

High Value (India RTGS) Payments User Guide

Oracle Banking Payments

Release 14.5.0.13.0

Part No. F42401-01

November 2024

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

1.1 Introduction

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

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

1.2 Audience

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

Role	Function
Back Office Clerks	Payments Contract Input and Maintenance functions except Authorization
Back Office Officers	Authorization of Payments Contracts, maintenance of static data specific to the BC module
Payments Product Managers	Payments Product definition functions excluding authorization. PM Query functions

1.3 Documentation Accessibility

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





1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Domestic High Value Payments-India RTGS</i> provides a snapshot of RTGS overview and maintenance feature.
Chapter 3	<i>RTGS Outbound Transaction Input</i> provides the information about outbound transaction input and it's processing.
Chapter 4	<i>RTGS Inbound Transaction Input</i> provides the information about inbound transaction input and it's processing.
Chapter 5	<i>RTGS Return Payments</i> provides the information about inbound and outbound payment returns.
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

1.6 Abbreviations Glossary

Abbreviation	Detailed Description
RTGS	Real Time Gross Settlement
ECA	External credit Approval (Balance check with DDA/CBS system)
IFSC	Indian Financial System Code
SFMS	Structured Financial Messaging System
UI	User Interface
REST	Representational State Transfer
SOAP	Simple Object Access Protocol

2. Domestic High Value Payments-India RTGS

This chapter contains the following sections:

- [Section 2.1, "India RTGS Payments Overview"](#)
- [Section 2.2, "India RTGS Maintenances"](#)

2.1 India RTGS Payments Overview

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

The RTGS product processor of Oracle Banking Payments processes an RTGS payment transaction initiated by an Operations user from the in-built user interface or by customers in the bank's Customer Channels like Internet banking or Mobile banking. The payment instructions initiated from the bank Channels are received by Oracle Banking Payments through ReST or SOAP based interfaces.

Key features of Real Time Gross Settlement (RTGS)

- RTGS transactions can be broadly classified as Customer Transfer, Bank Transfer, Bank Transfer Own Account
- In RTGS transaction, the beneficiary branches are expected to receive the funds in real time as soon as funds are transferred by the remitting bank. The beneficiary bank has to credit the beneficiary's account within 30 minutes of receiving the funds transfer message
- The remitting bank receives a message from the Reserve Bank that money has been credited to the receiving bank. Based on this the remitting bank can advise the remitting customer through SMS that money has been credited to the receiving bank.
- If it is not possible to credit the funds to the beneficiary customer's account for any reason e.g. account does not exist, account frozen, etc. payment is returned to the originating bank within one hour of the receipt of the payment or before the end of the RTGS Business day, whichever is earlier
- Once the money is received back by the remitting bank, the original debit entry in the customer's account is reversed
- Transaction Limit and Business Hours
 - The minimum amount to be remitted through RTGS is 2 lakh. There is no upper ceiling for RTGS transactions.
 - The RTGS service window for customer's transactions is available to banks from 9.00 hours to 16.30 hours on week days and from 9.00 hours to 14:00 hours on Saturdays for settlement at the RBI end.

Key features of Real Time Gross Settlement (RTGS)

- Supports following transactions types and messages:
 - Outbound and Inbound transactions for Customer Transfer(Pacs.008), Bank Transfer(Pacs.009)

- Outbound Own Account Transfer(Pacs.009)
- Inbound and Outbound Return transactions(Pacs.004)
- ADML.004 ACK/NAK messages with event codes such as F20, F25, F27
- Camt.054 Debit and Credit notification messages
- Camt.054 EOD and SOD messages
- Inbound credit to Loan account and GL account
- Outbound Prefunded transactions
- Supports following functionalities:
 - 24X7 processing
 - Beneficiary registration for outbound transactions
 - Account Validation Checks - NRE Account
 - Legal Entity Identifier (LEI) Checks
 - Notification to channels on transaction processing
- Initiation of RTGS Outbound transactions using following options:
 - UI screens
 - Single Payment Service
 - Bulk file upload - C2B Pain.001 file
 - GEFU Upload
- Supports maintenances for SFMS Connectivity

2.2 India RTGS Maintenances

This section lists the major key common maintenances that are required for processing outbound and inbound India RTGS Payments:

- Source Maintenance (PMDSORCE)
- Source Network (PMDSORNW)
- Network Maintenance (PMDNWMNT)
- Pricing Code (PPDCDMNT)
- Pricing Value (PPDVLMT)
- Payment Processing Cut off Time (PMDCTOFF)
- India Payments Common Preferences (PMDNFTPF)
- Queue Connection Profile Maintenance (PMDQPROF)
- India Payment Account Preferences (PMDEXACP)
- Beneficiary Registration (PMDBENRN)
- India Tax Preference (PMDINTXP)
- IFSC Directory (PMDIFSMN)
- Branch and IFSC Code Mapping (PMDIFSBR)
- India RTGS HO IFSC (PLDHOIFS)

For detailed information on the above mentioned maintenances, refer to 'Payments Core User Guide', 'Common Core - Core Entities and Services User Guide'. and 'Pricing User Guide'.

3. RTGS Outbound Transaction Input

3.1 RTGS Outbound Transaction Input

This chapter contains the following sections:

- [Section 3.1.1, "India RTGS Outbound Transaction Input"](#)
- [Section 3.1.2, "India RTGS Outbound Transaction View"](#)
- [Section 3.1.3, "India RTGS Outbound Transaction Booking via Upload"](#)

3.1.1 India RTGS Outbound Transaction Input

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

You can invoke 'RTGS Outbound Payment Input Detailed' screen by typing 'PLDOTONL' 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.

RTGS Outbound Payment Input Detailed

New Enter Query

Transaction Branch * Transaction Reference * Host Code *
Source Code * Sender Transaction ID Network Code *
Transfer Type * Source Reference
Prefunded Payments

Main Pricing

Debtor Details
Debtor Account Number
Debtor Account Type
Debtor Name
Customer Number
Debtor Mobile Number
Debtor Email ID

Beneficiary Bank Details
Beneficiary ID
IFSC Code
Bank Name
Branch Name

Beneficiary Details
Beneficiary Account Number
Beneficiary Account Type
Beneficiary Name

Payment Details
Transfer Currency * INR
Transfer Amount *
Remarks
Booking Date YYYY-MM-DD
Requested Execution Date * YYYY-MM-DD
Value Date * YYYY-MM-DD
Activation Date YYYY-MM-DD
Authorizer Remarks
Enrich

Debtor Additional Details
Address Line 1
Address Line 2
Address Line 3
Address Line 4

Creditor Additional Details
Address Line 1
Address Line 2
Address Line 3
Address Line 4

Remittance Information(Unstructured)
Sender to Receiver Information 1/Debtor LEI
Sender to Receiver Information 2/Beneficiary LEI
Sender To Receiver Information 3
Sender To Receiver Information 4

Purpose Details
Category Purpose Code
Channel Type

Pending Queue Details
Queue Code
Queue Code

Instruction Information Details
Instruction Code PHOB
Instruction Code Information
Settlement Method CLRG

UDF | MIS | View Queue Action | All Messages | Accounting Entries

Maker ID Checker ID Authorization Status
Maker Date Stamp Checker Date Stamp Send to Modify

Exit

You can specify the following fields:

Transaction Branch

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

Host code

The system defaults the host code of transaction branch.

Source Code

Select the Source Code via which the payment request is received from the list of values. All the source codes created in the host are listed here.

Network Code

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

Transfer Type

Select the required type of transfer.

- Customer Transfer
- Bank Transfer

Transaction Reference

The system generates the 16-digit transaction reference number on clicking 'New'. This is used as End To End Identification in pacs.008/pacs.009 messages.

For more information on the format, refer the Payments Core User Manual.

Sender Transaction ID

The Transaction ID (<TxnId> generated is unique and is used as Unique Transaction Reference (UTR) in the RTGS messages.

- The Unique Transactions Reference (UTR) number is 22 characters length, which can be used for further reference
- The structure of the unique number is "XXXX**RC**YYYYMMDDnnnnnnnn" where **XXXX** is IFSC (first 4 character) of sending participant, **R** represents RTGS system, **C** represents channel of the transaction, **YYYYMMDD** represents year, month and date of the transaction, **nnnnnnnn** denotes the sequence number
- The Channel ID and its respective values defined by the central bank is as follows:

Channel ID	Values
Internet Banking	1
Cash Management	2
Treasury	3
ATM	4
Mobile	5
Other	6

Source Reference

Specify the Source Reference Number, if required. The maximum length of this field accepts up to 35 characters.

