

Oracle® Banking Payments

India RTGS User Guide



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Preface

Purpose

This guide is designed to help acquaint you with the Oracle Banking Payments application. This guide provides answers to specific features and procedures that the user need to be aware of the module to function successfully.

Audience

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

Table User Roles

| Role | Function |
|---------------------------|--|
| Implementation & IT Staff | Implementation & Maintenance of the Software |

Documentation Accessibility

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Oracle is fully committed to diversity and inclusion. Oracle respects and values having a diverse workforce that increases thought leadership and innovation. As part of our initiative to build a more inclusive culture that positively impacts our employees, customers, and partners, we are working to remove insensitive terms from our products and documentation. We are also mindful of the necessity to maintain compatibility with our customers' existing technologies and the need to ensure continuity of service as Oracle's offerings and industry standards evolve. Because of these technical constraints, our effort to remove insensitive terms is ongoing and will take time and external cooperation.

Conventions

The following text conventions are used in this document:

| Convention | Meaning |
|-----------------|--|
| boldface | Boldface type indicates graphical user interface elements associated with an action, or terms defined in text. |
| <i>italic</i> | Italic type indicates book titles, emphasis, or placeholder variables for which you supply particular values. |
| monospace | Monospace type indicates commands within a paragraph, URLs, code in examples, text that appears on the screen, or text that you enter. |

Related Resources

For more information on any related features, refer to the following documents:

- *Oracle Banking Common Core User Guides*
- *Dashboard User Guide*
- *Exception Queues User Guide*
- *Messaging System User Guide*
- *Payments Core User Guide*
- *Pricing User Guide*

Screenshot Disclaimer

Personal information used in the interface or documents is dummy and does not exist in the real world. It is only for reference purposes.

Acronyms and Abbreviations

The list of the acronyms and abbreviations that are used in this guide are as follows:

Table Acronyms and Abbreviations

| Abbreviation | Description |
|--------------|-----------------------------------|
| DDA | Demand Deposit Accounts |
| ECA | External Credit Approval |
| EOD | End of Day |
| IBAN | International Bank Account Number |

Basic Actions

The basic actions performed in the screens are as follows:

Table Basic Actions

| Actions | Description |
|-----------------------------|--|
| New | Click New to add a new record. The system displays a new record to specify the required data. The fields marked with asterisk are mandatory. - This button is displayed only for the records that are already created. |
| Save | Click Save to save the details entered or selected in the screen. |
| Unlock | Click Unlock to update the details of an existing record. The system displays an existing record in editable mode. - This button is displayed only for the records that are already created. |
| Authorize | Click Authorize to authorize the record created. A maker of the screen is not allowed to authorize the same. Only a checker can authorize a record. - This button is displayed only for the already created records. For more information on the process, refer Authorization Process. |
| Approve | Click Approve to approve the initiated record. - This button is displayed once the user click Authorize . |
| Audit | Click Audit to view the maker details, checker details of the particular record. - This button is displayed only for the records that are already created. |
| Close | Click Close to close a record. This action is available only when a record is created. |
| Confirm | Click Confirm to confirm the action performed. |
| Cancel | Click Cancel to cancel the action performed. |
| Compare | Click Compare to view the comparison through the field values of old record and the current record. - This button is displayed in the widget once the user click Authorize . |
| View | Click View to view the details in a particular modification stage. - This button is displayed in the widget once the user click Authorize . |
| View Difference only | Click View Difference only to view a comparison through the field element values of old record and the current record, which has undergone changes. - This button is displayed once the user click Compare . |
| Expand All | Click Expand All to expand and view all the details in the sections. - This button is displayed once the user click Compare . |
| Collapse All | Click Collapse All to hide the details in the sections. - This button is displayed once the user click Compare . |
| OK | Click OK to confirm the details in the screen. |

Symbols, Definitions and Abbreviations

The following are some of the Symbols you are likely to find in the manual:

Table Symbols


| Icons | Function |
|---|----------|
|  | Exit |

Table (Cont.) Symbols




| Icons | Function |
|---|-------------|
|  | Add row |
|  | Delete row |
|  | Option List |

Table Common Icons and its Definitions

| Icon Names | Applicable Stages | Operation |
|------------|---|---|
| Minimize | Initiation, Approval and Hand-off Retry | Users can minimize the transaction input screen. When the screen is minimized, it appears as to a separate tab within the same web page. |
| Maximize | Initiation, Approval and Hand-off Retry | User can maximize the transaction input screen. |
| Close | Initiation, Approval and Hand-off Retry | Users can close the transaction input screen. The system displays a warning message to the user that any unsaved data would be lost. User can either choose to ignore the message and close the screen or choose to 'save and close' the transaction. |

Domestic High Value Payments - India RTGS

1.1 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)
- ADMI.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 maintenance for SFMS Connectivity

1.2 India RTGS Maintenance

This section lists the major key common maintenance 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 maintenance, refer to 'Payments Core User Guide', 'Common Core - Core Entities and Services User Guide'. and 'Pricing User Guide'.

2

RTGS Outbound Transaction Input

2.1 RTGS Outbound Transaction Input

2.1.1 India RTGS Outbound Transaction Input

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

1. On Homepage, specify **PLDOTONL** in the text box, and click next arrow.
India RTGS Outbound Transaction Input screen is displayed.

Figure 2-1 India RTGS Outbound Transaction Input

The screenshot shows the 'RTGS Outbound Payment Input Detailed' screen. It features a top navigation bar with 'New' and 'Enter Query' buttons. The main area is divided into several sections: 'Transaction Branch', 'Source Code', 'Transfer Type', 'Transaction Reference', 'Sender Transaction ID', 'Host Code', 'Network Code', 'Source Reference', 'Prefunded Payments', 'Debtor Details', 'Beneficiary Bank Details', 'Beneficiary Details', 'Payment Details', 'Debtor Additional Details', 'Creditor Additional Details', 'Remittance Information (Unstructured)', 'Purpose Details', 'Pending Queue Details', and 'Instruction Information Details'. Each section contains various input fields and buttons.

2. On **India RTGS Outbound Transaction Input** screen, specify the fields.
For more information about the fields, refer to field description below:

Table 2-1 India RTGS Outbound Transaction Input - Field Description

| Field | Description |
|---------------------------|---|
| Transaction Branch | System defaults the Transaction Branch on clicking 'New'. |
| Host Code | System defaults the Host Code of transaction branch on clicking 'New'. |
| 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. |

Table 2-1 (Cont.) India RTGS Outbound Transaction Input - Field Description

| Field | Description |
|------------------------------|--|
| Network Code | 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 from the following: <ul style="list-style-type: none"> Customer Transfer Bank Transfer |
| Transaction Reference | 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 <i>Payments Core User Manual</i> . |
| Transaction ID | The Transaction ID (<TxnId>) generated is unique and is used as Unique Transaction Reference (UTR) in the RTGS messages. <ul style="list-style-type: none"> Unique Transactions Reference (UTR) number is 22 characters length, which can be used for further reference. The structure of the unique number is "XXXXRCYYYYMMDDnnnnnnnn" 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. Channel ID and its respective values defined by the central bank as given in below table. |
| 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. |

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

2.1.1.1 Main Tab

This topic explains the **Main** tab of the **RTGS Outbound Payment Input Detailed** screen.

