

Payments Core User Guide
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Payments Core User Guide
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1. About this Manual

1.1 Introduction

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

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>FLEXCUBE Payments Maintenance - This chapter helps you to get familiar with various maintenances required for processing payment transactions.</i>
Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Payments Maintenance

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

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

2.1 Payment Maintenances

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

2.1.1 Source Maintenance

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

You can invoke the 'Source Maintenance' screen by typing 'PMDSORCE' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

You can specify the following fields:

Source Code

Specify a unique source code.

Description

Specify a brief description on the source code.

Source Type

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

- Upload
- Manual Input

Duplicate Check Parameters

Preferences for duplicate check can be maintained for a Source.

Duplicate Check Required flag

Check this flag if duplicate check is applicable to the source.

Duplicate Check Period in days

Specify the duplicate check period in days. Transactions booked during duplicate check period is compared to find the duplicate transactions.

Duplicate Check Fields

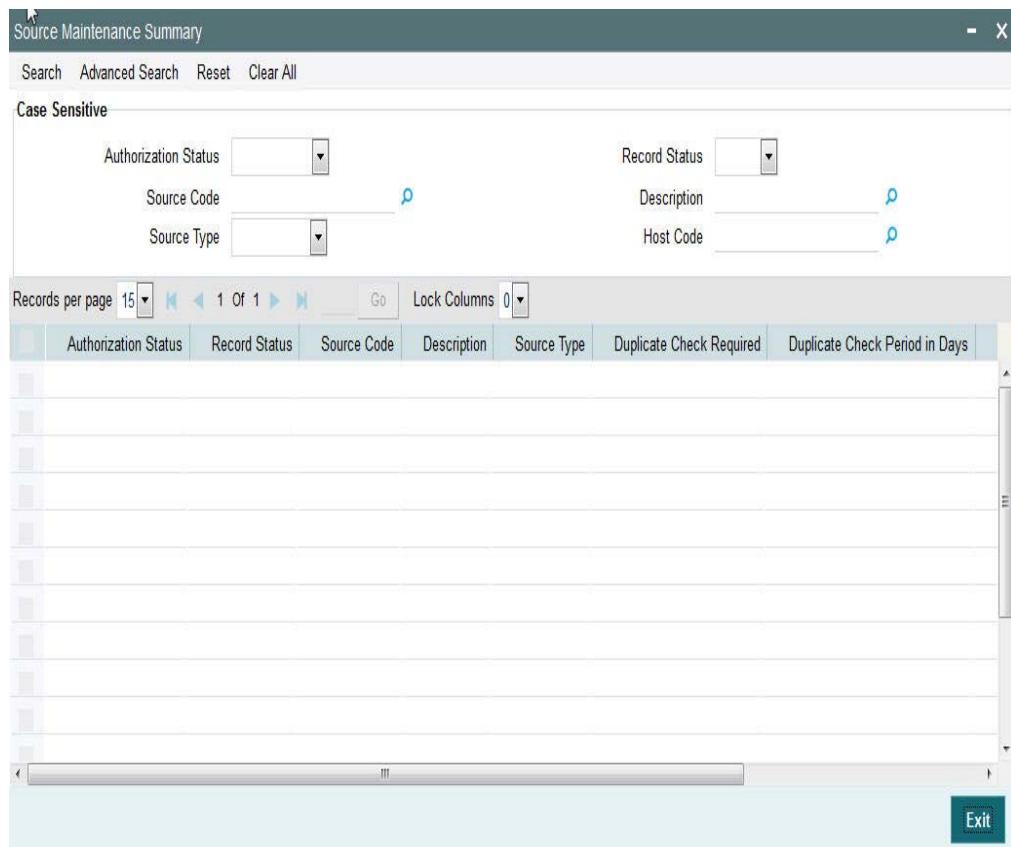
Select the fields based on which duplicate check has to be performed for a payment transaction if 'Duplicate Check Required' flag is checked. The following are the fields listed:

- Transfer Currency
- Transfer Amount
- Debtor Account (if IBAN is required for a network Debtor IBAN field is considered)
- Creditor Account (if IBAN is required for a network Creditor IBAN field is considered)
- Creditor Bank
- Debtor Bank
- Customer Number
- End to End Id
- Transaction Id
- Network

2.1.2 Viewing Source Maintenance

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

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



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

- Authorization Status
- Record Status
- Source Code
- Description
- Source Type
- Host Code

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

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

2.1.3 **Network Maintenance**

You can maintain clearing network that supports local payments using 'Network Maintenance' screen.

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

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

You can specify the following fields;

Network Code

Specify a unique code for the network.

Network Description

Specify a brief description on the network code.

Host Code

Host Code is defaulted as your logged in Host.

Payment Type

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

- ACH
- Book Transfer
- RTGS
- Faster Payment
- Cross Border
- Direct Debits

Network Service ID

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

Proprietary Service ID

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

Network BIC

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

SWIFT Type

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

- FIN
- FIN Y-COPY

Sender Notification Required

Check this box to request MT012 for the outgoing RTGS message.

Network Processing Preferences**IBAN Validation Required**

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

- Yes
- No

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

Network Participation

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

- Direct
- Indirect

Bank Network Identifier

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

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

Network Cutoff Time**Network Time zone**

The system defaults the time zone applicable for the host.

Cutoff Hour

Specify the network cut-off hour.

Cutoff Minute

Specify the network cut-off minute.

2.1.4 Viewing Network Maintenance Summary

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

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

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

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

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

2.1.5 Network Preference

You can maintain network preferences for combination of Network and transaction type using 'Network Preference' screen.

In this screen, you can specify the following preferences:

- Exchange Rate Preferences
- Sanction System Preferences
- Charge Claim Preferences

- Exception Preferences for Domestic Low Value Payments
- Faster Payment Preferences

You can invoke the 'Network Preference' screen by typing 'PMDNWPRF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar..

The screenshot shows the 'Network Preferences' window with the following details:

- Network Code:** A required field (marked with an asterisk).
- Host Code:** A required field (marked with an asterisk).
- Transaction Type:** A dropdown menu showing 'Outgoing'.
- Exchange Rate Preference:** Includes fields for FX Rate Type, Rate Override Variance, Rate Stop Variance, and External Exchange Rate Applicable.
- Sanctions System:** Includes fields for Sanction Check Required, Return Days, and Recall Response Days.
- Charge Claim Preference:** Includes fields for Charge Claim Limit Days, Time-Out Period (In Seconds), and Number of Re-tries.
- Faster Payment Preferences:** For Outgoing, includes fields for Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and an 'Exit' button.

You can specify the following fields;

Network Code

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

Network Description

The system displays the network code description.

Host Code

Host code is defaulted as the logged in Host.

Payment Type

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

Transaction Type

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

- Incoming
- Outgoing

Exchange Rate preferences

FX Rate Type

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

Rate Override Variance

Specify the rate override variance.

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

Rate Stop Variance

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

External Exchange Rate System Applicable

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

Note

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

Other Preferences

Sanction Check System Required

Check this box if the transaction details has to be sent for sanction check.

Domestic Low Value Payment Preferences

Recall Allowed

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

Recall Days

Specify the number of days within which the payment originating bank has to recall an outgoing payment.

Return Days

Specify the number of days within which the beneficiary bank has to return an incoming payment which cannot be credited to creditor account. Return days are always be considered as working days based on Network holidays. For an incoming return processing, the system validates whether the return is being processed within the allowed number of days from incoming payment settlement date.

Recall Response Days

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

Recall days will always be considered as working days based on Network holidays.

While doing recall response processing, it is validated whether the response is being processed within the allowed number of days from recall received date.

Faster Payment Preferences

Time-out period

You can specify time out period in seconds for receiving the response from the CI (Clearing Interface) for an outward Faster payment sent earlier.

Number of Re-tries

Number of times the Faster Payment outward message can be re-sent if a response is not received for the original outward message or the previous re-tried message. This is defaulted and fixed to "1" currently.

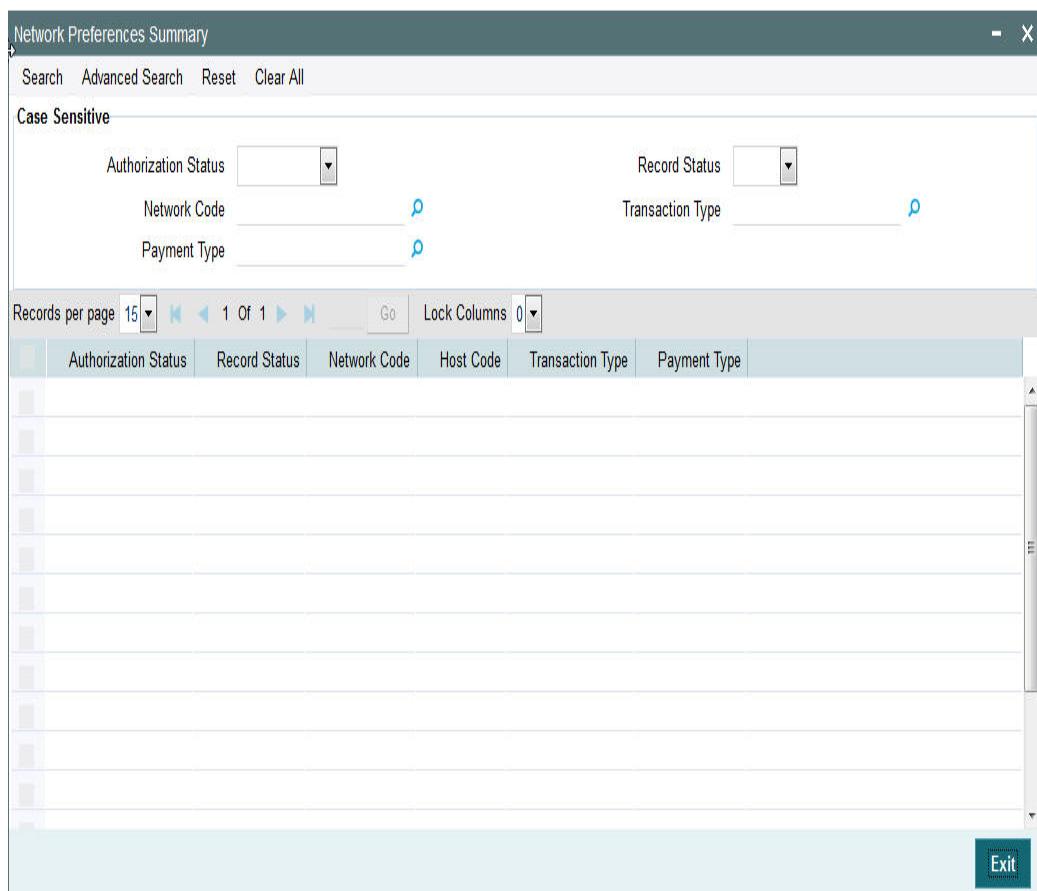
Charge Claim Preferences

Charge Claim Limit Days

You can capture the maximum number of days after the customer/bank payment value date that the MTn91 for charge claim can be received

2.1.6 Viewing Network Preference

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



The screenshot shows the 'Network Preferences Summary' screen. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there is a section for 'Case Sensitive' with dropdown menus for 'Authorization Status' and 'Record Status'. There are also input fields for 'Network Code' and 'Transaction Type', each with a magnifying glass icon. Below these fields are buttons for 'Records per page' (set to 15), navigation arrows, and a 'Go' button. To the right of these buttons is a 'Lock Columns' dropdown set to 0. The main area is a table with a header row containing the column names: Authorization Status, Record Status, Network Code, Host Code, Transaction Type, and Payment Type. The table body is currently empty, showing only the header row. In the bottom right corner of the table area, there is a green 'Exit' button.

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

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

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

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

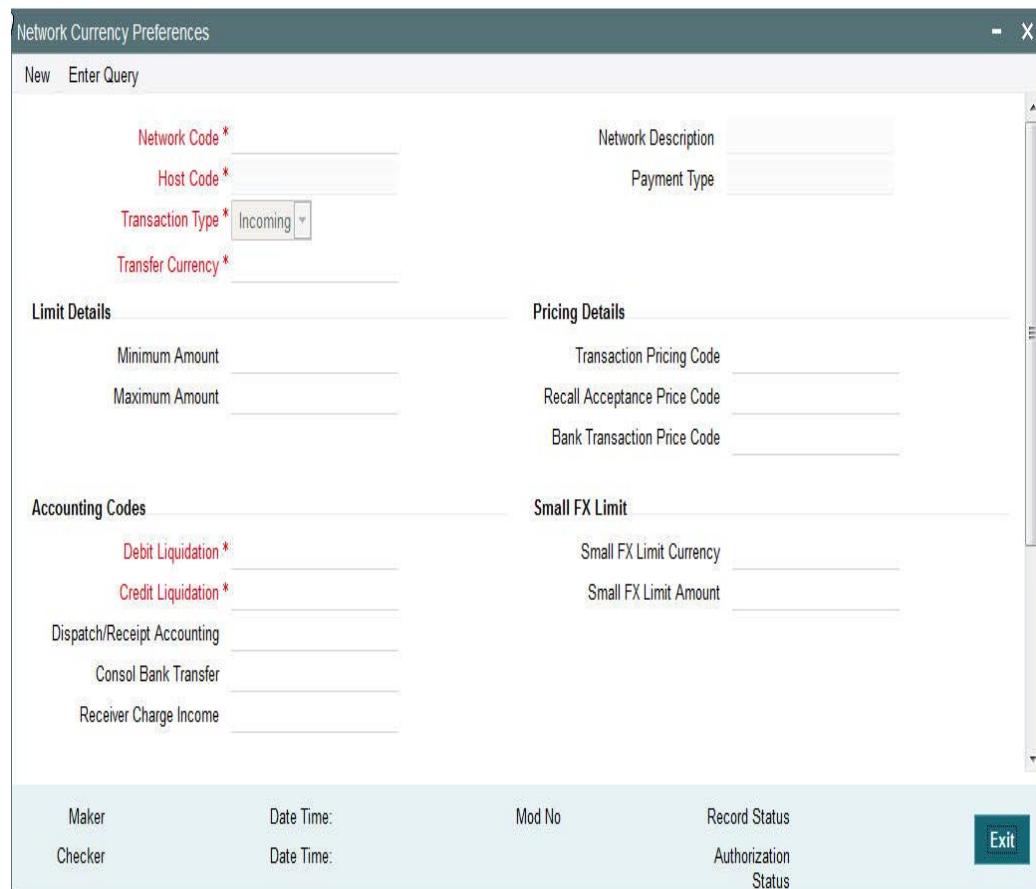
2.1.7 Network Currency Preferences

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

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

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

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



The screenshot shows the 'Network Currency Preferences' window. At the top, there are 'New' and 'Enter Query' buttons. The main area contains several input fields: 'Network Code *' (highlighted in red), 'Host Code *', 'Transaction Type *' (set to 'Incoming'), 'Transfer Currency *', 'Network Description', 'Payment Type', 'Limit Details' (with 'Minimum Amount' and 'Maximum Amount' fields), 'Pricing Details' (with 'Transaction Pricing Code', 'Recall Acceptance Price Code', and 'Bank Transaction Price Code'), 'Accounting Codes' (with 'Debit Liquidation *' and 'Credit Liquidation *' fields), 'Small FX Limit' (with 'Small FX Limit Currency' and 'Small FX Limit Amount'), 'Dispatch/Receipt Accounting' (with 'Consol Bank Transfer' and 'Receiver Charge Income' fields), and a footer with 'Maker' and 'Date Time:' for the maker, 'Checker' and 'Date Time:' for the checker, 'Record Status', 'Authorization Status', and an 'Exit' button.

You can specify the following fields:

Network Code

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

Network Description

The system displays the network code description.

Host Code

The system displays the host code based on logged in Host.

Payment Type

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

Transaction Type

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

- Incoming
- Outgoing

Transfer Currency

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

Limits Details

Minimum Amount

Specify the minimum transaction amount.

Maximum Amount

Specify the maximum transaction amount.

Note

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

Small FX Limit

Small FX Limit Currency

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

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

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

Pricing Details

Pricing Code

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

Recall Acceptance Price Code

Specify the Recall Acceptance price code. This is applicable to domestic low value payments based on the Network support available for recall acceptance charges. Alternatively, you can

select the pricing code from the option list. The list displays all valid Recall Acceptance Price codes maintained in the system.

Note

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

Bank Transaction Pricing Code

Pricing code applicable for Bank transfers can be specified in this field.

Accounting Codes**Debit Liquidation**

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

Credit Liquidation

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

Dispatch/Receipt Accounting

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

Note

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

Consol Bank Transfer

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

Receiver Charge Income

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

Authorization Limits**Authorization Limit 1**

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

Authorization Limit 2

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

Note

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

- Payment transactions is be moved to Authorization Limit Level 1 Queue if transaction amount exceeds the authorization limit 1 maintained for Payment transactions. This check is done after initial validations.
- The transactions will be moved to Authorization Limit Level 2 Queue if transaction amount exceeds the authorization limit 2 maintained.
- These checks will be applicable for both channel and user input transactions. These checks are not applicable for payments processed in bulk.
- Authorization limits check are applicable for
 - Domestic Low Value Payments (ACH)
 - Book Transfer
 - Domestic High value Payments (RTGS)
 - Cross border Payments

Return Accounting**Payment Return GL**

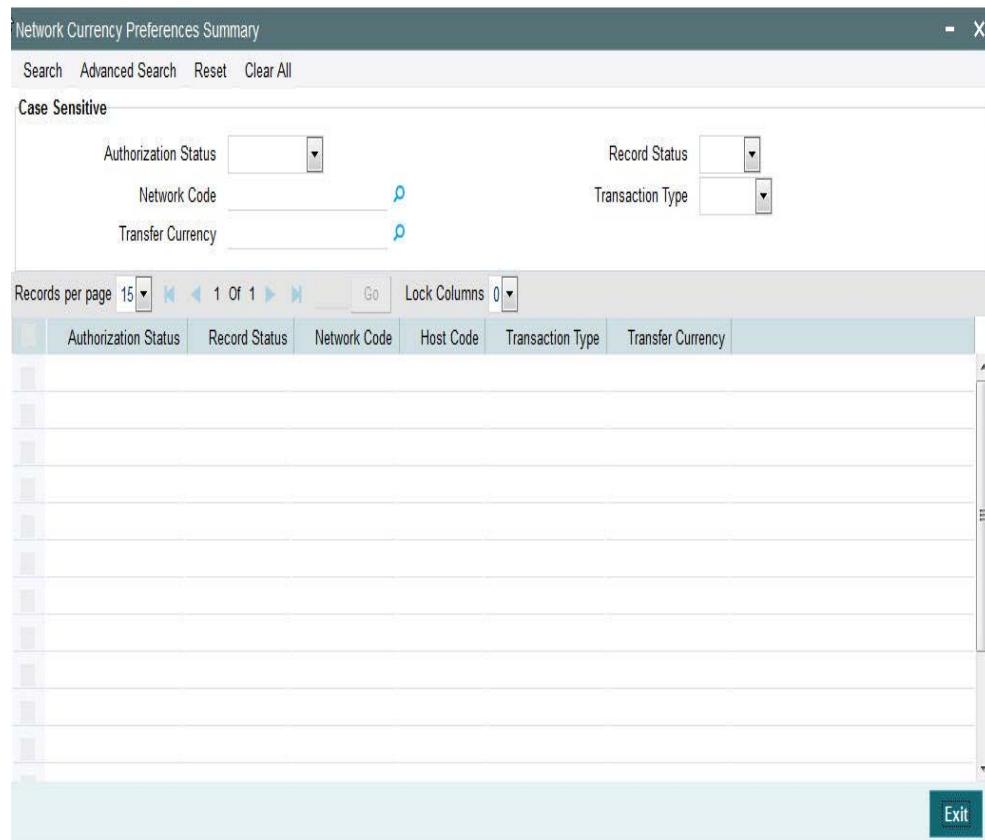
Specify the Return GL code. Alternatively, you can select the GL code from the option list. The list displays all GL codes maintained in the system.