Prefunded Payments

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

3.1.1.1 Main Tab

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

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

- Debtor Details:** Debtor Account Number, Debtor Account Type (dropdown), Debtor Name, Customer Number, Debtor Mobile Number, Debtor Email ID.
- Debtor Additional Details:** Address Line 1, Address Line 2, Address Line 3, Address Line 4.
- Purpose Details:** Category Purpose Code, Channel Type (dropdown).
- Beneficiary Bank Details:** Beneficiary ID, IFSC Code, Bank Name, Branch Name.
- Beneficiary Details:** Beneficiary Account Number, Beneficiary Account Type (dropdown), Beneficiary Name.
- Pending Queue Details:** Queue Code (dropdown), Queue Code (text input).
- Payment Details:** Transfer Currency * (dropdown), Transfer Amount * (text input), Remarks, Booking Date (YYYY-MM-DD), Requested Execution Date * (YYYY-MM-DD), Value Date * (YYYY-MM-DD), Activation Date (YYYY-MM-DD), Authorizer Remarks, Enrich button.
- Remittance Information (Unstructured):** Sender to Receiver Information 1 (Debtor LEI), Sender to Receiver Information 2 (Beneficiary LEI), Sender To Receiver Information 3, Sender To Receiver Information 4.
- Instruction Information Details:** Instruction Code (dropdown), Instruction Code Information, Settlement Method (dropdown).

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

Specify the following details:

Debtor Details

Debtor Account Number

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

Debtor Account Type

Select the Debtor Account type from the list of values displayed. Following are the options listed:

- Savings Bank (10)
- Current Account (11)
- Overdraft (12)
- Cash Credit (13)
- Loan Account (14)
- NRE (40)
- Cash (50)
- Credit Card (52)
-

Debtor Name

System defaults the Debtor Name of the account selected.

Customer Number

System defaults the Customer Number of the account selected.

Debtor Mobile Number

Specify the Debtor Mobile Number.

Debtor Email ID

Specify the Debtor Email ID.

Beneficiary ID

Specify the Beneficiary ID from the list of values. All the valid, Beneficiary ID's are listed here.

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

Beneficiary Bank Details

If Beneficiary registration maintenance is done and the beneficiary id is entered, the below mentioned details are defaulted. If not, it has to be entered.

IFSC Code

Specify the IFSC code of the Beneficiary Bank.

Bank Name

System defaults the Beneficiary Bank Name.

Branch Name

System defaults the Beneficiary Branch Name.

Payment Details**Transfer Currency**

System defaults the currency as INR. Only INR is allowed for RTGS India Payments.

Transfer Amount

Specify the transaction amount.

Remarks

Specify the Remarks.

Booking Date

System defaults the booking date as current date.

Requested Execution Date

Specify the Requested Execution Date.

Value Date

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

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

Activation Date

The system defaults the activation date same as application server date.

Authorizer Remarks

System displays Authorizer Remarks.

Beneficiary Details

If Beneficiary registration maintenance is done and the beneficiary id is entered, the below mentioned details are defaulted. If not, it has to be entered.

Beneficiary Account Number

Specify the Beneficiary Account Number.

Beneficiary Account Type

Select the Beneficiary Account Type from the list of values. Following are the options:

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

Beneficiary Name

Specify the Beneficiary name.

Debtor Additional Details**Address Line 1**

Specify the address line 1.

Address Line 2

Specify the address line 2.

Address Line 3

Specify the address line 3.

Address Line 4

Specify the address line 4.

Mobile Number

Specify the Mobile Number.

Email ID

Specify the Email ID.

Creditor Additional Details**Address Line 1-4**

Specify the address lines.

Remittance Information (Unstructured)**Sender to Receiver Information 1/Debtor LEI**

Specify the Debtor LEI.

Sender to Receiver Information 2/Beneficiary LEI

Specify the Beneficiary LEI.

Sender to Receiver Information 3 - 4

Specify the Sender to Receiver Information.

Purpose Details

Category Purpose Code

Select an option from the list of value. System defaults the option as 'Cash'

Channel Type

Select an option from the list of value. The values are:

- Internet Banking
- Cash Management
- Treasury
- ATM
- Other

Pending Queue Details

Queue Details

System displays Queue details.

View Queue Button

Click this button to view Queue action details.

Instruction Information Details

Instruction Code

Select the Instruction code values from the following:

- PHOB
- TELB
- CHQB
- HOLD

Instruction Code Information 1

Specify the Instruction code information Maximum of 140 characters allowed.

Settlement Method

System defaults Settlement Method as CLRG. You can select from the following

- CLRG
- COVE
- INGA
- INDA

3.1.1.2 Pricing Tab

You can view pricing details in this screen that are computed by the system during the processing. Click on the 'Pricing' tab to invoke this screen and view the field details.

Main | Additional Details **Pricing**

1 Of 1 Go

<input type="checkbox"/>	Component Name	Pricing Currency	Pricing Amount	Waived	Debtor Account Currency	Charge Amount

UDF | MIS

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

The below mentioned attributes are available in the Pricing tab:

Component Name

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

Pricing Currency

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

Pricing Amount

Displays the charge amount calculated for each pricing component.

Waived

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

Debit Account Currency

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

Charge Amount

Displays the Charge Amount, that is charged to the customer.

3.1.1.3 UDF button

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

The screenshot shows a window titled "Fields". Inside, there is a table with two columns: "Field Label" and "Field Value". The table is empty. Above the table, there is a "Go" button and a status bar indicating "1 Of 1". At the bottom right, there are "Ok" and "Exit" buttons.

You can specify user defined fields for each transaction.

3.1.1.4 MIS button

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

The screenshot shows a window titled "MIS Details". It contains a "Transaction Reference Number" field with a red asterisk, a "MIS Group" dropdown menu with a "Default" button, and two main sections: "Transaction MIS" and "Composite MIS". Each section has a table with multiple rows for data entry. At the bottom right, there are "Ok" and "Exit" buttons.

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

3.1.1.5 Enrich and Saving of Outbound RTGS Payment Transaction

Enrich Button:

- On clicking the Enrich button, System does the validation for the debtor account type if it is NRE.
- If the debtor account type is NRE and Beneficiary Account Type is Non-NRE then the system populates '/NRE/' in Remittance Information (Unstructured). When Debtor Account Type is NRE and Beneficiary Account Type is also NRE then it is populated as '/NRE/NRE'.
- You can make changes to the code word or the defaulted static text. The information as defaulted or edited in sender to receiver information of the transaction input screen will form part of sender to receiver information in the outgoing message.
- For Normal Savings and current account no static text is required.

Save Button:

- System performs mandatory field checks & transaction validations as mentioned below while saving a transaction.
- .For transaction created through upload of file or message, the transaction is moved to repair queue.
- On 'Save' of the transactions, system generates 'Unique Transaction Reference' which is used as **Transaction ID** (<TxId>) in pacs.008/pacs.009 messages.

3.1.1.6 India RTGS Outbound Transaction Input Summary

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

RTGS Outbound Payments Transaction Input Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference Transaction ID Booking Date YYYY-MM-DD Debtor Account Type Queue Code Send to Modify Network Code Transaction Branch Source Reference Value Date YYYY-MM-DD Debtor Account Number Beneficiary Account Number Customer Number IFSC Code Source Code Authorization Status Activation Date YYYY-MM-DD Transaction Amount Transfer Type Beneficiary Account Type Prefunded Payments

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

Transaction Reference	Transaction Branch	Host Code	Source Code	Network Code	Transaction ID	Source Reference	Transfer Type	Value Date	Credit Value Date	Debit Value Date	Booking Date	Requested Executor
-----------------------	--------------------	-----------	-------------	--------------	----------------	------------------	---------------	------------	-------------------	------------------	--------------	--------------------

Exit

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

- Transaction Reference
- Transaction Branch
- Source Code
- Network Code
- Transaction ID
- Source Reference

- Transfer Type
- Value Date
- Debtor Account Type
- Activation Date
- Debtor Account Number
- Transaction Amount
- Credit Value Date
- Debit Value Date
- Booking Date
- 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.

