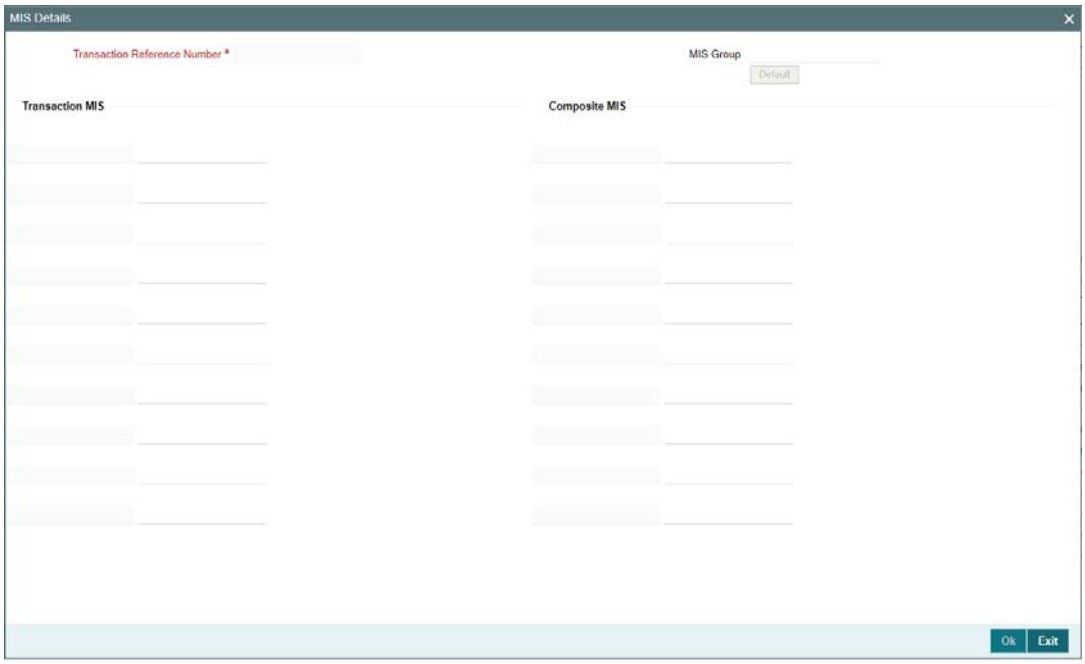
The system displays all fields that are part of the associated UDF group.

Field Value

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

3.7.1.5 MIS Details

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



Specify the following details:

Transaction Reference

The system displays the transaction reference number of the transaction.

