

Oracle® Payments
User's Guide
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Oracle Payments User's Guide, Release 12.2

Part No. E48766-01

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Contents

Send Us Your Comments

Preface

1 Understanding Oracle Payments

Overview of Oracle Payments.....	1-1
Understanding Funds Capture.....	1-2
Understanding Payment Methods (Funds Capture).....	1-2
Understanding Offline and Online Payments.....	1-2
Understanding Credit Card Transactions.....	1-3
Understanding Purchase Cards.....	1-5
Understanding Funds Capture Bank Account Transfers.....	1-7
Understanding PINless Debit Card Transactions.....	1-7
Understanding Funds Disbursement.....	1-8
Understanding Payment Methods (Funds Disbursement).....	1-9
Understanding Payment Process Profiles.....	1-9
Understanding Documents Payable.....	1-10
Understanding Payments.....	1-10
Understanding Payment Instructions.....	1-10
Understanding Payment Process Requests.....	1-11
Understanding the Payment Process.....	1-12

2 Funds Capture Process Flows

Overview.....	2-1
Funds Capture Flow Overview.....	2-2
Create Transaction in Source Product Flow.....	2-4

Authorize Transaction from Source Product Flow.....	2-8
Receive Payment System Response.....	2-12
Perform Instrument Risk Evaluation.....	2-12
Process Response: Map Errors.....	2-12
Store Information in Transaction Authorization Entity.....	2-12
Send Results Notification.....	2-12
Perform Error-Handling.....	2-13
Store Reference to Authorization Entity.....	2-13
Settle Transaction from Receivables Flow.....	2-13
Automatic Funds Capture Process Flow.....	2-14
Receive Funds Capture Process Request.....	2-15
Read Funds Capture Process Profile and Payment System for each Settlement.....	2-15
Settlement Validation.....	2-15
Settlement Batch Creation.....	2-15
Extract and Format Operation.....	2-15
Security Operation.....	2-15
Transmission Operation.....	2-16
Acknowledgement Process.....	2-16
Automatic Funds Capture Process Flow in Oracle Receivables.....	2-16

3 Funds Capture Process Home Pages

Introduction.....	3-1
Funds Capture Process Home Page.....	3-1
Searching and Viewing Settlement Batch Information.....	3-4
Searching and Viewing Authorization Information.....	3-5
Searching and Viewing Settlement Information.....	3-5
Searching and Viewing Credit Information.....	3-6
Retrying Transactions.....	3-6
Creating Settlement Batches.....	3-6
Retrying Settlement Batches.....	3-7
Fetching Settlement Batch Clearing.....	3-7
Submitting Offline Transactions.....	3-7

4 Funds Disbursement Process Flows

Overview.....	4-1
Funds Disbursement Overview Flow.....	4-1
Document Creation Flow.....	4-6
Document Selection Flow.....	4-9
Payment Process Request Flow.....	4-14
Account/Profile Assignment Flow.....	4-17

Document Validation Flow.....	4-20
Payment Creation Flow.....	4-28
Review/Modify Process Flow.....	4-36
Payment Instruction Creation Flow.....	4-40
Payment Instruction Validation Failure Handling Flow.....	4-43
Format Payment Instructions.....	4-44
Extract and Format Operation Flow.....	4-45
Security Operation Flow.....	4-47
Transmission Process Flow.....	4-48
Supporting Transmission Configuration	4-51
Print Payment Documents Flow.....	4-53
Record Print Status Flow.....	4-57
Separate Remittance Advice Flow.....	4-59
Printing Payment Documents.....	4-63
Making Single Payments.....	4-70
Single Payment Flow - Part 1.....	4-71
Single Payment Flow - Part 2.....	4-75
Electronic Subflow.....	4-81
Oracle Payables Void and Reissue Flow.....	4-82
Record Manual Payment Flow.....	4-84

5 Funds Disbursement Process Home Pages

Payment Process Overview.....	5-1
Managing the Payment Process.....	5-1
Overview of the Funds Disbursement Process Home Pages.....	5-2
Completing Assignments.....	5-11
Resolving Document Validation Errors.....	5-12
Resolving Payment Validation Errors.....	5-12
Reviewing Proposed Payments.....	5-13
Resolving Payment Instruction Validation Errors.....	5-13
Payment Instruction Status of Created.....	5-13
Transmitting Payment Instructions.....	5-14
Resolving Payment Instruction Transmission Failure.....	5-14
Printing Payment Documents.....	5-15
Reprinting Payment Documents.....	5-17
Recording the Print Status of Prenumbered Payment Documents.....	5-18
Recording the Print Status of Non-Prenumbered Documents.....	5-18
Marking Payments Complete.....	5-19
Recording Stop Payments Requests.....	5-20
Resolving Stop Payments Requests.....	5-20

Voiding Payments.....	5-21
Voiding all Payments.....	5-22
Supporting SEPA Credit Transfer	5-22

6 Credit Card Processing Analytics

Credit Card Processing Analytics Overview.....	6-1
Oracle Payments Credit Card Processing Analytics User Interface.....	6-1
Transaction Summary - Daily.....	6-2
Transaction Summary - Weekly.....	6-4
Transaction Summary - Monthly.....	6-6
Transaction Summary - Transaction Trends.....	6-8
Transaction Summary - System Trends.....	6-9
Transaction Summary - Card Type Trends.....	6-9
Transaction Summary - Failure Trends.....	6-9
Payee Summary.....	6-10
Daily Summary by Payee.....	6-10
Weekly Summary by Payee.....	6-12
Monthly Summary by Payee.....	6-14
Transaction Summary - Transaction Trends by Payee.....	6-16
Transaction Summary - System Trends by Payee.....	6-17
Transaction Summary - Card Type Trends by Payee.....	6-17
Transaction Summary - Failure Trends.....	6-17

Index

Send Us Your Comments

Oracle Payments User's Guide, Release 12.2

Part No. E48766-01

Oracle welcomes customers' comments and suggestions on the quality and usefulness of this document. Your feedback is important, and helps us to best meet your needs as a user of our products. For example:

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- Did you understand the context of the procedures?
- Did you find any errors in the information?
- Does the structure of the information help you with your tasks?
- Do you need different information or graphics? If so, where, and in what format?
- Are the examples correct? Do you need more examples?

If you find any errors or have any other suggestions for improvement, then please tell us your name, the name of the company who has licensed our products, the title and part number of the documentation and the chapter, section, and page number (if available).

Note: Before sending us your comments, you might like to check that you have the latest version of the document and if any concerns are already addressed. To do this, access the new Oracle E-Business Suite Release Online Documentation CD available on My Oracle Support and www.oracle.com. It contains the most current Documentation Library plus all documents revised or released recently.

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Preface

Intended Audience

Welcome to Release 12.2 of the *Oracle Payments User's Guide*.

This guide assumes you have a working knowledge of the following:

- The principles and customary practices of your business area.
- Computer desktop application usage and terminology.

If you have never used Oracle E-Business Suite, we suggest you attend one or more of the Oracle E-Business Suite training classes available through Oracle University.

See Related Information Sources on page x for more Oracle E-Business Suite product information.

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>.

Access to Oracle Support

Oracle customers have access to electronic support through My Oracle Support. For information, visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=info> or visit <http://www.oracle.com/pls/topic/lookup?ctx=acc&id=trs> if you are hearing impaired.