3.1.2 India RTGS Outbound Transaction View

You can view the RTGS Outbound transaction in this screen.

You can invoke "India RTGS Outbound Transaction View" screen by typing 'PLDOVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar.

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.

- Along with the transaction details in the Main, Additional Details and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Status
 - Pending Queue Details
- Click Execute Query to populate the details of the transaction in the Outbound India RTGS Transaction View screen.

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

Note

The system generates Message type 'DEBIT ADVICE' along with 'pacs.008'. This generation happens based on the 'Customer Advice Preference' (PMDCSADV) screen maintained per account & network combination.

3.1.2.1 Exceptions Tab

You can view the Return/Reject details and its references, if available in the Exception tab for the specified Transaction Reference Number. Click on the 'Exceptions Tab' to view the return/reject references.

Main Pricing **Exception**

Return Details		Reject Reference	
Return Reference	<input type="text"/>	Reject Reference	<input type="text"/>
Return Date	<input type="text"/>	Reject Date	<input type="text"/>
Return Reason Code	<input type="text"/>	Reject Code	<input type="text"/>
Return Reason	<input type="text"/>	Additional Information	<input type="text"/>
Returned Amount	<input type="text"/>		
Originator Name	<input type="text"/>		
Originator Bank	<input type="text"/>		
View Details			

UDF | MIS | View Queue Action | All Messages | Accounting Entries | View Repair Log

Maker ID	Checker ID	Authorized	Exit
Maker Date Stamp	Checker Date Stamp		

3.1.2.2 View Queue Action Log

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

View Queue Action Log

Enter Query

Transaction Reference Number Network Code

1 Of 1 Go

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

View Request Message View Response Message

Exit

Following details are displayed:

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

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

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

- Sanction screening
- External credit approval
- External Account Check
- External price fetch

- Accounting system

3.1.2.3 UDF button

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

UDF View

Enter Query

Transaction Reference Number *

Fields

1 Of 1

Go

Field Label	Field Value

Exit

You can specify user defined fields for each transaction.

3.1.2.4 MIS button

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

MIS Details

Transaction Reference Number *

MIS Group

Default

Transaction MIS

Composite MIS

Ok Exit

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

3.1.2.5 View Repair Log

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

View Repair Log

Enter Query

Transaction Reference Number

1 Of 1 Go

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

Exit

Following details are displayed:

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

3.1.2.6 Accounting Entries

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

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

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

Transaction Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

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

Account Branch

The system displays the account branch.

TRN Code

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

Dr/Cr

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

Amount Tag

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

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

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

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

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

Offset Amount Tag

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

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

3.1.2.7 All Messages Tab

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

Transaction Reference Number

1 Of 1

Transaction Ref No	Message Reference No	Message Type	Message Status	Value Date	Release Date	Acknowledgement Status	Duplicate Check Required
<input type="checkbox"/>							

Message Acknowledgement

Exit

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

- Transaction Ref No
- Message Reference No
- Message Type
- Message Status
- Value Date
- Release Date
- Acknowledgement Status
- Duplicate Check Required
- Duplicate Status
- Direction

Note

You can click 'Message' button from the 'All Messages' sub screen to view generated camt.059.001.04 message.

3.1.2.8 India RTGS Outbound Transaction View Summary

You can invoke "India RTGS Outbound Transaction View Summary" screen by typing 'PLSOVIEW' 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:

- Source Code
- Sender Transaction ID
- Transfer Type
- Network Code

- Debtor Account Number
- Transfer Amount
- Transaction Branch
- Debtor Account Type
- Transaction Reference
- Beneficiary Account Number
- Source Reference
- Beneficiary IFSC Code
- Beneficiary Account Type
- Booking Date
- Value Date
- Queue Code
- Instruction Date
- Authorization Status
- Activation Date
- Transaction Status
- Transaction Currency
- Transfer Amount
- Prefunded Payments
- Customer Number
- Credit Confirmation Status
- Message ID
- File Reference 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 or click 'Details' button to view the detailed maintenance screen.

3.1.3 India RTGS Outbound Transaction Booking via Upload

3.1.3.1 Single Payment Service

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

3.1.3.2 C2B File upload

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

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

3.2 RTGS Outbound Payments Processing

3.2.1 India RTGS Outbound Payment Validations

The following processing changes are covered as part of the initial validations, while saving the transaction:

- Beneficiary ID Validations
- Mandatory Fields / Referential data checks
- Debtor Account Branch IFSC Check
- Validation of Debtor Account Type

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

- Business Override checks and Exception Queue
- Network Validations and Special Character Replacement
- Authorization Limits Check
- Processing Cutoff Check
- Network cutoff over check/ Release Limit Check
- Accounting
- Messaging
- Future Value Transaction Processing
- Branch Holiday Parameter

3.2.1.1 Beneficiary ID

- System validates the beneficiary ID provided and populates Beneficiary details.
- System validates the Beneficiary Account and Beneficiary Name values only when the Transfer Type is 'Customer Transfer'.
- Beneficiary Address Details maintained on Beneficiary Registration Detailed (PMDBENRN) screen.
- When the user selects a valid Beneficiary ID while initiating Outbound payment, the Beneficiary Address Details are auto-populated to the 'Creditor Additional Details' section on the 'Additional Details' tab of the RTGS Outgoing Payment Transaction Input Detailed (PLDOTONL) screen.
- The address details fields are still enabled for any edition even after the system defaults the address details.
- The 'Creditor Additional Details' fields remain enabled for edition if the beneficiary ID is not selected.
- Beneficiary Address Details are auto-populated to RTGS Outbound Payment View (PLDOVIEW) screens when the 'SSI_LABLE' tag in SPS Service contains valid Beneficiary ID maintained in the system.

3.2.1.2 Mandatory Fields / Referential data checks

- Validation is available to check the transfer type (Customer Transfer, Bank Transfer, Bank Transfer Own A/c) is chosen.
- Validation is done on the transfer amount to check if it is within the Min-Max Transaction limit and Per day limit defined for the Network, as maintained in Network Preferences (Function ID: PMDNFTPF). In case of validation failure, transaction is rejected.

- Validation is available to verify whether the IFSC Code is valid or not as maintained in Local Payment Bank Directory (STDBKMNT). In case of validation failure, transaction is rejected.

3.2.1.3 Debtor Account Branch IFSC Check

- This is derived based on the Branch code and Bank Code (mapped to IFSC Code) combination (STDBKMNT) if available and populated in pacs.008/pacs.009 for Debtor Agent field.
- If Debtor account branch IFSC (: Debtor Agent) could not be derived, outgoing transaction moves to process exception (PE) queue.
- System does the validation for the debtor account type if it is NRE.
 - If the debtor account type is NRE and Beneficiary Account Type is Non-NRE then the system populates '//NRE/' in Remittance Information (Unstructured). When Debtor Account Type is NRE and Beneficiary Account Type is also NRE then it is populated as '//NRE/NRE'.
- When the user clicks the 'Enrich/Save' button, the system checks for the following NRE account type validations:
 - If you select Beneficiary Account Type 'NRE' (40), then you must select Debtor Account Type also 'NRE' (40). Else system rejects the transaction with an error message PTTXP-018 'If Beneficiary Account Type is NRE, then Debtor Account Type must be NRE.'
 - If you select Debtor Account Type 'NRE' (40), then you can select Beneficiary Account Type as any account from drop-down lists, such as Savings Bank (10), Current Account (11), Cash Credit (13), Loan Account (14), Overdraft (12), NRE (40), and Credit Card (52).
- The system checks the Account Type Value present in the incoming channel requests for Debtor Account Type and Beneficiary Account Type.
- If the user selects any value other than the LOV available for Debtor Account Type and Beneficiary Account Type, the system rejects the transaction.
- The Beneficiary Account Type field is optional. The system checks the Account Type restrictions validations for Beneficiary Account Type, only when Beneficiary Account Type value is present.

3.2.1.4 LEI Validation

Debtor LEI

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

Beneficiary LEI

- The Beneficiary LEI field is optional. If the user inputs a value, then the system checks the length of the value. If the length is less than 20 characters, the system displays the error.

LEI Validation Failure

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

3.2.1.5 Business Override checks and Exception Queue

This is applicable for RTGS transfers as per current functionality.