MIS Group

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

Default button

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

Transaction MIS

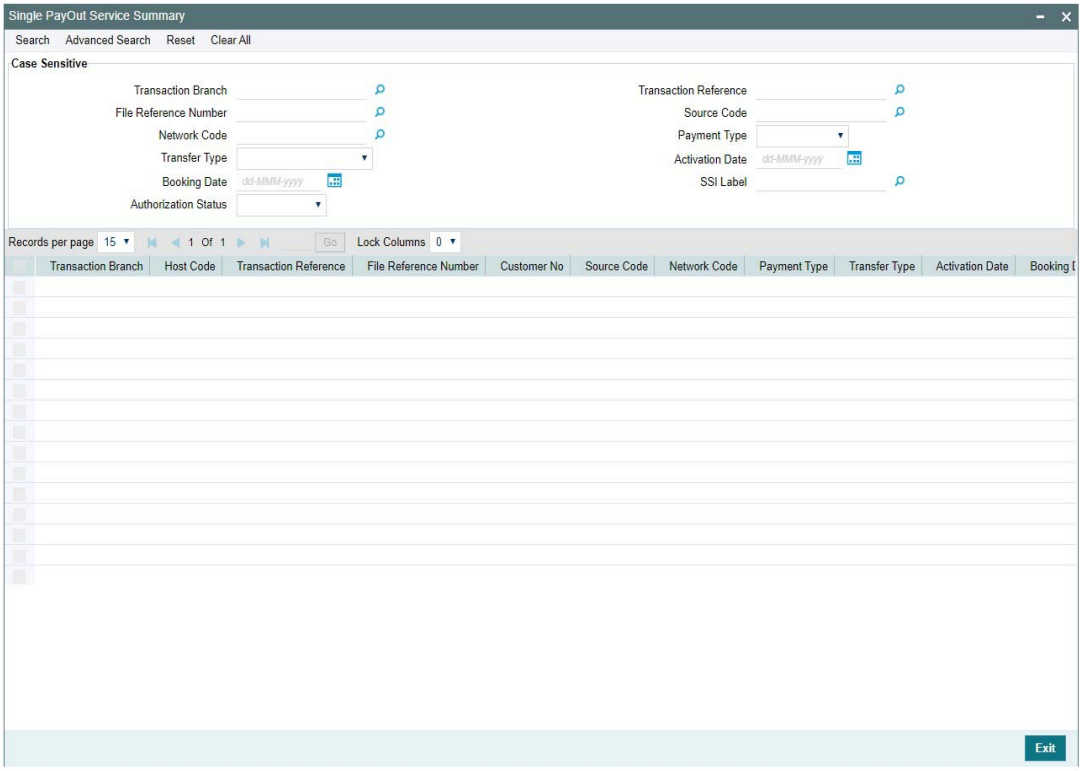
The default MIS values for Transaction MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

Composite MIS

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

3.7.1.6 Viewing Single Payout Service Summary

You can invoke the Single Payout Service Summary screen by typing ‘PMSPNSPS’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Transaction Branch
- File Reference Number
- Network Code
- Transfer Type
- Booking Date
- Authorization Status
- Transaction Reference
- Source Code
- Payment Type
- Activation Date
- SSI Label

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

3.7.2 Web service Support

REST and SOAP services are available for this screen.A subset of the fields, primarily the mandatory fields are supported as part of REST service format.

Note

If Transaction Branch and Host Code are not passed in the ReST service, then system should not process the request as both Host Code and Transaction Branch cannot be null.

3.8 Advice Generation (MAIL/SWIFT)

Advice generation is a part of the transaction processing after the accounting step. This is applicable for all customer types.

- Customer Advice Preference (Function ID: PMDCSADV) is verified for the customer & message type. If maintenance is available, Media maintained for the customer account & Network is fetched. If no record is available for the account & Network, the default media maintained for the message type is used for generating advices.
- If the media derived is SWIFT, it is mandatory that customer ID is linked to the related BIC in ISDBICPB. Mt900/910 is generated in this case.
- If the media is derived as MAIL, the default Format ID is fetched from Default format maintenance. If Format ID is maintained for the Network and the source, that is considered. If source level maintenance is not available default format for the Network is considered. If Network level maintenance is not available, default Format ID for the media and message type is used.
- The Advice is generated in the format maintained for the Format ID and Language combination. Customer's language as maintained in External customer maintenance is considered for this.

The generated advice can be viewed from View Messages screen of the Transaction screens & view screens.

Note

Advice generation is supported only for outbound/inbound individual transactions booked for cross-border/RTGS payments

3.8.1 Advice tags Supported

Tags should be made available so that the following details can appear in an Advice:

Advice Tag Name	Debit/Credit Advice	Payment type /Field mapping
CUSTOMER	Debit Advice	Debit Customer for Outbound Cross-border
	Credit Advice	Credit Customer for Inbound Cross-border
CUSTOMERNAME	Both	Name of the customer fetched