1. On the **RTGS Outbound Payment Input Detailed** screen, select the **Main** Tab.

The **Main** details are displayed.

Figure 2-2 RTGS Outbound Payment Input Detailed - Main Tab

2. On **Main Tab**, specify the fields.

Table 2-2 RTGS Outbound Payment Input Detailed_Main Tab - Field Description

| Field | Description |
|---------------------------------|--|
| Debtor Details | This section displays the 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: <ul style="list-style-type: none"> • 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. |

Table 2-2 (Cont.) RTGS Outbound Payment Input Detailed_Main Tab - Field Description

| Field | Description |
|--|---|
| Branch Name | System defaults the Beneficiary Branch Name. |
| Payment Details | This section displays the 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 | <p>The system defaults this date as application server date and the payment will be processed on the Instruction Date.</p> <p>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.</p> |
| 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 | <p>Select the Beneficiary Account Type from the list of values. Following are the options:</p> <ul style="list-style-type: none"> • Savings Bank (10) • Current Account (11) • Overdraft (12) • Cash Credit (13) • Loan Account (14) • NRE (40) • Cash (50) • Credit Card (52) |
| Beneficiary Name | Specify the Beneficiary name. |
| Beneficiary Name Look-up Button | <p>It is mandatory to provide the following field details, before calling Beneficiary Name Look-up:</p> <ul style="list-style-type: none"> • Beneficiary Account Number • Beneficiary Bank IFSC Code <p>Clicking the Beneficiary Name Look-up button triggers the system to call the ReqBeneDetails API of NPCI. Upon request receipt, NPCI sends an acknowledgment.</p> |
| Refresh | Click the Refresh button to view the received Beneficiary Name, which is populated in the Looked-up Beneficiary Name field. |
| Looked-up Beneficiary Name | After Refresh button is clicked, Looked-up Beneficiary Name is auto-populated. |
| Debtor Additional Details | This section displays the Debtor Additional Details . |
| Address Line 1 | Specify the address line 1. |
| Address Line 2 | Specify the address line 2. |

Table 2-2 (Cont.) RTGS Outbound Payment Input Detailed_Main Tab - Field Description

| Field | Description |
|--|--|
| 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 | This section displays the Creditor Additional Details . |
| Address Line 1-4 | Specify the address lines. |
| Remittance Information (Unstructured) | This section displays the 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 | This section displays the 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 values. The available values are: <ul style="list-style-type: none"> • Internet Banking • Cash Management • Treasury • ATM • Other |
| Pending Queue Details | This section displays the Pending Queue Details . |
| Queue Details | System displays Queue details. |
| View Queue Button | Click this button to view Queue action details. |
| Instruction Information Details | This section displays the Instruction Information Details . |
| Instruction Code | Select the Instruction code values from the list of values. The available values are: <ul style="list-style-type: none"> • 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: <ul style="list-style-type: none"> • CLRG • COVE • INGA • INDA |
| FCR Donor Details | This section displays the FCR Donor Details . |
| Donor Name | Specify the Donor Name. |

Table 2-2 (Cont.) RTGS Outbound Payment Input Detailed_Main Tab - Field Description

| Field | Description |
|---|--|
| Donor Address | Specify the Donor Address. |
| Purpose of Remittance | Specify the Purpose of Remittance . |
| Country of Donor,Currency and Amount | Specify the Country, Currency and Amount of Donor. |

2.1.1.2 Additional Details Tab

- On **Additional Details Tab**, specify the fields.

Figure 2-3 RTGS Outbound Payment Input Detailed - Additional Details Tab
Table 2-3 RTGS Outbound Payment Input Detailed_Additional Details Tab - Field Description

| Field | Description |
|--|---|
| Debtor Additional Details | -- |
| Address Line 1 to 4 | Specify the Address. |
| Mobile Number | Specify the Mobile Number. |
| Email ID | Specify the Email ID. |
| Creditor Additional Details | -- |
| Address Line 1 to 4 | Specify the Address. |
| Remittance Information (Unstructured) | -- |
| Debtor LEI | Specify the Debtor LEI. |
| Beneficiary LEI | Specify the Beneficiary LEI. |
| Sender to Receiver Information 3-4 | Specify the Sender to Receiver Information. |
| Instruction Information Details | -- |

Table 2-3 (Cont.) RTGS Outbound Payment Input Detailed_Additional Details Tab - Field Description

| Field | Description |
|---------------------------------------|---|
| Instruction Code 1 | Select the Instruction code values from the list of values (PHOB, TELB, CHQB, HOLD). |
| Instruction Code Information 1 | Specify the Instruction code information Maximum of 140 characters allowed. |
| Category Purpose Code | Select an option from the list of value. System defaults the option as 'Cash'. |
| Channel Type | Select an Channel Type from the following: <ul style="list-style-type: none"> • Internet Banking • Cash Management • Treasury • ATM • Other |
| Settlement Method | Select an Settlement Method from the list of value. System defaults the value as CLRG. The values are: <ul style="list-style-type: none"> • CLRG • COVE • INGA • INDA |

2.1.1.3 Pricing Tab

- On **Pricing Tab**, specify the fields.

Figure 2-4 RTGS Outbound Payment Input Detailed - Pricing Tab
Table 2-4 RTGS Outbound Payment Input Detailed_Pricing Tab - Field Description

| Field | Description |
|-------------------------|--|
| Component Name | System displays the name of the pricing component applicable for the transaction. |
| Pricing Currency | System displays the currency in which the charge amount is calculated for the Pricing component. |
| Pricing Amount | System displays the charge amount calculated for each pricing component. |

Table 2-4 (Cont.) RTGS Outbound Payment Input Detailed_Pricing Tab - Field Description

| Field | Description |
|-----------------------|---|
| Waived | Check this box to indicate that the charge is waived for the pricing component. |
| Debit Currency | System displays the currency in which the charge amount is debited for the pricing component. |
| Debit Amount | System defaults the customer debit amount for charge/tax. |

2.1.1.4 UDF Button

1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
2. Click the **UDF button** to invoke the 'UDF' sub-screen.
3. On **UDF Button**, specify the fields.

Figure 2-5 UDF Button

The screenshot shows a 'Fields' sub-screen. It contains a table with two columns: 'Field Label' and 'Field Value'. Below the table, it states 'No data to display.' and 'Page 1 (0 of 0 items)'. At the bottom right, there are 'Exit' and 'Save' buttons.

Table 2-5 UDF Button - Field Description

| Field | Description |
|-------------|--|
| Field Label | System displays all fields that are part of the associated UDF group. |
| Field Value | System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist). |

2.1.1.5 MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS button** to invoke the 'MIS' sub-screen.
3. On **MIS Button**, specify the fields.

Figure 2-6 MIS Button
Table 2-6 MIS Button - Field Description

| Field | Description |
|------------------------------|--|
| Transaction Reference | System displays the transaction reference number of the transaction. |
| MIS Group | You can select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default. |
| Default button | After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes. |
| Transaction MIS | You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list. |
| Composite MIS | You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list. |

2.1.1.6 View Change Log

1. Click the View Change Log tab in Transaction Input screen and view the modified field values of the selected version number. The modified field values of the selected version against the previous version will be shown against the field names where field values got changed.