3.2.1.6 Network Validations and Special Character Replacement

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

3.2.1.7 Authorization Limit Check

Two levels of Authorization limit check are done before the process cutover check.

3.2.1.8 Processing Cut-off Check

- Processing cut-off time check is done only for 'Outbound -Customer Transfer' types.
- Processing cut-off time check is not applicable for Transfer Types 'Interbank', 'Own Account Transfer' of 'Outbound' transaction type.

3.2.1.9 Intra Bank Transfer Check

For Intra Bank Transfer Check the system checks the following:

- System checks if the beneficiary bank IFSC code is of the same bank branch. A 'Branch' record is present in the screen Branch IFSC Code Mapping 'PMDIFSBR' for the given IFSC Code.
- If a record is found in screen Branch IFSC Code Mapping 'PMDIFSBR' for the given IFSC Code, then the system checks the following:
 - If the Intra Bank Transfer flag is 'N' the system gives an error message.
 - If the 'Intra Bank Transfer' flag is 'Y' the system allows to process as 'Outbound RTGS payment'.

3.2.1.10 FX Limit check

FX Limit check is not applicable for RTGS outbound payments.

3.2.1.11 Date Derivation

- If 'Requested Execution Date' is not given or is less than the Network System Date value in India Payments Network System Dates Detailed (PMDNWSDT) for the RTGS network code, the system defaults the Network System Date as 'Requested Execution Date'.
- If 'Requested Execution Date' is given same as the Network System Date, the Network Cutoff check is done and the system refers to the Network Cutoff time maintained in Network Maintenance (PMDNWMNT).
 - For Customer Transfer transactions, the values referred are the 'Cutoff Hour / Cutoff Minute'.
 - For Bank Transfer / Bank Transfer Own A/C transactions, the values referred are 'Interbank Cutoff Hour' / 'Interbank Cutoff Minute'.
- If 'Requested Execution Date' given is more than Network System Date, the next working date from the Network Holiday calendar is picked up and the system defaults as 'Value Date' of the transaction.

3.2.1.12 Network Cut-off over Check/Release Limit Check

- This stage is modified to include Release Limit check if the transfer amount is more than the Release Limit maintained.
- Available actions for this check are - Cancel, Carry forward, Release.
- Network cut-off check is done only for 'Customer Transfer' types as per existing functionality.
- Interbank Cutoff Time check is done for 'Bank Transfer' and 'Bank Transfer Own account' types.
- If the Network Cut-off time is passed, the system refers 'Network Cut-off Extended' field value in India Payments Network System Dates (PMDNWSDT) screen:
 - If the value is 'No', the transaction moves to Future Valued or Warehouse Queue (PQSFUVAQ). Before moving the transaction to Warehouse Queue, the ECA Reversal Request is generated and sent out if ECA was applicable for that transaction.
 - If the value is 'Yes', the transaction is processed further (Network cut-off time not passed).
- If the Network Cut-off is not passed, the system refers 'EOD Received' field value in India Payments Network System Dates (PMDNWSDT) screen.
 - If the value is 'Yes', the transaction moves to Future Valued or Warehouse Queue (PQSFUVAQ). Before moving the transaction to Warehouse Queue, the ECA Reversal Request is generated and sent out if ECA was applicable for that transaction.
 - If the value is 'No', the transaction is processed further (Network cut-off time not passed)

3.2.1.13 Accounting

Accounting handoff is done post the above step.

- Additionally, charge/tax related entries are handed off along with debit liquidation details as per existing process
- On payment reject, the reversal entries are posted. However, charges are not reversed as per existing process.

Following entries are posted for the transaction booked:

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

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

Note

Transaction status update changes based on accounting also apply to inbound payments and R transactions.

3.2.1.14 Dispatch Accounting

Dispatch accounting is not applicable for RTGS outbound payments.

3.2.1.15 Messaging

- Based on the transfer type, pacs.008.001.03/ pacs.009.001.03 messages are generated for the RTGS transaction and sent to the network.
- Beneficiary bank HO IFSC maintained in India RTGS HO IFSC Maintenance (PLDHOIFS) is referred during message generation.
- During India RTGS outbound payment transaction processing and message generation, system checks the Beneficiary Bank IFSC Code value at the transaction input stage (PLDOTONL) only for the first four letters of the IFSC Code and using which system derives the corresponding Beneficiary Bank RTGS HO IFSC code based on the mapping done in this screen India RTGS HO IFSC Maintenance (PLDHOIFS).
- System populates the derived Beneficiary Bank RTGS HO IFSC in the tags <InstdAgt><Mmbld> of the pacs.008, pacs.009 messages.

3.2.1.16 Notifications

Following notifications are triggered, for the RTGS payment transaction initiated:

- Debit Notification to Remitter for outbound payment.
- Notification for outbound payment individual requests received on transaction booking (This is applicable for future dated transactions only).

3.2.1.17 Credit Confirmation Matching Processing

The system performs following processing for India RTGS outbound customer transfer payment transaction (pacs.008.001.03):

- The system updates 'Credit Confirmation Status' to 'Pending' on generation of outbound message pacs.008.001.03.
- Credit acknowledgement message camt.059.001.04 received and successfully matched (or unmatched) is available to view from India RTGS Inbound message browser (PLSINBRW).
- On receipt and successful matching of inbound Credit acknowledgement message camt.059.001.04 to the original outbound India RTGS payment, system updates 'Credit Confirmation Status' to 'Confirmed'.
- Credit acknowledgement message camt.059.001.04 received will be available to view from 'All Messages' sub screen of India RTGS Outbound Transaction View (PLDOVIEW).

3.2.1.18 Future Valued Transaction Processing

Future Values Transaction Processing logic is as per existing functionality:

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

3.2.1.19 Branch Holiday Parameter

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

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

3.2.2 Prefunded Payments Processing

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

LEI Validation Failure

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

Sender To Receiver Information

Debtor LEI

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

Beneficiary LEI

- The Beneficiary LEI field is optional. If the user inputs a value, then the system checks the length of the value. If the length is less than 20 characters, the system displays the error.

Sender To Receiver Information 3-4

- At the RTGS payment type product processor level, system performs the below field length validation for the fields Sender To Receiver Information 3-4. If the below condition is matched, then that particular transaction is moved to Repair queue for user action.
 - Condition: (The Entered Characters: xxx) Is exceeding the Maximum length Allowed 35.

3.3 RTGS Message Browser

3.3.1 India RTGS Outbound Message Browser

You can view all the outbound RTGS messages such as - pacs.008, pacs.009, pacs.004, and camt.059 generated in this screen.

You can invoke 'RTGS Outbound Message Browser' screen by typing 'PLSOUTBR' 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:

- Message Reference Number

- Transaction Reference Number
- Message Date
- Message Type
- Message Status
- Dispatch Status
- Process Status

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

View Message

Select a record and click on 'View Message' button to view the message details. You can view the pacs.008, pacs.009, pacs.009 OAT, pacs.004, and camt.059 message details here. The system displays the following details with the respective fields.

- Message Reference Number
- Transaction Reference Number
- Message

View Transaction

Select a record and click on 'View Transaction' to view the complete transaction details. You can view the details of pacs.008, pacs.009, pacs.009 OAT, and camt.059 messages in the detailed view screen.

View Detailed screen (PLDOVIEW) is launched on clicking 'View Transaction'.

Retry Message Generation

On clicking Retry button, RTGS Message Retry sub screen is displayed. This action is applicable for error records for which Message generation or dispatch processing has failed.

Regenerate NACK Received Message

When you click the 'Regenerate Messages' option then system regenerates pacs.008/ pacs.009 transaction and send it to SFMS.

For this regenerated pacs.008/pacs.009 message, system creates new Message ID and Transaction ID (UTR). This new Message ID and Transaction ID (UTR) is mapped to regenerated message.

Regenerated pacs.008/pacs.009 message is visible on PTSOUTBR screen as a new record. Message ID of original transaction is mapped for such messages under the 'Original Message ID' column.

Reject NACK Received Message

When you click the 'Reject Messages' option then system marks the pacs.008/pacs.009 transaction as 'Rejected'.

Authorize

Using this 'Authorize' action, supervisor can approve/reject the records.

Delete

Any unauthorized records can be deleted using this action. Only maker is allowed to perform the Delete Action.