Advice Tag Name	Debit/Credit Advice	Payment type /Field mapping
ADDRESS1 to _ADDRESS4_	Both	Address lines 1 to for as in STDCIDCR
TRNREF	Both	Transaction Reference
_USERREF _	Both	User Reference
SOURCEREF	Both	Source Reference
RELATEDREF	Both	Cross border Outbound/Inbound - Related Reference
PAYERACCOUNT	Debit Advice	Cross-border Outbound
	Credit Advice	Cross-border Inbound -Originator Account (Field 50 Account line)
PAYERACCOUNTCCY	Debit Advice	Account currency of payer account
PAYERNAME	Debit Advice	Cross-border Outbound
	Credit Advice	Cross-border Inbound -Originator Name (Field 50 Address line 1)
PAYEEACCOUNT	Credit Advice	Cross-border Inbound -Customer Credit Account
PAYEEACCOUNTCCY	Credit Advice	Currency of Payee Account fetched
PAYEENAME	Credit Advice	Cross-border Inbound -Customer Credit Account Description
TRANSFERAMOUNT	Both	Cross-border -Transfer Amount
TRANSFERCCY	Both	Cross-border -Transfer Currency
DEBITAMOUNT	Debit Advice	Cross-border Outbound
CREDITAMOUNT	Credit Advice	Cross-border inbound
VALUEDATE	Both	Instruction Date
BOOKDATE	Both	Booking Date
ACTIVATIONDATE	Both	Activation Date
NETWORKNAME	Both	Network
SOURCECODE	Both	Source Code
PRICECOMPNAME	Both	Price Component Description. (Provision to loop for all price components linked)
PRICECOMPCCY	Both	Price Component Currency
PRICECOMPAMT	Both	Price Component Amount

Advice Tag Name	Debit/Credit Advice	Payment type /Field mapping
PRICEDEBITCCY	Both	Same as CHARGEACCOUNTCCY
PRICEDEBITAMT	Both	Price Component debit amount
CHARGEACC	Both	Price Component debit account
CHARGEACCOUNTC-CY	Both	Charge account currency
REMITTANCEINFO	Both	Cross-border -Remittance information
FXRATE	Both	Exchange Rate
FXREF	Both	FX Reference
BATCHID	Debit Advice	Batch ID if received in bulk file
FILEREF	Debit Advice	File Reference if received in bulk file
UDFVAL1 to UDFVAL10_	Both	UDF values
BANKNAME	Both	Bank Name from STDCRBNK
BRANCHNAME	Both	Branch Name from STDCRBRN
PAYMENTDETAILS1	Both	Payment Details line 1
PAYMENTDETAILS2	Both	Payment Details line 2
PAYMENTDETAILS3	Both	Payment Details line 3
PAYMENTDETAILS4	Both	Payment Details line 4
ORDERINGCUSTOM-ER1	Credit Advice	Ordering Customer Line1–Party Identi-fier
ORDERINGCUSTOM-ER2	Credit Advice	Ordering Customer Line 2 - BIC / Name and Address 1
ORDERINGCUSTOM-ER3	Credit Advice	Ordering Customer Line3 –Address Line 2
ORDERINGCUSTOM-ER4	Credit Advice	Ordering Customer Line3 –Address Line 3
ORDERINGCUSTOM-ER5	Credit Advice	Ordering Customer Line3 –Address Line 4
ORDERINGINSTACC	Credit Advice	Ordering Institution Line 1 - Party Identi-fier
ORDERINGINSTITU-TION2	Credit Advice	Ordering Institution Line 2 - BIC / Name and Address 1

Advice Tag Name	Debit/Credit Advice	Payment type /Field mapping
ORDERINGINSTITU-TION3	Credit Advice	Ordering Institution Line 3 - Address Line 2
ORDERINGINSTITU-TION4	Credit Advice	Ordering Institution Line 3 - Address Line 3
ORDERINGINSTITU-TION5	Credit Advice	Ordering Institution Line 3 - Address Line 4
ORDERINGINSTBIC-NAME	Credit Advice	If Ordering Institution Line 2 is a BIC ,Bank name from ISDBICDE
AWIACCOUNT	Debit Advice	Account With Institution Line 1- Account
AWIID	Debit Advice	Account With Institution Line 1 -Party Identifier
AWIBIC	Debit Advice	Account With Institution Line 2 - BIC / Name and Address 1
AWINAME	Debit Advice	Bank Name as available from ISD-BICDE
AWIADDRESS1	Debit Advice	Account With Institution Line 3 - Address Line2
AWIADDRESS2	Debit Advice	Account With Institution Line 3 - Address Line 3
AWIADDRESS3	Debit Advice	Account With Institution Line 3 - Address Line 4
BENEFICIARY1	Debit Advice	Beneficiary Line1 - Party Identifier
BENEFICIARY2	Debit Advice	Beneficiary Line1 - BIC / Name and Address 1
BENEFICIARY3	Debit Advice	Beneficiary Line1 - Address Line2
BENEFICIARY4	Debit Advice	Beneficiary Line1 - Address Line 3
BENEFICIARY5	Debit Advice	Beneficiary Line1 - Address Line 4