Note

Return GL is used in scenarios when the incoming payment processing could not be completed and return is initiated from queues.

2.1.8 Viewing Network Currency Preference

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



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

- Authorization Status
- Network Code
- Transaction Type
- Record status
- Transfer Currency

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

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

2.1.9 Source Network Preferences

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

Usage of Source Network Preferences

- External system Communication Method preference can be maintained for a network & source. Options available are 'Synchronous' & 'Asynchronous'.
- If 'Synchronous' option is chosen, after sending requests to external systems, system waits for response as part of the same session. For an asynchronous call, session is broken before the response is received.
- If Asynchronous option is chosen and external system processing is involved for a transaction, on authorization of a payment transaction, you will receive the message 'Transaction is submitted for processing'. End status of the transaction processing is not be available as part of information message displayed.
- For Cross-border networks, the system allows asynchronous communication method only with external systems. For Faster Payments, synchronous method is followed.
- Authorization re-key required flag is added in Source Network preferences. If re-key is required, it is possible to maintain the re-key fields applicable.
- The list of fields is populated based on the payment type linked to the Network selected.
- Static maintenance is provided for populating available field values for each payment type/transaction type.
- All applicable re-key fields is part of the Authorization screen. For any of the available fields, if re-key is not applicable, actual field values are populated by system and the fields are disabled in authorization screen. In authorization screen, fields for which re-key is applicable will be null and editable by user.
- On processing authorization, the system checks whether re-key values by the authorizer are matching with actual values available as part of transaction details

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

You can specify the following fields:

Host Code

Defaults the Host Code of the logged in branch.

Source Code

Specifies all valid source codes applicable.

Source Description

Displays the description of the source code.

Network Code

Specifies all valid network codes applicable to the host.

Network Description

Specifies the description of the network.

Payment Type

Specifies the type of payment linked to the network.

Transaction Type

Specifies the type of transaction. The options are Outgoing and Incoming.

External System Communication Method

Specifies the Communication Method for External System. Choose between Asynchronous and Synchronous.

Authorization Re-key Required

Check this box if Re-key is required for authorization.

Rekey Field Name

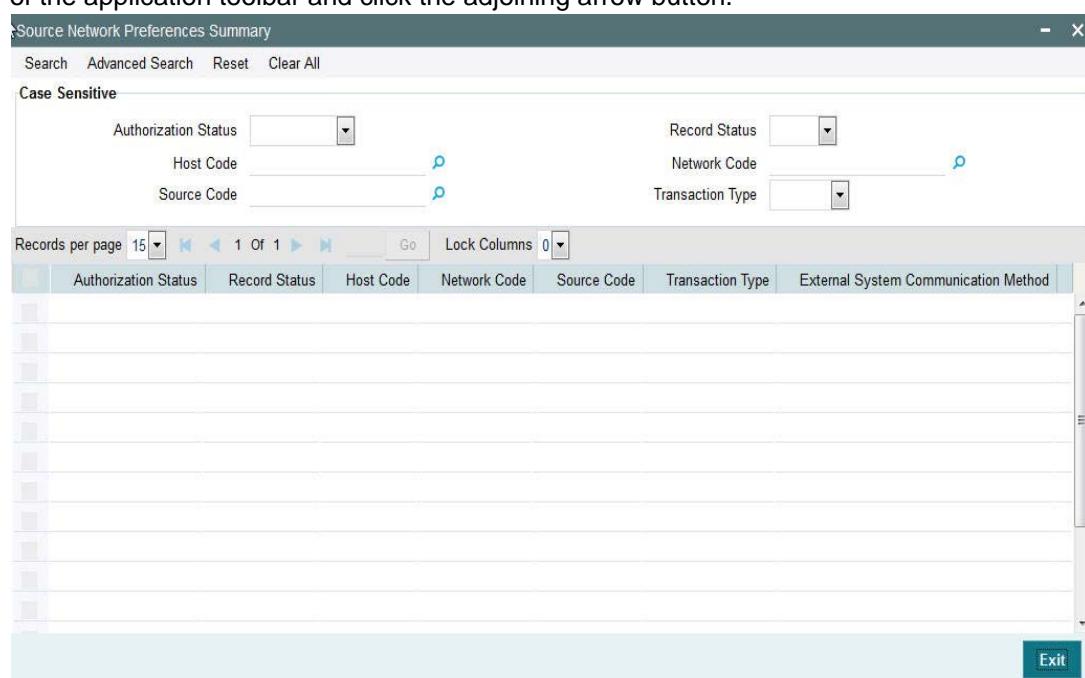
Select the required field that requires re-key authorization. All valid fields are listed

Field Description

This field is applicable based on the Rekey field chosen.

2.1.10 Viewing Source Network Preferences Summary

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



The screenshot shows the 'Source Network Preferences Summary' screen. At the top, there is a search bar with fields for Authorization Status, Record Status, Host Code, Network Code, Source Code, and Transaction Type. Below the search bar are buttons for Search, Advanced Search, Reset, and Clear All. There is also a 'Case Sensitive' checkbox. To the right of the search bar is a 'Lock Columns' button. Below the search area is a table with a header row containing the following columns: Authorization Status, Record Status, Host Code, Network Code, Source Code, Transaction Type, and External System Communication Method. The table body is currently empty. At the bottom right of the screen is an 'Exit' button.

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

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

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

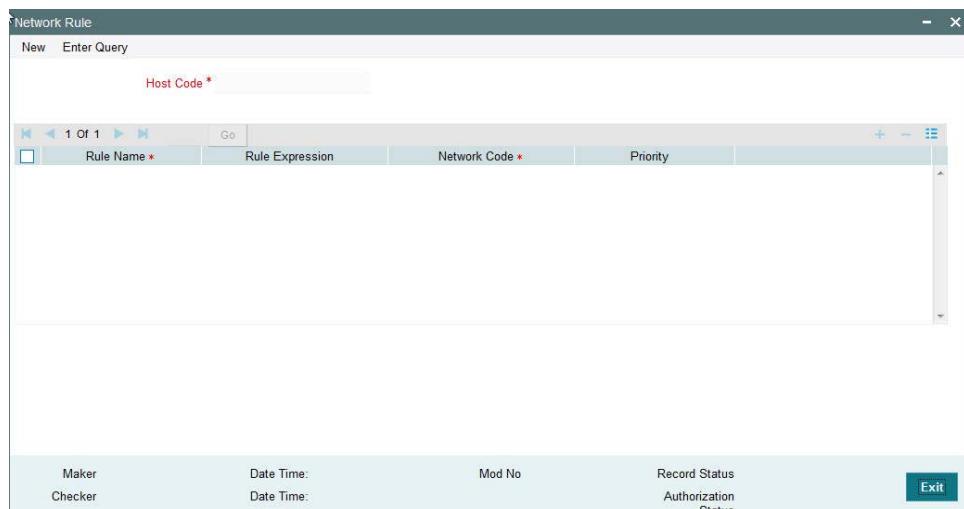
2.1.11 Network Rule Maintenance

You can maintain network rules using 'Network Rule Maintenance' screen.

Usage of this screen

- This will be maintenance at host level. Rule Expression field is disabled for this screen.
- Once expressions are built for a rule in Network Rule Definition screen (PMDNRDEF), it gets automatically reflected in the Rule maintenance screen.

You can invoke the 'Network Rule Maintenance' screen by typing 'PMDNWRLE' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



You can specify the following fields;

Host Code

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

Host Description

The system displays the host description.

Priority No

Specify the priority number for rule execution.

Rule

Specify the network resolution rule.

Network Code

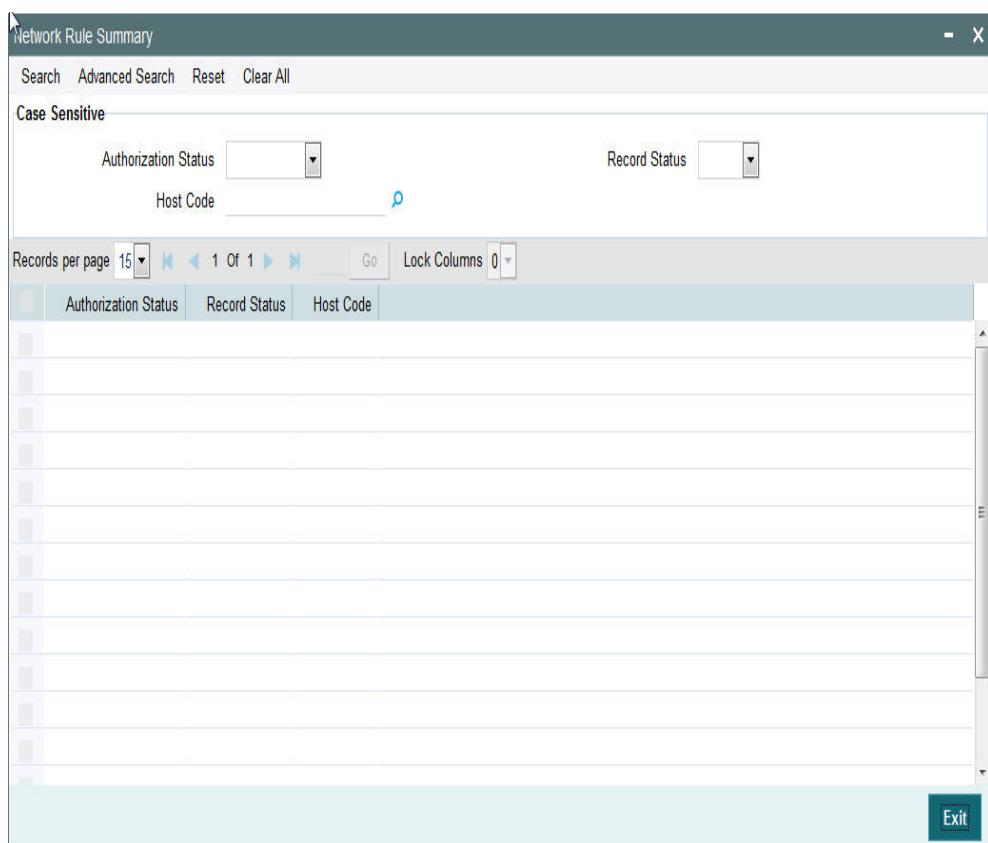
Specify the network code. Alternatively, you can select the network code from the option list.

Note

Network is resolved based on the condition which gets satisfied first on priority order

2.1.12 Viewing Network Rule Summary

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



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

- Authorization status
- Record status
- Host Code

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

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

2.1.13 Network Rule Definition

You can use this screen for building the expressions related to a Rule maintained.

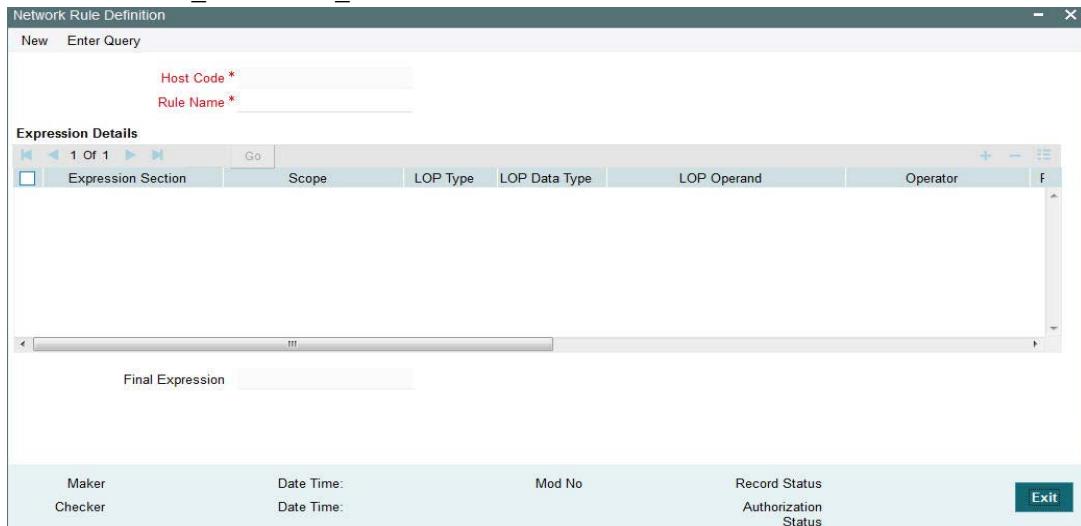
Once expressions are built for a rule, it gets automatically reflected in the Rule maintenance screen.

You can invoke the 'Network Rule Definition' screen by typing 'PMDNRDEF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Below mentioned elements are used to create a rule:

- TRANSFER_CURRENCY
- TRANSFER_AMOUNT
- CREDITOR_AGENT_BIC
- SERVICE_LEVEL
- INSTRUCTION_PRIORITY
- BRANCH_CODE
- CATEGORY_PURPOSE
- CREDITOR_AGENT_BIC
- CREDITOR_AGENT_MEMBER_ID
- DEBTOR_AGENT_BIC
- DEBTOR_AGENT_MEMBER_ID
- INSTRUCTION_PRIORITY
- INTERMEDIARY_AGENT_BIC
- INTERMEDIARY_AGENT_MEMBER_ID
- IS_PMTN_LOCAL_CURRENCY
- RECEIVER_BANK_BIC
- SENDER_BANK_BIC
- SENDER_BANK_MEMBER_ID
- SERVICE_LEVEL
- SOURCE_CODE
- IS_CREDITOR_AGENT_LCLCLG_BANK
- IS_CREDITOR_AGENT_RTGSPARTICIPANT

• DERIVED_PAYMENT_TYPE



You can specify the following fields:

Left /Right Operand Type

Left /Right Operand Type can be Parameter or Constant. Select the required value.

Data Type

Data Type can be String, Number, Boolean or Date. Select the required value.

Operators

Operators can be Greater Than, Less Than, Not Equal To, Equal to, Greater Than Or Equal To and Less Than or Equal To. Select the required value.

Logical Operators

Logical operators can be AND /OR. Select the required value.

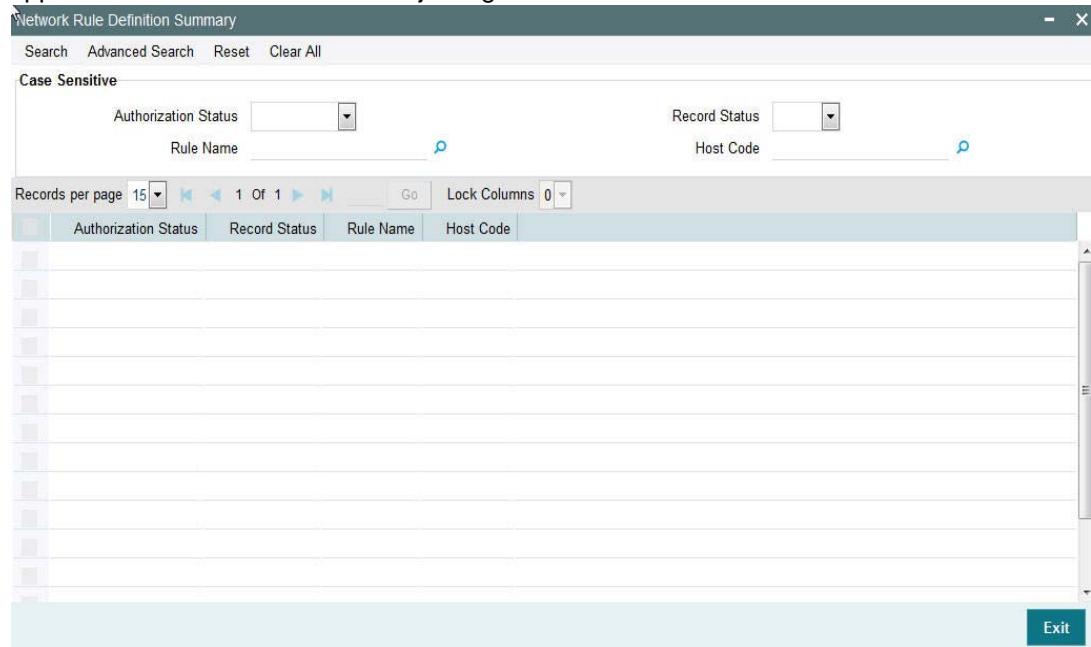
If multiple expression sections are maintained, they are maintained with logical operators.

Final Expression

Final Expression is defaulted on save of the Rule definition and is updated for the Rule on authorization of the record. Specify the required value.

2.1.14 Viewing Network Rule Definition Summary

You can view a summary of network rule definitions using 'Network Rule Definition Summary' screen. To invoke this screen, type 'PMSNRDEF' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Rule Name
- Host Code

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

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

2.1.15 Payment Processing Cut off Time

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

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

Note

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

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

You can specify the following fields:

Host Code

This field is displayed as user's logged in Host.

Network Code

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

Network Description

The system displays the network description.

Payment Type

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

Source Code

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

Note

You can also select the value ALL, if required.

Customer Service Model

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

Note

You can also select the value ALL, if required.

Customer Number

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

Note

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

Move forward to next working day

Check this box if the value date should be moved to next working day for post cutoff transactions.

Transfer Currency

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

Cutoff Hours

Specify the cutoff time in hours.

Cutoff Minutes

Specify the cutoff time in minutes.

Debit Float Days

You can specify Debit float days applicable for the payment.

Credit Float Days

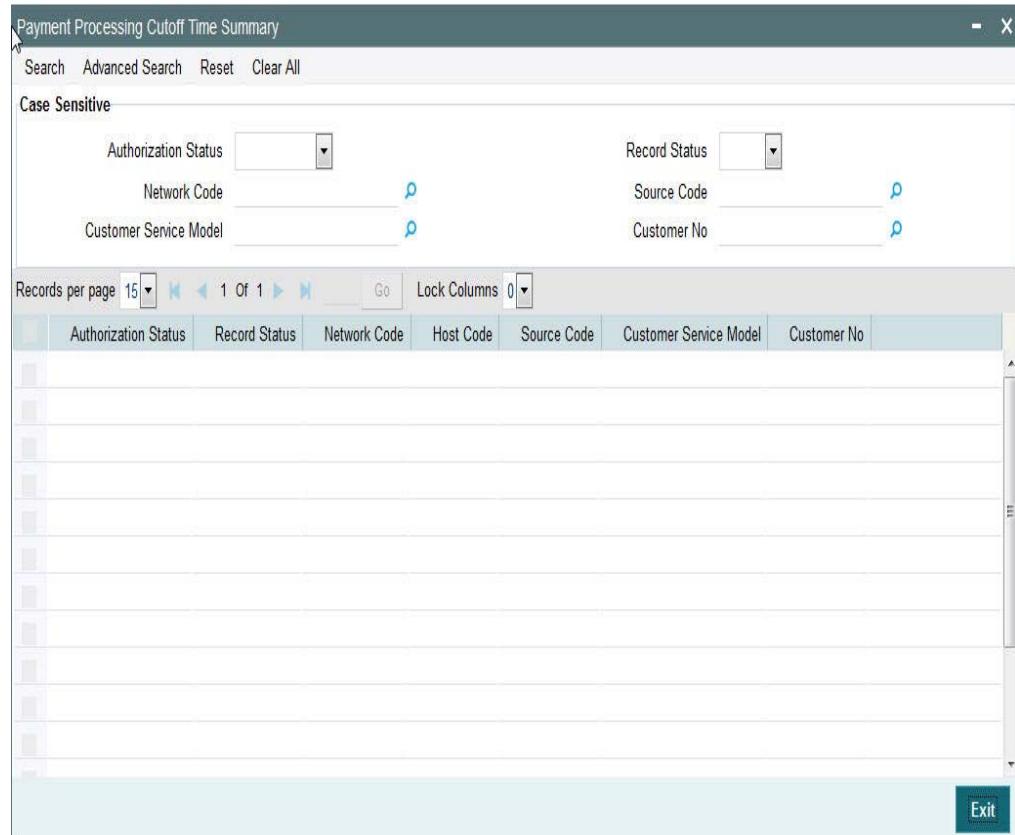
You can specify Credit float days applicable for the payment. Credit Float Days should be greater than or equal to Debit Float Days.