View Queue Action

You can view the details of the action taken on the record using this option.

3.4 **RTGS Acknowledgement Processing**

3.4.1 **ADMI.004.001.01 Messages Processing**

MX admi.004.001.01 SystemEventNotificationV01 messages are sent to notify the occurrence of an event in a central system.

The system supports processing of below event codes in the ADMI.004.001.03 messages:

Message Definition Identifier	Message Description
F20	This is an acknowledgment message from SFMS.
F22	This is the non-delivery warning message sent by SFMS to CBS.
F23	This is the delivery notification message sent by SFMS to CBS.
F25	This is a Negative acknowledge message from SFMS. If this message is received then system will reverse the corresponding outgoing payment contract.
F27	This is an acknowledgment message from Bank API (IDRBT/RBI). A. If this message is Negative Acknowledgment then the corresponding transaction is reversed B. If this message is Positive Acknowledgment then the ACK of original transaction is updated.

Processing Steps:

ACK Processing:

On receipt of incoming admi.004.001.01 messages from SFMS, system parses the message and process. The parent transaction is fetched based on following matching fields:

- Matching:
 - The field <BizMsgIdr> in the incoming admi.004.001.01 message is matched against the field <BizMsgIdr> in the Business Application Header of original outgoing payment message sent pacs.008.001.03/pacs.009.001.03
- Message Status Update: If matched,
 - Then, system identifies the event code based on the below field in the incoming admi.004.001.01 message
 - <EvtCd> - This field identifies the type of system event notification. This field can be F20, F27.
 - If the <EvtCd> is 'F27', then, system checks the field '<EvtParam>'.Based on the Bank API Response code for the positive ack – ACK status gets updated.

Note

Notification is generated on receiving ACK with F27 as event code.

NAK Processing:

On receipt of incoming F25/F26/F27 NAK messages from SFMS, system parses the message and process. The parent transaction is fetched based on following matching fields: (Note: F25/F26/F27 ACK is received for the N06 messages sent in a bundle of 10)

- Matching:
 - External Application Sequence number mentioned in the F25/F26/F27 message is matched against the sequence number sent in the original outgoing payment transaction/message (N06) in Block A header and the IFSC Code of the Originating branch (Our IFSC Code).

NAK Processing:

Manual action and Message Status Update on receipt of admi.004 with event code F25 and F27: If matched,

Regenerate Action:

- When user clicks the 'Regenerate Messages' option then system will regenerate pacs.008/pacs.009 transaction and send it to SFMS.
- For this regenerated pacs.008/pacs.009 message, system will create new Message ID and Transaction ID (UTR). This new Message ID and Transaction ID (UTR) will be mapped to regenerated message.
- Regenerated pacs.008/pacs.009 message will be visible on PLSOUTBR screen as a new record. Message ID of original transaction will be mapped for such messages under the 'Original Message ID' column.

Reject Action

- When User clicks the 'Reject Messages' option then system will mark the pacs.008/pacs.009 transaction as 'Rejected'.
- Reject will be processed for each transaction. EAC (only for non-prefunded GL, originated by other channels) and accounting will be done as part of reject processing.
- Reversal Account entries will be posted as given below:

Accounting for Reversal of RTGS Outbound	Event	Dr/Cr	Account	Account Type	Amount Tag
RTGS Outbound - Reversal	DRLQ	Dr	Nostro Account	Account	XFER_AMT
RTGS Outbound - Reversal	DRLQ	Cr	Intermediary GL	GL	XFER_AMT
RTGS Outbound - Reversal	CRLQ	Dr	Intermediary GL	GL	XFER_AMT
RTGS Outbound - Reversal	CRLQ	Cr	Customer Account	Account	XFER_AMT

Authorize Action:

- Regenerate and Reject action will go for Supervisor Authorization.
- Using this 'Authorize' action, supervisor can approve/reject the records.

Notification is generated on successful completion of Reject transaction.

4. RTGS Inbound Transaction Input

4.1 RTGS Inbound Payments

This chapter contains the following sections:

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

4.1.1 India RTGS Inbound Payments Transaction Input

Inbound Payment transaction gets automatically created from the pacs.008.001.03/ pacs.009.001.03 incoming message received from the RBI Clearing. The transfer type can be Customer Transfer/Bank Transfer/ Bank Transfer Own Account.

For any transaction entered from this screen, payment type is considered as 'RTGS' and transaction type as 'Incoming'.

You can invoke 'RTGS Inbound Payment Input Detailed' screen by typing 'PLDITONL' 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.

RTGS Inbound Payment Input Detailed

New Enter Query

Transaction Branch *
Host Code *
Source Code *
Network Code *
Transfer Type *

Transaction Reference *
Incoming Message ID
Sender End to End ID
Sender Transaction ID
Credit to GL
VI Identifier

Main Additional Details Pricing

Creditor Details
Beneficiary Account Number
Beneficiary Account Type
Beneficiary Name
Credit Account Number
Credit Account Currency
Credit Account Branch

Debtor Details
Debtor Account Number
Debtor Account Type
IFSC Code
Debtor Name

Payment Details
Transfer Currency * INR
Transfer Amount *
Booking Date YYYY-MM-DD
Instruction Date * YYYY-MM-DD
Activation Date YYYY-MM-DD
Credit Value Date YYYY-MM-DD
Debit Value Date YYYY-MM-DD
Enrich
Validate Account

UDF | MIS

Maker ID
Maker Date Stamp

Checker ID
Checker Date Stamp

Authorization Status

Exit

Operations supported for Inbound Transaction

- **New**
 - This option enables to create a new transaction as described above. The transaction reference number is generated based on format specified in this document.
- **Delete**
 - This enables the user to delete unauthorized transactions from the system.

- If a transaction has been authorized at least once, deletion of the transaction is not allowed.
- After the transaction has been reversed and authorized, it is not possible to do further operations on the transaction.
- **Copy**
 - This option enables copying an existing transaction details to create a new transaction. New Transaction reference number will be generated for the new transaction.
 - All details of copied (existing) transaction are retained in the new transaction created.

You can specify the following fields:

Transaction Branch code

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

Host code

The system defaults the host code of transaction branch.

Source Code

Select the Source Code via which the payment request is received from the list of values. All the source codes created in the host are listed here.

Network Code

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

Transfer Type

Select the required type of transfer.

- Customer Transfer
- Bank Transfer
- Bank Transfer own account

Transaction Reference number

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

Incoming Message ID

Specify the Incoming Message ID if any.

Sender Transaction ID

Specify the Sender Transaction ID if any.

Sender End to End ID

Specify the Sender End to End ID if any.

Sender Instruction ID

The system defaults the Transaction Reference number. However, you can modify the same.

Credit to GL

This is a flag to enable credit to GL account.

VI Identifier

During account validation of inbound payments, if a flag is checked and the credit account is found to be invalid, our system sends an EAC check to the OBVAM system to verify if the Virtual Identifier is valid.

4.1.1.1 Main Tab

The screenshot displays the Oracle Main Tab interface. At the top, there are tabs for 'Additional Details' and 'Pricing'. The main area is divided into two columns: 'Creditor Details' on the left and 'Debtor Details' on the right. Below these, there is a 'Payment Details' section. The 'Creditor Details' section includes fields for Beneficiary Account Number, Beneficiary Account Type (a dropdown menu), Beneficiary Name, Credit Account Number, Credit Account Currency, and Credit Account Branch. The 'Debtor Details' section includes fields for Debtor Account Number, Debtor Account Type (a dropdown menu), IFSC Code, and Debtor Name. The 'Payment Details' section includes fields for Transfer Currency (set to INR), Transfer Amount, Booking Date, Instruction Date, Activation Date, Credit Value Date, and Debit Value Date. There are also buttons for 'Enrich' and 'Validate Account'. On the right side of the 'Payment Details' section, there are dropdowns for 'Instruction Priority' (set to High) and 'Charge Bearer' (set to DEBT). At the bottom of the interface, there is a footer bar with 'JDF | MIS' on the left, and 'Maker ID', 'Checker ID', and 'Authorization Status' in the center, with an 'Exit' button on the right.

Specify the following details

Creditor Details

Beneficiary Account Number

Specify the Beneficiary account number. Alternatively, you can select the Beneficiary account number from the option list. The list displays Loan Account numbers along other customer account.