The following tags are only allowed to be repeated:

- _PRICECOMPNAME_
- _PRICECOMPCCY_
- _PRICECOMPAMT_
- _PRICEDEBITCCY_
- _PRICEDEBITAMT_

4. Annexure

4.1 EU/EEA Countries

Country	Country Code	EU/EEA Membership
Austria	AT	EU
Belgium	BE	EU
Bulgaria	BG	EU
Croatia	HR	EU
Republic of Cyprus	CY	EU
Czech Repub-lic	CZ	EU
Denmark	DK	EU
Estonia	EE	EU
Finland	FI	EU
France	FR	EU
Germany	DE	EU
Greece	EL	EU
Hungary	HU	EU
Ireland	IE	EU
Italy	IT	EU
Latvia	LV	EU
Lithuania	LT	EU
Luxembourg	LU	EU
Malta	MT	EU
Netherlands	NL	EU
Poland	PL	EU
Portugal	PT	EU
Romania	RO	EU
Slovakia	SK	EU

Country	Country Code	EU/EEA Membership
Slovenia	SI	EU
Spain	ES	EU
Sweden	SE	EU
Norway	NO	EEA
Iceland	IS	EEA
Liechtenstein	LI	EEA

4.2 EU/EEA Currencies

Country/Zone	Local Currency	Currency Code	EU/EEA Membership
Euro Zone	Euro	EUR	EU
Bulgaria (BG)	Lev (BGN)	BGN	EU
Croatia (CR)	Croatian Kuna (HRK)	HRK	EU
Czech Republic (CZ)	Czech Koruna (CZK)	CZK	EU
Denmark (DK)	Danish Krone (DKK)	DKK	EU
Hungary (HU)	Forint (HUF)	HUF	EU
Poland (PL)	Zloty (PLN)	PLN	EU
Romania (RO)	Romanian Leu (RON)	RON	EU
Sweden (SE)	Krona (SEK)	SEK	EU
Iceland (IS)	Krona (ISK)	ISK	EEA
Liechtenstein (LI)	Swiss Franc (CHF)	CHF	EEA
Norway (NO)	Norwegian Krone (NOK)	NOK	EEA

4.3 Day 0 Screens/Maintenances

Screens listed below are the maintenance/Day 0 screens, that are used across the Payments.

Sl #	Function_ID	Name	Applicable For	Criticality
1	STDCNMNT	Country Code	Common	Mandatory
2	STDECAMT	External Credit Approval System	Common	Mandatory
3	STDCRTRN	External Transaction Code	Common	Mandatory
4	STDCRGLM	External Chart of Accounts	Common	Mandatory
5	CYDCDEFE	Currency Definition	Common	Mandatory