Structure

- 1 Understanding Oracle Payments
- 2 Funds Capture Process Flows
- 3 Funds Capture Process Home Pages

- 4 Funds Disbursement Process Flows**
- 5 Funds Disbursement Process Home Pages**
- 6 Credit Card Processing Analytics**

Related Information Sources

This book is included in the Oracle E-Business Suite Documentation Library, which is supplied in the Release 12.2 Media Pack. If this guide refers you to other Oracle E-Business Suite documentation, use only the latest Release 12.2 versions of those guides.

Online Documentation

All Oracle E-Business Suite documentation is available online (HTML or PDF).

- **Online Help** - Online help patches (HTML) are available on My Oracle Support.
- **PDF Documentation** - See the Oracle E-Business Suite Documentation Library for current PDF documentation for your product with each release.
- **Release Notes** - For information about changes in this release, including new features, known issues, and other details, see the release notes for the relevant product, available on My Oracle Support.
- **Oracle Electronic Technical Reference Manual** - The Oracle Electronic Technical Reference Manual (eTRM) contains database diagrams and a detailed description of database tables, forms, reports, and programs for each Oracle E-Business Suite product. This information helps you convert data from your existing applications and integrate Oracle E-Business Suite data with non-Oracle applications, and write custom reports for Oracle E-Business Suite products. The Oracle eTRM is available on My Oracle Support.

Related Guides

You should have the following related books on hand. Depending on the requirements of your particular installation, you may also need additional manuals or guides.

Oracle Alert User's Guide

This guide explains how to define periodic and event alerts to monitor the status of your Oracle E-Business Suite data.

Oracle Application Framework Developer's Guide

This guide contains the coding standards followed by the Oracle E-Business Suite development staff to produce applications built with Oracle Application Framework. This guide is available in PDF format on My Oracle Support and as online documentation in JDeveloper 10g with Oracle Application Extension.

Oracle Application Framework Personalization Guide

This guide covers the design-time and run-time aspects of personalizing applications

built with Oracle Application Framework.

Oracle Fusion Middleware Adapter for Oracle Applications User's Guide (Oracle Application Server Adapter for Oracle Applications User's Guide)

This guide covers the use of Adapter for Oracle Applications in developing integrations between Oracle E-Business Suite and trading partners.

Please note that the user's guide can be found in the following documentation libraries:

- As part of the Oracle Fusion Middleware and SOA Suite in 11g, *Oracle Fusion Middleware Adapter for Oracle Applications User's Guide* is available in the Oracle Fusion Middleware 11g Documentation Library.
- As part of the Oracle Application Server in 10g, *Oracle Application Server Adapter for Oracle Applications User's Guide* is available in the Oracle Application Server 10g Documentation Library.

Oracle Diagnostics Framework User's Guide

This manual contains information on implementing and administering diagnostics tests for Oracle E-Business Suite using the Oracle Diagnostics Framework.

Oracle E-Business Suite Concepts

This book is intended for all those planning to deploy Oracle E-Business Suite Release 12.2, or contemplating significant changes to a configuration. After describing the Oracle E-Business Suite architecture and technology stack, it focuses on strategic topics, giving a broad outline of the actions needed to achieve a particular goal, plus the installation and configuration choices that may be available.

Oracle E-Business Suite CRM System Administrator's Guide

This manual describes how to implement the CRM Technology Foundation (JTT) and use its System Administrator Console.

Oracle E-Business Suite Desktop Integration Framework Developer's Guide

Oracle E-Business Suite Desktop Integration Framework is a development tool that lets you define custom integrators for use with Oracle Web Applications Desktop Integrator. This guide describes how to define and manage integrators and all associated supporting objects, as well as how to download and upload integrator definitions.

Oracle E-Business Suite Developer's Guide

This guide contains the coding standards followed by the Oracle E-Business Suite development staff. It describes the Oracle Application Object Library components needed to implement the Oracle E-Business Suite user interface described in the *Oracle E-Business Suite User Interface Standards for Forms-Based Products*. It provides information to help you build your custom Oracle Forms Developer forms so that they integrate with Oracle E-Business Suite. In addition, this guide has information for customizations in features such as concurrent programs, flexfields, messages, and logging.

Oracle E-Business Suite Flexfields Guide

This guide provides flexfields planning, setup, and reference information for the Oracle E-Business Suite implementation team, as well as for users responsible for the ongoing maintenance of Oracle E-Business Suite product data. This guide also provides information on creating custom reports on flexfields data.

Oracle E-Business Suite Installation Guide: Using Rapid Install

This book is intended for use by anyone who is responsible for installing or upgrading Oracle E-Business Suite. It provides instructions for running Rapid Install either to carry out a fresh installation of Oracle E-Business Suite Release 12.2, or as part of an upgrade to Release 12.2.

Oracle E-Business Suite Maintenance Guide

This guide contains information about the strategies, tasks, and troubleshooting activities that can be used to help ensure an Oracle E-Business Suite system keeps running smoothly, together with a comprehensive description of the relevant tools and utilities. It also describes how to patch a system, with recommendations for optimizing typical patching operations and reducing downtime.

Oracle E-Business Suite Security Guide

This guide contains information on a comprehensive range of security-related topics, including access control, user management, function security, data security, and auditing. It also describes how Oracle E-Business Suite can be integrated into a single sign-on environment.

Oracle E-Business Suite Setup Guide

This guide contains information on system configuration tasks that are carried out either after installation or whenever there is a significant change to the system. The activities described include defining concurrent programs and managers, enabling Oracle Applications Manager features, and setting up printers and online help.

Oracle E-Business Suite User's Guide

This guide explains how to navigate, enter data, query, and run reports using the user interface (UI) of Oracle E-Business Suite. This guide also includes information on setting user profiles, as well as running and reviewing concurrent requests.

Oracle E-Business Suite User Interface Standards for Forms-Based Products

This guide contains the user interface (UI) standards followed by the Oracle E-Business Suite development staff. It describes the UI for the Oracle E-Business Suite products and how to apply this UI to the design of an application built by using Oracle Forms.

Oracle E-Business Suite Integrated SOA Gateway User's Guide

This guide describes the high level service enablement process, explaining how users can browse and view the integration interface definitions and services residing in Oracle Integration Repository.

Oracle E-Business Suite Integrated SOA Gateway Implementation Guide

This guide explains how integration repository administrators can manage and administer the Web service activities for integration interfaces including native packaged integration interfaces, composite services (BPEL type), and custom integration interfaces. It also describes how to invoke Web services from Oracle E-Business Suite by employing the Oracle Workflow Business Event System, and how to manage Web service security, configure logs, and monitor SOAP messages.

Oracle E-Business Suite Integrated SOA Gateway Developer's Guide

This guide describes how system integration developers can perform end-to-end service integration activities. These include orchestrating discrete Web services into meaningful end-to-end business processes using business process execution language (BPEL), and deploying BPEL processes at run time.

This guide also explains how to invoke Web services using the Service Invocation Framework. This includes defining Web service invocation metadata, invoking Web services, and testing the Web service invocation.

Oracle e-Commerce Gateway User's Guide

This guide describes the functionality of Oracle e-Commerce Gateway and the necessary setup steps in order for Oracle E-Business Suite to conduct business with trading partners through Electronic Data Interchange (EDI). It also describes how to run extract programs for outbound transactions, import programs for inbound transactions, and the relevant reports.