Beneficiary Account Type

Select the Beneficiary Account type from the list of values displayed. Following are the options listed:

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

Beneficiary Name

System defaults the Debtor Name of the account selected.

Creditor Account Number

Specify the Creditor Account Number from the list of values. The list displays all open and authorized Customer account and GL accounts.

Credit Account Currency

System defaults the Credit Account Currency of the Creditor Account Number selected.

Credit Account Branch

System defaults the Credit Account Branch of the Creditor Account Number selected.

Debtor Details

Debtor Account Number

Specify the debit account number.

Debtor Account Type

Select the Debtor Account type from the list of values displayed. Following are the options listed:

- Savings Bank
- Current Account
- Cash Credit
- Loan Account
- Overdraft
- NRE

IFSC Code

Specify the IFSC code of the Debtor

Debtor Name

System defaults the Debtor Name of the account selected

Payment Details**Transfer Currency**

System defaults the currency as INR. Only INR is allowed for RTGS India Payments Booking Date.

Transfer Amount

Specify the Transfer amount.

Booking Date

The system defaults the booking date as application server date.

Instruction Date

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

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

Activation Date

The system defaults the activation date same as application server date.

Credit Value Date

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

Debit Value Date

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

Instruction Priority

Instruction priority is maintained here. Allowed values are High, Normal. System defaults the value as 'High'.

Charge Bearer

For RTGS, charges bearer information is maintained here. Allowed values are CRED/DEBT/SHAR/SLEV. System defaults the value as 'DEBT'.

Validate Account

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

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

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

4.1.1.2 Additional Tab

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

The screenshot shows the 'Additional Details' tab selected in a payment system interface. The tab is highlighted in red. Below the tab, there are four main sections: 'Creditor Additional Details', 'Debtor Additional Details', 'Remittance Information(Unstructured)', and 'Instruction Information Details'. Each section contains several input fields. 'Creditor Additional Details' has four 'Address Line' fields. 'Debtor Additional Details' has four 'Address Line' fields. 'Remittance Information(Unstructured)' has four 'Information' fields. 'Instruction Information Details' has an 'Instruction Code' dropdown menu (set to 'PHOB') and an 'Instruction Code Information' field. At the bottom, there are two dropdown menus: 'Category Purpose Code' (set to 'Cash') and 'Settlement Method' (set to 'CLRG'). The bottom of the screen features a light blue bar with fields for 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', and 'Authorization Status', along with a 'Cancel' button.

You can capture the address details of debtor/creditor and remittance information from the sender to receiver. These fields gets updated with values from the Inbound payment message.

For details pertaining to fields, please refer to section 2.3.1.2 Additional details Tab.

4.1.1.3 Pricing Tab

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

UDF | MIS

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

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

The below mentioned attributes are available in the Pricing tab:

Pricing Component

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

Pricing Currency

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

Pricing Amount

Displays the charge amount calculated for each pricing component.

Waived

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

Debit currency

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

Debit amount

Displays the amount in debit currency to be debited.

4.1.1.4 UDF button

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

UDF View

Enter Query

Transaction Reference Number *

Fields

<< 1 Of 1 >> Go

Field Label *	Field Value
<input type="checkbox"/>	

Exit

You can specify user defined fields for each transaction.

4.1.1.5 MIS button

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

MIS Details

Transaction Reference Number *

MIS Group Default

Transaction MIS

Composite MIS

Ok Exit

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

4.1.1.6 Saving of Inbound Transaction

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

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

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

4.1.1.7 India RTGS Inbound Payments Input Summary

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

RTGS Inbound Payments Transaction Input Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference
Source Reference
Source Code
Booking Date dd-MMM-yyyy
Customer No
Debtor Account Number
Transfer Type

Sender Instruction ID
Network Code
Transaction Branch
Instruction Date dd-MMM-yyyy
Beneficiary Account Number
Authorization Status
Credit to GL

Records per page 15 1 Of 1 Go Lock Columns 0

Transaction Reference	Sender Instruction ID	Source Reference	Network Code	Source Code	Transaction Branch	Booking Date	Instruction Date	Customer No	Beneficiary Account Number
-----------------------	-----------------------	------------------	--------------	-------------	--------------------	--------------	------------------	-------------	----------------------------

Exit

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

- Transaction Reference
- Sender Instruction ID
- Source Reference
- Network Code
- Source Code
- Transaction Branch
- Booking Date
- Instruction Date
- Customer No
- Beneficiary Account Number
- Debit Account Number
- Authorization Status
- Transfer Type
- Credit to GL

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

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

4.1.2 India RTGS Inbound Payment View

You can view the RTGS Inbound transaction in this screen.

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

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Along with the transaction details in the Main, Additional Details and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Status
 - Pending Queue Details
- Click Execute Query to populate the details of the transaction in the Inbound India RTGS Payments View screen.

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

Note

The system generates Message type 'CREDIT_ADVICE' on credit to beneficiary account. This generation happens based on the 'Customer Advice Preference' (PMDCSADV) screen maintained per account & network combination.

4.1.2.1 Exceptions Tab

You can view the Return/Reject details and its references, if available in the Exception tab for the specified Transaction Reference Number. Click on the 'Exceptions Tab' to view the Return/Reject references.

Main | Additional Details | Pricing | **Exception**

Return Reference _____
Return Date _____
Return Reason Code _____
Return Reason _____
Returned Amount _____
Originator Name _____
Originator Bank _____

Network Reject Details

Reject Reference _____
Reject Date _____
Reject Code _____

View Queue Action | UDF | MIS | View Repair Log | View Accounting Entries | All Messages

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

4.1.2.2 View Queue Action Log

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

View Queue Action Log

Enter Query

Transaction Reference Number _____ Network Code _____

1 Of 1 Go

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

View Request Message View Response Message

Exit

Following details are displayed:

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

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

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

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

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

4.1.2.3 **UDF button**

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

UDF View

Enter Query

Transaction Reference Number *

Fields

Field Label	Field Value

Exit

You can specify user defined fields for each transaction.

4.1.2.4 MIS button

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

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

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

4.1.2.5 View Repair Log

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

The screenshot shows a window titled "View Repair Log". It has an "Enter Query" section with a "Transaction Reference Number" field. Below this is a table with columns: "Queue Reference No", "Field Name", "Old Value", "Repaired Data", and "Error". The table shows 1 of 1 records. At the bottom right of the window is an "Exit" button.

Following details are displayed:

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

4.1.2.6 Accounting Entries

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

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

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

Transaction Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

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

Account Branch

The system displays the account branch.

TRN Code

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

Dr/Cr.

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

Amount Tag

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

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

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

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

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

Offset Amount Tag

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

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

4.1.2.7 All Messages Tab

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

Transaction Ref No	Message Reference No	Message Type	Message Status	Value Date	Release Date	Acknowledgement Status	Duplicate C

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

- Transaction Ref No
- Message Reference No
- Message Type

- Message Status
- Value Date
- Release Date
- Acknowledgement Status
- Duplicate Check Required
- Duplicate Status
- Direction

Note

You can click 'Message' button from the 'All Messages' sub screen to view generated camt.059.001.04 message.

4.1.2.8 India RTGS Inbound Payment View Summary

You can invoke "RTGS Inbound Payment View Summary" screen by typing 'PLSIVIEW' 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:

- Source Code
- Network Code
- Transaction Branch
- Transaction Reference
- Sender Transaction ID
- Sender End to End ID

- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Transfer Type
- Debtor Account Number
- Debtor Account Type
- IFSC Code
- Beneficiary Account Number
- Beneficiary Account Type
- Queue Code
- Authorization Status
- Transaction Status
- Sanction Seizure
- Message ID
- Credit to GL

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

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

4.2 RTGS Inbound Payments Processing

4.2.1 India RTGS Inbound Payments Validations

The incoming RTGS payments are received as pacs.008.001.03/ pacs.009.001.03 messages from RBI Clearing. The beneficiary bank has to credit the beneficiary's account within 30 minutes of receiving the funds transfer message.

System parses and processes the payments messages based on predefined processing steps.

Following Processing changes are covered as part of the process:

- Business Override Checks
- Process Exception Checks
- Network Validations
- Authorization Limit Check
- Future Valued Check
- Accounting Handoff
- SOD/EOD Message Processing

4.2.1.1 Initial validations

- RCLG accounting is not applicable for RTGS incoming payments on file upload.