Figure 2-7 View Change Log

The screenshot shows a 'Field Log' window with a search bar at the top containing 'Transaction Reference No.' and 'Version Number'. Below the search bar is a table with the following columns: 'Mod Number', 'Field Name', 'Old Value', and 'New Value'. The table is currently empty, displaying 'No data to display.' and 'Page 1 (0 of 0 items)'. There are navigation buttons at the bottom right of the table area.

2. Below fields are displayed:
 - Transaction Reference Number
 - Version Number
 - Mod Number
 - Field Name
 - Old Value
 - New Value

2.1.1.7 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/NRO.
- If the debtor account type is NRE, then the sender to receiver information Line 1 (Unstructured) is automatically populated the codeword 'NRE' and from the second line with static text as "Sender is NRE. Please ensure compliance to RBI/FEMA regulation before applying funds".
- 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 () in pacs.008/pacs.009 messages.

2.1.1.8 India RTGS Outbound Transaction Input Summary

1. On Homepage, specify **PLSOTONL** in the text box, and click next arrow.

India RTGS Outbound Transaction Input Summary screen is displayed.

Figure 2-8 India RTGS Outbound Transaction Input Summary

The screenshot displays the 'RTGS Outbound Payments Transaction Input Summary' window. At the top, there are buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. A 'Records per page' dropdown is set to 15. Below this is a 'Search (Case Sensitive)' section with multiple input fields organized into three columns:

- Column 1:** Transaction Reference, Transaction ID, Booking Date (MM/DD/YYYY), Debtor Account Type, Queue Code, Send to Modify, Network Code.
- Column 2:** Transaction Branch, Source Reference, Value Date (MM/DD/YYYY), Debtor Account Number, Beneficiary Account Number, Customer Number, IFSC Code.
- Column 3:** Source Code, Authorization Status, Activation Date (MM/DD/YYYY), Transaction Amount, Transfer Type, Beneficiary Account Type, Prefunded Payments.

Below the search fields is a 'Search Results' section. It includes a 'Lock Columns' dropdown set to 0 and a table header with columns: Transaction Reference, Transaction Branch, Host Code, Source Code, Network Code, Transaction ID, Source Reference, Transfer Type, Value Date, Credit Value Date, and Debit Value Date. The table body is empty with the message 'No data to display.' and a pagination bar showing 'Page: 1 Of 1'.

2. Search using one or more of the following parameters:
 - Transaction Reference
 - Transaction Branch
 - Source Code
 - Network Code
 - Source Reference
 - Transfer Type
 - Value Date
 - Booking Date
 - Authorization Status
 - Customer Number
 - Beneficiary Account Number
 - Beneficiary Account Type
 - IFSC Code
 - Debtor Account Number
 - Debtor Account Type
 - Transaction Amount
 - Prefunded Payments
 - Queue Code
 - Transaction ID
 - Send to Modify
 - Activation Date
3. Once you specified the parameters, click the **Search** button.
System displays the records that match the search criteria.

2.1.2 India RTGS Outbound Transaction View

1. On Homepage, specify **PLDOVIEW** in the text box, and click next arrow.
India RTGS Outbound Transaction View screen is displayed.

Figure 2-9 India RTGS Outbound Transaction View

2. From this screen, click **Enter Query**. The Transaction Reference field gets enabled which opens an LOV screen.
3. Click the Fetch button and select the required transaction.
4. Click **Execute Query** to populate the details of the transaction in the Outbound India RTGS Transaction View screen. System displays all the fields in the below mentioned tabs based on the transaction reference number selected.

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

Note

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.

2.1.2.1 Exceptions Tab

- On **Exceptions Tab**, specify the fields.

Figure 2-10 India RTGS Outbound Transaction View - Exceptions Tab

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

2.1.2.2 UDF Button

- This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
- Click the **UDF button** to invoke the 'UDF' sub-screen.
- On **UDF Button**, specify the fields.

Figure 2-11 UDF Button

Table 2-7 UDF Button - Field Description

| Field | Description |
|-------------|--|
| Field Label | System displays all fields that are part of the associated UDF group. |
| Field Value | System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist). |

2.1.2.3 MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS** button to invoke the 'MIS' sub-screen.
3. On **MIS Button**, specify the fields.

Figure 2-12 MIS Button

The screenshot shows the 'MIS Details' window. At the top, there are two input fields: 'Transaction Reference Number' and 'MIS Group'. Below these, the window is divided into two main sections: 'Transaction MIS' on the left and 'Composite MIS' on the right. Each section contains a vertical list of input fields, each with a search icon. At the bottom right, there are 'Exit' and 'Save' buttons.

Table 2-8 MIS Button - Field Description

| Field | Description |
|------------------------------|--|
| Transaction Reference | System displays the transaction reference number of the transaction. |
| MIS Group | You can select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default. |

Table 2-8 (Cont.) MIS Button - Field Description

| Field | Description |
|------------------------|---|
| Default button | After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes. |
| Transaction MIS | You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list. |
| Composite MIS | You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list. |

2.1.2.4 View Queue Action Log

1. You can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the **View Queue Action** tab in main screen, where the Transaction Reference Number is auto populated and Queue movement related details are displayed.
2. Click the **View Queue Action Log** button to invoke the sub-screen.

Figure 2-13 View Queue Action Log

3. 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 System
 - External Credit Approval
 - External Account Check
 - External FX fetch
 - External Price Fetch
 - Accounting System

2.1.2.5 All Messages

- You can invoke this screen by clicking 'All Messages' tab in the screen.

Figure 2-14 All Messages

- 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
- Acknowledgment 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.

2.1.2.6 Accounting Details

1. Click the **Accounting Details** tab and view the accounting entries for the transaction initiated.

Figure 2-15 Accounting Entries

The screenshot displays the 'Accounting Entries' screen. At the top, there is a search bar labeled 'Enter Query' and a field for 'Transaction Reference Number'. Below this is a table titled 'Accounting Entries'. The table has the following columns: Event Code, Transaction Date, Value Date, Account, Account Branch, TRN Code, Dr/Cr, Amount Tag, Account Currency, Transaction Amount, Netting, and Offset Account. The table is currently empty, with a message 'No data to display.' and a pagination bar showing 'Page 1 (0 of 0 items)'. At the bottom of the screen, there is a tab labeled 'Accounting Details' and an 'Exit' button.

2. By default, the following attributes are displayed:
 - Event Code
 - Transaction Date
 - Value Date
 - Account
 - Account Branch
 - TRN Code
 - Dr/Cr
 - Amount Tag

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

2.1.2.7 View Repair Log

1. 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.
2. Click the **View Repair Log** button to invoke the sub-screen.

Figure 2-16 View Repair Log

The screenshot shows the 'View Repair Log' application window. It features a search bar at the top, a text input for the 'Transaction Reference Number', and a table with five columns: 'Queue Reference No', 'Field Name', 'Old Value', 'Repaired Data', and 'Error'. The table is currently empty, displaying 'No data to display.' and a pagination bar showing 'Page 1 (0 of 0 items)'. An 'Exit' button is located at the bottom right of the window.