Note

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

2.1.16 Payment Processing Cutoff Time Summary

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



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

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

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

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

2.1.17 Host Parameters

You can maintain parameters for payments at the host level in the 'Host Parameters' screen. You can invoke the 'Host Parameters' screen by typing 'PMDHSTPR' in the field at the top

right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Host Parameters' window. At the top, there is a toolbar with a 'New' button, an 'Enter Query' field, and a close button. Below the toolbar, there is a 'Host Code *' field with a red asterisk. Under the 'External Systems' section, there are three fields: 'Sanction Check System', 'Sanction Retry Days', and 'External Exchange Rate System'. At the bottom of the window, there is a footer area with columns for 'Maker' (Date Time: _____), 'Checker' (Date Time: _____), 'Mod No', 'Record Status', 'Authorization Status', and a 'Exit' button.

You can specify the following details:

Host Code

Host Code is defaulted as Host code linked to user's logged in Branch.

External Systems

Sanction Check System

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

Sanction Retry Days

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

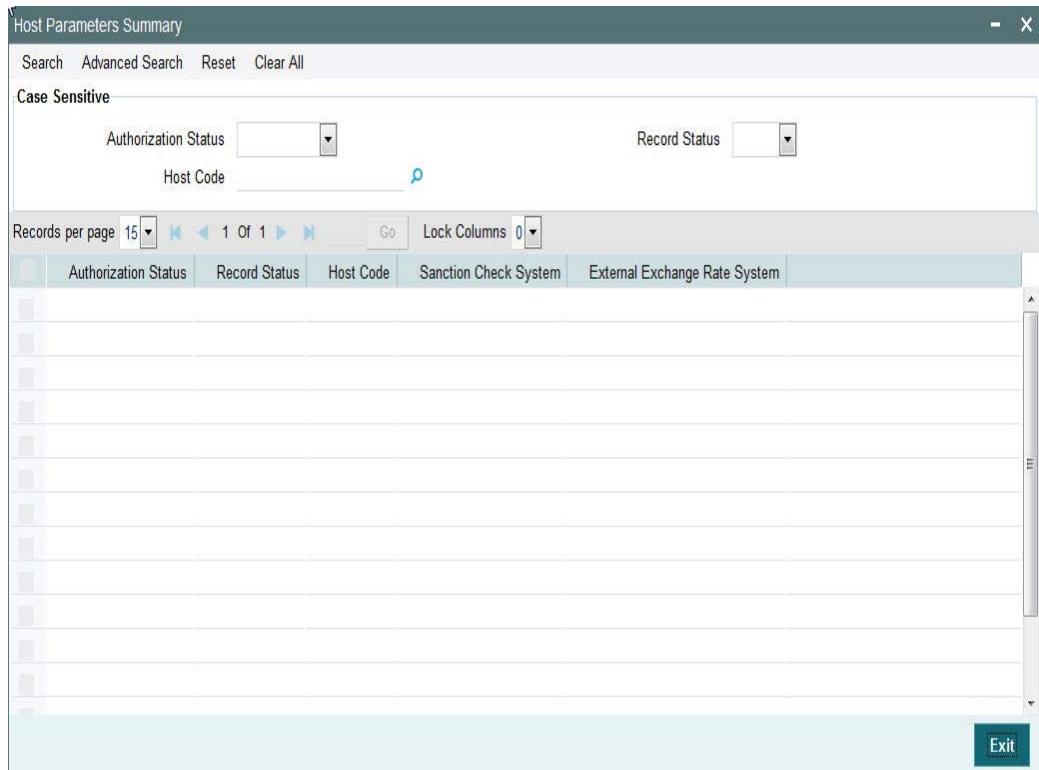
External Exchange Rate System

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

2.1.18 Viewing Host Parameter Summary

You can view summary of exchange rate in the 'Host Parameters Summary' screen. You can invoke the 'Host Parameters Summary' screen by typing 'PMSHSTPR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right

corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



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

- Authorization Status
- Record Status
- Host Code

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

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

2.1.19 Customer Beneficiary Registration

You can maintain beneficiary registration for outgoing payments. When a channel initiates an outgoing payment, first the channel will query the beneficiary details from the payment system and then send the beneficiary details as part of transaction.

Note

- If Beneficiary ID is maintained for internal transfer, it is mandatory to choose account number available in the list of values.
- Bank Identifier and Beneficiary Bank details are not applicable for internal transfer type Beneficiary ID.

You can maintain the beneficiary details linked to a customer for each account in 'Customer Beneficiary Registration' screen. You can invoke the 'Customer Beneficiary Registration'

screen by typing 'PMDBENRG' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The screenshot shows the 'Customer Beneficiary Registration' window. The 'New' tab is active. The 'Beneficiary Information' section contains fields for Account Number, Name, IBAN, Branch, Currency, and Bank Identifier. The 'Beneficiary Identification' section contains fields for Email ID, Mobile Number, and National Identifier. The status bar at the bottom shows Maker, Date Time, Mod No, Record Status, Checker, Date Time, Authorization Status, and an 'Exit' button.

You can specify the following fields:

Host Code

The system displays the customer name.

Customer Number

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

Customer Name

The system displays the customer name.

Beneficiary ID

Specify the beneficiary ID.

Beneficiary Information

Beneficiary Name

Specify the name of the beneficiary.

Account Number

Specify the account number of the beneficiary.

Account IBAN

Specify the International Banking Account Number of the beneficiary.

Account Branch

Specify the account number of the beneficiary.

Account currency

Specify the account currency of the beneficiary.

Beneficiary Bank

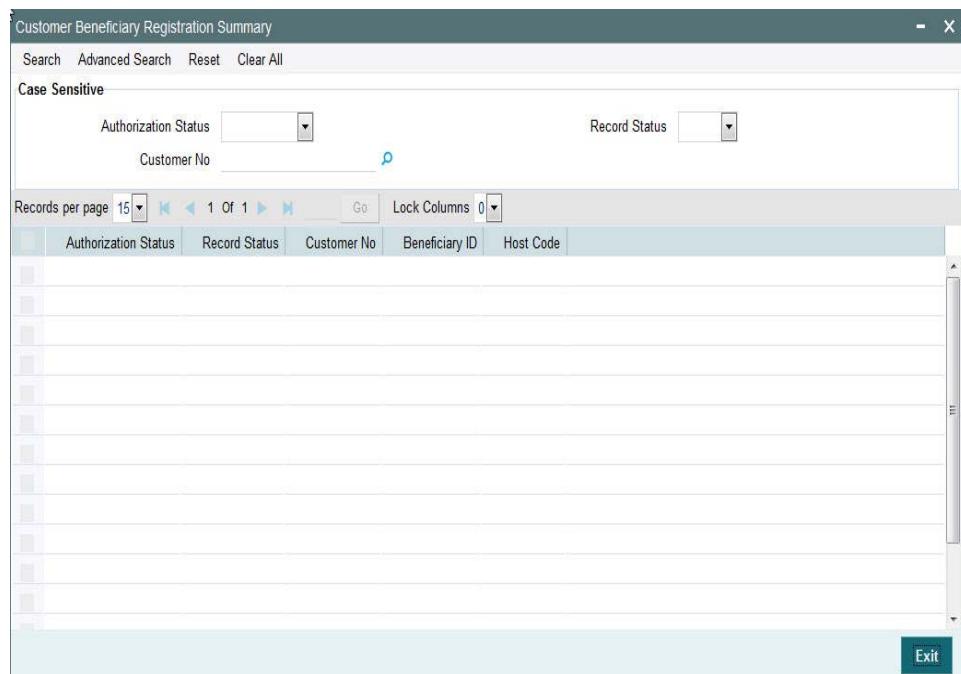
Specify the bank BIC of the beneficiary. Alternatively, you can select the beneficiary bank BIC from the option list. The list displays all valid bank BICs. This is mandatory if internal transfer flag is not checked.

Bank Name

The system displays the bank name of the beneficiary.

2.1.20 Viewing Customer Beneficiary Registration Summary

You can view the summary of customer beneficiary registration using 'Customer Beneficiary Registration Summary' screen. To invoke this screen, type 'PMSBENRG' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Authorization status
- Record status

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

- Authorization status
- Record status
- Customer No
- Beneficiary ID

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

2.1.21 Maintaining Local Payments Bank Directory

The local clearing bank codes are maintained using the Local Clearing Bank Code Maintenance which is used for processing the local clearing payments.

Usage of this screen

- This is a Host level maintenance.
- This screen also provides the details of the clearing network participation (direct/indirect) for each clearing network

You can invoke the 'Local Payments Bank Directory' screen by typing 'PMDBKMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Local Payments Bank Directory Maintenance' screen. At the top, there are buttons for 'New' and 'Enter Query'. Below these are several input fields: 'Host Code *' (mandatory), 'Branch Code', 'Bank Code *', 'Clearing System Code', 'Clearing System Proprietary', 'Bank Name', 'Short Name', 'Address', 'Address 2', 'Address 3', 'Address 4', 'City', 'Postal Code', 'Country', 'Main Bank' (checkbox), 'Main Bank Code', 'Valid From Date *' (YYYY-MM-DD), 'Valid Till Date' (YYYY-MM-DD), 'SWIFT Address', 'International Bank Account Number Mandatory' (checkbox), and 'Internal Clearing' (checkbox). At the bottom, there is a table titled 'Clearing Participation' with columns: Network * (checkbox), Network Service ID, Participant Type, Direct Bank Code, Addressee, and Direct Debit Parti. The table shows 1 Of 1 record.

Specify the following details in this screen:

Host Code

Host Code is defaulted as the Host code linked to user's logged in branch.

Branch Code

Select the branch code from the adjoining option list. Alternatively, you can select branch code from the option list. The list displays all valid branch code maintained in the system.

You can use short name to specify the branch name also.

If you check 'Main Bank' check box, then this should be left blank.

The system will allow you to specify the value which is not available in the list.

Bank Code

Specify the bank code with which the processing bank can interact.

Clearing System Code

Specify the corresponding ISO code or clearing system Code in this field.

Clearing System Proprietary

Select the corresponding clearing system proprietary.

Bank Name

Specify the full name of the bank.

Short Name

Specify a short name to identify the bank.

Address 1 to 4

Specify the address of the bank.

City

Specify the city in which the bank is located.

Postal Code

Specify the postal code that forms a part of the address.

Country

Select the country code in which the bank is located, from the adjoining option list. All country codes maintained in the system is displayed in this list.

Main Bank

Check this box if the clearing bank code is for the main bank.

Main Bank Code

Select the clearing bank code of the bank which the branch belongs to. If you have specified a branch code, then it is mandatory to select the main bank code.

Valid From Date

Specify the date from which the clearing payments for the specified bank code is valid.

Valid Till Date

Specify the date till which the clearing payments for the specified bank code is valid.

Swift Address

Select the Swift address of the bank, from the adjoining option list. The list displays all valid swift codes maintained in the system.

International Bank Account Number Mandatory

Check this box, if the IBAN of the bank needs to be accompanied with the payment.

Internal Clearing

Check this box if the creditor bank is one of the internal banks maintained in the system.

Clearing Participation**Network Service ID**

The system defaults the network service id.

Network

Select the clearing network from the adjoining option list. All valid clearing networks maintained by system are displayed in this field.

Participant Type

Select the participant type as direct or indirect from the drop down values. If indirect relationship is selected, then the direct participant bank codes along with the direct bank account number will be specified. If a message is received from the indirect participant bank

code which is maintained in the local payment bank directory, the system derives the debit account for the payment from the direct bank account number specified for the bank code.

The networks from PMDNWMNT for which participant type is maintained are listed in the option list for Creditor bank BIC in PADOTONL.

Direct Bank Code

This field is enabled if participant type is indirect. Select the direct participant bank code from the adjoining option list.

Addressee

Specify the participant bank account number in this field.

Direct Debit Participation

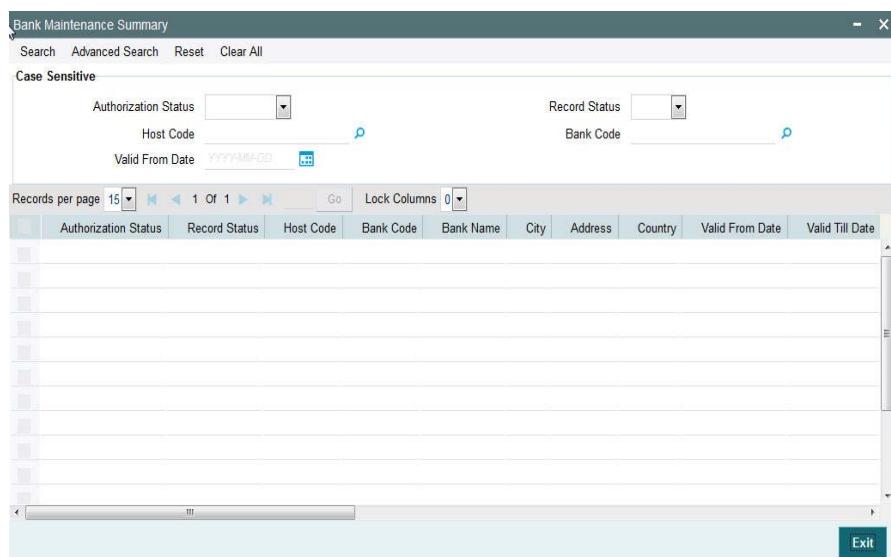
Specifies if the agent code participates in Direct Debit for the corresponding network.

Note

The network will be used to process payment transactions, if you do not specify this field.

2.1.22 Viewing Bank Maintenance Summary

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



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

- Authorization status
- Record status
- Country Code
- Bank code
- Valid From Date

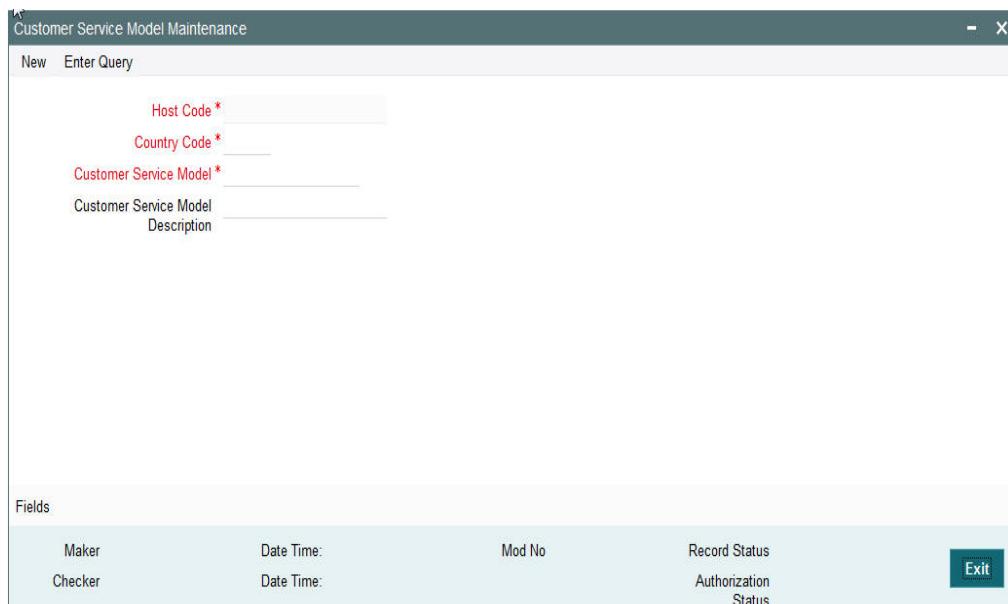
Once you have specified the search parameters, click 'Execute Query' button. The system displays the records that match the search criteria.

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

2.1.23 Maintaining Customer Service Model

Service Model classifies the customers into various level.

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



Fields	Maker	Date Time:	Mod No	Record Status	Checker	Date Time:	Authorization Status	Exit

You can specify the following details:

Host Code

Host Code is defaulted as the Host code linked to user's logged in branch.

Country Code

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

Customer Service Model

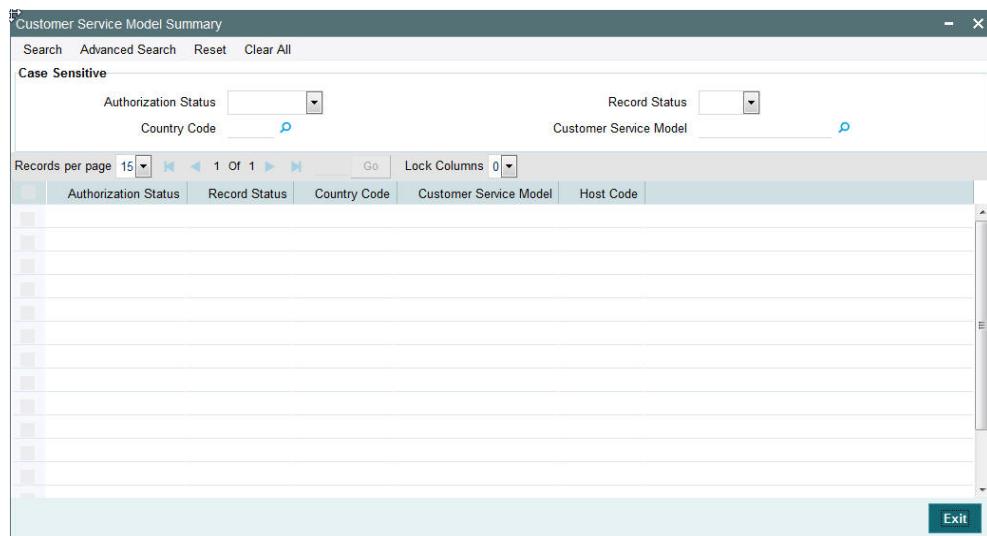
Specify the unique service model code for a customer.

Customer Service Model Description

Specify the brief description about the customer service model entered.

2.1.24 Viewing Customer Service Model Summary

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



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

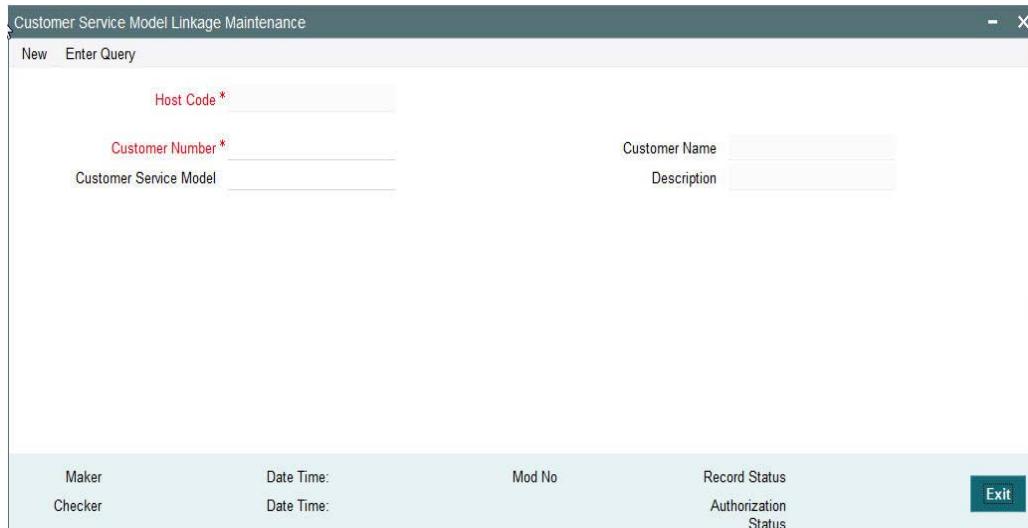
- Authorization status
- Record status
- Country Code
- Customer Service Model
- Priority

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

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

2.1.25 Maintaining Customer Service Model Linkage

You can link a customer to specific customer service model using 'Customer Service Model Linkage' screen. To invoke this screen, type 'PMDCSMLK' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Host Code

Logged in Host is defaulted.