Oracle e-Commerce Gateway Implementation Guide

This guide describes implementation details, highlighting additional setup steps needed for trading partners, code conversion, and Oracle E-Business Suite. It also provides architecture guidelines for transaction interface files, troubleshooting information, and a description of how to customize EDI transactions.

Oracle iSetup Developer's Guide

This manual describes how to build, test, and deploy Oracle iSetup Framework interfaces.

Oracle iSetup User's Guide

This guide describes how to use Oracle iSetup to migrate data between different instances of the Oracle E-Business Suite and generate reports. It also includes configuration information, instance mapping, and seeded templates used for data migration.

Oracle Report Manager User's Guide

Oracle Report Manager is an online report distribution system that provides a secure and centralized location to produce and manage point-in-time reports. Oracle Report Manager users can be either report producers or report consumers. Use this guide for information on setting up and using Oracle Report Manager.

Oracle Web Applications Desktop Integrator Implementation and Administration Guide

Oracle Web Applications Desktop Integrator brings Oracle E-Business Suite functionality to a spreadsheet, where familiar data entry and modeling techniques can be used to complete Oracle E-Business Suite tasks. You can create formatted spreadsheets on your desktop that allow you to download, view, edit, and create Oracle E-Business Suite data, which you can then upload. This guide describes how to implement Oracle Web Applications Desktop Integrator and how to define mappings, layouts, style sheets, and other setup options.

Oracle Workflow Administrator's Guide

This guide explains how to complete the setup steps necessary for any product that includes workflow-enabled processes. It also describes how to manage workflow processes and business events using Oracle Applications Manager, how to monitor the progress of runtime workflow processes, and how to administer notifications sent to workflow users.

Oracle Workflow Developer's Guide

This guide explains how to define new workflow business processes and customize existing Oracle E-Business Suite-embedded workflow processes. It also describes how to define and customize business events and event subscriptions.

Oracle Workflow User's Guide

This guide describes how users can view and respond to workflow notifications and monitor the progress of their workflow processes.

Oracle Workflow API Reference

This guide describes the APIs provided for developers and administrators to access Oracle Workflow.

Oracle Workflow Client Installation Guide

This guide describes how to install the Oracle Workflow Builder and Oracle XML Gateway Message Designer client components for Oracle E-Business Suite.

Oracle XML Gateway User's Guide

This guide describes Oracle XML Gateway functionality and each component of the Oracle XML Gateway architecture, including Message Designer, Oracle XML Gateway Setup, Execution Engine, Message Queues, and Oracle Transport Agent. It also explains how to use Collaboration History that records all business transactions and messages exchanged with trading partners.

The integrations with Oracle Workflow Business Event System, and the Business-to-Business transactions are also addressed in this guide.

Oracle XML Publisher Report Designer's Guide

Oracle XML Publisher is a template-based reporting solution that merges XML data with templates in RTF or PDF format to produce a variety of outputs to meet a variety of business needs. Using Microsoft Word or Adobe Acrobat as the design tool, you can create pixel-perfect reports from the Oracle E-Business Suite. Use this guide to design your report layouts.

This guide is available through the Oracle E-Business Suite online help.

Oracle XML Publisher Administration and Developer's Guide

Oracle XML Publisher is a template-based reporting solution that merges XML data with templates in RTF or PDF format to produce a variety of outputs to meet a variety of business needs. Outputs include: PDF, HTML, Excel, RTF, and eText (for EDI and EFT transactions). Oracle XML Publisher can be used to generate reports based on existing Oracle E-Business Suite report data, or you can use Oracle XML Publisher's data extraction engine to build your own queries. Oracle XML Publisher also provides a robust set of APIs to manage delivery of your reports via e-mail, fax, secure FTP, printer, WebDav, and more. This guide describes how to set up and administer Oracle XML Publisher as well as how to use the Application Programming Interface to build custom solutions.

This guide is available through the Oracle E-Business Suite online help.

Oracle E-Business Suite Upgrade Guide: Release 12.0 and 12.1 to 12.2:

This guide provides information for DBAs and Applications Specialists who are responsible for upgrading Release 12.0 and 12.1 Oracle E-Business Suite system (techstack and products) to Release 12.2. In addition to information about applying the upgrade driver, it outlines pre-upgrade steps and post-upgrade steps, and provides descriptions of product-specific functional changes and suggestions for verifying the upgrade and reducing downtime.

Oracle Advanced Global Intercompany System User's Guide:

This guide describes the self service application pages available for Intercompany users. It includes information on setting up intercompany, entering intercompany transactions, importing transactions from external sources and generating reports.

Oracle Advanced Collections User Guide:

This guide describes how to use the features of Oracle Advanced Collections to manage your collections activities. It describes how collections agents and managers can use Oracle Advanced Collections to identify delinquent customers, review payment history and aging data, process payments, use strategies and dunning plans to automate the collections process, manage work assignments, and handle later-stage delinquencies.

Oracle Advanced Collections Implementation Guide:

This guide describes how to configure Oracle Advanced Collections and its integrated products. It contains the steps required to set up and verify your implementation of Oracle Advanced Collections.

Oracle Assets User Guide:

This guide provides you with information on how to implement and use Oracle Assets. Use this guide to understand the implementation steps required for application use, including defining depreciation books, depreciation method, and asset categories. It also contains information on setting up assets in the system, maintaining assets, retiring and reinstating assets, depreciation, group depreciation, accounting and tax accounting,

budgeting, online inquiries, impairment processing, and Oracle Assets reporting. The guide explains using Oracle Assets with Multiple Reporting Currencies (MRC). This guide also includes a comprehensive list of profile options that you can set to customize application behavior.

Oracle Bill Presentment Architecture User's Guide:

This guide provides you information on using Oracle Bill Presentment Architecture. Consult this guide to create and customize billing templates, assign a template to a rule and submit print requests. This guide also provides detailed information on page references, seeded content items and template assignment attributes.

Oracle Cash Management User Guide:

This guide describes how to use Oracle Cash Management to clear your receipts, as well as reconcile bank statements with your outstanding balances and transactions. This manual also explains how to effectively manage and control your cash cycle. It provides comprehensive bank reconciliation and flexible cash forecasting.

Oracle Credit Management User Guide:

This guide provides you with information on how to use Oracle Credit Management. This guide includes implementation steps, such as how to set up credit policies, as well as details on how to use the credit review process to derive credit recommendations that comply with your credit policies. This guide also includes detailed information about the public application programming interfaces (APIs) that you can use to extend Oracle Credit Management functionality.

Oracle Customer Data Librarian User Guide:

This guide describes how to use Oracle Customer Data Librarian to establish and maintain the quality of the Trading Community Architecture Registry, focusing on consolidation, cleanliness, and completeness. Oracle Customer Data Librarian has all of the features in Oracle Customers Online, and is also part of the Oracle Customer Data Management product family.

Oracle Customer Data Librarian Implementation Guide:

This guide describes how to implement Oracle Customer Data Librarian. As part of implementing Oracle Customer Data Librarian, you must also complete all the implementation steps for Oracle Customers Online.

Oracle Customers Online User Guide:

This guide describes how to use Oracle Customers Online to view, create, and maintain your customer information. Oracle Customers Online is based on Oracle Trading Community Architecture data model and functionality, and is also part of the Oracle Customer Data Management product family.

Oracle Customers Online Implementation Guide:

This guide describes how to implement Oracle Customers Online.

Oracle E-Business Suite Multiple Organizations Implementation Guide:

This guide describes the multiple organizations concepts in Oracle E-Business Suite. It describes in detail on setting up and working effectively with multiple organizations in Oracle E-Business Suite.