- Resolution of transfer type based on pacs.008.001.03/ pacs.009.001.03 messages. The transfer type can be Customer Transfer/Bank Transfer/ Bank Transfer Own A/c.

4.2.1.2 Business Override checks

This is applicable for RTGS transfers as per current functionality.

4.2.1.3 Process Exception checks

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

4.2.1.4 LEI Validation

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

Note

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

4.2.1.5 Network Validations

- Debtor/ Creditor/Bank/Additional details for a payment transaction is validated against valid characters allowed for the network. In case of Network character validation failure, transaction is moved to repair queue.
- IBAN check is not applicable for RTGS incoming payments.

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

- System checks if the debtor's account type belongs to Non-NRE account type. If there is no code word 'NRE' found in the below tags, the debtor's account is identified as Non-NRE account,:
 - Debtor Account: (<DbtrAcct> <Typ> <Prtry>): has 'NRE' code word.

- Remittance Information (Unstructured: <RmtInf> <Ustrd> Information Line 1): has 'NRE' code word.
- System will check the Beneficiary account type belongs to NRE account type. This is identified based on the code word 'NRE' found in the below tags:
 - Creditor Account: <CdtrAcct> <Typ> <Prtry>: has 'NRE' code word.
- If it is resolved as Non-NRE a/c type to NRE a/c type payment, the incoming payment transaction is moved to the Repair queue. Available actions in the Repair queue are
 - Repair. There is no change in the Repair processing logic.
 - Return (Note: Returns Processing can be done only from 'Repair' Queue. Return processing is explained in detail in Return of Payments section.)
- In all other account type cases, the transaction moves to the next processing stage.

Validations for Repair Queue

- System validates whether account record is open and authorized.
- Beneficiary Name Check is done. If the validation fails, the incoming payment transaction is moved to the Repair queue.
- In cases of Invalid beneficiary account or Credit to FCY account, the inbound payment transaction is moved to the Repair queue.
- If Beneficiary account branch could not be derived based on the Beneficiary branch IFSC (:Creditor Agent) from the inbound pacs.008/pacs.009 message, then it is moved to the Repair queue.

4.2.1.6 Authorization limit check

Authorization limit check, has only one Auth Limit Queue.

4.2.1.7 Future Valued Check

This is not applicable for RTGS inbound payments.

4.2.1.8 FX Limit check

FX Limit check is not applicable for RTGS inbound payments.

4.2.1.9 Accounting Handoff

Post EAC Check successful, transaction accounting and accounting handoff is done.

Following entries are posted for the transaction booked:

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

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

4.2.1.10 Notifications

Following notification is triggered, for the RTGS payment transaction received:

- Credit Notification to Beneficiary for inbound payment

Notification is sent to the external system, by further sending it to beneficiary advising the credit.

4.2.1.11 SOD/EOD Message Processing

- The camt.054 message sends the SOD/EOD messages to banks.
- After receiving the camt.054 message, the message is logged in a separate message log table. The message is logged into the RTGS Inbound Message Browser (PLSINBRW). The 'Message Type' field value is populated as 'camt.054.001.03 SOD' for SOD message and as 'camt.054.001.03 EOD' for EOD message.

4.2.1.12 Credit Confirmation Message Processing

The system performs following processing for India RTGS inbound customer transfer payment transaction (pacs.008.001.03):

- On successful credit accounting posting to the beneficiary account of the inbound customer transfer payment, system generates credit acknowledgement message camt.059.001.04.
- Credit acknowledgement message camt.059.001.04 generated is available to view from 'All Messages' sub screen of India RTGS Inbound Transaction View (PLDIVIEW).
- Credit acknowledgement message camt.059.001.04 generated is available to view from India RTGS Outbound message browser (PLSOUTBR).

4.3 RTGS Message Browser

4.3.1 India RTGS Inbound Message Browser

You can view all the Inbound RTGS messages such as pacs.008, pacs.009, admi.004, pacs.004, and camt.059 generated in this screen.

You can invoke 'RTGS Inbound Message Browser' screen by typing 'PLSINBRW' 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:

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

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

View Message

Select a record and click on 'View Message' button to view the message details. You can view the pacs.008, pacs.009, admi.004, pacs.004, camt.054 SOD, camt.054 EOD, and camt.059 message details here. System displays the following details with the respective fields.

- Message Reference Number
- Message

View Transaction

Select a record and click on 'View Transaction' to view the complete transaction details. You can view the details of pacs.008, pacs.009, admi.004, pacs.004, camt.054 SOD, camt.054 EOD, and camt.059 messages in the detailed view screen.

View Detailed screen (PLDIVIEW) is launched on clicking 'View Transaction'.

Retry RTGS Inbound Message

On clicking Retry, RTGS Upload Retry sub screen is displayed.

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

Retry action is enabled for pacs.008, pacs.009, pacs.004, camt.054, admi. 004, pacs.002 & camt.059 message uploads.

4.3.2 India RTGS Inbound Credit Confirmation Message Status Summary

You can view the matching status (Match, Pending Match) of incoming camt.059.001.04 message received in this screen.

You can also view any unmatched credit confirmation message that are not matched based on Transaction ID i.e. UTR, of the outbound customer transfer payment through this screen.

You can invoke 'India RTGS Inbound Credit Confirmation Message Matching Status Summary' screen by typing 'PLSICRCN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

India RTGS Inbound Credit Confirmation Message Matching Status Summary

Search Advanced Search Reset Clear All

Case Sensitive

Generated Reference Number Message Reference Number

Received Date YYYY-MM-DD Message Status

Branch Code Original Message ID

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

Generated Reference Number	Message Reference Number	Received Date	Message Type	Received Time	Message Status	Host Code	Branch Code	Transaction ID	Original Message ID
----------------------------	--------------------------	---------------	--------------	---------------	----------------	-----------	-------------	----------------	---------------------

Exit

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

- Generated Reference Number
- Message Reference Number
- Received Date
- Message Status
- Branch Code
- Original Message 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.

4.3.3 Camt.054 Message Summary

This screen is to view Camt.054 debit and credit notification message received in system.

You can invoke 'Camt.054 Message Summary' screen by typing 'PLSCMT54' 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:

- Generated Reference Number
- Message Reference Number
- Received Date
- Message Type
- Matched Status
- Purpose Code

You can perform following actions:

View Message

System displays the message as it is received from RBI.

View Transaction

If selected transaction is Debit or Credit, RTGS Outbound Detailed View (PLDOVIEW) / RTGS Inbound Detailed View (PLDIVIEW) screen is launched respectively.

5. RTGS Return Payments

5.1 RTGS Inbound Return Payments

This chapter contains the following sections:

- [Section 5.1.1, "India RTGS Inbound Payments: Returns Processing"](#)
- [Section 5.1.2, "India RTGS - Return of Inbound Payment"](#)

5.1.1 India RTGS Inbound Payments: Returns Processing

- The Beneficiary bank must return the transaction to the originating bank within one hour of the receipt of the payment or before the end of the RTGS Business day, whichever is earlier, if it is not possible to credit the funds to the beneficiary customer's account for any valid reasons.
- The Return can be initiated for the below reasons:
 - Inward Credit to a NRE account from a Non-NRE account
 - Invalid Beneficiary account
 - Rejection/Cancellation from the Incoming Exception queues (such as Process Exception/Business Override/Repair Queue/Authorization Limit Check/ Sanction Check/Pricing Queue/EAC)
- Returns (Cancel action) can be done from any Queue where You can input the Return reason Code and Return Reason.

The below screen handles the return of RTGS inbound payments. System generates pacs.004.001.03 for the returns processed.

Cancel Details

Enter Query

Queue Reference Number
Host Code
Network Type Code
Transfer Currency
Remarks *
UETR

Transaction Reference Number
Network Code
Transaction Type
Transfer Amount
Queue Status
gpi Agent
Incoming gpi
Authorizer Remarks

Reject/Return Details

Reject Code
Reject Reason
Return Date
Return Reference

Suppress Reject gpi/Universal Confirmation

Maker ID
Checker ID
Authorization Status

Maker Date Stamp
Checker Date Stamp

Ok Exit

When an inbound transaction is cancelled from the queue, the following accounting entries are posted and the inbound payment transaction gets reversed except for the charges.