6	CYDCCYPR	Currency Pair	Common	Mandatory
7	CYDCRATY	Currency Rate Type	Common	Mandatory
8	CYDRATEE	Currency Exchange Rates Input	Common	Mandatory
9	STDHSTCD	Host Code	Common	Mandatory
10	ISDBICDE	BIC Code Details	Common	Mandatory
11	STDCCHOL	Currency holiday calendar	Common	Mandatory
12	STDCRBRN	Branch Core Parameters	Common	Mandatory
13	ISDESBAN	IBAN Information	ACH	Mandatory
14	STDLOCHL	Local Holiday Calendar	Common	Mandatory
15	PMDMISMT	MIS Class Code	Common	Optional
16	PMDMISGR	MIS Group	Common	Optional
17	PMDGRUDF	UDF Group	Common	Optional
18	PMDSORCE	Source	Common	Mandatory
19	PMDSNCKM	Sanctions Check System	Common	Mandatory
20	PMDERTMT	External Exchange Rate System	Common	Optional
21	PMDEXPMT	External Price System	Common	Optional
22	PMDECAMT	ECA System	Common	Mandatory
23	PMDACCMT	External Accounting System	Common	Mandatory
24	PMDHSTPR	Host Parameters	Common	Mandatory
25	PMDACCTL	Account Template	Common	Mandatory
26	STDCIFCR	External Customer Input	Common	Mandatory
27	STDCRACC	External Customer Account Input	Common	Mandatory
28	PMDSRMDL	Customer Service Model	Common	Optional
29	PMDCSMLK	Customer Service Model Linkage	Common	Optional
30	PPDCDMNT	Pricing Code	Common	Optional
31	PPDVLMNT	Pricing Value	Common	Optional
32	PMDNWMNT	Network	Common	Mandatory
33	PMDNWPRF	Network Preferences	Common	Mandatory
34	PMDNCPRF	Network Currency Preferences	Common	Mandatory
35	STDBKMNT	Local Payments Bank Directory	NEFT, India RTGS, ACH & DD	Mandatory
36	PMDRTGSD	RTGS Directory	RTGS	Mandatory
37	PMDSORNW	Source Network	Common	Mandatory
38	PCDNWDDP	Network Direct Debit Preferences	DD	Mandatory
39	PADISPTM	Dispatch Parameters	ACH, DD & Clg	Mandatory
40	PMDNWHOL	Network Holiday	ACH, DD,RTGS, Faster pay & Clg	Mandatory
41	PMDFLPRF	File Preference	Common	Optional
42	PMDACRED	Account Redirection	Common	Optional
43	PMDBKRED	Bank Redirection	Common	Optional
44	PMDCTOFF	Payment Processing Cutoff Time	Common	Optional
45	PMDRJMNT	Reject Code Maintenance	ACH,DD, India NEFT & RTGS & Clg	Optional
46	PXDSIMNT	Special Instructions	Common	Optional
47	PXDSRAGM	Sender-Receiver Agreement	Cross Border	Optional
48	PXDXTACC	Reconcilliation External Accounts	Cross Border	Optional