Oracle E-Business Tax User Guide:

This guide describes the entire process of setting up and maintaining tax configuration data, as well as applying tax data to the transaction line. It describes the entire regime-to-rate setup flow of tax regimes, taxes, statuses, rates, recovery rates, tax jurisdictions, and tax rules. It also describes setting up and maintaining tax reporting codes, fiscal classifications, tax profiles, tax registrations, configuration options, and third party service provider subscriptions. You also use this manual to maintain migrated tax data for use with E-Business Tax.

Oracle E-Business Tax Implementation Guide:

This guide provides a conceptual overview of the E-Business Tax tax engine, and describes the prerequisite implementation steps to complete in other applications in order to set up and use E-Business Tax. The guide also includes extensive examples of setting up country-specific tax requirements.

Oracle E-Business Tax Reporting Guide:

This guide explains how to run all tax reports that make use of the E-Business Tax data extract. This includes the Tax Reporting Ledger and other core tax reports, country-specific VAT reports, and Latin Tax Engine reports.

Oracle E-Business Tax: Vertex Q-Series and Taxware Sales/Use Tax System Implementation Guide

This guide explains how to setup and use the services of third party tax service providers for US Sales and Use tax. The tax service providers are Vertex Q-Series and Taxware Sales/Use Tax System. When implemented, the Oracle E-Business Tax service subscription calls one of these tax service providers to return a tax rate or amount whenever US Sales and Use tax is calculated by the Oracle E-Business Tax tax engine. This guide provides setup steps, information about day-to-day business processes, and a technical reference section.

Oracle Embedded Data Warehouse User Guide:

This guide describes how to use Embedded Data Warehouse reports and workbooks to analyze performance.

Oracle Embedded Data Warehouse Implementation Guide:

This guide describes how to implement Embedded Data Warehouse, including how to set up the intelligence areas.

Oracle Embedded Data Warehouse Install Guide:

This guide describes how to install Embedded Data Warehouse, including how to create database links and create the end user layer (EUL).

Oracle Financial Accounting Hub Implementation Guide:

This guide provides detailed implementation information that leverages the features of Oracle Subledger Accounting to generate accounting.

Oracle Financial Services Reference Guide:

This guide provides reference material for Oracle Financial Services applications in Release 12, such as Oracle Transfer Pricing, and includes technical details about application use as well as general concepts, equations, and calculations.

Oracle Financial Services Implementation Guide:

This guide describes how to set up Oracle Financial Services applications in Release 12.

Oracle Financial Services Reporting Administration Guide:

This guide describes the reporting architecture of Oracle Financial Services applications in Release 12, and provides information on how to view these reports.

Oracle Financials and Oracle Procurement Functional Upgrade Guide: Release 11i to Release 12:

This guide provides detailed information about the functional impacts of upgrading Oracle Financials and Oracle Procurement products from Release 11i to Release 12. This guide supplements the *Oracle E-Business Suite Upgrade Guide: Release 12.0 and 12.1 to 12.2*.

Oracle Financials Concepts Guide:

This guide describes the fundamental concepts of Oracle Financials. The guide is intended to introduce readers to the concepts used in the applications, and help them compare their real world business, organization, and processes to those used in the applications.

Oracle Financials Country-Specific Installation Supplement:

This guide provides general country information, such as responsibilities and report security groups, as well as any post-install steps required by some countries.

Oracle Financials for the Americas User Guide:

This guide describes functionality developed to meet specific business practices in countries belonging to the Americas region. Consult this user guide along with your financial product user guides to effectively use Oracle Financials in your country.

Oracle Financials for Asia/Pacific User Guide:

This guide describes functionality developed to meet specific business practices in countries belonging to the Asia/Pacific region. Consult this user guide along with your financial product user guides to effectively use Oracle Financials in your country.

Oracle Financials for Europe User Guide:

This guide describes functionality developed to meet specific business practices in countries belonging to the European region. Consult this user guide along with your financial product user guides to effectively use Oracle Financials in your country.

Oracle Financials for India User's Guide:

This guide provides information on how to use Oracle Financials for India. Use this guide to learn how to create and maintain setup related to India taxes, defaulting and calculation of taxes on transactions. This guide also includes information about accounting and reporting of taxes related to India.

Oracle Financials for India Implementation Guide:

This guide provides information on how to implement Oracle Financials for India. Use this guide to understand the implementation steps required for application use, including how to set up taxes, tax defaulting hierarchies, set up different tax regimes, organization and transactions.

Oracle Financials Glossary:

The glossary includes definitions of common terms that are shared by all Oracle Financials products. In some cases, there may be different definitions of the same term for different Financials products. If you are unsure of the meaning of a term you see in an Oracle Financials guide, please refer to the glossary for clarification. You can find the glossary in the online help or in the *Oracle Financials Implementation Guide*.

Oracle Financials Implementation Guide:

This guide provides information on how to implement the Oracle Financials E-Business Suite. It guides you through setting up your organizations, including legal entities, and their accounting, using the Accounting Setup Manager. It covers intercompany accounting and sequencing of accounting entries, and it provides examples.

Oracle Financials RXi Reports Administration Tool User Guide:

This guide describes how to use the RXi reports administration tool to design the content and layout of RXi reports. RXi reports let you order, edit, and present report information to better meet your company's reporting needs.

Oracle General Ledger Implementation Guide:

This guide provides information on how to implement Oracle General Ledger. Use this guide to understand the implementation steps required for application use, including how to set up Accounting Flexfields, Accounts, and Calendars.

Oracle General Ledger Reference Guide

This guide provides detailed information about setting up General Ledger Profile Options and Applications Desktop Integrator (ADI) Profile Options.

Oracle General Ledger User's Guide:

This guide provides information on how to use Oracle General Ledger. Use this guide to learn how to create and maintain ledgers, ledger currencies, budgets, and journal entries. This guide also includes information about running financial reports.

Oracle Incentive Compensation Implementation Guide:

This guide provides Compensation Administrators with guidance during implementation of Oracle Incentive Compensation. The procedures are presented in the recommended order that they should be performed for successful implementation.

Appendices are included that describe system profiles, lookups, and other useful information.

Oracle Incentive Compensation User Guide:

This guide helps Compensation Managers, Compensation Analysts, and Plan administrators to manage Oracle Incentive Compensation on a day-to-day basis. Learn how to create and manage rules hierarchies, create compensation plans, collect transactions, calculate and pay commission, and use Sales Credit Allocation.

Oracle Internet Expenses Implementation and Administration Guide:

This book explains in detail how to configure Oracle Internet Expenses and describes its integration with other applications in the E-Business Suite, such as Oracle Payables and Oracle Projects. Use this guide to understand the implementation steps required for application use, including how to set up policy and rate schedules, credit card policies, audit automation, and the expenses spreadsheet. This guide also includes detailed information about the client extensions that you can use to extend Oracle Internet Expenses functionality.

Oracle iAssets User Guide

This guide provides information on how to implement and use Oracle iAssets. Use this guide to understand the implementation steps required for application use, including setting up Oracle iAssets rules and related product setup steps. It explains how to define approval rules to facilitate the approval process. It also includes information on using the Oracle iAssets user interface to search for assets, create self-service transfer requests and view notifications.

Oracle iProcurement Implementation and Administration Guide:

This manual describes how to set up and administer Oracle iProcurement. Oracle iProcurement enables employees to requisition items through a self-service, Web interface.