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Nostro Account	Return Processing Date	Account Currency

Cr.	Intermediary GL	Return Processing Date	Transfer Currency
Dr.	Intermediary GL	Return Processing Date	Transfer Currency
Cr.	Return GL	Return Processing Date	Transfer Currency

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

Note

In case of returns, incoming credit and debit happens to Return GL and reversal is also done to Return GL

- The system generates notification 'RETURN_SUCCESS' as part of the Inbound Return transaction processing.
- Below mentioned is the accounting entry posting of the Inbound Return transaction processing:

Debit Liquidation Entries

Event Code	Amount_Tag	Account	Transaction Date	Value Date	DRCR	TXN_CCY	TXN_A MOUNT
DRLQ	TFR_AMOUNT	Nostro Account	Return Processing Date	Return Processing Date	DR	Transfer Currency	Transfer Amount
DRLQ	TFR_AMOUNT	Intermediary GL	Return Processing Date	Return Processing Date	CR	Transfer Currency	Transfer Amount

Credit Liquidation Entries

Event Code	Amount_ Tag	Account	Transaction Date	Value Date	DRCR	TXN_CC Y	TXN_A MOUNT
CRLQ	TFR_AM OUNT	Customer	Return Processing Date	Return Processing Date	CR	Account Currency	Debit Amount
CRLQ	TFR_AM OUNT	Intermediar y GL	Return Processing Date	Return Processing Date	DR	Transfer Currency	Transfer Amount

You can initiate Auto Return for all incoming RTGS payments failed due to validations provided are error codes can be linked to a reject code maintained in 'Reject Code Detailed' screen. If the error codes matches, then system initiates Auto Return.

5.1.2 India RTGS - Return of Inbound Payment

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

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

RTGS Return of Inbound Payment

New Enter Query

Return Reference

Return Date dd-MMM-yyyy

Original Transaction Reference *

Transaction Branch

Host Code

Network Code

Original Payment Type

Original Transaction Type

Return Details

Return Reason Code *

Return Reason

Originator Bank IFSC

Originator Bank

Settlement Method CLRG

Original Transaction Details

Original Message ID

Transaction currency

Transaction Amount

Debtor Account

Debtor Account Type

Debtor Name

Creditor Account

Creditor Account Type

Creditor Name

Creditor Bank IFSC

Network Reject Details

Reject Reference

Reject Received Date

Reject Code

Maker ID

Checker ID

Authorized

Exit

Maker Date Stamp

Checker Date Stamp

Return Reference

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

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

Return Date

The system displays the Return Date as the current date by default.

Original Transaction Reference

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

Transaction Branch

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

Host Code

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

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

- Network Code
- Original Payment Type
- Original Transaction Type

Original Transaction Details

- Original Message ID
- Transfer Currency
- Transfer Amount
- Debtor Account
- Debit Account Type
- Debtor Name
- Creditor Account
- Creditor Account Type
- Creditor Name
- Creditor Bank IFSC

Return Details**Return Reason Code**

System displays the Return Reason Code as received in pacs.004 message.

Return Reason

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

Originator Bank IFSC

System displays the IFSC code of the originator of the transaction

Originator Branch

System displays the Name of the Originator Branch

Originator Bank

System displays the Originator Bank as received in the pacs.004 message.

Settlement Method

CLRG method gets defaulted. The options are COVE, INGA, INDA.

Network Reject Details

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

Reject Reference

System displays the Reject Reference details.

Reject Received Date

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

Reject Code

System displays the network reject code.

5.1.2.1 India RTGS Return Of Inbound Payment Summary

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

The screenshot shows the 'RTGS Return of Inbound Payment Summary' application window. At the top, there is a title bar and a menu bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the menu bar, there is a 'Case Sensitive' checkbox. The main area contains several input fields for search criteria: 'Return Reference', 'Return Date', 'Debtor Account Number', 'Original Payment Type', 'Original Incoming Transaction Reference', 'Transaction Branch', 'File Reference Number', and 'Original Transaction Type'. Each field has a magnifying glass icon to its right. Below the input fields, there is a 'Records per page' dropdown set to '15', a 'Go' button, and a 'Lock Columns' dropdown set to '0'. The table below has columns: 'Return Reference', 'Original Incoming Transaction Reference', 'Return Date', 'Return Reason', 'Transaction Branch', 'Authorized', 'Debtor Account Number', 'File Reference Number', and 'Tra'. The table is currently empty. At the bottom right, there is an 'Exit' button.

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

- Return Reference
- Original Inbound Transaction Reference
- Return Date
- Transaction Branch
- Debtor Account Number
- File Reference Number
- Original Transaction Type
- Original Payment Type

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

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

5.2 RTGS Outbound Return Payments

This chapter contains the following sections:

- [Section 5.2.1, "India RTGS Outbound Payments - Return Processing"](#)
- [Section 5.2.3, "India RTGS - Return of Outbound Payment"](#)

5.2.1 India RTGS Outbound Payments - Return Processing

- Incoming pacs.004.001.03 messages can be received as result of any outgoing payment being returned by beneficiary bank.
- The parent transaction is fetched based on following matching fields:

R-transactions	Message type	First Level Matching		Second level Matching (provided first level is successful)	
		Field No/Field Name	Original transaction field	Field No/Field Name	Original transaction field
Return of Outgoing Payments	pacs.004	OrgnlGrpInf +OrgnlMsgId	Message ID	TxInf ++RtrdIntrBkSttl mAmt	Transaction Currency & Transfer Amount
		TxInf +OrgnlEndToEn dID ++OrgnlTxId	Transaction Reference; Related Reference	++InstdAgt +++FinInstnId ++++ClrSysMmbld +++++Mmbld	Sender Branch IFSC

- On finding a parent match, a return transaction is internally created. Return reference, return date, reason code and rejection reason is stored for the returned transaction.
- EAC check is performed before accounting handoff for the reversal. There is no sanction check.
- Return accounting entries are processed with value date as return processing date. Charges applied as part of original transaction is not reversed.
- Original transaction status is updated as 'Returned'.
- Return details are captured for the original transaction and is available for view.

Following are the entries posted for the return of outbound transaction:

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

5.2.2 Notification Support

A notification is generated upon successful processing of return transaction.

5.2.3 India RTGS - Return of Outbound Payment

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

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

Return Reference Number

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

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

Return Date

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

Original Transaction Reference Number

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

Transaction Branch

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

Host Code

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

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

- Network Code
- Original Payment Type
- Original Transaction Type

Original Transaction Details

- Original Message ID
- Transfer Currency
- Transfer Amount
- Debtor Account Number
- Debtor Account Type

- Debtor Name
- Creditor Account
- Creditor Name
- Creditor Bank IFSC

Return Details

Return Reason Code

System displays the Return Reason Code as received in pacs.004 message.

Return Reason

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

Originator Bank

System displays the Originator Banks as received in pacs.004 message.

Originator Bank IFSC

System displays the IFSC code of the originator of the transaction

Settlement Method

CLRG method gets defaulted. The options are COVE, INGA, INDA.

Network Reject Details

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

Reject Reference

System displays the Reject Reference details.

Reject Received Date

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

Reject Code

System displays the network reject code.

5.2.3.1 India RTGS Return Of Outbound Payment Summary

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

RTGS Return of Outbound Payment Summary

Search Advanced Search Reset Clear All

Case Sensitive

Return Reference Original Incoming Transaction Reference

Transaction Branch Beneficiary Name

IFSC Code Originator Bank

Reject Reference

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

Return Reference	Return Date	Original Incoming Transaction Reference	Host Code	Transaction Branch	Transfer Currency	Debtor Account Number	Account Currency	Debtor
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Exit

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

- Return Reference
- Original Incoming Transaction Reference Number
- Transaction Branch
- Beneficiary Name
- IFSC Code
- Originator Bank
- Reject Reference

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

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

6. Function ID Glossary

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PLDINRTN 5-3
PLDITONL 4-1
PLDIVIEW 4-9
PLDOTONL 3-1
PLDOVIEW 3-10
PLSCMT54 4-22
PLSICRCN 4-21

PLSINRTN 5-5
PLSITONL 4-8
PLSIVIEW 4-15
PLSOTONL 3-9
PLSOTRTN 5-10
PLSOUTBR ... 3-25, 4-20, 4-21
PLSOVIEW 3-17
PMDCSADV 3-11, 4-9