49	PMDPSDMT	PSD Preferences	Cross Border, RTGS & ACH	Optional
50	PXDCYCOF	Outgoing BIC cutoff	Cross Border, RTGS & ACH	Mandatory
51	PXD101PM	MT101 Parameters	Cross Border	Mandatory
52	PMDPREF	Messaging Branch Preferences	Common	Mandatory
53	PMDMSTYM	Message Type	Common	Optional
54	PMDMDFMT	Message Media Format Maintenance	Common	Optional
55	PMDLOCMN	Message Location	Common	Optional
56	PMDACPRX	Account Prefix Maintenance	Common	Optional
57	PMDADVFM	Advice Format	Common	Optional
58	PCDCSCHM	Creditor Scheme ID Maintenance	Direct Debit	Mandatory
59	PCDCMAND	Creditor Mandate Maintenance	Direct Debit	Mandatory
60	PCDDMAND	Debtor Mandate Maintenance	Direct Debit	Mandatory
61	MSDMEDMT	Media	Common	Mandatory
62	MSDMGMCS	Message Media Control	Cross Border & RTGS	Mandatory
63	MSDLAUMN	SWIFT LAU Key Maintenance	Cross Border & RTGS	Optional
64	PXD101OM	101 Outgoing Agreement	Cross Border	Mandatory
65	PXD101IM	101 Incoming Agreement	Cross Border	Mandatory
66	PXD101CS	101 Customer Agreement	Cross Border	Optional
67	PXD191PF	Charge Claim Preference	Cross Border	Mandatory
68	ISDNTMEX	Clearing Code Network Preferences	Cross Border & RTGS	Optional
69	ISDCTMEX	Clearing Code Messaging Preferences	Cross Border & RTGS	Optional
70	PMDCYCOR	Currency Correspondent	Cross Border	Mandatory
71	PMDGLCOR	Global Correspondent	Cross Border	Optional
72	PXDINCOF	Incoming BIC Cutoff	Cross Border, ACH & RTGS	Optional
73	PMDSWTCD	SWIFT CodeWord	Cross Border & RTGS	Optional
74	PXDRLSTP	Cover Queue Rule	Cross Border	Optional
75	PMDXRRLE	Cross Border to RTGS & Fedwire Rule	RTGS & Fedwire	Optional
76	PXDRLECH	Message Enrich Rule	Cross Border	Optional
77	PMDNWRLE	Network Rule	Cross Border, ACH, Book, Fedwire & RTGS	Optional
78	PXDRNWSW	RTGS Network Switch Rule	RTGS	Optional
79	MSDMQHAC	MQHA Connector	Common	Optional
80	MSDPTPRM	Protocol Parameter	Common	Optional
81	MSDRLDFN	Routing Rule	Common	Optional
82	MSDRLGRP	Rule Group Definition	Common	Optional
83	MSDRLMAP	Rule Group Mapping	Common	Optional
84	MSDSWTSR	SWIFTNet Service Definition	Common	Optional
85	MSDFTACN	File Transfer Adapter Connector Configuration	Common	Optional
86	PYDFUPLD	Postive Pay File Upload	Clearing	Optional
87	PYDSTMOV	Postive Pay Status Movement	Clearing	Optional

88	PMDIPACC	Indirect Participant Account Details	Clearing	Optional
89	PMDCSPRL	Cover Suppression	Cross Border	Optional
90	PMDDAMNT	D to A Converter	Cross Border & RTGS	Optional
91	MSDBLKRL	Bulk Rule Preference	Common	Optional
92	MSDDSTNM	Distinguished Name Definition	Common	Optional
93	PMDFLPRM	File Parameters	Common	Optional
94	PXDMT101	MT101 screen	Cross Border	Optional
95	PMDRMAUP	RMA Screen	Cross Border	Mandatory
96	PMDSPCHR	Special character	Common	Mandatory
97	PCDPINSR	Direct debit instructions	Direct Debit	Optional
98	PWDNWPRF	Fedwire NW pref	Fedwire	Mandatory
99	PWDNCPRF	Fedwire NW ccy pref	Fedwire	Mandatory
100	PMDABANR	ABA Number	Fedwire & NACHA	Mandatory
101	PMDSSIMT	SSI Maintenance	Cross Border, ACH, Book & RTGS	Optional
102	PGDBANKP	Clearing bank code	Clearing	Mandatory
103	PGDBRANH	Clearing branch	Clearing	Mandatory
104	PGDNWMNT	Clearing NW maintenance	Clearing	Mandatory
105	PGDINSCD	Instrument code	Clearing	Mandatory
106	PIDINPRF	Instrument pref	Clearing	Mandatory
107	PIDINSNO	Instrument inventory	Clearing	Mandatory
108	PMDCYRLE	Ccy correpondent rule	Cross Border	Optional
109	PMDROLQA	Roles	Common	Optional
110	PMDUSRQA	User	Common	Optional
111	PXD191SR	191 Incoming Preference	Cross Border	Mandatory
112	PXDSRIMT	191 Outgoing Preference	Cross Border	Mandatory
113	PGDNCYPR	Clearing Preference	Clearing	Mandatory
114	PMDUSRLT	User Limit Maintenance Detailed	Common	Optional
115	GWDETFUN	External System Functions	Common	Optional
116	GWDETSYS	External Systems	Common	Optional
117	PMDRLLMT	Role Limit Maintenance Detailed	Common	Optional
118	SMDMASKD	Masking Maintenance	Common	Optional
119	PMDCRSTR	Customer Payment Restrictions	Common	Optional
120	PIDFCISR	Issuer Details Maintenance	Clearing	Optional
121	STDACGRP	Access Group	Common	Optional
122	PMDNFTPF	India Payments Common Preferences Detailed	India NEFT & India RTGS	Mandatory
123	PMDQPROF	Queue Connection Profile Maintenance	Common	Mandatory
124	STDCRMCA	External Multi Currency Account Mapping	Common	Optional
125	PMDINPRF	Inbound CO ID Preference	ACH, Cross Border & RTGS	Optional
126	PMDORGDT	Originator maintenance	ACH, NACHA	Optional
127	PMDONPRF	Outbound Non urgent preference	ACH, NACHA	Optional
128	PMDOUPRF	Outbound urgent preference	Cross Border, RTGS, Book, Fedwire	Optional
129	PMDSCMAP	Sanction System Mapping	Common	Mandatory, if SC is opted