Customer Number

Select the customer number for linking the service model.

Customer Name

Once you select the customer number, the system displays the name of the customer.

Customer Service Model

Specify the customer service model to link the above customer.

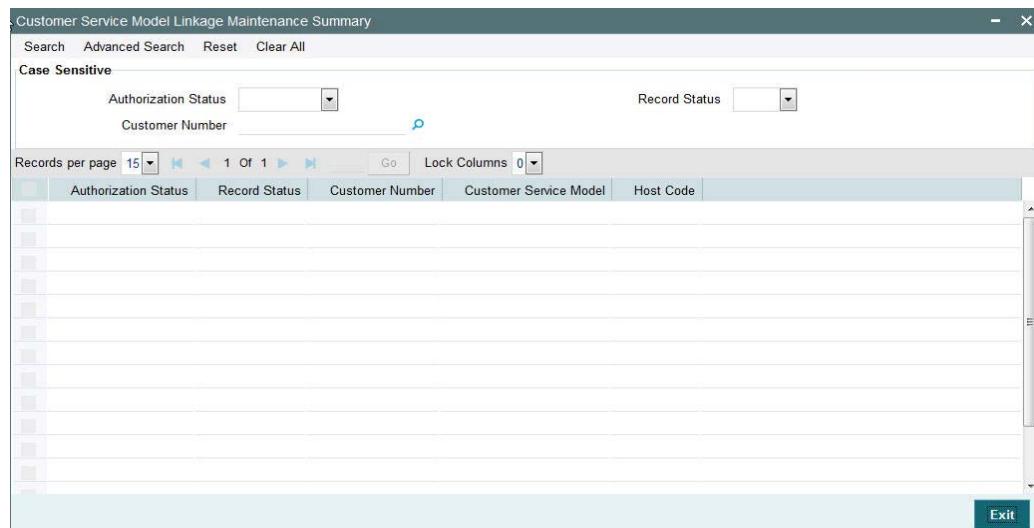
Description

The system displays the description once you select the customer service model.

After capturing the above details, save the maintenance.

2.1.26 Viewing Customer Service Model Linkage Maintenance Summary

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



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

- Authorization status
- Record status
- Customer Number

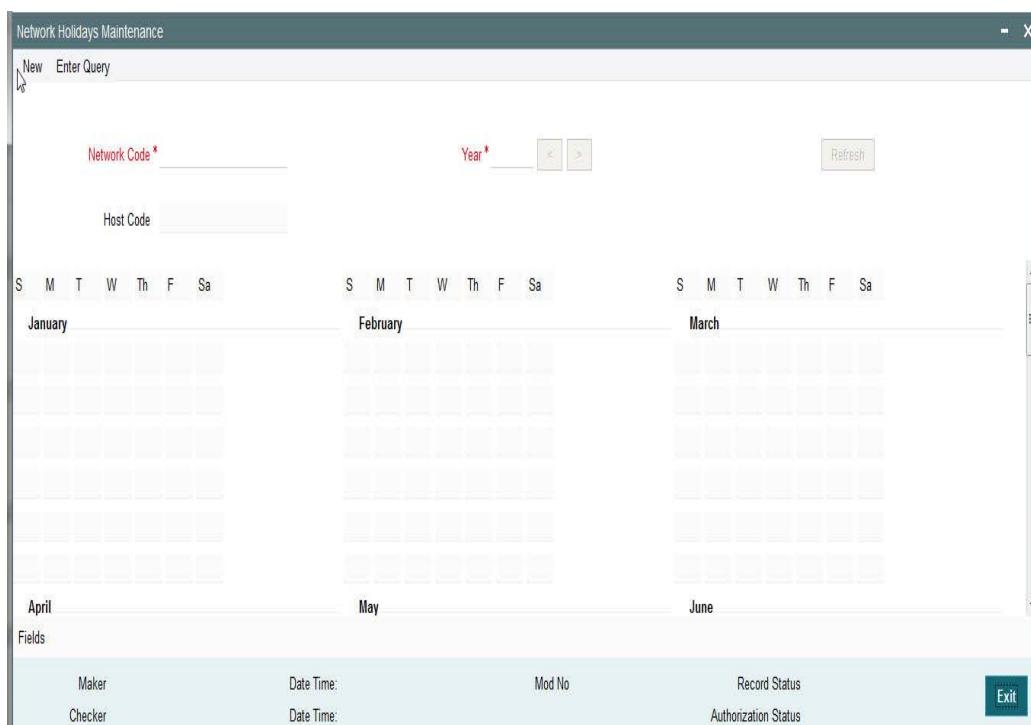
Once you have specified the search parameters, click 'Execute Query' button. The system displays the records that match the search criteria.

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

2.1.27 Maintaining Network Holidays

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

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



Network Code

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

Host Code

Host code is defaulted based on the Network code selected.

Year

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

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

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

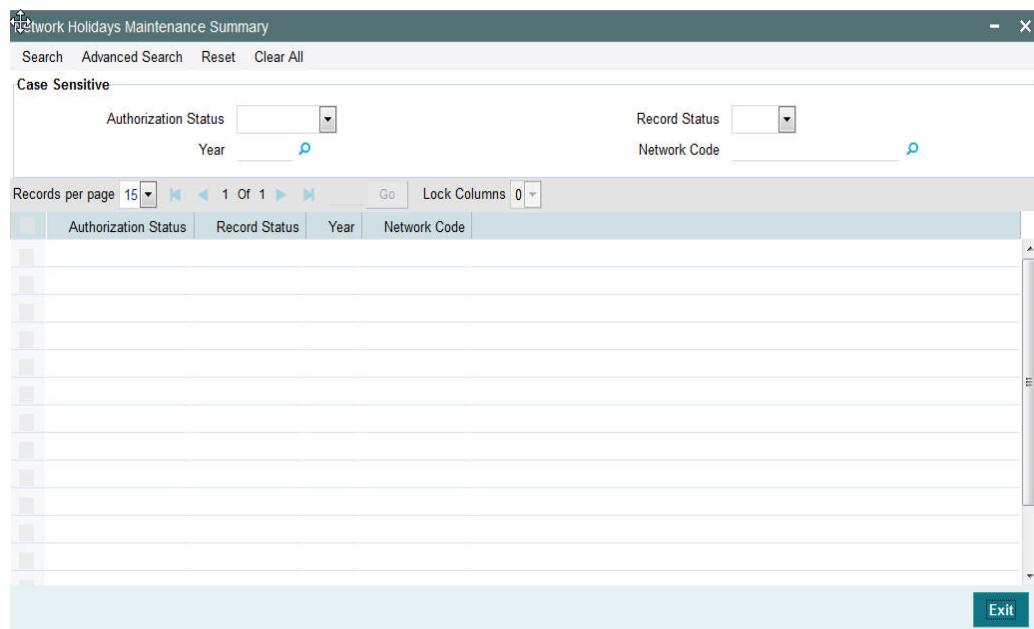
Date Text Colour	Indication
Black	Working Day
Red	Holiday

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

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

2.1.28 Viewing Network Holidays Maintenance Summary

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



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

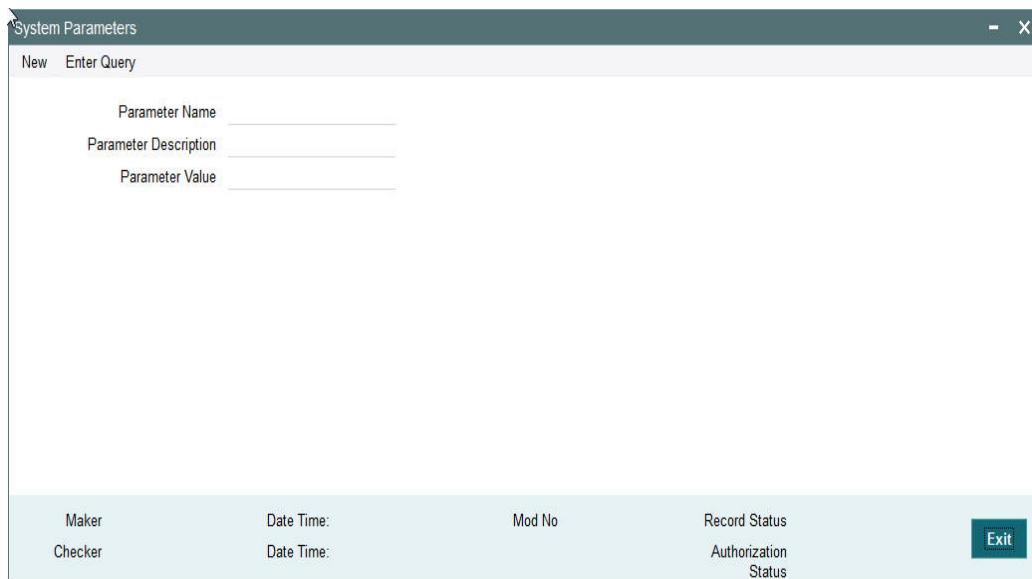
- Authorization status
- Record status
- Network code
- Year

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

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

2.1.29 System Parameters

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



The screenshot shows a window titled 'System Parameters'. At the top, there are buttons for 'New' and 'Enter Query'. Below these are three input fields: 'Parameter Name', 'Parameter Description', and 'Parameter Value', each with a horizontal line for input. At the bottom of the window, there is a footer bar with the following information: 'Maker' (empty), 'Date Time:' (empty), 'Mod No' (empty), 'Record Status' (empty), 'Checker' (empty), 'Date Time:' (empty), 'Authorization Status' (empty), and a 'Exit' button on the right.

You can capture the following details

Parameter Name

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

Parameter Description

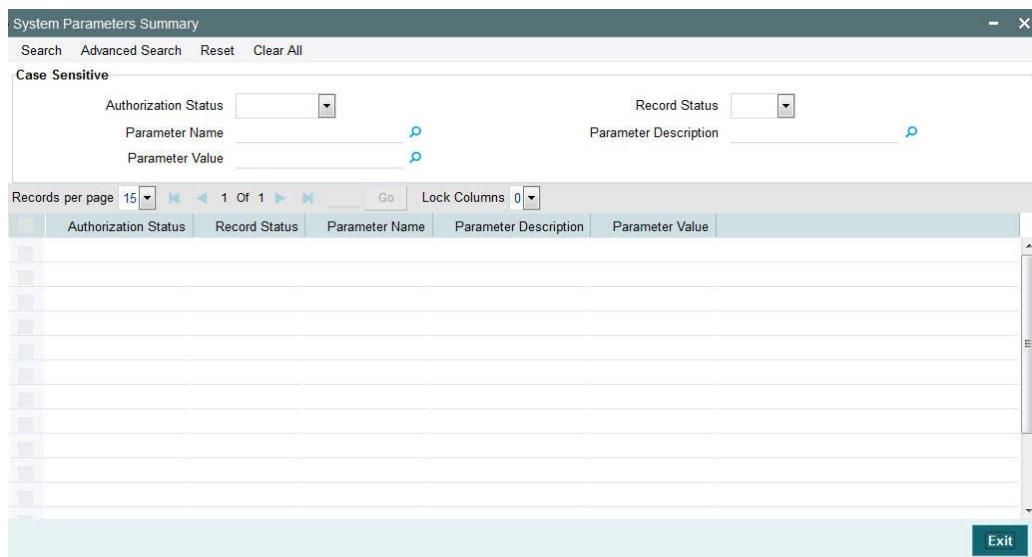
Specify the parameter description.

Parameter Value

Specify the parameter value.

2.1.30 Viewing System Parameter Summary

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



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

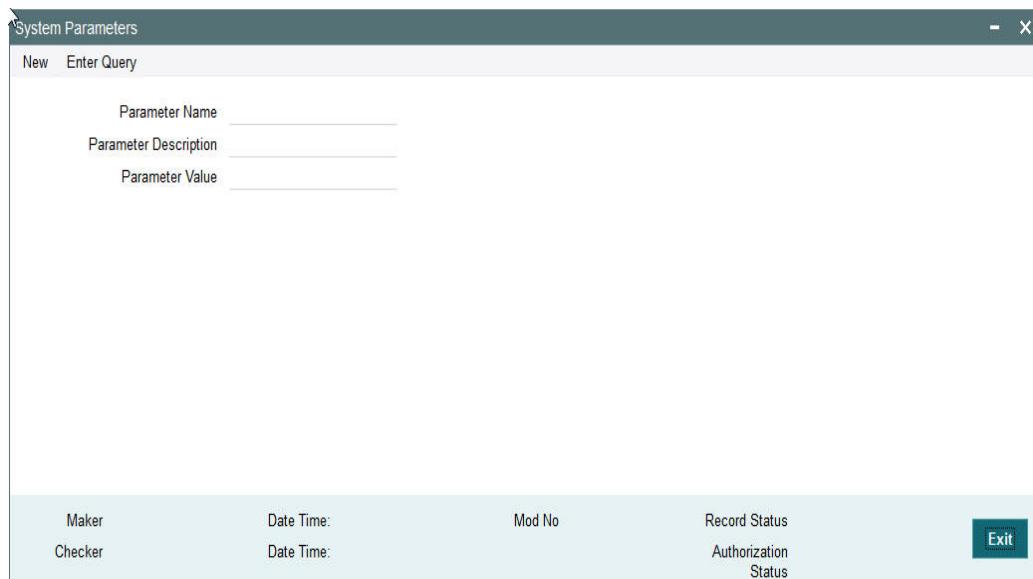
- Authorization status
- Record status
- Parameter Name
- Parameter Value
- Parameter Description

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

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

2.1.31 Reject Code

You can invoke the “Reject Code Maintenance” screen by typing ‘PMDRJMNT’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.



The screenshot shows a software interface titled 'System Parameters'. At the top, there are two tabs: 'New' and 'Enter Query'. Below these are three input fields: 'Parameter Name', 'Parameter Description', and 'Parameter Value'. At the bottom of the window, there is a row of five fields: 'Maker' (with 'Date Time:' placeholder), 'Checker' (with 'Date Time:' placeholder), 'Mod No', 'Record Status', and 'Authorization Status'. To the right of these fields is a dark blue 'Exit' button.

You can capture the following details

Reject Code

Specify the Reject Code

Reject Reason

Specify the description of the Reject Code.

Reject Code Type

Specify the type of Reject Code. The type can be ISO or proprietary.

Applicable Networks and Exceptions

Network Code

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

Payment Type

Payment type will be defaulted based on the Network selected

Payment Pre-Settlement Reject

Check this flag if the new Reject Code maintained is applicable for payment rejects by CSM.

Payment Return

Specify the Payment Return. Choose among the following values:

- Null - This is the default value.

- Manual- If you select this option, the reject code will be applicable for processing of returns manually.
- Auto - If you select this option, the payment will be returned automatically, if the exception encountered by the incoming transaction is due to any of the error codes linked to this record in the Error Code Block.

Payment Recall

Check this flag if the Reject Code maintained is applicable for payment recalls by the Originating bank.

Recall Response

Check this flag if the Reject Code maintained is applicable for responses generated for payment recalls by the Beneficiary bank.

Collection Cancel

Check this flag if the new Reject Code maintained is applicable for recall of the outgoing Direct Debits.

Collection Return/Reject

Check this flag if the new Reject Code maintained is applicable for Direct debit returns/refunds/ pre-settlement rejects.

Collection Reversal

Check this flag if the new Reject Code maintained is applicable for Direct Debit reversals by Originating Bank.

Exception Code Block

If return of an incoming payment is to be triggered automatically by system on certain exceptions, you can maintain the related Error codes in this Block.

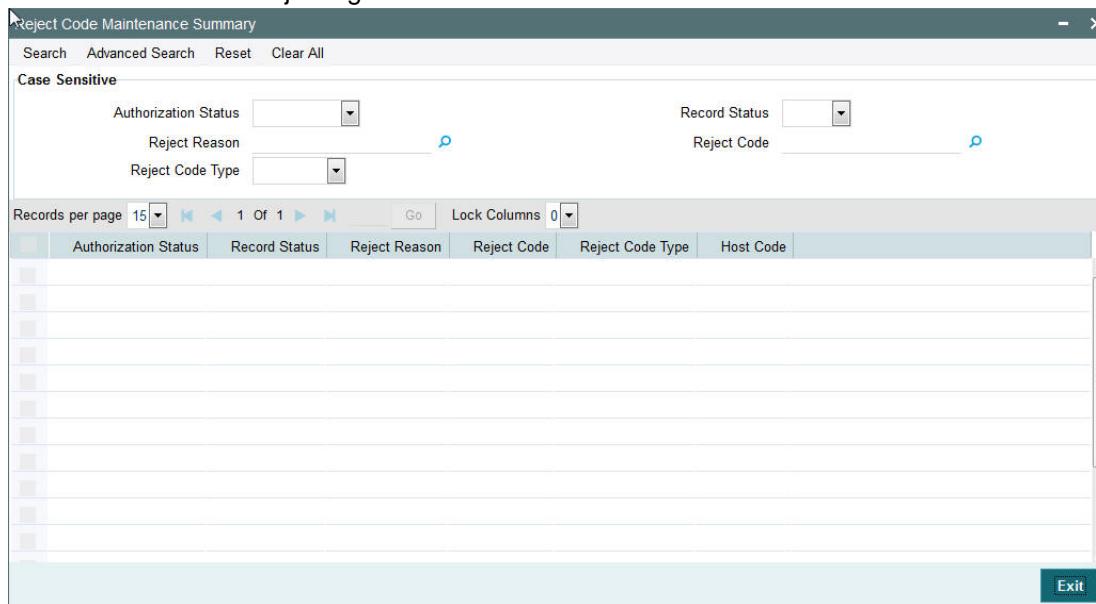
For other exceptions encountered by the incoming transaction manual return is to be initiated by the user from Repair Queue.

Note

Exception codes are not allowed to be repeated for the same network and reject code combination.

2.1.32 Viewing Reject Code Maintenance Summary

You can view a summary of Reject Code using 'Reject Code Maintenance Summary' screen. To invoke this screen, type 'PMSRJMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



The screenshot shows the 'Reject Code Maintenance Summary' screen. At the top, there are search buttons: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below these are dropdowns for 'Case Sensitive' and search parameters: 'Authorization Status', 'Record Status', 'Reject Reason', and 'Reject Code Type'. There is also a 'Search' button with a magnifying glass icon. The main area is a table with the following columns: Authorization Status, Record Status, Reject Reason, Reject Code, Reject Code Type, and Host Code. The table is currently empty. At the bottom, there are buttons for 'Records per page' (set to 15), navigation arrows, a 'Go' button, and a 'Lock Columns' dropdown (set to 0). The bottom right corner has a teal 'Exit' button.

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

- Authorization status
- Record status
- Reject Reason
- Reject Code
- Reject Code Type

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

Double click a record to view the detailed network maintenance screen.

2.1.33 Indirect Participant Account Details Maintenance

You can invoke "Indirect Participant Account Details Maintenance" screen by typing 'PMDIPACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

Specify the following details:

Network Code

Specify the network code for which indirect participant details are applicable. Alternatively, you can select the network code from the option list. The list displays all valid network codes maintained in the system

Network Description

The system displays the network description.