3. Following details are displayed:
 - Queue Reference No
 - Field Name
 - Old Value
 - Repaired Data
 - Error

2.1.2.8 India RTGS Outbound Transaction View Summary

1. On Homepage, specify **PLSOVIEW** in the text box, and click next arrow.
India RTGS Outbound Transaction View Summary screen is displayed.

Figure 2-17 India RTGS Outbound Transaction View Summary

View Summary

Search Advanced Search Reset Clear All Records per page: 15

Search (Case Sensitive)

| | | |
|----------------------------|----------------------------|-----------------------|
| Transaction Reference | Transaction Branch | Source Code |
| Sender Transaction ID | Source Reference | Message ID |
| Booking Date | Value Date | Activation Date |
| Transaction Status | Debtor Account Number | Transfer Amount |
| Queue Code | Beneficiary Account Number | File Reference Number |
| Credit Confirmation Status | Customer Number | Transfer Type |
| Network Code | Beneficiary IFSC Code | Prefunded Payments |
| Debtor Account Type | Beneficiary Account Type | |

Search Results

Lock Columns: 0

| Source Code | Network Code | Transaction Branch | Transaction Reference | Transaction ID | Source Reference | Booking Date | Value Date | Requested Execution Date | Activation Date |
|---------------------|--------------|--------------------|-----------------------|----------------|------------------|--------------|------------|--------------------------|-----------------|
| No data to display. | | | | | | | | | |

Page: 1 Of 1 < > |

Exit

2. Search using one or more of the following parameters:

- Source Code
- Network Code
- Transaction Branch
- Transaction Reference Number
- Transaction ID
- Source Reference Number
- Booking Date
- Value Date
- Requested Execution 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
- Prefunded Payments
- Customer Number
- Credit Confirmation Status

- Message ID
 - File Reference Number
3. Once you specified the parameters, click the Search button.
System displays the records that match the search criteria.

2.1.3 RTGS Outgoing Payment Template

The **RTGS Outgoing Payment Template** screen allows user to maintain the SI for RTGS Outbound Transactions.

This is used for creating a SI template and linking it to Standing Instruction maintenance.

1. On Homepage, specify **PLDOTSTM** in the text box, and click next arrow.
The **RTGS Outgoing Payment Template** screen is displayed.

Figure 2-18 RTGS Outgoing Payment Template

The screenshot shows the 'RTGS Outgoing Payment Template' screen. At the top, there are search fields for Transaction Branch, Source Code, Transfer Type, Template ID, Template Reference, Host Code, Network Code, and Source Reference. Below these are three main sections: 'Main', 'Pricing', and 'Remittance Information (Unstructured)'. The 'Main' section includes 'Debtor Details' (Debtor Account Number, Debtor Account Type, Debtor Name, Customer Number, Debtor Mobile Number, Debtor Email ID), 'Debtor Additional Details' (Address Line 1-4), 'Purpose Details' (Category Purpose Code, Channel Type), 'Beneficiary Bank Details' (Beneficiary ID, IFSC Code, Bank Name, Branch Name), 'Beneficiary Details' (Beneficiary Account Number, Beneficiary Account Type, Beneficiary Name, Beneficiary Name Look-up, Refresh), 'Creditor Additional Details' (Address Line 1-4), and 'Instruction Information Details' (Instruction Code, Instruction Code Information, Settlement Method). The 'Pricing' section includes 'Payment Details' (Transfer Currency, Transfer Amount, Remarks, Enrich button). The 'Remittance Information (Unstructured)' section includes fields for Sender to Receiver Information 1/Debtor LEI, Sender to Receiver Information 2/Beneficiary LEI, Sender to Receiver Information 3, and Sender to Receiver Information 4. At the bottom, there are buttons for UDF, MIS, View Queue Action, All Messages, Accounting Entries, View Change Log, Audit, and Exit.

2. Click **New** or **Enter Query** button on this screen.

The **Template Reference** field is enabled and opens a List of Values (LOV) screen.

3. Click **New** action.

This allows users to create a new Standing Instruction (SI) template. The template can be created with or without a transfer amount.

The system derives the Template Type as either Complete or Incomplete:

- If a non-zero transfer amount is entered, the template is marked as Complete.
- If the transfer amount is zero or not provided, the template is marked as Incomplete.

All mandatory validations applicable during enrich or save for India payments are also applied while saving the template.

4. Click **Execute Query** to populate the details of the transaction.

The system displays all the fields in the Main, Pricing, UDF, and MIS tabs based on the selected template reference number.

For more details, refer to [India RTGS Outbound Transaction Input](#) (page 1) screen details. Saved templates are available in the SI Common Summary screen (Function ID: PMSSITMP). For more details on this screen, refer *Payments Core User Guide*.

2.1.4 India RTGS Outbound Transaction Booking via Upload

2.1.4.1 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.

2.1.4.2 C2B File Upload

Oracle Banking Payments allows 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'.

2.2 RTGS Outbound Payments Processing

2.2.1 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

2.2.1.1 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_LABEL' tag in SPS Service contains valid Beneficiary ID maintained in the system.

2.2.1.2 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.

2.2.1.3 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/NRO.

- If the debtor account type is NRE, then the sender to receiver information Line 1 (Unstructured) automatically populates the codeword 'NRE' and from the second line with static text as "Sender is NRE. Please ensure compliance to RBI/FEMA regulation before applying funds".

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).

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. System checks the Account Type restrictions validations for Beneficiary Account Type, only when Beneficiary Account Type value is present.

2.2.1.4 LEI Validation

Debtor LEI

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

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.

2.2.1.5 Business Override Checks and Exception Queue

This is applicable for RTGS transfers as per current functionality.

2.2.1.6 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.

2.2.1.7 Authorization Limit Check

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

2.2.1.8 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.

2.2.1.9 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'.

2.2.1.10 FX Limit Check

FX Limit check is not applicable for RTGS outbound payments.

2.2.1.11 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, 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 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.

2.2.1.12 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).

2.2.1.13 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.

| 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 |

2.2.1.14 Dispatch Accounting

Dispatch accounting is not applicable for RTGS outbound payments.

2.2.1.15 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.

2.2.1.16 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).

2.2.1.17 Credit Confirmation Matching Processing

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

- System updates 'Credit Confirmation Status' to 'Pending' on generation of outbound message pacs.008.001.03.
- Credit acknowledgment 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 acknowledgment message camt.059.001.04 to the original outbound India RTGS payment, system updates 'Credit Confirmation Status' to 'Confirmed'.
- Credit acknowledgment message camt.059.001.04 received is available to view from 'All Messages' sub screen of India RTGS Outbound Transaction View (PLDOVIEW).

2.2.1.18 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.

2.2.1.19 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.

2.2.2 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.

2.2.3 Outbound SI Processing

Describes the process of handling Outbound Standing Instructions (SI) within RTGS Outbound Payments Processing.

This topic contains the following sub-topics:

2.2.3.1 Standing Instruction Maintenance

The Standing Instruction Creation screen (Function ID: PMDSIMNT) is used for SI execution.

2.2.3.2 Standing Instruction Processing

The execution of a Standing Instruction (SI) is triggered based on the Next Generation Date calculated by the system. This date is treated as the Instruction Date, and all other dates, including the Activation Date, are derived from it.