130	PMDACMAP	Accounting System Mapping	Common	Mandatory
131	PMDERMAP	External Exchange Rate System Mapping	Common	Mandatory, if external exch rate is opted
132	PMDEPMAP	External Pricing System Mapping	Common	Mandatory, if external pricing is opted
133	PMDTRRLE	Transaction Code Rule Detailed	Common	Optional
134	PMDEXCOR	External Correspondent Detailed	Cross Border	Optional
135	PMDEXTNT	External Notification Queue Detailed	Common	Optional
136	PMDEXACP	External Account Preferences Detailed	India NEFT & India RTGS	Mandatory
137	PMDINTXP	India Tax Preference Detailed	India NEFT & India RTGS (GST)	Optional
138	PMDCMPRF	Cover Match preference Detailed	Cross border	Optional

5. Function ID Glossary

G

GLDCLSMT 2-166

P

PADISPTM 3-37
PASISPTM 3-39
PMDABANR 2-147
PMDACCMT 2-13
PMDACCPF 2-132
PMDACCTL 2-112
PMDACMAP 2-82
PMDADVFM 2-59
PMDAJBPR 2-161
PMDALCHR 2-123
PMDBENRN 2-205
PMDBKRED 2-108
PMDCLRMT 2-19
PMDCRSTR 2-128
PMDCSADV 2-62
PMDCSMLK 2-40
PMDCTOFF 2-103
PMDCURPF 2-180
PMDCUSNM 2-157
PMDDFFMT 2-60
PMDDFILE 3-35
PMDDFLMT 2-135
PMDDRMNT 2-155
PMDECAMT 2-9
PMDEPMAP 2-80
PMDERMAP 2-78
PMDERTMT 2-4
PMDEUCTR 3-6
PMDEUPRF 3-4
PMDEURLE 3-11
PMDEURST 3-7
PMDEUWRD 3-9
PMDEXACP 2-202
PMDEXPMT 2-16
PMDEXTNT 2-164
PMDFAUMN 2-172
PMDFLEVP 3-2
PMDFLPRF 2-49
PMDFLPRM 2-118
PMDGCRCH 2-192
PMDGRUDF 2-171
PMDHSTPR 2-74
PMDHTBIC 2-186
PMDINPRF 2-137
PMDINTXP 2-199
PMDIPACC 2-152
PMDLOCMN 2-53
PMDMISGR 2-168
PMDMISMT 2-166
PMDMSTYM 2-56
PMDNARMT 2-115
PMDNCPRF 2-26, 2-32
PMDNCTEM 2-100
PMDNFTPF 2-194, 2-198
PMDNOTVW 3-50
PMDNSAMD 2-183
PMDNSRLE 2-179
PMDNWCOD 2-98
PMDNWHOL 2-37
PMDNWMNT 2-21
PMDNWPRF 2-31
PMDNWRLE 2-209
PMDONPRF 2-140
PMDORGDT 2-127
PMDOUPRF 2-143
PMDPMONL 2-209
PMDPNSPS 3-71
PMDPREF 2-54
PMDPSDMT 2-191
PMDQPROF 2-2, 2-6, 2-11, 2-14, 2-17, ... 2-106
PMDRJMNT 2-149
PMDRLLMT 2-68
PMDROLQA 2-70
PMDRPOTP 2-176
PMDSCMAP 2-76
PMDSCRES 2-95
PMDSIECT 3-25, 3-27
PMDSIMNT 3-23
PMDSNCKM 2-1
PMDSORCE 2-85
PMDSORNW 2-91
PMDSPCHR 2-125
PMDSRMDL 2-39, 2-41
PMDSSIMT 2-43
PMDSWTCD 2-188
PMDSYSPM 2-121
PMDTMAMD 2-175