Host Code

The system defaults the host code linked to the network.

Bank Code

Specify the bank Code of the indirect participant. Alternatively, you can select the bank Code from the option list. The list displays all valid bank Codes maintained in the system

Bank Account Number

Specify the bank account number of the indirect participant. Alternatively, you can select the bank account number from the option list. The list displays all valid bank account numbers maintained in the system

Branch

The system displays the account branch.

Currency

The system displays the account currency.

Note

Only one record can be maintained for the same bank and currency in the multi-block for account details.

SWIFT Address

The system displays the BIC code of the indirect participant.

2.1.34 Indirect Participant Account Details

You can invoke “Indirect Participant Account Details Summary” screen by typing ‘PMSIPACC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

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

- Authorization status
- Record status
- Network code

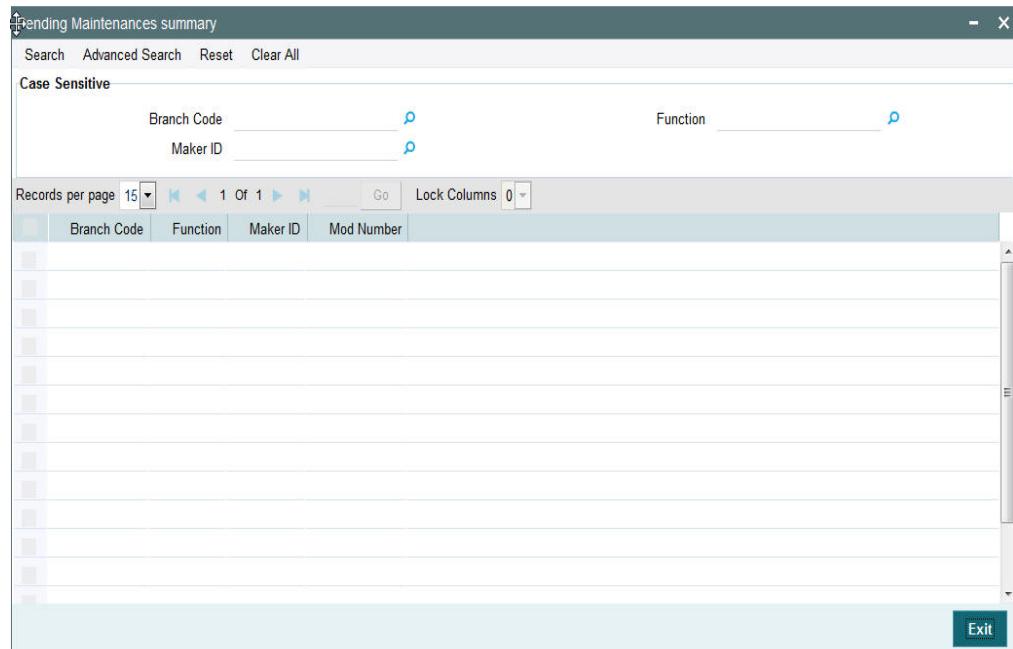
Once you have specified the search parameters, click ‘Execute Query’ button. The system displays the records that match the search criteria.

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

2.1.35 Pending Maintenances Summary

You can view the pending maintenance in the ‘Pending Maintenances Summary’ screen.

You can invoke “Pending Maintenances Summary” screen by typing ‘PMSPENMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



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

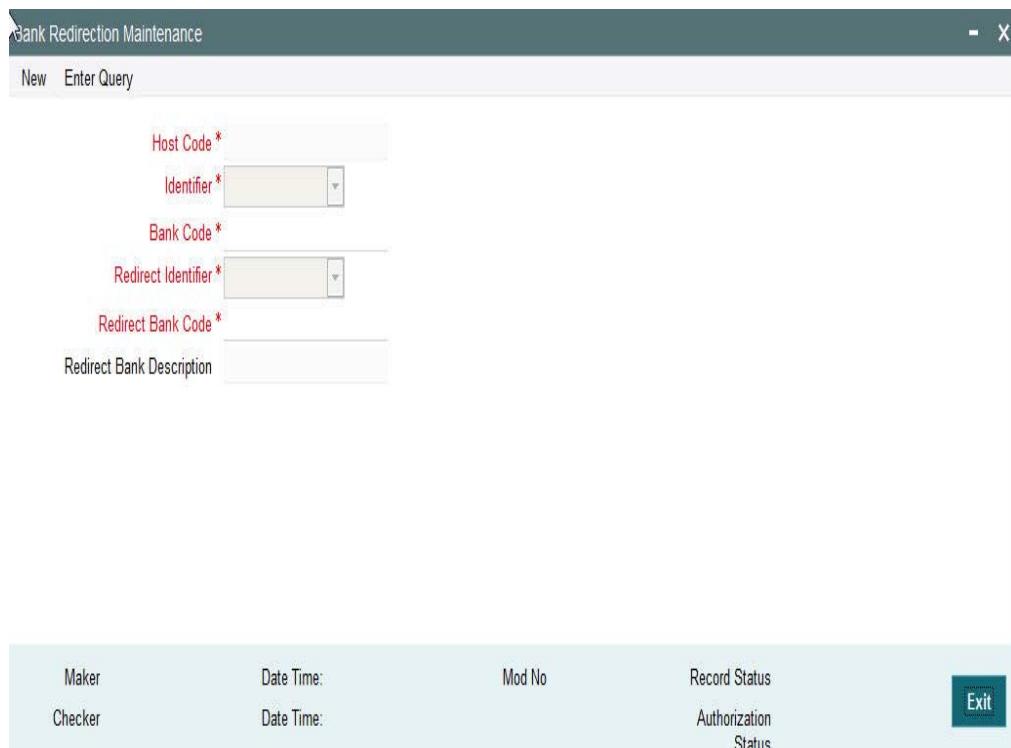
- Branch Code
- Maker ID
- Function

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

- Branch Code
- Maker ID
- Function
- Mod Number

2.1.36 Bank Redirection

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



Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

You can capture the following details:

Identifier

Select the required bank identifier

- BIC
- Local Bank Code

Bank Code

Specify the Bank Code for which redirection is required.

Redirect Identifier

Specify the Redirect Identifier

Redirect Bank Code

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

Redirect Bank Description

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

2.1.37 Account Redirection

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

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

The screenshot shows the 'Account Redirection' window. At the top, there are 'New' and 'Enter Query' buttons. The main form has sections for 'Account' (Host Code *), 'Redirect Account' (Redirected Account Number *, Redirected Account IBAN, Branch Code, Currency), and a footer with status fields for Maker/Checker, Date Time, Mod No, Record Status, Authorization Status, and an 'Exit' button.

You can capture the following details:

Host Code

Specifies the Host Level function where the account redirection is maintained for the accounts of the host.

Account

Account Number

Specifies the original account number specified in the transaction.

Redirect Account

Redirect Account Number

Specify the redirected account number.

Redirect Account IBAN

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

Branch Code

Account Branch Code is displayed.

Currency

Account Currency for the re-direct account is displayed.

2.1.38 UDF Group Maintenance

UDF maintenance is used for creating UDF codes.

You can invoke 'UDF Group Maintenance' screen by typing 'PMDGRUDF' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The screenshot shows the 'UDF Group Maintenance' window. At the top, there are 'New' and 'Enter Query' buttons. Below them are fields for 'Host Code *' and 'UDF Group *'. To the right of these fields is a 'Group Description' input field. Below these fields is a table with two columns: 'Field Label' and 'Position'. A navigation bar at the top of the table area shows '1 Of 1'. At the bottom of the window, there is a 'Fields' section and an 'Exit' button.

You can specify the following fields:

Host Code

Host Code is defaulted as the logged in Host.

Group Description

Specifies the description of the UDF Group.

UDF Group

Specifies the group of the user defined field.

Field Label

Specify the name of the field that needs to be defined by the user. You can maintain up to 10 UDF fields.

Position

Specify the position of the user defined field.

2.1.39 Maintaining Currency Correspondent

You can specify currency correspondent account details in this screen. Currency correspondent Maintenance function is host specific.

You can invoke the 'Currency Correspondent Maintenance' screen by typing 'PMDCYC0R' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

Host Code

The system displays the logged in Host Code.

Currency

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

Account Type

Select the account type. The list displays the following values:

- Our- Currency correspondent is Bank's currency correspondent
- Their- Processing bank is the currency correspondent bank for the other bank

Account Number

Specify the account number of the specified bank. Alternatively, you can select the parent account number from the option list. The list displays all Nostro accounts for Account type OUR and valid normal accounts for account type THEIR. The account currency displayed in the list should be same as the currency specified.

Account Name

The system displays the account name

Primary Correspondent

Check this box if one of the standard currency correspondents is identified as primary currency correspondent. This option is applicable only for Account type 'OUR'. There can be only one primary currency correspondent for the combination of Account type, Currency. This option will be defaulted as yes for the first currency correspondent maintained.

Max Claim Amount

Specifies the maximum amount that can be claimed by the correspondent so that processing of outward bank transfer is done automatically based on charge claim received.

Charge Claim GL

Specifies the GL code that is defaulted as the debit account in the outgoing Bank transfer contract for the charge claim.

2.1.40 Viewing Currency Correspondent Summary

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

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

- Authorization Status
- Record Status

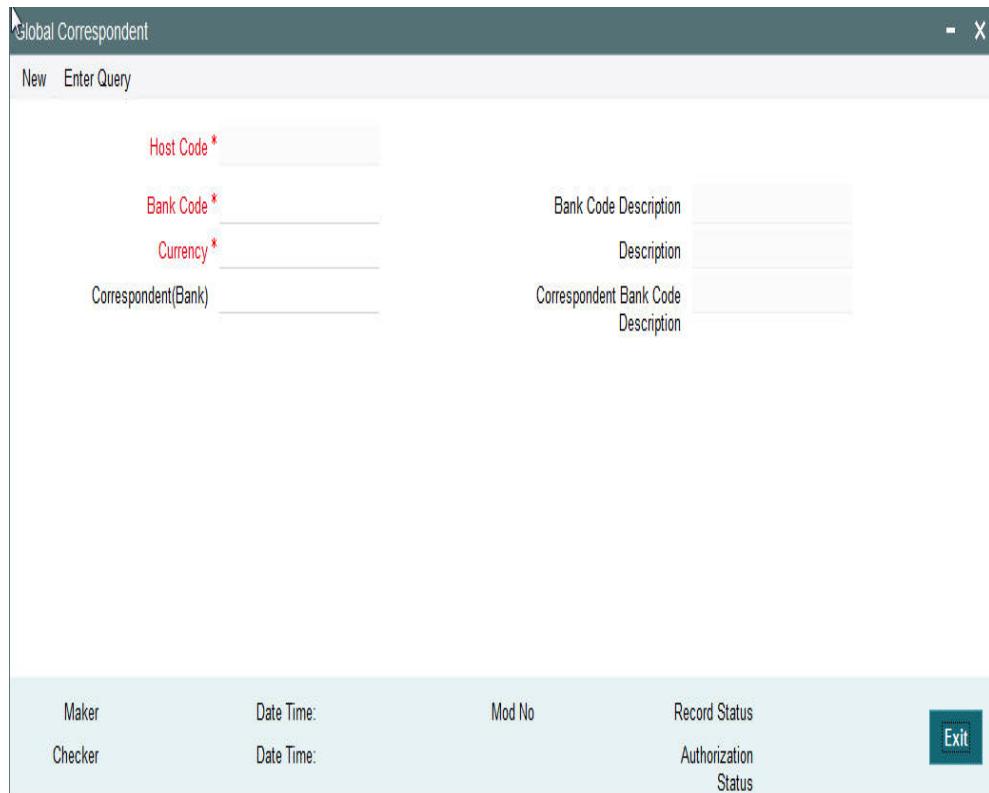
Once you have specified the search parameters, click ‘Execute Query’ button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Branch
- Account Type
- Alpha Code
- Primary correspondent
- Branch
- Primary Account
- Currency

2.1.41 Maintaining Global Correspondent

You can maintain the currency correspondent of any bank in the Global correspondent screen

You can invoke the 'Global correspondent Maintenance' screen by typing 'PMDGLCOR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



Global Correspondent

New Enter Query

Host Code*

Bank Code*

Currency*

Correspondent(Bank)

Bank Code Description

Description

Correspondent Bank Code Description

Maker Date Time: [empty]

Checker Date Time: [empty]

Mod No

Record Status

Authorization Status

Exit

You can specify the following fields:

Bank Code

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

Bank Code Description

The system displays the Bank code description.

Currency

Specify the currency to be selected for which the correspondent alpha code will be selected. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Correspondent Bank Code

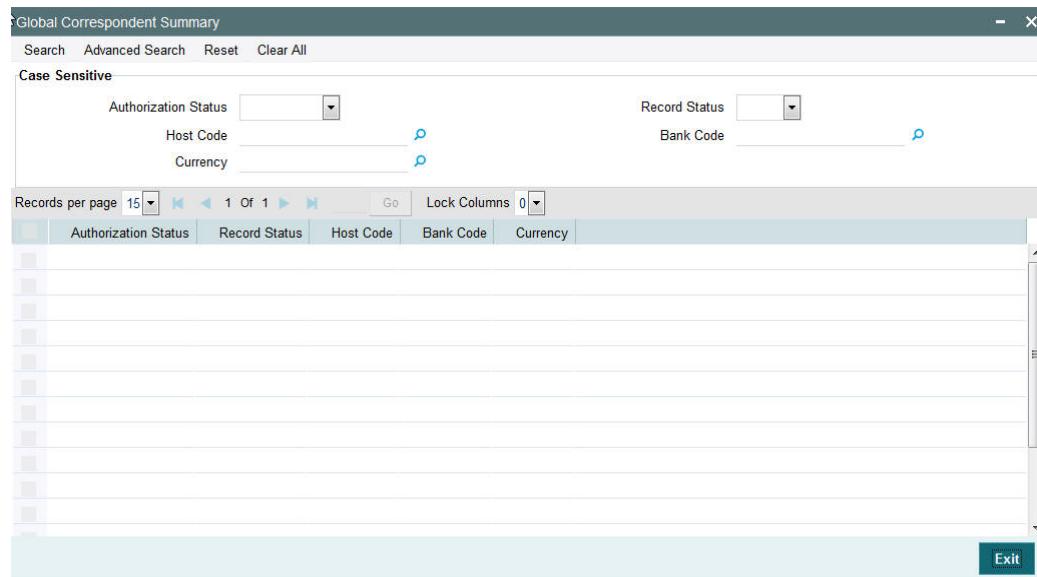
Specify the Alpha code of the correspondent bank for the specified currency.

Correspondent Bank Code Description

The system displays the correspondent Bank code description.

2.1.42 Viewing Global Correspondent Summary

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



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

- Authorization Status
- Record Status
- Currency
- Alpha Code

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

- Authorization Status
- Record Status
- Currency
- Alpha Code
- Correspondent Alpha Code

2.1.43 Invoking D to A Converter

You can enable translation of information of the parties involved in the payment from ‘D’ option (names and addresses) to appropriate ‘A’ option (BIC codes).

This information is used during the STP of an incoming message to convert the names and address information to the appropriate BIC code.

You can invoke the 'D to A Maintenance' screen by typing 'PMDDAMNT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

D to A Converter

New Enter Query

Host Code *

BIC Code *

BIC Code Description

Address Line 1 *

Address Line 2

Address Line 3

Address Line 4

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

You can specify the following fields:

BIC Code

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

BIC Code Description

The system displays the description of the BIC codes.

Address Line1

Specify the address line 1 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

Address Line2

Specify the address line 2 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

Address Line3

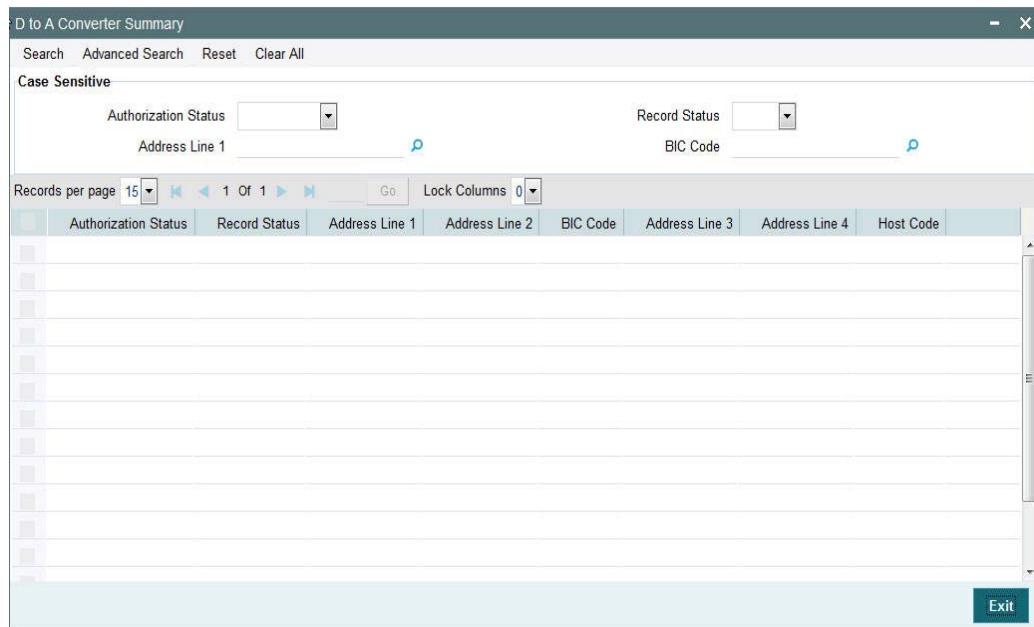
Specify the address line 3 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

Address Line4

Specify the address line 4 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

2.1.44 Viewing D to A Converter Summary

You can invoke “D to A Converter Summary” screen by typing ‘PXSDAMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- BIC Code
- Address Line1

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

- Authorization Status
- Record Status
- BIC Code
- Address Line1
- Address Line2
- Address Line3
- Address Line4

2.1.45 Maintaining SWIFT Code

You can maintain applicable SWIFT codes in this maintenance for a Network and message type.

You can invoke “SWIFT Code Maintenance” screen by typing ‘PMDVALDN’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status
Exit			

Specify the following details

Host Code

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

Branch Description

The system displays the branch description.

Network Code

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

Product Description

The system displays the product description.

Message Type

Specify the message type. Alternatively, you can select the message type from the option list. The list displays all valid message types maintained in the system.

Mandatory

Select an option to indicate whether the SWIFT tag is mandatory.

SWIFT Field

Specify the SWIFT field. Alternatively, you can select the SWIFT field from the option list. The list displays all valid SWIFT fields maintained in the system.

Modifiable

Select an option to indicate whether the SWIFT tag is modifiable.

SWIFT Code

Specify the SWIFT code.

SWIFT Sub Codes

Specify the sub SWIFT code.

2.1.46 Viewing SWIFT Code Summary

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

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

- Authorization Status
- Record Status
- Network Code
- Host Code

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

2.1.47 Maintaining File Parameters

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

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

Specify the following details

Host Code

The system specifies the host code that the user is logged in.

File Type

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

File Type Description

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

File Direction

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

Schema File Definition Path

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

Network Code

Specify the network code from the list of values.

Payment Type

The system populates this field based on the network chosen.

Connector Details

Destination Type

Select the required destination path. Choose among the following:

- Folder.
- Queue

- SwiftNet Connectivity

Folder Path

Specify the folder path.

Queue Name

Specify the name of the queue.

Protocol Type

Select the type of protocol.

SwiftNet Connectivity

Specify the required SwiftNet Connectivity.

Protocol Name

Specify the required protocol.