- On the execution date, a new RTGS transaction is created using the SI template details.

- The Source Code is defaulted to SI, and the Source Reference is set to the SI reference.
- The transaction is processed by the respective payment processor.
- The system parameter **SI_REDEFAULT_PRICING** determines pricing behaviour:
 - If set to Y, the pricing code is defaulted from the source.
 - If set to N, the pricing code is defaulted from the template.

2.2.3.3 SI Generation Prior to Execution Date

The number of days before the actual instruction date used to determine when a Standing Instruction (SI) should be executed can be configured in the SI Preferences screen (Function ID: PMDSIPRF). This configuration is optional. If maintained, the specified value is pre-filled in the SI Maintenance screen (PMDSIMNT) when creating a new SI. Users can modify this value as needed.

Note

Only the SI execution record is generated on the SI generation date. The actual transaction is executed on the execution date. Users can modify the execution record before the execution date, if required.

2.2.3.4 Other Standing Instruction Related functionalities

The Skip/Suspend/Defer screen (Function ID: PMDSIDFR) supports RTGS Standing Instructions for deferring, skipping, or suspending the next execution.

Month-end SI execution is also supported for RTGS Standing Instructions.

2.2.3.5 Standing Instruction Template Service

A ReST service is available for creating and modifying RTGS Standing Instruction templates.

2.3 RTGS Message Browser

2.3.1 India RTGS Outbound Message Browser

1. On Homepage, specify **PLSOUTBR** in the text box, and click next arrow.
India RTGS Outbound Message Browser screen is displayed.

Figure 2-19 India RTGS Outbound Message Browser

2. Search using one or more of the following parameters:
 - Message Reference Number
 - Transaction Reference Number
 - Message Date
 - Message Type
 - Message Status
 - Process Status
3. Once you specified the parameters, click the Search button.
System displays the records that match the search criteria.
4. Following sub screens/ actions are available in the message browser screen:

| Action | Description |
|--------------------|---|
| View Message | <p>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. System displays the following details with the respective fields:</p> <ul style="list-style-type: none"> • Message Reference Number • Transaction Reference Number • Message |
| View Transaction | <p>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'.</p> |
| Regenerate Message | <p>When you click the 'Regenerate Messages' option then system regenerates pacs.008/ pacs.009 transaction and send it to SFMS.</p> <p>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.</p> <p>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.</p> |

| Action | Description |
|-------------------|--|
| Reject 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. |

2.4 RTGS Acknowledgment Processing

2.4.1 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.

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). <ul style="list-style-type: none"> If this message is Negative Acknowledgment then the corresponding transaction is reversed 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 <EvtCd> is 'F27', then, system checks the field '<EvtParam>'. Based on the Bank API Response code for the positive ack – ACK status gets updated.

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 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) will be mapped to regenerated message.
- Regenerated pacs.008/pacs.009 message is visible on PLSOUTBR screen as a new record. Message ID of original transaction is 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 are 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.

3

RTGS Inbound Transaction Input

3.1 RTGS Inbound Payments

3.1.1 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'.

1. On Homepage, specify **PLDITONL** in the text box, and click next arrow.
India RTGS Inbound Payments Transaction Input screen is displayed.

Figure 3-1 India RTGS Inbound Payments Transaction Input

The screenshot shows the 'RTGS Inbound Payment Input Detailed' window. It contains the following fields and sections:

- Transaction Reference:** 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:**
 - 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.
- Pricing:**
 - Payment Details:** Transfer Currency (INR), Transfer Amount, Booking Date, Instruction Date, Activation Date, Credit Value Date, Debit Value Date.
 - Instruction Priority:** High.
 - Charge Bearer:** DEBT.

At the bottom, there are buttons for UDF, MIS, View Change Log, Audit, and 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.
2. On **India RTGS Inbound Payments Transaction Input** screen, specify the fields.
- For more information about the fields, refer to field description below:

Table 3-1 India RTGS Inbound Payments Transaction Input - Field Description

| Field | Description |
|-------------------------------------|--|
| Transaction Branch Code | System defaults the Transaction Branch on clicking 'New'. |
| Host Code | System defaults the Host Code of transaction branch on clicking 'New'. |
| 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 | 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 from the following: <ul style="list-style-type: none"> • Customer Transfer • Bank Transfer • Bank Transfer own account |
| Transaction Reference Number | System generates the transaction reference number. For more information on the format, refer the <i>Payments Core User Guide</i> . |
| 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 | System defaults the Transaction Reference number. However, user can modify the same. |
| Credit to GL | This is a flag to enable Credit to GL account. |
| VI Identifier | This field indicates that credit account received is a VAM Identifier. |

3.1.1.1 Main Tab

- On **Main Tab**, specify the fields.

Figure 3-2 India RTGS Inbound Payments Transaction Input - Main Tab
Table 3-2 India RTGS Inbound Payments Transaction Input_Main Tab - Field Description

| Field | Description |
|-----------------------------------|---|
| 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: <ul style="list-style-type: none"> • Savings Bank (10) • Current Account (11) • Overdraft (12) • Cash Credit (13) • Loan Account (14) • 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: <ul style="list-style-type: none"> • Savings Bank • Current Account • Overdraft • Cash Credit • Loan Account • NRE |
| IFSC Code | Specify the IFSC code of the Debtor. |
| Debtor Name | System defaults the Debtor Name of the account selected. |

Table 3-2 (Cont.) India RTGS Inbound Payments Transaction Input_Main Tab - Field Description

| Field | Description |
|--------------------------------|---|
| Payment Details | -- |
| Transfer Currency | System defaults the currency as INR. Only INR is allowed for RTGS India Payments. |
| Transfer Amount | Specify the Transaction Amount. |
| Booking Date | System defaults the Booking Date as application server date. |
| Instruction Date | System defaults this date as application server date and the payment is processed on the Instruction Date. You can modify the date to a future date, if required. Back valued payments are not allowed. Instruction date is validated for network holidays maintained and error message is thrown. User will be forced to change the instruction date to a working date for the network. |
| Activation Date | System defaults the Activation Date same as application server date. |
| Credit Value Date | System would derive the credit value date as part of transaction processing. This field is disabled for user input. |
| Debit Value Date | System would derive the debit value date as part of transaction processing. This field is disabled for user input. |
| Validate Account button | Validate Account button is enabled only if following conditions are satisfied: <ul style="list-style-type: none"> • 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 If the account is valid enrich of the details happens. Account currency and account branch details are populated. |
| 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'. |

3.1.1.2 Additional Details Tab

- On **Additional Details Tab**, specify the fields.

Figure 3-3 India RTGS Inbound Payments Transaction Input - Additional Details Tab

The screenshot shows the 'Additional Details' tab of the India RTGS Inbound Payments Transaction Input form. The form is organized into three main panes: 'Main', 'Additional Details', and 'Pricing'. The 'Main' pane includes 'Creditor Additional Details' with four address lines, 'Remittance Information (Unstructured)' with four information fields, and a 'Category Purpose Code' field. The 'Additional Details' pane includes 'Debtor Additional Details' with four address lines, 'Instruction Information Details' with 'Instruction Code' (set to PHOB) and 'Instruction Code Information', and a 'Settlement Method' field (set to CLRG). The 'Pricing' pane is currently empty. At the bottom of the form, there are buttons for 'UDF', 'MIS', 'View Change Log', 'Audit', and 'Exit'.