Oracle iReceivables Implementation Guide:

This guide provides information on how to implement Oracle iReceivables. Use this guide to understand the implementation steps required for application use, including how to set up and configure iReceivables, and how to set up the Credit Memo Request workflow. There is also a chapter that provides an overview of major features available in iReceivables.

Oracle iSupplier Portal User Guide:

This guide contains information on how to use Oracle iSupplier Portal to enable secure transactions between buyers and suppliers using the Internet. Using Oracle iSupplier Portal, suppliers can monitor and respond to events in the procure-to-pay cycle.

Oracle iSupplier Portal Implementation Guide:

This guide contains information on how to implement Oracle iSupplier Portal and enable secure transactions between buyers and suppliers using the Internet.

Oracle Loans User Guide:

This guide describes how to set up and use Oracle Loans. It includes information on how to create, approve, fund, amortize, bill, and service extended repayment plan and direct loans.

Oracle Partner Management Implementation and Administration Guide:

This guide helps Vendor administrators to set up and maintain relationships and programs in the Partner Management application. The main areas include setting up the partner and channel manager dashboards, partner setup, partner programs and enrollment, opportunity and referral management, deal registration, special pricing management, and partner fund management.

Oracle Partner Management Vendor User Guide:

This guide assists vendor users in using Partner Management on a daily basis. This includes interaction with the partner and channel manager dashboards, working with partners and partner programs, managing opportunities and referrals, registering deals, and working with special pricing and partner funds.

Oracle Payables User's Guide:

This guide describes how to use Oracle Payables to create invoices and make payments. In addition, it describes how to enter and manage suppliers, import invoices using the Payables open interface, manage purchase order and receipt matching, apply holds to invoices, and validate invoices. It contains information on managing expense reporting, procurement cards, and credit cards. This guide also explains the accounting for Payables transactions.

Oracle Payables Implementation Guide:

This guide provides you with information on how to implement Oracle Payables. Use this guide to understand the implementation steps required for how to set up suppliers, payments, accounting, and tax.

Oracle Payables Reference Guide:

This guide provides you with detailed information about the Oracle Payables open interfaces, such as the Invoice open interface, which lets you import invoices. It also includes reference information on purchase order matching and purging purchasing information.

Oracle Payments Implementation Guide:

This guide describes how Oracle Payments, as the central payment engine for the Oracle E-Business Suite, processes transactions, such as invoice payments from Oracle Payables, bank account transfers from Oracle Cash Management, and settlements against credit cards and bank accounts from Oracle Receivables. This guide also describes how Oracle Payments is integrated with financial institutions and payment systems for receipt and payment processing, known as funds capture and funds disbursement, respectively. Additionally, the guide explains to the implementer how to plan the implementation of Oracle Payments, how to configure it, set it up, test transactions, and how use it with external payment systems.

Oracle Payments User's Guide:

This guide describes how Oracle Payments, as the central payment engine for the Oracle E-Business Suite, processes transactions, such as invoice payments from Oracle Payables, bank account transfers from Oracle Cash Management, and settlements against credit cards and bank accounts from Oracle Receivables. This guide also describes to the Payment Administrator how to monitor the funds capture and funds disbursement processes, as well as how to remedy any errors that may arise.

Oracle Procurement Buyer's Guide to Punchout and Transparent Punchout:

This guide contains necessary information for customers implementing remote catalog content on a supplier's Web site or on Oracle Exchange.

Oracle Procurement Contracts Online Help:

This guide is provided as online help only from the Oracle Procurement Contracts application and includes information about creating and managing your contract terms library.

Oracle Procurement Contracts Implementation and Administration Guide:

This guide describes how to set up and administer Oracle Procurement Contracts. Oracle Procurement Contracts enables employees to author and maintain complex contracts through a self-service, Web interface.

Oracle Public Sector Financials User Guide:

This guide describes how to set up and administer Oracle Public Sector Advanced Features. It describes Encumbrance Reconciliation Reports, GASB 34/35 Asset Accounting, and Funds Available Enhancements.

Oracle Purchasing User's Guide:

This guide describes how to create and approve purchasing documents, including requisitions, different types of purchase orders, quotations, RFQs, and receipts. This guide also describes how to manage your supply base through agreements, sourcing rules, and approved supplier lists. In addition, this guide explains how you can automatically create purchasing documents based on business rules through integration with Oracle Workflow technology, which automates many of the key procurement processes.

Oracle Receivables User Guide:

This guide provides you with information on how to use Oracle Receivables. Use this guide to learn how to create and maintain transactions and bills receivable, enter and apply receipts, enter customer information, and manage revenue. This guide also includes information about accounting in Receivables. Use the Standard Navigation Paths appendix to find out how to access each Receivables window.

Oracle Receivables Implementation Guide:

This guide provides you with information on how to implement Oracle Receivables. Use this guide to understand the implementation steps required for application use, including how to set up customers, transactions, receipts, accounting, tax, and

collections. This guide also includes a comprehensive list of profile options that you can set to customize application behavior.

Oracle Receivables Reference Guide:

This guide provides you with detailed information about all public application programming interfaces (APIs) that you can use to extend Oracle Receivables functionality. This guide also describes the Oracle Receivables open interfaces, such as AutoLockbox which lets you create and apply receipts and AutoInvoice which you can use to import and validate transactions from other systems. Archiving and purging Receivables data is also discussed in this guide.

Oracle Sourcing Implementation and Administration Guide:

This guide contains information on how to implement Oracle Sourcing to enable participants from multiple organizations to exchange information, conduct bid and auction processes, and create and implement buying agreements. This allows professional buyers, business experts, and suppliers to participate in a more agile and accurate sourcing process.

Oracle Subledger Accounting Implementation Guide:

This guide provides setup information for Oracle Subledger Accounting features, including the Accounting Methods Builder. You can use the Accounting Methods Builder to create and modify the setup for subledger journal lines and application accounting definitions for Oracle subledger applications. This guide also discusses the reports available in Oracle Subledger Accounting and describes how to inquire on subledger journal entries.

Oracle Supplier Scheduling User's Guide:

This guide describes how you can use Oracle Supplier Scheduling to calculate and maintain planning and shipping schedules and communicate them to your suppliers.

Oracle iProcurement Implementation and Administration Guide:

This manual describes how to set up and administer Oracle iProcurement. Oracle iProcurement enables employees to requisition items through a self-service, Web interface.

Oracle Procurement Contracts Implementation and Administration Guide:

This manual describes how to set up and administer Oracle Procurement Contracts. Oracle Procurement Contracts enables employees to author and maintain complex contracts through a self-service, Web interface.

Oracle Trading Community Architecture User Guide:

This guide describes the Oracle Trading Community Architecture (TCA) and how to use features from the Trading Community Manager responsibility to create, update, enrich, and cleanse the data in the TCA Registry. It also describes how to use Resource Manager to define and manage resources.

Oracle Trading Community Architecture Administration Guide:

This guide describes how to administer and implement Oracle Trading Community Architecture (TCA). You set up, control, and manage functionality that affects data in the TCA Registry. It also describes how to set up and use Resource Manager to manage resources.

Oracle Trading Community Architecture Reference Guide:

This guide contains seeded relationship types, seeded Data Quality Management data, D&B data elements, Bulk Import interface table fields and validations, and a comprehensive glossary. This guide supplements the documentation for Oracle Trading Community Architecture and all products in the Oracle Customer Data Management family.