2.1.48 Viewing File Parameters Summary

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

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

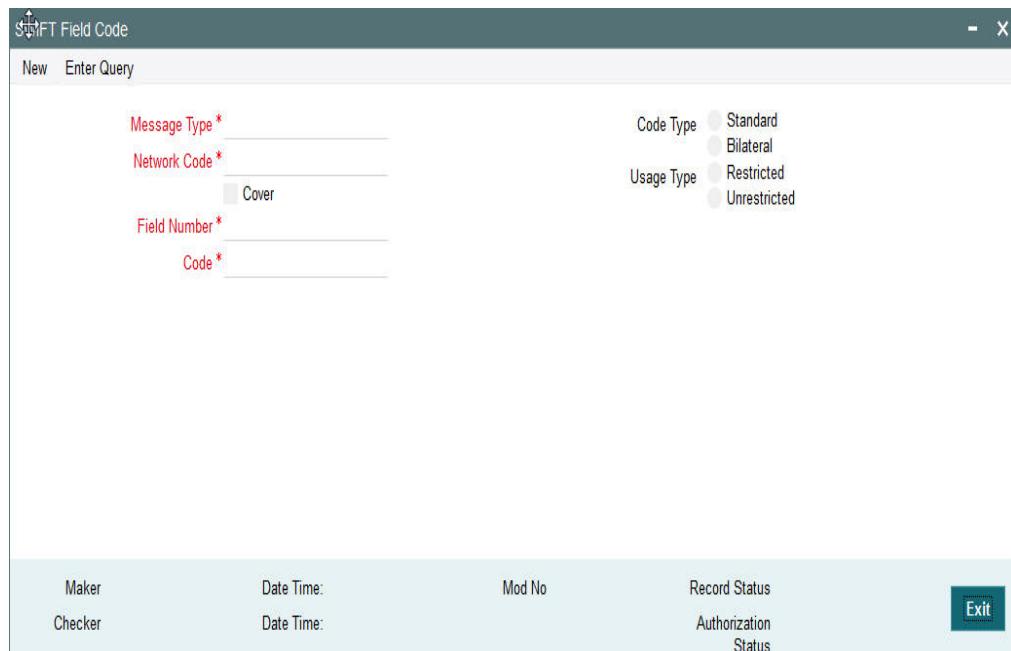
- Authorization Status
- Record Status
- Host Code
- File Type
- File Direction

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

2.1.49 Maintaining SWIFT Field Codes

You can maintain the SWIFT message details and validate the incoming and outgoing messages in this screen.

You can invoke “SWIFT Field Code maintenance” screen by typing ‘PMDSWFLD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Marker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

Specify the following details

Message Type

Specify the message type. alternatively, you can select the message type from the option list. The list displays all valid message types maintained in the system.

Cover

Check this box to indicate whether cover message is required or not.

Field Number

Specify the field number for the message type. alternatively, you can select the field number from the option list. The list displays all valid field numbers from the option list.

Code

Specify the code that is used to indicate incoming and outgoing messages for security purpose.

Code Type

Select the code type. The option are as follows:

- Standard
- Bilateral

Usage Type

Select the usage type. The option are as follows:

- Restricted
- Unrestricted

2.1.50 Viewing SWIFT Field Code Summary

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

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

- Authorization Status
- Record Status
- Message Type
- Field Number
- Code
- Cover

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

2.1.51 Customer Preferences

You can maintain Deferred price and file preferences for corporate customers in the ‘Customer Preferences’ screen.

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

The screenshot shows the 'Customer Preferences' window with the following fields:

- Host Code*** (Required field)
- Customer No*** (Required field)
- Customer Name**
- Deferred Price Preferences** section:
 - Deferred Pricing** checkbox (unchecked)
 - Frequency** dropdown menu (set to **Manual**)
- File Preferences** section:
 - Autoclosure Required** checkbox (checked)
 - Cutoff Hour**
 - Cutoff Minute**
 - Pricing Account**
 - Account Branch**
 - Account Currency**
 - Account Name**
- Others** section:
 - Holiday treatment for Instruction Date** dropdown menu (set to **Move Forward**)
- Bottom Row** (light blue background):

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status
- Exit** button (top right of bottom row)

You can specify the following fields:

Deferred Price Preferences

Deferred Pricing

Check this box if deferred pricing is applicable for the customer.

Frequency

Select the required frequency. Frequency can be maintained as Daily, Monthly and Manual.

File Preferences

Autoclosure Required

Check this box if a consolidation batch needs to be considered for closure based on the cutoff time specified.

Note

This is applicable if processing of some of the transactions pertaining to the batch is not yet completed.

Cutoff Hour

Specifies the Cutoff time in hours for Batch auto closure

Cutoff Minute

Specifies the Cutoff time in minutes for Batch auto closure

Pricing Account

Choose the required Pricing Account from the list of values.

Account Branch

The system displays the account branch based on the selected Pricing Account.

Account Currency

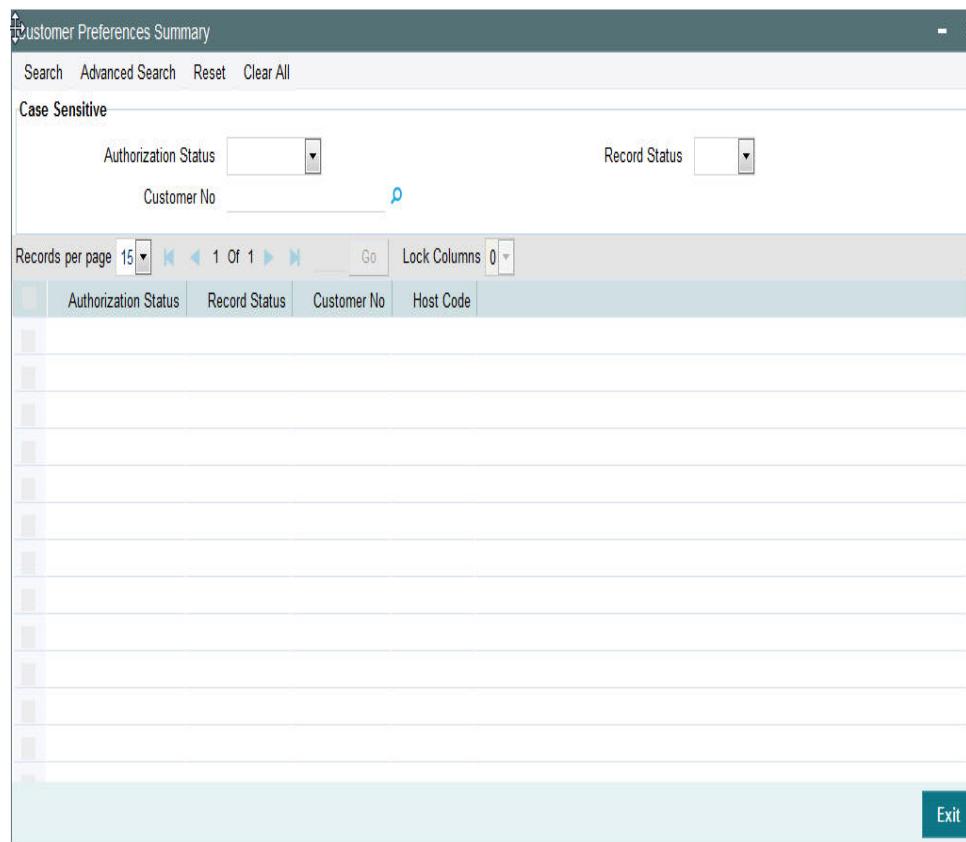
The system displays the account currency based on the selected Pricing Account.

Account Name

The system displays the account name based on the selected Pricing Account.

2.1.52 Viewing Customer Preferences Summary

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



The screenshot shows the 'Customer Preferences Summary' screen. At the top, there is a header bar with the title 'Customer Preferences Summary' and a search bar containing buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there is a 'Case Sensitive' checkbox and a 'Customer No' input field. The main area is a table with four columns: 'Authorization Status', 'Record Status', 'Customer No', and 'Host Code'. The table has 15 rows. At the bottom right of the table area, there is a blue 'Exit' button.

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

- Authorization Status
- Record Status
- Customer No

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

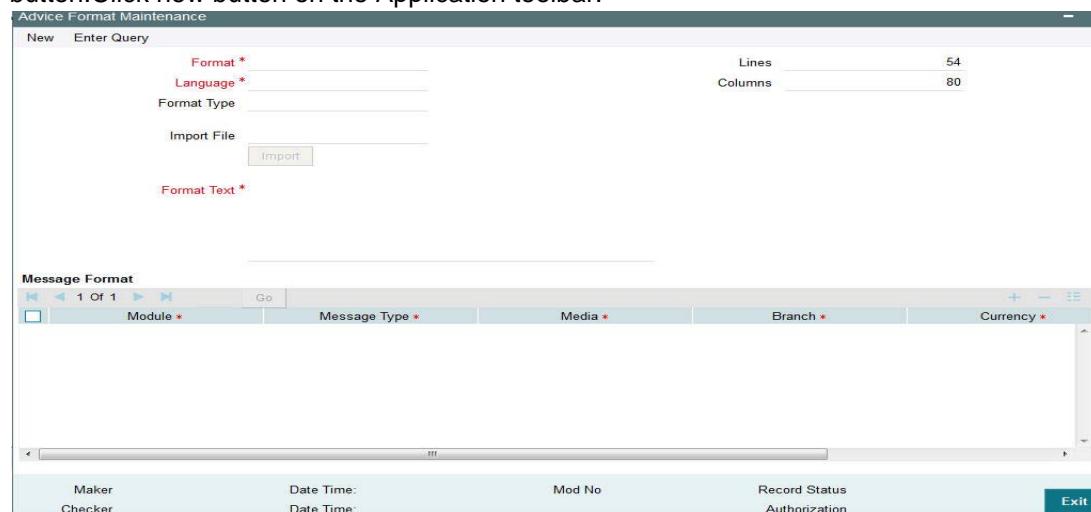
Double click a record or after selecting a record to view the detailed screen.

Note

- For a C2B transaction if the charge account is mentioned in the received pain.001 file, it takes precedence. If charge account is not available as part of the file, then pricing account maintained in file preferences is considered for debiting charge/tax amounts. If pricing account is not maintained, charge/ tax is recovered from debit account itself.
- Charge account and currency can be different from debit account and currency.

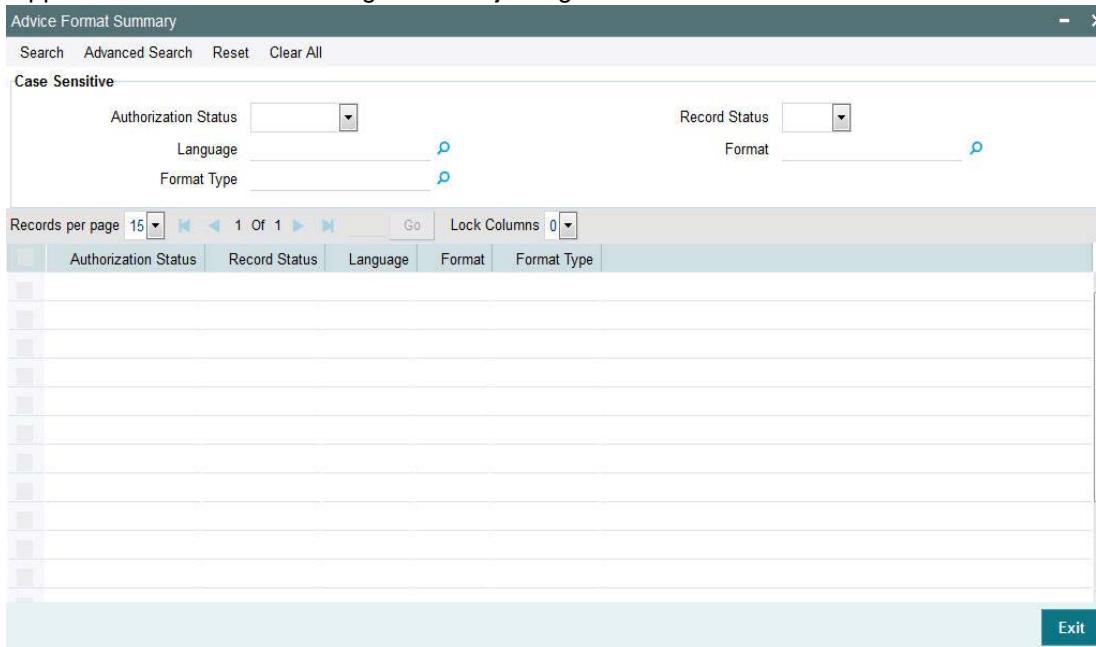
2.1.53 Advice Format Maintenance

In Advice Format Maintenance screen you can find a pre-shipped record for Format type 'SWIFT'. You can invoke the 'Advice Format Maintenance' screen by typing 'PMDSNCKM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



2.1.54 Viewing Advice Format Summary

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



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

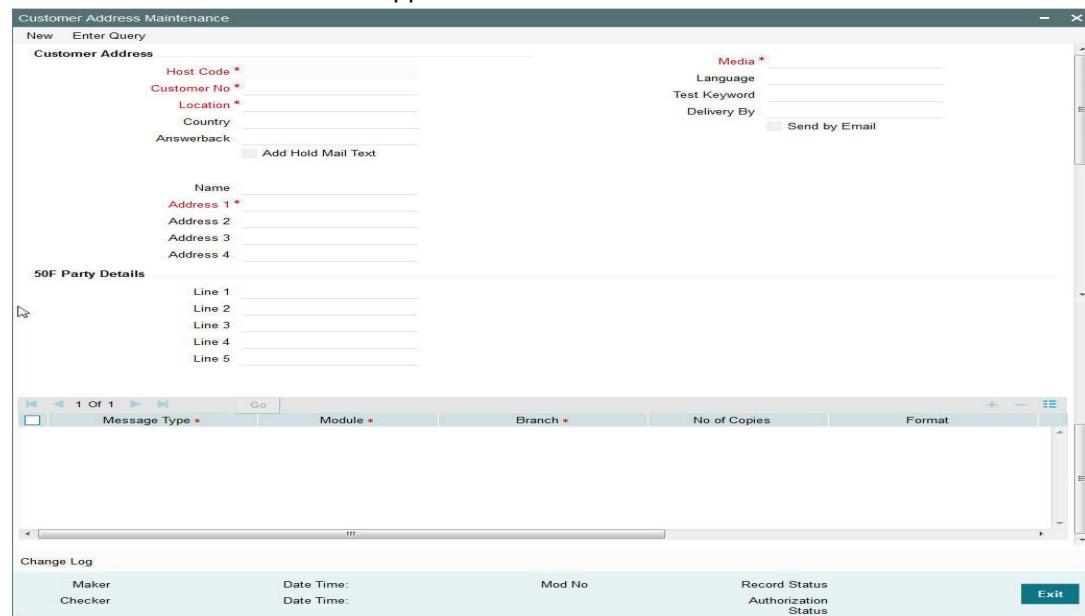
- Authorization Status
- Record Status
- Language
- Format
- Format Type
- Customer No

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

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

2.1.55 Customer Address Maintenance

You can invoke the ‘Customer Address Maintenance’ screen by typing ‘PMDCUSAD’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

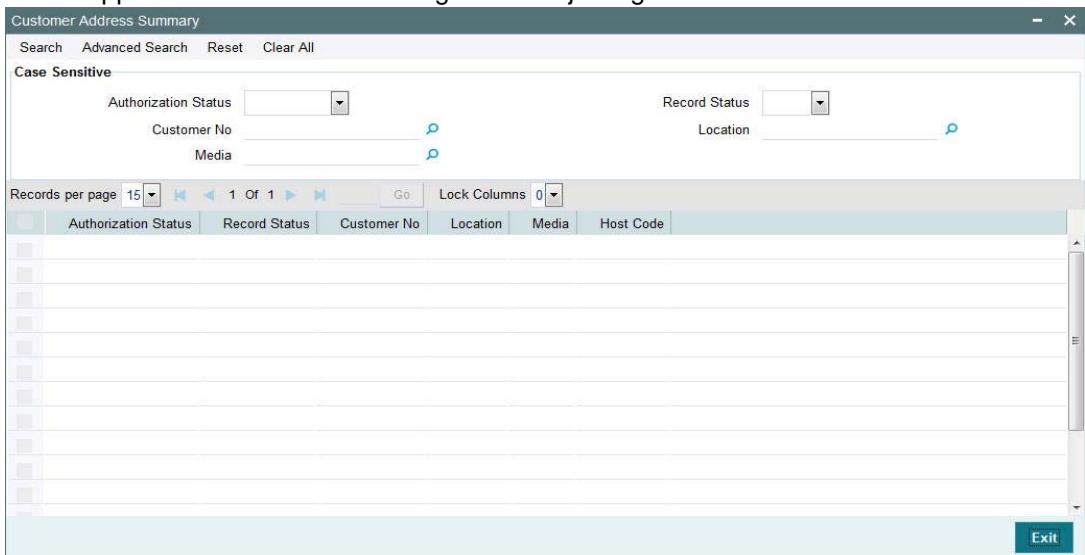


The screenshot shows the 'Customer Address Maintenance' window. At the top, there are buttons for 'New', 'Enter Query', and 'Customer Address'. The main area contains fields for Host Code, Customer No, Location, Country, Answerback, Media, Language, Test Keyword, Delivery By, and Send by Email. Below these are fields for Name, Address 1, Address 2, Address 3, Address 4, and 50F Party Details (Line 1 to Line 5). At the bottom, there is a 'Message Log' section with entries for Maker and Checker, their date and time, and their record status.

For correspondent Bank Customers, you can maintain the BIC in Address Line 1 for Media ‘SWIFT’.

2.1.56 Viewing Customer Address Summary

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



The screenshot shows the 'Customer Address Summary' window. At the top, there are buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below these are search parameters: Authorization Status, Customer No, Media, Record Status, and Location. There are also buttons for 'Records per page' (set to 15), 'Go', and 'Lock Columns' (set to 0). Below these are a list of columns: Authorization Status, Record Status, Customer No, Location, Media, and Host Code. At the bottom right is an 'Exit' button.

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

- Authorization Status
- Record Status
- Customer No
- Location

- Media
- Host Code

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

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

2.1.57 Message Location Maintenance

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

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status
Exit			

Specify the following fields:

Code

Specifies the code assigned to the Message Location.

Code Description

Specifies the description of the Message Location code.

2.1.58 Viewing Message Location Summary

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

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

- Authorization Status
- Record Status
- Code

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

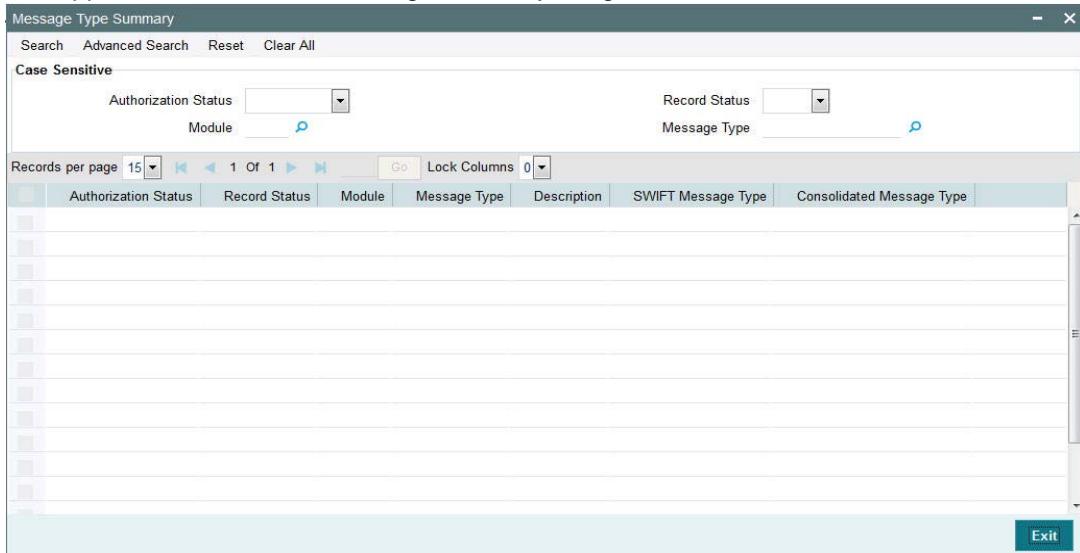
Double click a record or after selecting a record to view the detailed screen.