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 [Additional Details Tab](#) (page 6).

3.1.1.3 Pricing Tab

- On **Pricing Tab**, specify the fields.

Figure 3-4 India RTGS Inbound Payments Transaction Input - Pricing Tab

Table 3-3 India RTGS Inbound Payments Transaction Input_Pricing Tab - Field Description

| Field | Description |
|-------------------------|--|
| Component Name | System displays the name of the pricing component applicable for the transaction. |
| Pricing Currency | System displays the currency in which the charge amount is calculated for the Pricing component. |
| Pricing Amount | System 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 | System displays the currency in which the charge amount is debited for the pricing component. |
| Debit Amount | System defaults the customer debit amount for charge/tax. |

3.1.1.4 UDF Button

- This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
- Click the **UDF button** to invoke the 'UDF' sub-screen.
- On **UDF Button**, specify the fields.

Figure 3-5 UDF Button

The screenshot shows a 'Fields' dialog box. It contains a table with two columns: 'Field Label' and 'Field Value'. The table is currently empty, with the message 'No data to display.' below it. The dialog also shows 'Page 1 (0 of 0 items)' and navigation controls. At the bottom right, there are 'Exit' and 'Save' buttons.

Table 3-4 UDF Button - Field Description

| Field | Description |
|-------------|--|
| Field Label | System displays all fields that are part of the associated UDF group. |
| Field Value | System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist). |

3.1.1.5 MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS** button to invoke the 'MIS' sub-screen.
3. On **MIS Button**, specify the fields.

Figure 3-6 MIS Button
Table 3-5 MIS Button - Field Description

| Field | Description |
|------------------------------|--|
| Transaction Reference | System displays the transaction reference number of the transaction. |
| MIS Group | You can select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default. |
| Default button | After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes. |
| Transaction MIS | You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list. |
| Composite MIS | You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list. |

3.1.1.6 View Change Log

1. Click the View Change Log tab in Transaction Input screen and view the modified field values of the selected version number. The modified field values of the selected version against the previous version will be shown against the field names where field values got changed.

Figure 3-7 View Change Log

The screenshot shows a 'Field Log' window with a search bar at the top containing 'Transaction Reference No.' and 'Version Number'. Below the search bar is a table with the following columns: 'Mod Number', 'Field Name', 'Old Value', and 'New Value'. The table is currently empty, displaying 'No data to display.' and 'Page 1 (0 of 0 items)'. There are navigation controls at the bottom right of the table area, including 'Exit'.

2. Below fields are displayed:
 - Transaction Reference Number
 - Version Number
 - Mod Number
 - Field Name
 - Old Value
 - New Value

3.1.1.7 Saving of Inbound Transaction

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 gets rejected with proper error code.

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

3.1.1.8 India RTGS Inbound Payments Input Summary

1. On Homepage, specify **PLSITONL** in the text box, and click next arrow.
India RTGS Inbound Payments Input Summary screen is displayed.

Figure 3-8 India RTGS Inbound Payments Input Summary

RTGS Inbound Payments Transaction Input Summary

Search Advanced Search Reset Clear All Records per page: 15

Search (Case Sensitive)

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

Search Results Lock Columns: 0

| Transaction Reference | Sender Transaction ID | Source Reference | Network Code | Source Code | Transaction Branch | Booking Date | Instruction Date | Customer No | Beneficiary Account Number |
|-----------------------|-----------------------|------------------|--------------|-------------|--------------------|--------------|------------------|-------------|----------------------------|
| No data to display. | | | | | | | | | |

Page: 1 Of 1 < >

Exit

2. Search 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
3. Once you specified the parameters, click the Search button.
System displays the records that match the search criteria.

3.1.2 India RTGS Inbound Payment View

1. On Homepage, specify **PLDIVIEW** in the text box, and click next arrow.
India RTGS Inbound Payment View screen is displayed.

Figure 3-9 India RTGS Inbound Payment View

View Detailed

Enter Query

Transaction Branch
Source Code
Network Code
Transfer Type

Transaction Reference
Incoming Message ID
Sender Transaction ID
Sender End to End ID
Sender Instruction ID

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

Creditor Details

Beneficiary Account number
Beneficiary Account Type
Beneficiary IFSC Code
Beneficiary Name
Credit Account
Credit Account Branch
Credit Account Currency

Debtor Details

Debtor Account Number
Debtor Account Type
Debtor IFSC Code
Debtor Name
Debit Account
Debit Account Branch
Debit Account Currency

Payment Details

Transfer Currency
Transfer Amount
Booking Date
Instruction Date
Activation Date
Credit Value Date
Debit Value Date
Charge Bearer DEBT

Camt.054 Details

Purpose Proprietary
Debit/Credit Indicator

External System Status

Sanctions Check Status
Sanctions Check Reference
External Account Check Status
External Account Check Reference

Transaction Status

Transaction Status
Sanction Seizure
Credit Done
Credit to GL
Pending Queue Details
Queue Code

View Queue

UDF MIS View Queue Action All Messages View Accounting Entries View Repair Log Audit Exit

2. From this screen, click **Enter Query**. The Transaction Reference field gets enabled which opens an LOV screen.
3. Click the Fetch button and select the required transaction.
4. Click **Execute Query** to populate the details of the transaction in the Outbound India RTGS Transaction View screen. System displays all the fields in the tabs based on the transaction reference number selected.

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

Note

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.

3.1.2.1 Exceptions Tab

- On **Exceptions Tab**, specify the fields.

Figure 3-10 India RTGS Inbound Payment View - Exceptions Tab

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

UDF

MIS

View Queue Action

All Messages

View Accounting Entries

View Repair Log

Audit

Exit

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

3.1.2.2 UDF Button

- 1. This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.
- 2. Click the **UDF button** to invoke the 'UDF' sub-screen.
- 3. On **UDF Button**, specify the fields.

Figure 3-11 UDF Button

Fields

Fields

Field Label

Field Value

No data to display.

Page 1 (0 of 0 items) | < 1 >

Exit

Save

Table 3-6 UDF Button - Field Description

| Field | Description |
|-------------|--|
| Field Label | System displays all fields that are part of the associated UDF group. |
| Field Value | System displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist). |

3.1.2.3 MIS Button

1. You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance.
2. Click the **MIS** button to invoke the 'MIS' sub-screen.
3. On **MIS Button**, specify the fields.

Figure 3-12 MIS Button

The screenshot shows the 'MIS Details' window. At the top, there are two input fields: 'Transaction Reference Number' and 'MIS Group'. Below these, there are two main sections: 'Transaction MIS' and 'Composite MIS'. Each section contains a list of input fields, each with a search icon. At the bottom right, there are 'Exit' and 'Save' buttons.