Oracle Trading Community Architecture Technical Implementation Guide:

This guide explains how to use the public Oracle Trading Community Architecture application programming interfaces (APIs) and develop callouts based on Oracle Workflow Business Events System (BES). For each API, this guide provides a description of the API, the PL/SQL procedure, and the Java method, as well as a table of the parameter descriptions and validations. For each BES callout, this guide provides the name of the logical entity, its description, and the ID parameter name. Also included are setup instructions and sample code.

Oracle U.S. Federal Financials User's Guide:

This guide describes the common concepts for an integrated financial management solution for federal agencies to comply with the requirements of the U.S. Federal government. It describes the product architecture and provides information on Budget Execution, Prompt Payment, Treasury payments, Third party payments, Interagency transactions, Receivables management, Federal reports, CCR Integration, and Year End Closing.

Oracle U.S. Federal Financials Implementation Guide:

This guide describes the common concepts for an integrated financial management solution for federal agencies. It includes a consolidated setup checklist by page and provides detailed information on how to set up, maintain, and troubleshoot the Federal Financial application for the following functional areas: Sub Ledger Accounting, Budget Execution, Prompt Payment, Treasury payments, Third party payments, Interagency transactions, Receivables management, Federal reports, CCR Integration, and Year End Closing.

Oracle Projects Documentation Set

Oracle Projects Implementation Guide:

Use this guide to implement Oracle Projects. This guide also includes appendixes covering function security, menus and responsibilities, and profile options.

Oracle Project Costing User Guide:

Use this guide to learn detailed information about Oracle Project Costing. Oracle Project Costing provides the tools for processing project expenditures, including calculating

their cost to each project and determining the General Ledger accounts to which the costs are posted.

Oracle Project Billing User Guide:

This guide shows you how to use Oracle Project Billing to define revenue and invoicing rules for your projects, generate revenue, create invoices, and integrate with other Oracle Applications to process revenue and invoices, process client invoicing, and measure the profitability of your contract projects.

Oracle Project Management User Guide:

This guide shows you how to use Oracle Project Management to manage projects through their lifecycles - from planning, through execution, to completion.

Oracle Project Portfolio Analysis User Guide:

This guide contains the information you need to understand and use Oracle Project Portfolio Analysis. It includes information about project portfolios, planning cycles, and metrics for ranking and selecting projects for a project portfolio.

Oracle Project Resource Management User Guide:

This guide provides you with information on how to use Oracle Project Resource Management. It includes information about staffing, scheduling, and reporting on project resources.

Oracle Grants Accounting Documentation

Oracle Grants Accounting User Guide:

This guide provides you with information about how to implement and use Oracle Grants Accounting. Use this guide to understand the implementation steps required for application use, including defining award types, award templates, allowed cost schedules, and burden set up. This guide also explains how to use Oracle Grants Accounting to track grants and funded projects from inception to final reporting.

Oracle Property Manager Documentation

Oracle Property Manager User Guide:

Use this guide to learn how to use Oracle Property Manager to create and administer properties, space assignments, and lease agreements.

Oracle Property Manager Implementation Guide:

Use this guide to learn how to implement Oracle Property Manager and perform basic setup steps such as setting system options and creating lookup codes, contacts, milestones, grouping rules, term templates, and a location hierarchy. This guide also describes the setup steps that you must complete in other Oracle applications before you can use Oracle Property Manager.

Integration Repository

The Oracle Integration Repository is a compilation of information about the service

endpoints exposed by the Oracle E-Business Suite of applications. It provides a complete catalog of Oracle E-Business Suite's business service interfaces. The tool lets users easily discover and deploy the appropriate business service interface for integration with any system, application, or business partner.

The Oracle Integration Repository is shipped as part of the E-Business Suite. As your instance is patched, the repository is automatically updated with content appropriate for the precise revisions of interfaces in your environment.

You can navigate to the Oracle Integration Repository through Oracle E-Business Suite Integrated SOA Gateway.

Do Not Use Database Tools to Modify Oracle E-Business Suite Data

Oracle STRONGLY RECOMMENDS that you never use SQL*Plus, Oracle Data Browser, database triggers, or any other tool to modify Oracle E-Business Suite data unless otherwise instructed.

Oracle provides powerful tools you can use to create, store, change, retrieve, and maintain information in an Oracle database. But if you use Oracle tools such as SQL*Plus to modify Oracle E-Business Suite data, you risk destroying the integrity of your data and you lose the ability to audit changes to your data.

Because Oracle E-Business Suite tables are interrelated, any change you make using an Oracle E-Business Suite form can update many tables at once. But when you modify Oracle E-Business Suite data using anything other than Oracle E-Business Suite, you may change a row in one table without making corresponding changes in related tables. If your tables get out of synchronization with each other, you risk retrieving erroneous information and you risk unpredictable results throughout Oracle E-Business Suite.

When you use Oracle E-Business Suite to modify your data, Oracle E-Business Suite automatically checks that your changes are valid. Oracle E-Business Suite also keeps track of who changes information. If you enter information into database tables using database tools, you may store invalid information. You also lose the ability to track who has changed your information because SQL*Plus and other database tools do not keep a record of changes.

Understanding Oracle Payments

Overview of Oracle Payments

Oracle Payments is a product in the Oracle E-Business Suite of applications, which serves as a funds capture and funds disbursement engine for other Oracle applications. As the central payment engine, Oracle Payments processes transactions, such as invoice payments from Oracle Payables, bank account transfers from Oracle Cash Management, and settlements against credit cards and bank accounts from Oracle Receivables. Oracle Payments provides the infrastructure needed to connect these applications and others with third party payment systems and financial institutions.

The centralization of payment processing in Oracle Payments offers many benefits to deploying companies. Companies can efficiently centralize the payment process across multiple organizations, currencies, and regions. Better working capital management can be achieved by providing cash managers visibility into cash inflows and outflows. Additionally, a full audit trail and control is supported through a single point of payment administration.

Oracle Payments is integrated with financial institutions and payment systems for receipt and payment processing, known as funds capture and funds disbursement, respectively. Funds capture refers to the electronic retrieval of funds, typically by a payment system on behalf of the deploying company, from payers, such as customers, who owe debts to the deploying company. The payer, in this case, provides Oracle Payments with pertinent payment information, such as a credit card, debit card, or bank account number. Funds disbursement, on the other hand, is the process of paying funds owed to creditors, such as suppliers.

Oracle Payments supports the following types of electronic payments for funds capture payments:

- credit cards
- purchase cards

- PINless debit cards
- bank account transfers

Oracle Payments supports several payment methods for funds disbursement payments, including:

- checks
- wires
- electronic funds transfers

Understanding Funds Capture

This section presents functionality and terms that are relevant to the funds capture process.

Understanding Payment Methods (Funds Capture)

On the funds capture side of Oracle Payments, a payment method is the medium by which a third party payer chooses to remit payment to the first party payee. For example, a customer remits payment for a product or service to the deploying company. Oracle Payments supports the following types of payment methods for automated funds capture processing:

- bank account transfers
- credit cards
- PINless debit cards
- bills receivable remittances

Oracle Payments enables flexible setup of funds capture payment methods as follows:

- You can define unique payment methods for bank account transfers.
- Oracle Payments seeds a single payment method for credit card and PINless debit cards.