2.1.59 Message Type Maintenance

Message types are pre-shipped. You can view the message type details in this screen. You can invoke the ‘Message Location Maintenance’ screen by typing ‘PMDMSTYM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

2.1.60 Viewing Message Type Summary

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



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

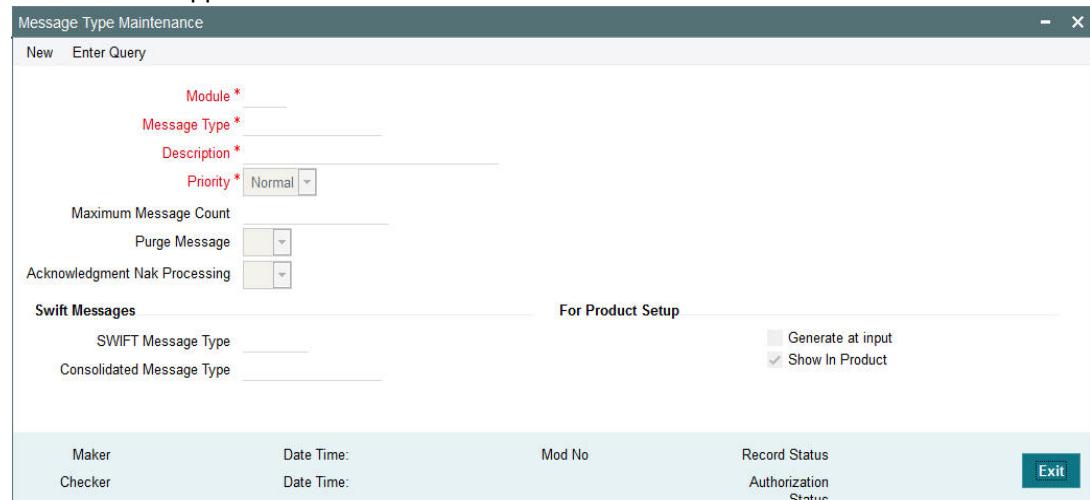
- Authorization Status
- Record Status
- Module
- Message Type

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

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

2.1.61 Messaging Branch Preferences Maintenance

Message Browser actions allowed for a branch can be configured in this screen. You can invoke the ‘Message Location Maintenance’ screen by typing ‘PMDPREF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



Indicating the activities that require authorization:

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

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

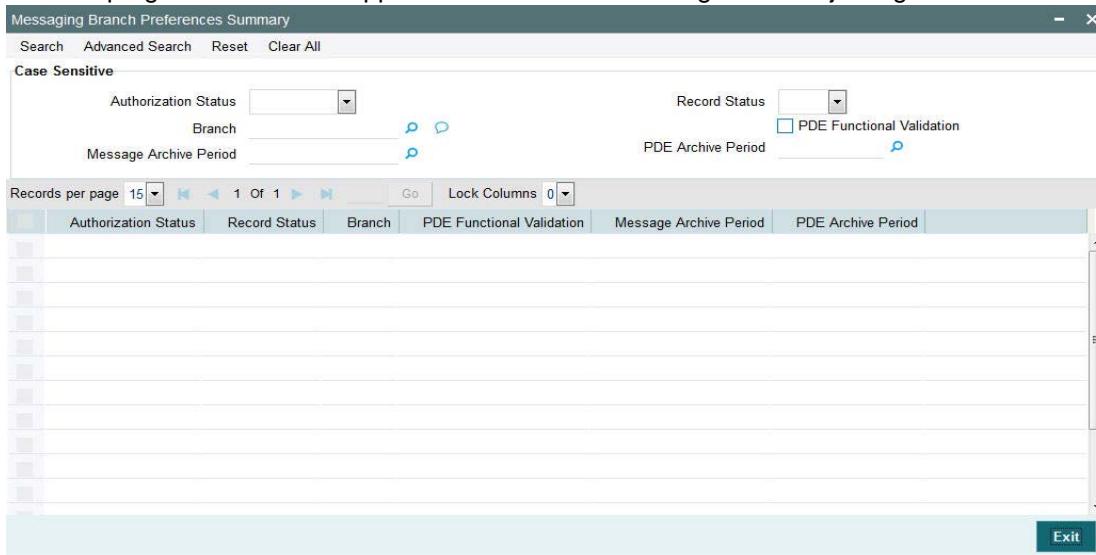
The activities that you can choose from are:

- Cancel
- Hold
- Change Node
- Testword
- Auth Repair Incoming
- Carry Forward
- Change Media
- Regenerate
- Regenerate
- Change Address
- Reinstate
- Release
- Carried Forward
- Branch Move
- Change Media
- Change Priority
- Testword Check
- Auth Repair Incoming

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

2.1.62 Viewing Messaging Branch Preferences Summary

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



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

- Authorization Status
- Record Status
- Branch
- PDE Functional Validation
- Message Archive Period
- PDE Archive Period

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

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

2.2 External System Maintenance

2.2.1 Sanction Check System Maintenance

You can maintain the external system details to which the sanction request are to be sent with transaction party details in the ‘Sanction Check System’ screen. You can invoke the ‘Sanction Check System’ screen by typing ‘PMDSNCKM’ in the field at the top right corner of the

application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following details:

Sanction Check System

Specify the external sanction check system.

Description

Give a brief description on the sanction check system.

Inqueue JNDI Name

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

Outqueue JNDI Name

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

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Timeout in seconds

Specify the time out in seconds. If there is no response within this time, then the request is marked as timed out.

Queue Authentication

Queue Authentication

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

User Id

Specify the required User Name.

Password

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

Status Mapping

External Response Code

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

Code Description

Specifies the description of the external response code.

System Status

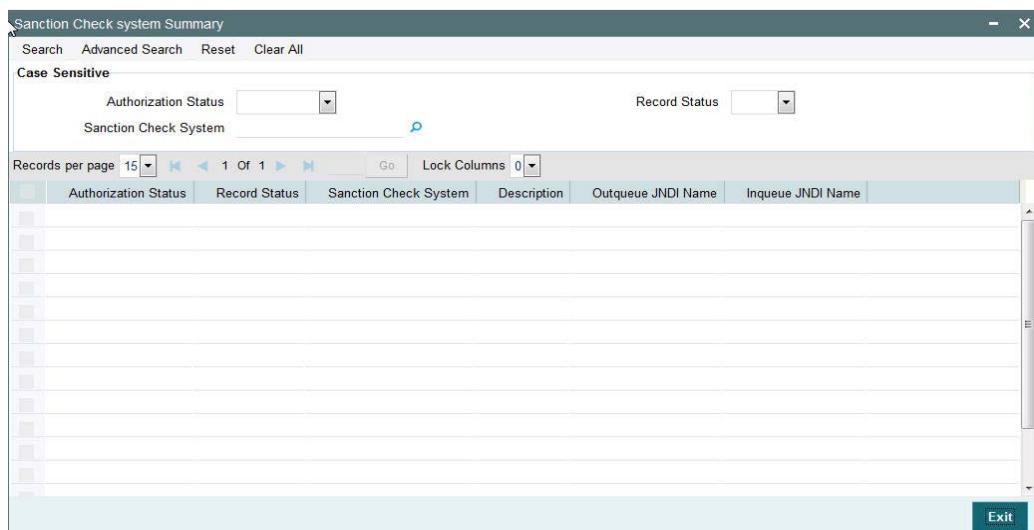
Specifies the sanction check status derived in the system.

Automatic Cancellation

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

2.2.2 Viewing Sanction Check System Summary

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



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

- Authorization Status
- Record Status

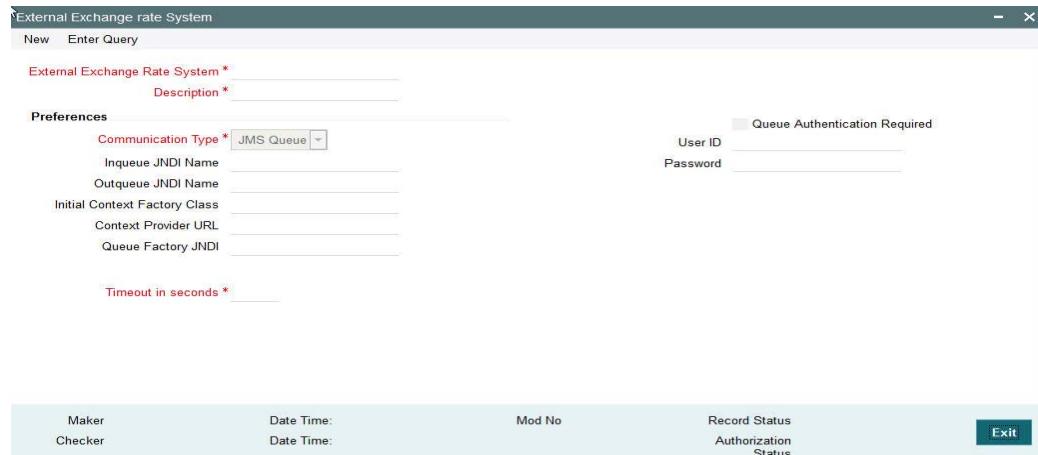
Once you have specified the search parameters, click ‘Execute Query’ button. The system displays the records that match the search criteria.

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

2.2.3 External Exchange Rate System Maintenance

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

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



You can specify the following details:

External Exchange Rate System

Specify the external exchange rate system.

Description

Give a brief description on the external exchange rate system.

Preferences

Communication Type

Select the type of communication from the drop-down list.

Inqueue JNDI Name

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

Outqueue JNDI Name

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

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Timeout in seconds

Specify the time out in seconds. If there is no response within this time, then the request is marked as timed out.

Queue Authentication

Queue Authentication

Check this box to indicate that Queue Authentication is required for the External Exchange Rate System.

User Id

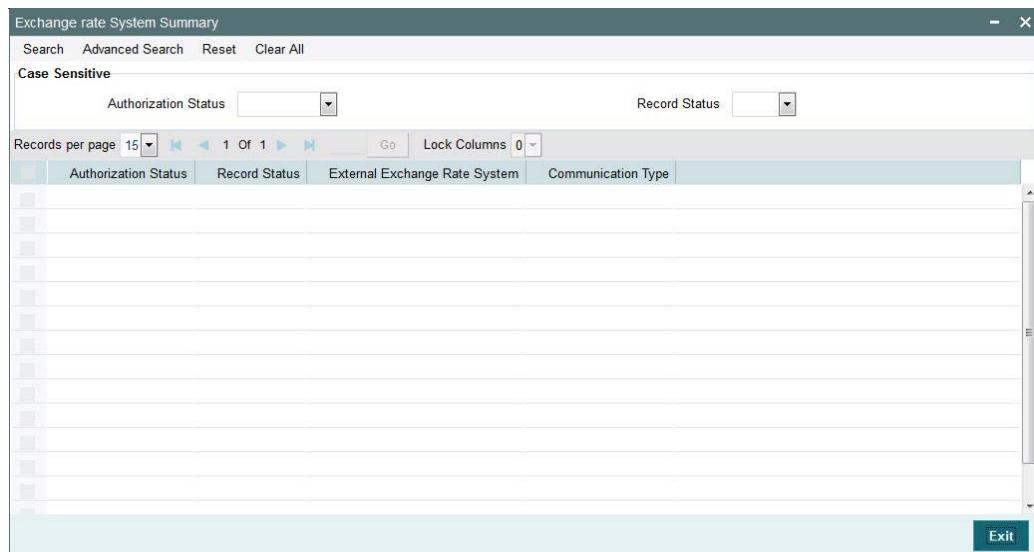
Specify the required User Name.

Password

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

2.2.4 Viewing Exchange Rate System Summary

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



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

- Authorization Status
- Record Status

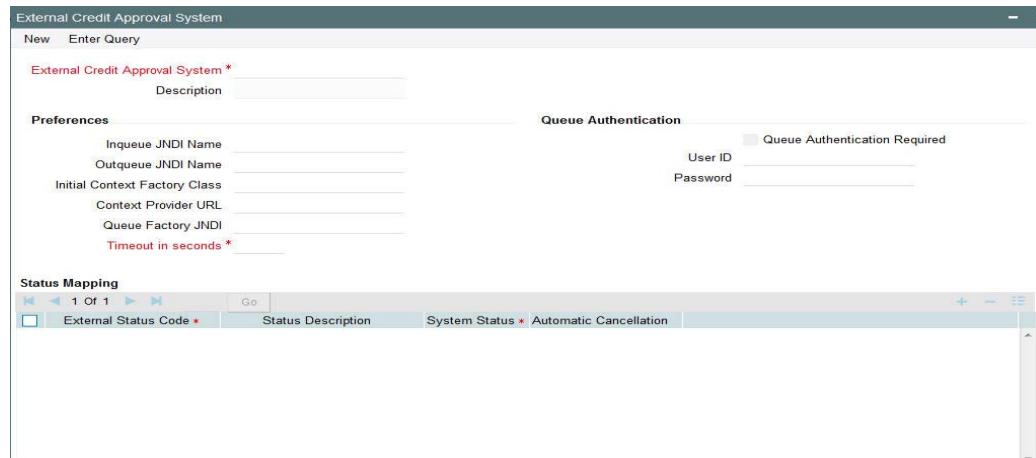
Once you have specified the search parameters, click ‘Execute Query’ button. The system displays the records that match the search criteria.

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

2.2.5 External Credit Approval System Maintenance

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

the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



You can specify the following details:

External Credit Approval System

Specify the external credit approval system.

Description

Give a brief description in the external credit approval system.

Preferences

Inqueue JNDI Name

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

Outqueue JNDI Name

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

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Timeout in seconds

Specify the time out in seconds. If there is no response within this time, then the request is marked as timed out.

Queue Authentication

Queue Authentication

Check this box to indicate that Queue Authentication is required for the External Credit Approval System.

User Id

Specify the required User Name.

Password

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

Status Mapping

External Response Code

Specifies the code assigned to a status by external ECA system.

Code Description

Specifies the description of the external response code.

System Status

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

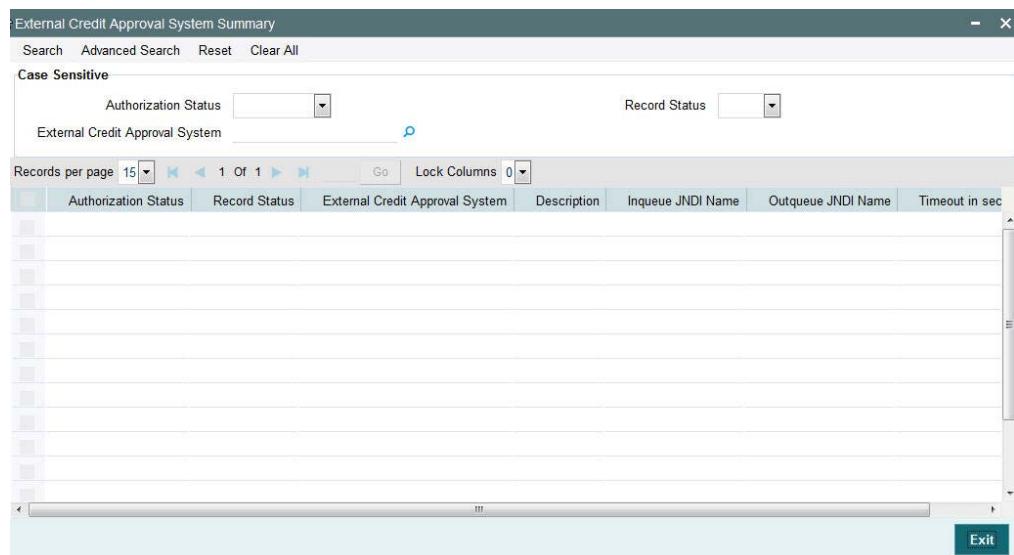
- Reject
- Override
- Approve

Automatic Cancellation

Select whether automatic cancellation of the payment is applicable or not. You can select **Yes** only if the response codes are mapped to Rejected status.

2.2.6 Viewing External Credit Approval System Summary

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



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

- Authorization Status
- Record Status

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

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

2.3 Dispatch

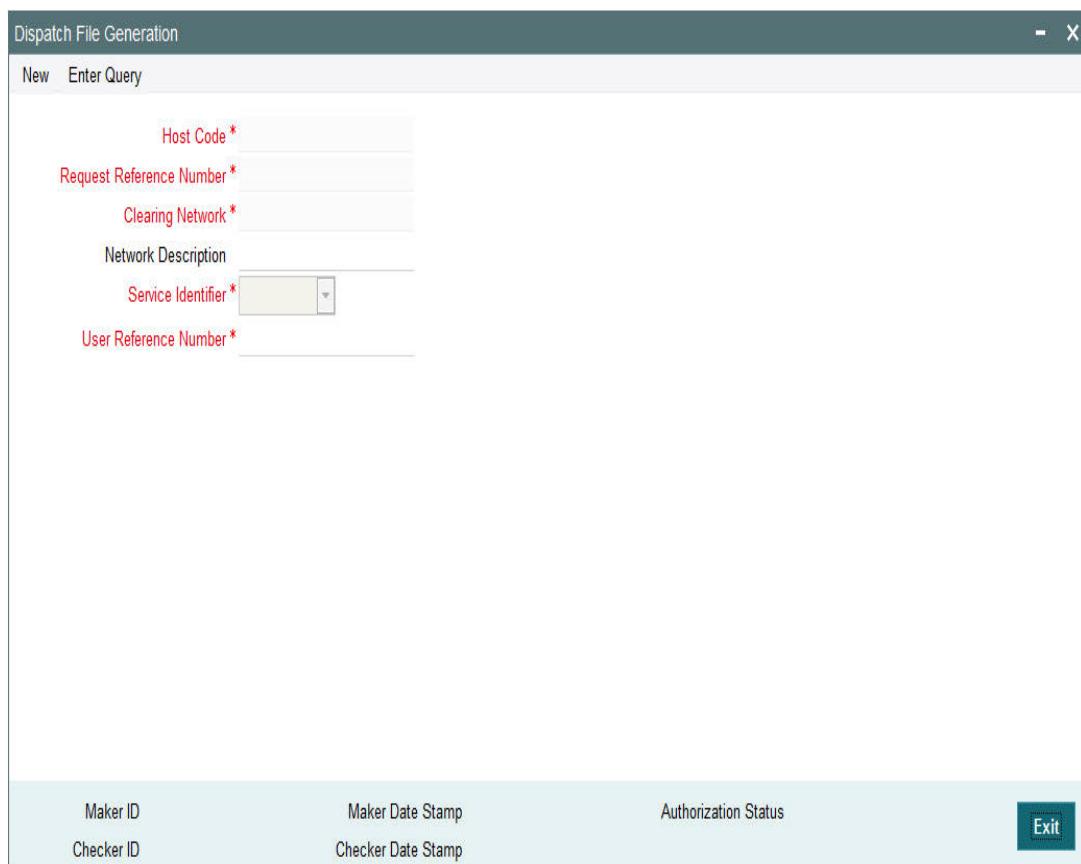
The below listed changes are applicable for dispatch processing of Domestic low value payments/ Direct Debits:

- Dispatch File Generation Screen
- File Dispatch Generation Summary
- Dispatch Parameters Maintenance
- File Dispatch Parameters Maintenance Summary

2.3.1 Dispatch File Generation Screen

Dispatch file generation screen is provided to manually initiate generation of dispatch files for CSM.