Table 3-7 MIS Button - Field Description

| Field | Description |
|------------------------------|--|
| Transaction Reference | System displays the transaction reference number of the transaction. |
| MIS Group | You can select the MIS group code from the option list, or specify the code for the MIS group in the Source maintenance. The system displays all valid MIS groups for different sources in the MIS group list in the Source maintenance. When booking a transaction from this screen, the MIS group linked to the 'Manual' source is populated by default. |
| Default button | After selecting a MIS group different from the default MIS Group, click this button to populate any default MIS values and link them to the Transaction MIS and Composite MIS classes. |
| Transaction MIS | You can populate the default MIS values for Transaction MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list. |

Table 3-7 (Cont.) MIS Button - Field Description

| Field | Description |
|----------------------|---|
| Composite MIS | You can populate the default MIS values for Composite MIS classes for the MIS group. Alternatively, you can change one or more default MIS values or specify additional MIS values. Or, you can select MIS values from the option list. |

3.1.2.4 View Queue Action Log

1. You can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the **View Queue Action** tab in main screen, where the Transaction Reference Number is auto populated and Queue movement related details are displayed.
2. Click the **View Queue Action Log** button to invoke the sub-screen.

Figure 3-13 View Queue Action Log

3. 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 System
 - External Credit Approval
 - External Account Check
 - External FX fetch
 - External Price Fetch
 - Accounting System

3.1.2.5 All Messages

- You can invoke this screen by clicking 'All Messages' tab in the screen.

Figure 3-14 All Messages

- 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
 - Acknowledgment 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.

3.1.2.6 Accounting Details

1. Click the **Accounting Details** tab and view the accounting entries for the transaction initiated.

Figure 3-15 Accounting Entries

The screenshot shows the 'Accounting Entries' window. At the top, there is a search bar with 'Enter Query' and a 'Transaction Reference Number' field. Below this is a table titled 'Accounting Entries'. The table has the following columns: Event Code, Transaction Date, Value Date, Account, Account Branch, TRN Code, Dr/Cr, Amount Tag, Account Currency, Transaction Amount, Netting, and Offset Account. The table is currently empty, with a message 'No data to display.' and a pagination bar showing 'Page 1 (0 of 0 items)'. At the bottom of the window, there is a tab labeled 'Accounting Details' and an 'Exit' button.

2. By default, the following attributes are displayed:
 - Event Code
 - Transaction Date
 - Value Date
 - Account
 - Account Branch
 - TRN Code
 - Dr/Cr
 - Amount Tag
 - Account Currency
 - Transaction Amount
 - Netting
 - Offset Account
 - Offset Account Branch

- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

3.1.2.7 View Repair Log

1. 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.
2. Click the **View Repair Log** button to invoke the sub-screen.

Figure 3-16 View Repair Log

View Repair Log

Enter Query

Transaction Reference Number

| Queue Reference No | Field Name | Old Value | Repaired Data | Error |
|---------------------|------------|-----------|---------------|-------|
| No data to display. | | | | |

Page 1 (0 of 0 items) |< < 1 > >|

Exit

3. Following details are displayed:
 - Queue Reference No
 - Field Name
 - Old Value
 - Repaired Data
 - Error

3.1.2.8 India RTGS Inbound Payment View Summary

1. On Homepage, specify **PLSIVIEW** in the text box, and click next arrow.
India RTGS Inbound Payment View Summary screen is displayed.

Figure 3-17 India RTGS Inbound Payment View Summary

RTGS Inbound Payment Transaction View Summary

Search Advanced Search Reset Clear All Records per page: 15

▼ Search (Case Sensitive)

| | | |
|-----------------------|----------------------------|--------------------------|
| Transaction Reference | Transaction Branch | Source Code |
| Sender Transaction ID | Message Id | Authorization Status |
| Booking Date | Instruction Date | Activation Date |
| Transaction Status | Debtor Account Number | Transfer Amount |
| Queue Code | Beneficiary Account number | Transfer Type |
| Credit to GL | Debtor Account Type | Beneficiary Account Type |
| Network Code | Debtor IFSC Code | Sender End to End ID |

Search Results Lock Columns: 0

| Source Code | Network Code | Transaction Branch | Transaction Reference | Sender Transaction ID | Sender End to End ID | Booking Date | Instruction Date | Activation Date | Transfer Currency |
|---------------------|--------------|--------------------|-----------------------|-----------------------|----------------------|--------------|------------------|-----------------|-------------------|
| No data to display. | | | | | | | | | |

Page: 1 Of 1

2. Search 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

3. Once you specified the parameters, click the Search button.

System displays the records that match the search criteria.

3.2 RTGS Inbound Payments Processing

3.2.1 India RTGS Inbound Payments Validations

The incoming RTGS payments are received as pacs.008.001.03/ pacs.009.001.03 messages from RBI Clearing. 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

3.2.1.1 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.

3.2.1.2 Business Override Checks

This is applicable for RTGS transfers as per current functionality.

3.2.1.3 LEI Validation

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.

3.2.1.4 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 NonNRE account:

- Debtor Account: (<DbtrAcc><Typ><Prtry>): has 'NRE' code word
- Remittance Information (Unstructured: <RmtInf><Usrtd>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.

3.2.1.5 Authorization Limit Check

Authorization limit check, has only one Auth Limit Queue.

3.2.1.6 Future Valued Check

This is not applicable for RTGS inbound payments.

3.2.1.7 FX Limit Check

FX Limit check is not applicable for RTGS inbound payments.

3.2.1.8 Accounting Handoff

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

| 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 |

3.2.1.9 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.

3.2.1.10 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.

3.2.1.11 Credit Confirmation Message Processing

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 acknowledgment message camt.059.001.04.
- Credit acknowledgment message camt.059.001.04 generated is available to view from 'All Messages' sub screen of India RTGS Inbound Transaction View (PLDIVIEW).
- Credit acknowledgment message camt.059.001.04 generated is available to view from India RTGS Outbound message browser (PLSOUTBR).

3.3 RTGS Message Browser

3.3.1 India RTGS Inbound Message Browser

The India RTGS Inbound Message Browser screen allows user to view all the Inbound RTGS messages such as pacs.008, pacs.009, admi.004, pacs.004, and camt.059 generated.

1. On Homepage, specify **PLSINBRW** in the text box, and click next arrow.

India RTGS Inbound Message Browser screen is displayed.

Figure 3-18 India RTGS Inbound Message Browser

2. Search using one or more of the following parameters:
 - Generated Reference Number
 - Message Reference Number
 - Received Date
 - Message Type
 - Message Status
3. Once you specified the parameters, click the Search button.
System displays the records that match the search criteria.
4. User can perform following actions:

| Action | Description |
|---------------------|---|
| View Message | Select a record and click on 'View Message' button to view the message details. User can view the pacs.008, pacs.009, admi.004, pacs.004, camt.054 SOD, camt.054 EOD, and camt.059 message details. System displays the following details with the respective fields: <ul style="list-style-type: none"> • Message Reference Number • Message |

| Action | Description |
|-----------------------------------|---|
| View Transaction | Select a record and click on 'View Transaction' to view the complete transaction details. User 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. |

3.3.2 India RTGS Inbound Credit Confirmation Message Status Summary

The India RTGS Inbound Credit Confirmation Message Status Summary screen allows user to view the matching status (Match, Pending Match) of incoming camt.059.001.04 message received.

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.

1. On Homepage, specify **PLSICRCN** in the text box, and click next arrow.

India RTGS Inbound Credit Confirmation Message Status Summary screen is displayed.