Understanding Offline and Online Payments

This section includes the following topics:

- Understanding Offline and Online Payments
- Online Payment Processing

- Offline Payment Processing

Understanding Offline and Online Payments

Oracle Payments supports two models of payment processing for credit, purchase, and PINless debit cards as follows:

- Online Payment Processing
- Offline Payment Processing

Funds capture bank account transfers always occur offline.

The types of operations that you can process online depends on the payment system type you have chosen, gateway or processor model and your operation model, host based or terminal based.

For processor model payment systems, authorization operations must be online and settlement operations are offline and batched. For gateway payment systems, both authorization and settlement operations can be online.

Online Payment Processing

Online payment processing is the model in which a transaction is immediately forwarded to the payment system. The results from the payment system are immediately returned to the source product. Online transactions are supported for credit, purchase, and PINless debit cards. Online validation transactions are supported for Electronic Funds Transfer.

Offline Payment Processing

Offline payment processing is the model in which transactions are not immediately forwarded to payment systems. When a source product submits a transaction in a scheduled mode, if the payment is predicated, or if the transaction is a settlement destined for a processor model payment system, the payment information is saved in the Oracle Payments database and is sent to the payment system at a later time.

The offline method uses concurrent programs that submit offline operations at regular intervals. The programs browse the stored transactions, send transactions to the payment systems, and update the source products. The Submit Offline Operations concurrent program is used to submit individual offline transactions to gateway model payment systems and the Create Settlement Batches concurrent program is used to submit batches of transactions to processor model payment systems.

Understanding Credit Card Transactions

Among funds capture payments, Oracle Payments handles credit card, PINless debit card, purchase card, and EFT transactions. This section explains the process flow for a typical credit card transaction.

Traditional Credit Card Transactions

Traditional credit card transaction processing involves a third party payer, a first party payee, an issuing bank, an acquiring bank, a payment processor, and, optionally, a payment gateway. The payment gateway or payment processor that Oracle Payments interacts with directly is called a payment system for simplicity.

A credit card transaction consists of two phases: authorization and settlement. A typical flow might occur as follows:

- Authorization

The third party payer purchases goods or services and sends credit card information as part of an order or invoice to the first party payee.

The first party payee accepts the order and sends an authorization request to the payment processor through Oracle Payments and, optionally, a payment gateway.

The payment processor matches the information with a database maintained by the issuing bank to determine if the customer has enough available credit to cover the transaction. If so, then the payment processor reserves the funds and sends back an authorization code.

- Settlement

The first party payee delivers goods to the customer and needs to settle the transaction, that is, capture the funds reserved in the authorization. Settlement may occur at the same time as authorization. Settling transactions may include batch administration.

The first party payee issues capture, void, return, credit, and settlement batch functions to the payment processor through Oracle Payments and optionally, the payment gateway.

The payment processor settles the payment with the issuing bank and causes the funds to transfer to the acquiring bank.

Voice Authorization

Sometimes credit card processing networks decline transactions with a referral message indicating that the merchant must call the cardholder's issuing bank to complete the transaction. The payment information in such cases is submitted over the phone. If the transaction is approved, the merchant is provided with an authorization code for the transaction. To facilitate follow-on transactions through Oracle Payments for this voice authorization (for example, capture or void), Oracle Payments provides voice authorization support for gateway model and processor model payment systems.

The credit card expiration date is always the last day of the month (that is the reason only the month and year values are sufficient to specify the credit card expiration date). So, even though the card expiration date was specified as 7-Jul-2009, it gets rounded to 31-Jul-2009.

Understanding Purchase Cards

A purchase card is a type of credit card that is issued by an organization to its employees. The card is generally used by the employees for purchasing corporate supplies and services. Payments are made by the corporate buyer to the card issuer.

Purchase cards, also known as procurement cards, are a special type of credit card that possess more features, capabilities, and controls than standard consumer credit, or charge, cards. Purchase cards are issued by an organization, known as the buyer, and used by its employees. Payments are made directly by the corporate buyer to the card issuer. With credit cards, payments are made by the individual buyer, who may be an agent of a corporate buyer, to the card issuer.

A merchant receives payment a few days after submitting a transaction and the buyer pays the issuing bank for the aggregate amount of purchases made during the billing period. Purchase cards provide merchants with a mechanism to eliminate the costly paper process of providing and collecting funds for outstanding invoices.

Purchase Card Data Levels

For a purchase card, three levels of data can be captured and sent by a merchant to the buyer organization through the payment system. They are:

Level I:

Level I transaction data consists of only basic data. A standard credit card transaction provides level I data to the payment system. The buyer cannot derive any special benefits from purchase card usage if the merchant passes only level I data.

Level II:

Level II transaction data consists of data such as tax amount and order number in addition to level I data.

Level III:

Level III line item detail provides specific purchase information such as item description, quantity, unit of measure and price. This information is very useful to the buyer to help streamline accounting and business practices and to merge payment data with electronic procurement systems. Data in the table below is only indicative. The actual fields are payment system-dependent.

Note: Oracle Payments supports Level III data for both payment processors and gateway model payment systems.

This table lists information on data that is passed by Oracle Payments in each level.

Information on Data that is Passed by Oracle Payments in Each Level

Data	Level 1	Level 2	Level 3
Card Number	X	X	X
Card Holder Name	X	X	X
Card Expiration Date	X	X	X
Card Holder Billing Address	X	X	X
Currency Code	X	X	X
Tax Amount		X	X
Transaction/Order Number		X	X
Ship from Postal Code		X	X
Destination Postal Code		X	X
Discount Amount			X
Freight Amount			X
Duty Amount			X
Line Item Information			X

Processing Purchase Card Transactions

The transaction phases in a purchase card transaction are the same as in a credit card transaction. The phases are authorization and settlement. See *Understanding Credit Card Transactions*, page 1-3 for more information about transaction phases.

Oracle Payments automatically recognizes purchase cards based on a set of seeded card number ranges. Oracle Payments passes additional information to the payment system during the settlement or settlement batch operation and through Gateway online requests. Authorization and other settlement operations carry the same information for

purchase cards as they do for credit cards.

The business flow differs on the buyer's side and for the payment system, but not for the merchant except for the additional information that is passed.

Understanding Funds Capture Bank Account Transfers

Oracle Payments supports funds capture bank account transfers for both business-to-consumer and business-to-business models. The funds capture bank transfer functionality facilitates electronic transfer of payment amounts from a customer's bank account to the payee's bank account. Online validations are online and real-time, while actual funds transfer transactions are offline. In addition to standard direct debits, Oracle Payments supports remittance of bills receivable instruments. Source products use Oracle Payments as their interface to payment systems that provide connectivity to appropriate clearing house networks.

Note: Oracle Payments has standard integration with Oracle Receivables for direct-debit and bills receivable remittance.

Electronic Funds Transfer (EFT) Online Validations

EFT online validations are a real time service provided by some payment systems to validate the third party payer bank account to be used in an EFT transaction. EFT online validations service ensures that the third party payer's bank account instrument exists and that there is no fraud alert against that bank account. Electronic funds transfer transactions are not real time. It is generally not possible, therefore, to ensure that the bank account is still open and has sufficient funds. EFT online validation assists with validity checking as follows:

- The validation step is an optional step for EFT transactions. It can be performed any number of times.
- The validation is performed in real time.
- The EFT online validation response message shares the same message standard with the credit card authorization response message for processor model type payment systems.

Note: EFT online validation is only offered for United States ACH and not for all payment systems. EFT online validation does not reserve funds or check if the account has sufficient funds.