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



Dispatch File Generation

New Enter Query

Host Code *

Request Reference Number *

Clearing Network *

Network Description

Service Identifier *

User Reference Number *

Maker ID Maker Date Stamp Authorization Status

Checker ID Checker Date Stamp

Exit

You can specify the following fields:

Host Code

The system defaults the host code.

Request Reference Number

Reference Number is generated by the system.

Clearing Network

Select a valid clearing network for which the dispatch file will be generated.

Service Identifier

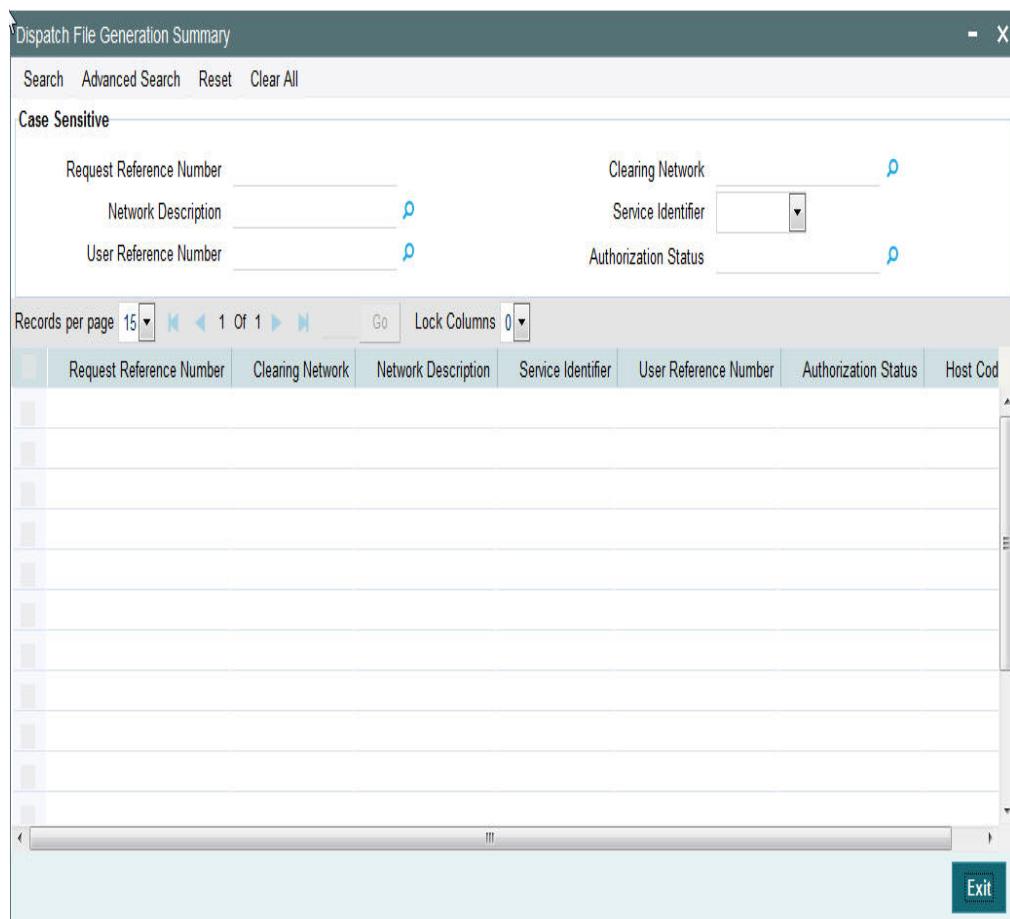
Indicates the service identifier. Identifier can be selected as SCT, SDD-CORE or SDD-B2B

User Reference Number

Specify the reference number for every dispatch run. This reference number can be used to track the number of files generated for every dispatch run.

2.3.2 File Dispatch Generation Summary

You can invoke the 'Dispatch File Generation Summary' screen by typing 'PMSDFILE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button:



You can search using the following parameter:

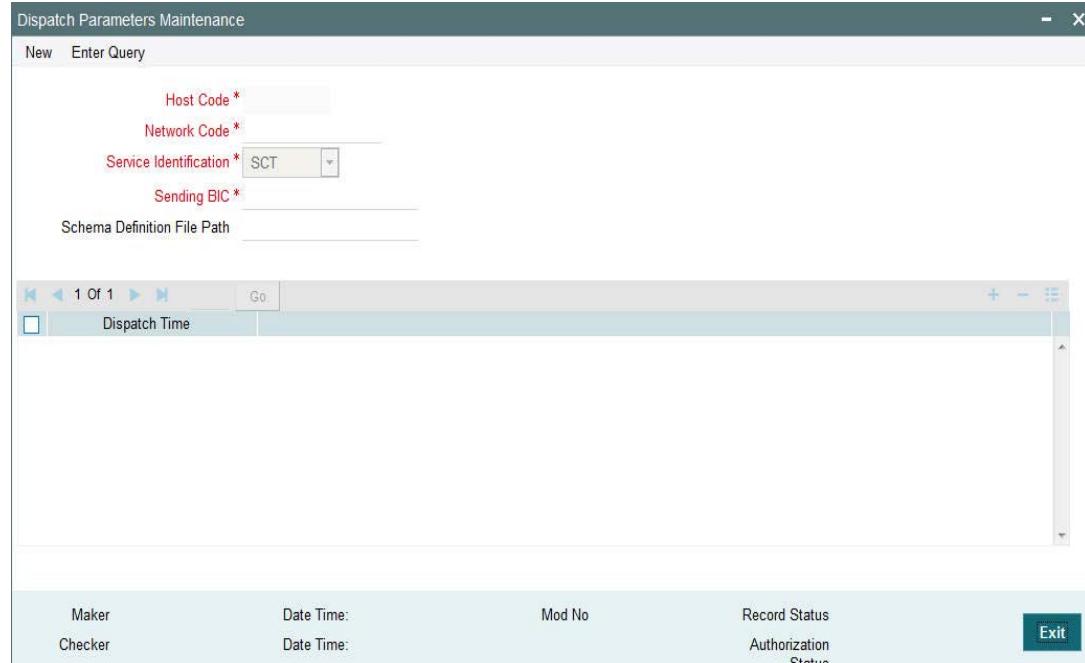
- Request Reference Number
- Clearing Network
- Network Description
- Clearing Network
- Service Identifier
- User Reference Number
- Authorization Status

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

2.3.3 Dispatch Parameters Maintenance

Dispatch time for auto generation of Domestic Low Value Payments /Direct Debit dispatch files can be maintained in this screen.

You can invoke the 'Dispatch Parameters Maintenance' screen by typing 'PADISPTM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



Maker	Date Time:	Mod No	Record Status	Authorization Status
Checker	Date Time:			

You can specify the following fields:

Host Code

Select the required host code for the dispatch.

Network Code

Specify a brief description on the network code.

Service Identification

Specify the service identification code.

This field has options as SCT, SDD-CORE & SDD-B2B.

Sending BIC

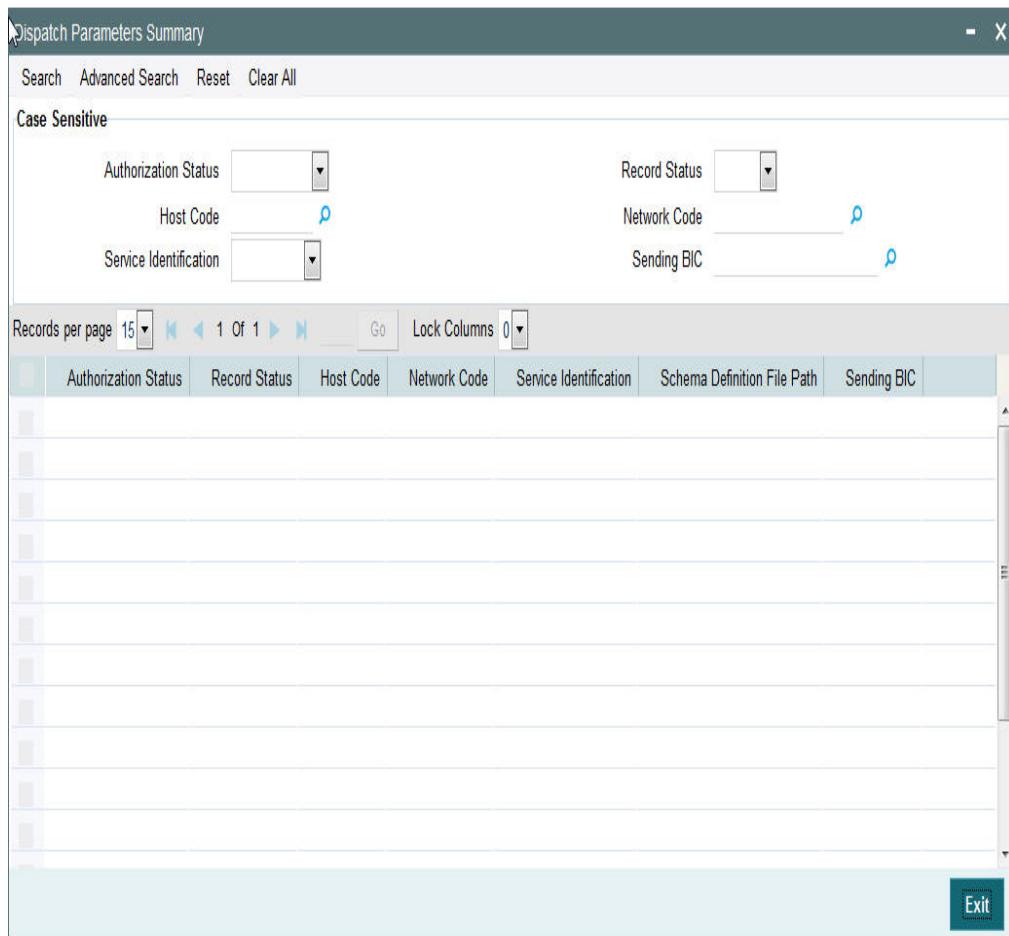
All Branch BICs for the host are listed here. You can select the required Dispatch branch.

Schema Definition File Path

This field is used for maintaining the path of XSD file with which the dispatch file is validated.

2.3.4 File Dispatch Parameters Maintenance Summary

You can invoke the 'Dispatch File Generation Summary' screen by typing 'PASISPTM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button:



You can search using the following parameter:

- Record Status
- Host Code
- Network Code
- Service Identification
- Sending BIC
- Authorization Status

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

2.3.5 Payment Details Handoff to External Systems

- If Payment Handoff is applicable, individual payment transaction data will be put into a destination JMS queue in XML format.
- This will be done after dispatch data enrichment is done for fields like Sender's BIC, Service level & settlement method.
- Dispatch file generation will not be applicable if 'Payment Handoff' flag is checked for the Network.

Note

This option is available for ACH payments.

2.4 Common Processes

2.4.1 Host & Time zone Related Processing

- Processing of payment transactions for multiple hosts with different time zones is supported.
- Cut-off time maintenances are to be done in host time. This has to be operationally controlled.
- Dispatch file generation timings and auto batch closure time for bulk file upload also follow host date & time.

2.4.2 Customer Status Check

- Customer status check is added in initial validations of payment processing.
- Based on customer status available as part of external customer maintenance (STDCIFCR), system performs the status check.
- If any of the following status for customer is maintained, payment transaction gets moved to Business Override Queue:
 - Deceased
 - Whereabouts Not Known
 - Frozen
- If record status is Closed, out going payment transactions is moved to Process Exception Queue. Incoming transactions will be moved to Repair Queue so that Return or Repair action can be performed based on the payment type.

2.4.3 Sanction Check

- If sanction check is made applicable at Network Preferences, system initiates sanction processing. Additional check is performed to verify whether sanction check is applicable for the customer at customer maintenance (STDCIFCR) level. Sanction processing is done only if it is applicable for both network and customer.
- On receiving External Sanction Check system response, sanction check status of the payment is updated.
- The following responses are possible:
 - A – Approved. Sanction check is approved by the external system
 - O- Override – Interim status or approval with override is received from external system
 - R – Rejected. This indicates that the contract failed ECA check.
 - T – Timed out. ECA check status is updated as T if no response is received from the external system within the stipulated time limit maintained for ECA system check system.
- If the sanction check response status for a payment transaction is 'Approved', then further processing continues.
- If the sanction check response status of the transaction is 'Override' or 'Rejected' or 'Timed Out', then transaction is logged in Sanction Check Exception Queue.
- If External system reject code is marked for auto cancellation in sanction system maintenance, transaction is automatically cancelled.

2.4.4 External Credit Approval

- Oracle FLEXCUBE Payments sends debit accounting entries pertaining to payment amount and charge/tax amounts to external DDA system for credit checks. ECA system for the credit check is derived based on External Customer Account (STDCRACC) maintenance.
- ECA requests are sent, if the flag 'External Credit Approval Required' in 'External Customer Account maintenance (STDCRACC) is checked.
- Transaction ECA status are updated based on the response received from the external system.
- The following responses are possible:
 - A – Approved. ECA is approved by the external system
 - O- Override – Interim status or approval with override is received from external system
 - R – Rejected. This indicates that the contract failed the External Credit Approval check.
 - T – Timed out. ECA check status is updated as T if no response is received from the external system within the stipulated time limit maintained for external sanction check system.
- If the ECA response status for a payment transaction is 'Approved', then further processing continues.
- If ECA validation fails i.e. the status is 'Override', 'Rejected', or 'Timed out', transaction is logged in ECA Exception Queue.
- If External system reject code is marked for auto cancellation in ECA system maintenance, transaction is automatically cancelled.
- Transaction Account and Charge Account cannot belong to different DDA systems. System validates the same.
- For a bulk file handling, ECA request for debit entries generates separate requests for debit account and charge account if both accounts are not the same.
- Reversal of ECA request is required in the following cases:
 - Transaction is cancelled from Network Cut-off Queue
 - Transaction is carried forward from Network Cut-off Queue
- On reversal of ECA, request message is sent to external system with original transaction details & amounts, indicating that it is a reversal request.
- External Account check (EAC) request is sent if customer account is in for credit leg of a transaction. This is applicable for incoming payments and book transfers.
- EAC requests are sent, if the flag 'External Credit Approval Required' in 'External Customer Account maintenance (STDCRACC) is checked.
- For Book transfer transaction, request is generated for debit account and related charges. External Account check request is sent for credit account.
- If external account check request fails, transaction is moved to ECA queue. Exception queue for both ECA/EAC requests is the same.

2.4.5 Small FX Limit Check & Currency Conversion

- For a cross currency payment transaction where debit currency and transfer currency are different, exchange rate is picked up as maintained for the transaction branch.
- If Small FX limit is defined in Network Currency Preferences, then the auto rate pick up takes place only if the transfer amount is within the small FX limit.
- Exchange Rate Type is based on Network preferences maintained. Buy/Sell indicator is derived by the system.

- If the transfer amount is above the small FX limit specified, the rate is fetched from the internal exchange rates maintained in CORE.
- If the transfer amount is above the small FX limit specified, system checks whether External Exchange Rate is applicable in Network Preferences.
- If external system is available the transaction details, then system sends request to external system for receiving the exchange rate.
- Based on the response received, exchange rate is populated and further processing of transaction will continue.
- The following responses are possible from External Exchange Rate system:
 - A-Approved-Response with exchange rate
 - R-Rejected-No exchange rate available in response or resulted in error
 - T-Timed out –Request is timed out
- If Small FX limit is not maintained, auto rate pick up is done from internal rates maintained, for all cross currency payment transactions without any limit check.
- Payment contract is moved to Exchange Rate Exception queue in the following cases with proper error code details:
 - Exchange Rate derivation based on core system maintenance fails
 - Small FX limit is breached and no external exchange rate system maintenance is available
- Payment contract is moved to external exchange rate queue if response from External Exchange Rate system is rejected or timed out.
- It is possible to provide exchange rate manually from Queue screen so that transaction proceeds with further processing.

2.4.6 IBAN Check

- If 'IBAN validation required' flag is checked for the network, then IBAN verification for Debtor IBAN, Creditor IBAN & creditor BIC is done against the IBAN format maintained for the respective country.
- IBAN is validated based on IBAN Information maintenance (ISDESBAN) available for the country for the following parameters:
 - IBAN length
 - Check digit of the IBAN
 - National ID of the IBAN
- Check digit of the beneficiary IBAN must be validated using the below mentioned process:
 - Extract country code from the IBAN
 - Search the IBAN check digit length and IBAN check digit position for the country code from the IBAN structure data storage.
 - Extract the check digit from IBAN using IBAN check digit length and IBAN check digit position.
 - Compute the check digit from IBAN using the scheme defined in ISO/IEC 7064 Modulo 97-10.
 - Compare the check digit value computed and the check digit value extracted from IBAN
- National ID of the beneficiary IBAN must be validated using the below mentioned process
 - Extract the IBAN National id from IBAN using bank identifier position and IBAN national ID length

- Extract the IBAN ISO country code from IBANPlus data storage for the IBAN national id
 - Compare the IBAN ISO country code from IBANPlus with the country code extracted from IBAN.
 - If the all of the above conditions are satisfied, then the IBAN is valid.
- Validate BIC from an IBAN by looking up IBANPlus, if available. For payment transaction the beneficiary Bank code is checked for Valid BIC based on the beneficiary IBAN. The BIC will be derived from IBAN using the below mentioned process:
- Extract country code from the IBAN
 - Search the bank identifier position and IBAN national ID length for the country code from the IBAN structure data storage
 - Extract the IBAN National id from IBAN using bank identifier position and IBAN national ID length
 - Search the IBAN BIC for the IBAN National id and country code from the IBANPlus data storage.
 - If the IBAN BIC and Account with Institution BIC code (Creditor Agent BICFI for outgoing ISO transaction) does not match, then it displays an error that Account with Institution BIC is not valid

3. Function ID Glossary

P

PADISPTM 2-78
PASISPTM 2-79
PMDBENRG 2-27
PMDBKRED 2-45
PMDCTOFF 2-22
PMDCUSAD 2-64
PMDDFILE 2-76
PMDECAMT 2-73
PMDERTMT 2-71
PMDFLPRF 2-60
PMDFLPRM 2-56
PMDGLCOR 2-50
PMDHSTPR 2-24
PMDIPACC 2-42
PMDLOCMN 2-65
PMDMSTYM 2-66
PMDNCPRF 2-10
PMDNWMNT 2-4
PMDNWPRF 2-7
PMDNWRLE 2-17, 2-19
PMDPREF 2-67
PMDSNCKM 2-62, 2-69
PMDSORCE 2-1
PMDSORNW 2-15
PMDTMZON 2-46
PMDVALDN 2-54
PMSADVFM 2-63, 2-64
PMSBENRG 2-28

PMSBKMNT 2-31
PMSCSMLK 2-34
PMSCTOFF 2-24
PMSDFILE 2-77
PMSECAMT 2-75
PMSERTMT 2-73
PMSFLPRF 2-61
PMSFLPRM 2-57
PMSHSTPR 2-25
PMSIPACC 2-43
PMSLOCMN 2-66
PMSMSTYM 2-67
PMSNCPRF 2-14
PMSNRDEF 2-21
PMSNWMNT 2-6
PMSNWPRF 2-9
PMSNWRLE 2-18
PMSPREF 2-69
PMSRJMNT 2-41
PMSSNKSM 2-71
PMSSORCE 2-3
PMSSORNW 2-16
PMSSRMDL 2-32
PMSSYSPM 2-38
PMSVALDN 2-55
PXDCYCOR 2-48
PXDDAMNT 2-52
PXDSWFLD 2-58
PXSDAMNT 2-53
PXSSWFLD 2-59