Figure 3-19 India RTGS Inbound Credit Confirmation Message Status Summary

The screenshot shows the 'India RTGS Inbound Credit Confirmation Message Matching Status Summary' screen. It includes a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are input fields for 'Generated Reference Number', 'Message Reference Number', 'Received Date', 'Message Status', 'Branch Code', and 'Original Message ID'. A 'Search Results' section shows a table with columns: Generated Reference Number, Message Reference Number, Received Date, Message Type, Received Time, Message Status, Host Code, Branch Code, Transaction ID, and Original Message ID. The table currently displays 'No data to display.' and a pagination bar at the bottom shows 'Page: 1 Of 1'.

2. Search 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 specified the parameters, click the Search button.
System displays the records that match the search criteria.

3.3.3 Camt.054 Message Summary

The Camt.054 Message Summary screen allows user to view Camt.054 debit and credit notification message received in system.

- On Homepage, specify **PLSCMT54** in the text box, and click next arrow.
Camt.054 Message Summary screen is displayed.

Figure 3-20 Camt.054 Message Summary

- Search using one or more of the following parameters:
 - Generated Reference Number
 - Message Reference Number
 - Received Date
 - Message Type
 - Matched Status
 - Purpose Code
- Once you specified the parameters, click the Search button.
System displays the records that match the search criteria.
- User can perform following actions:

| Action | Description |
|-------------------------|---|
| 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. |

4

RTGS Return Payments

4.1 RTGS Inbound Return Payments

4.1.1 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.

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

When an inbound transaction is canceled 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 |

| Dr / Cr | Account | Value Date | TXN_CCY |
|---------|-----------------|------------------------|-------------------|
| 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.

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:

| Event Code | Amount _ Tag | Account | Transaction Date | Value Date | Dr/Cr | TXN_CC Y | TXN_A MOUNT |
|------------|--------------|-----------------|------------------------|------------------------|-------|-------------------|-----------------|
| DRLQ | TFR_AM OUNT | Nostro Account | Return Processing Date | Return Processing Date | Dr | Transfer Currency | Transfer Amount |
| DRLQ | TFR_AM OUNT | Intermediary GL | Return Processing Date | Return Processing Date | Cr | Transfer Currency | Transfer Amount |

| Event Code | Amount _ Tag | Account | Transaction Date | Value Date | Dr/Cr | 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 | Intermediary GL | Return Processing Date | Return Processing Date | Dr | Transfer Currency | Transfer Amount |

User 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.

4.1.2 India RTGS - Return of Inbound Payment

The RTGS Return of Inbound Payment screen allows user to view the return transactions pertaining to the inbound payments.

1. On Homepage, specify **PLDINRTN** in the text box, and click next arrow.

RTGS Return of Inbound Payment screen is displayed.

Figure 4-1 RTGS Return of Inbound Payment

- On **RTGS Return of Inbound Payment** screen, specify the fields.
For more information about the fields, refer to field description below:

Table 4-1 RTGS Return of Inbound Payment - Field Description

| Field | Description |
|---------------------------------------|---|
| 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 | System displays the Return Date as the current date by default. |
| Original Transaction Reference | 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 following fields: <ul style="list-style-type: none"> Network Code Original Payment Type Original Transaction Type Original Transaction Details |
| 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. |

Table 4-1 (Cont.) RTGS Return of Inbound Payment - Field Description

| Field | Description |
|-------------------------------|--|
| Network Reject Details | These fields are applicable while querying for a particular Return record which is rejected by the RBI/ Clearing Center. |
| 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. |

4.1.2.1 India RTGS Return of Inbound Payment Summary

- On Homepage, specify **PLSINRTN** in the text box, and click next arrow.
India RTGS Return of Inbound Payment Summary screen is displayed.

Figure 4-2 India RTGS Return of Inbound Payment Summary

- 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 specified the parameters, click the Search button.
System displays the records that match the search criteria.

4.2 RTGS Outbound Return Payments

4.2.1 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 | First Level Matching | Second level Matching (provided first level is successful) | 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 TxInf +OrgnlEndToEntdID ++OrgnlTxId | Message ID Transaction Reference Related Reference | TxInf + +RtrdIntrBkSttl mAmt ++InstdAgt +++FinInstnId +++ +ClrSysMmbld +++++Mmbld | Transaction Currency & Transfer Amount 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.

| 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 |

4.2.2 India RTGS - Return of Outbound Payment

The RTGS Return of Outbound Payment screen allows user to view the return transactions pertaining to the outbound payments.

1. On Homepage, specify **PLDOTRTN** in the text box, and click next arrow.

RTGS Return of Outbound Payment screen is displayed.

Figure 4-3 RTGS Return of Outbound Payment

2. On **RTGS Return of Outbound Payment** screen, specify the fields.
For more information about the fields, refer to field description below:

Table 4-2 RTGS Return of Outbound Payment - Field Description

| Field | Description |
|---------------------------------------|---|
| Return Reference Number | Specify the Return Reference and click on 'Enter Query'. You can view the outbound 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 | 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 following fields: <ul style="list-style-type: none"> • Network Code • Original Payment Type • Original Transaction Type • Original Transaction Details |
| 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 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 Center. |
| 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. |

4.2.2.1 India RTGS Return of Outbound Payment Summary

1. On Homepage, specify **PLSOTRTN** in the text box, and click next arrow.
India RTGS Return of Outbound Payment Summary screen is displayed.

Figure 4-4 India RTGS Return of Outbound Payment Summary

The screenshot displays the 'RTGS Return of Outbound Payment Summary' application window. At the top, there are buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All', along with a 'Records per page' dropdown set to 15. Below these is a 'Search (Case Sensitive)' section with several input fields: 'Return Reference', 'Beneficiary Name', 'Reject Reference', 'Original Incoming Transaction Reference', 'IFSC Code', 'Transaction Branch', and 'Originator Bank'. Each field has a magnifying glass icon. Below the search fields is a 'Search Results' section. It features a 'Lock Columns' dropdown set to 0 and a table with the following columns: 'Return Reference', 'Return Date', 'Original Incoming Transaction Reference', 'Host Code', 'Transaction Branch', 'Transfer Currency', 'Debtor Account Number', 'Account Currency', 'Debtor Account Type', and 'Debit'. The table currently shows 'No data to display.' and has a pagination bar at the bottom indicating 'Page: 1' with navigation arrows.

2. Search using one or more of the following parameters:
 - Return Reference
 - Original Inbound Transaction Reference
 - Transaction Branch
 - Beneficiary Name
 - IFSC Code
 - Originator Bank
 - Reject Reference
3. Once you specified the parameters, click the Search button.
System displays the records that match the search criteria.

Glossary

PLDINRTN

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PLDITONL

[India RTGS Inbound Payments Transaction Input](#) (page 1)

PLDIVIEW

[India RTGS Inbound Payment View](#) (page 9)

PLDOTONL

[India RTGS Outbound Transaction Input](#) (page 1)

PLDOTSTM

[RTGS Outgoing Payment Template](#) (page 20)

PLDOTRTN

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PLDOVIEW

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PLSCMT54

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PLSINBRW

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PLSIVIEW

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PLSOUTBR

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PLSOVIEW

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