PMDTMZON 2-110
PMDTRRLE 2-224
PMDUSRLT 2-65
PMDUSRQA 2-72
PMDXRRLE 2-218
PMSABANR 2-148
PMSACCMT 2-15
PMSACCPF 2-134
PMSACCTL 2-114
PMSACMAP 2-83
PMSACRED 2-111
PMSADVFM 2-60
PMSAJBPR 2-162
PMSALCHR 2-124
PMSBENRN 2-208
PMSBKRED 2-109
PMSCLRMT 2-20
PMSCRSTR 2-130
PMSCSADV 2-64
PMSCSMLK 2-41
PMSCTOFF 2-105
PMSCURPF 2-183
PMSCUSNM 2-158
PMSDFFMT 2-62
PMSDFILE 3-36
PMSDFLMT 2-136
PMSDRMNT 2-156
PMSDSBRW 3-40
PMSECAMT 2-12
PMSEPMAP 2-81
PMSERMAP 2-79
PMSERTMT 2-9
PMSEUPRF 3-10
PMSEURLE 3-15
PMSEXACP 2-204
PMSEXPMT 2-18
PMSEXTNT 2-165
PMSFAUMN 2-174
PMSFLEVP 3-3
PMSFLPRF 2-52
PMSFLPRM 2-120
PMSGRUDF 2-171
PMSHSTPR 2-75
PMSHTBIC 2-187
PMSINLOG 3-57
PMSINPRF 2-139
PMSINTXP 2-201
PMSIPACC 2-154
PMSLOCMN 2-53
PMSMISGR 2-170
PMSMISMT 2-167
PMSMSTYM 2-58
PMSNARMT 2-117
PMSNCPRF 2-29
PMSNCTEM 2-102
PMSNOTFY 3-49
PMSNSAMD 2-185
PMSNSRLE 2-180
PMSNWCOD 2-99
PMSNWHOL 2-38
PMSNWMNT 2-25
PMSNWPRF 2-36
PMSNWRLE 2-217
PMSONPRF 2-142
PMSORGDT 2-128
PMSOTNVW 3-62, 3-64
PMSOUPRF 2-144
PMSPNSPS 3-82
PMSPREF 2-56
PMSPSDMT 2-192
PMSQPROF 2-107
PMSRJMNT 2-152
PMSRLLMT 2-69
PMSROLQA 2-71
PMSRPOTP 2-178
PMSSCMAP 2-77
PMSSCRES 2-97
PMSSIECT 3-25, 3-28
PMSSIMNT 3-26
PMSSITMP 3-21
PMSSNCKM 2-4
PMSSORCE 2-90
PMSSORNW 2-94
PMSSPCHR 2-126
PMSSRMDL 2-40
PMSSSIMT 2-47
PMSSWTCD 2-189
PMSSYSPM 2-122
PMSTMAMD 2-176
PMSTXNBR 3-43
PMSUSRLT 2-67
PMSUSRQA 2-73

PMSXRRLE 2-220
PQSOVRQU 2-148, 2-156, 2-158, 3-3, ...3-49, 3-50
PQSTMPLQ 3-58
PXD204IM 2-145
PXDCYCOF 2-226
PXDINCOF 2-229
PXDRNWSW 2-221
PXSCYCOF 2-227
PXSINCOF 2-230
PXSRNWSW 2-223

S

STDACCAD 2-233
STDCRCAD 2-232