Understanding PINless Debit Card Transactions

PINless debit card transactions are a type of payment method offered by some payment

systems to first party payees in selected industries that are traditionally viewed as recurring billers. PINless debit card transactions, like bank account transfers, facilitate electronic transfer of payment amounts from a customer's bank account to the payee's bank account. In the case of PINless debit cards, however, the payer uses a card, as in a credit card transaction. The payer initiates the debit card payment process without providing a PIN. The first party payee authenticates the payers and assumes 100% liability for the transaction and any subsequent adjustments.

The transaction is sent to the debit networks for processing. Currently, three debit networks support PINless debit card payments: Star, NYCE, and Pulse.

Authorization and capture of PINless debit card transactions are handled in a single step by all payment systems. After authorizing the PINless debit card transaction, no modification to the transaction can be made. After the payment request is approved, the payer's account is debited in real time. Any dispute, error, or modification associated with the transaction can be handled offline between the payer and the first party payee.

The settlement step for PINless debit card transactions is flexible. While some payment systems, such as Paymentech, require this step to complete the transaction, other payment systems do not support this step. PINless debit card transactions, however, share the same batch with credit card and purchase card transactions. The payment system differentiates and settles transactions accordingly.

Process Flow for Gateway-Model Payment System

Most gateway model payment systems handle PINless debit card transactions in a single step. After receiving the authorization request, the payment system will send the transaction to the debit network. The payer's account is debited after the authorization request is approved. The first party payee's account is credited sometime later. PINless debit card transactions are different from the process flow of credit card transactions where the authorization and fund capture are separated into two steps.

Process Flow for Processor-Model Payment System

For most processor model payment systems, the flow for PINless debit cards is identical as that for payment gateways. However, some processor model payment systems, such as Paymentech, require an additional settlement step to complete the transaction. The first party payer's account will be credited after settlement and the fund transfer is said to be completed.

Understanding Funds Disbursement

This section includes information on the following topics:

- Understanding Payment Methods (Funds Disbursement)
- Understanding Payment Process Profiles

- Understanding Documents Payable
- Understanding Payments
- Understanding Payment Instructions
- Understanding Payment Process Requests

Understanding Payment Methods (Funds Disbursement)

On the funds disbursement side of Oracle Payments, a payment method is a payment attribute on a document payable. The payment method indicates the medium by which a first party payer makes a payment to a third party payee. Payment methods also include other information used during the early stages of payment processing, such as validations and rules that determine how payment methods can be assigned to documents payable. Examples of funds disbursement payment methods include the following:

- checks printed in-house by the payer
- checks outsourced to the bank for printing
- electronic funds transfers, through ACH in the United States or BACS in the United Kingdom
- wires

Oracle Payments seeds some payment methods, but also enables you to define your own as well.

A source product user, such as an Oracle Payables clerk, must select a payment method when entering a document payable, such as an invoice. The source product uses Oracle Payments setup to default payment methods onto each document payable and to restrict the user's choice of payment methods to encourage efficient payment processing.

Understanding Payment Process Profiles

A payment process profile is a payment attribute assigned to documents payable, which specifies handling of the documents payable, payments, and payment instructions by Oracle Payments. Payment process profiles include several types of information, including specifications for payment instruction formatting and transmission.

Payment process profiles can be assigned to documents payable either by the source product user or by the Oracle Payments payment administrator. The selection of valid payment process profiles is determined by the payment process profile's usage rules, which are created in Oracle Payments setup. Usage rules for payment process profiles can be based on payment method, payment currency, first party organization, or

internal bank account.

Payments are built from documents payable that have the same payment process profile, among other attributes. Payment instructions are built from payments that have the same payment process profile, among other attributes. Therefore, the payment process profile is available to specify Oracle Payments behavior at every step of the payment process.

Understanding Documents Payable

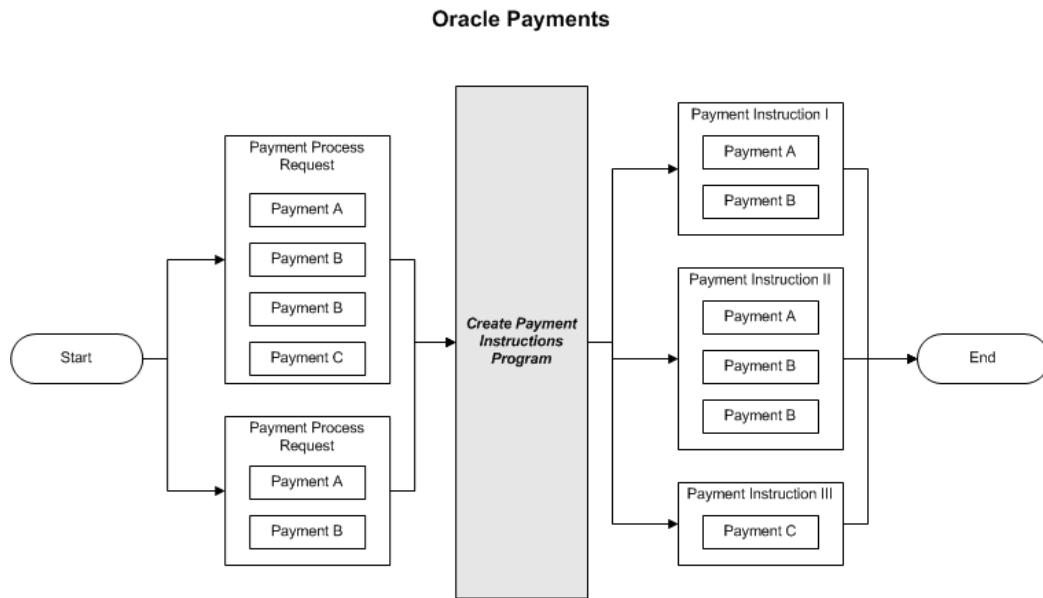
A document payable is a transaction in a source product that is sent to Oracle Payments for payment. An example of a document payable in Oracle Payables is an invoice.

During the payment process, documents payable are grouped together into actual payments.

Understanding Payments

A payment is a single transfer of funds from one person or organization to another via printed payment document or electronic transmission. The diagram below shows how payments are processed by the Create Payment Instructions program, which places payments with the same payment process profile in the same payment instruction.

Processing Payments



Understanding Payment Instructions

A payment instruction contains one or more payments, along with aggregate payment information, and is created by running the Create Payment Instructions program.

Depending on your setup, a payment instruction can be converted into a payment file to be printed onto payment documents, such as checks, or into a payment file that is transmitted to a payment system or financial institution for further processing and disbursement. To see the relationship between payment instructions and payments, see the figure entitled *Processing Payments*, page 1-10.

Each payment instruction that is electronically transmitted to a payment system or financial institution is associated with a payment file. This payment file contains data that instructs the payment system or financial institution how to make the payment. The following information is typically included in electronically transmitted payment files:

- number of payments to be made
- amount of each payment
- first party payer and third party payee bank account information
- name of payees

When the Payment Instruction amount exceeds the maximum amount mentioned in the Payment Process Profile setup, multiple payment instructions are created and the payments does not stop.

The payment instructions are generated based on payment instruction creation rules. Different payment instructions are created when payments have different values for a grouping parameter.

The logical reference ID should be unique and it should not repeat in same payment instruction nor in another payment instruction, even with a different payment reference number and amount.

Understanding Payment Process Requests

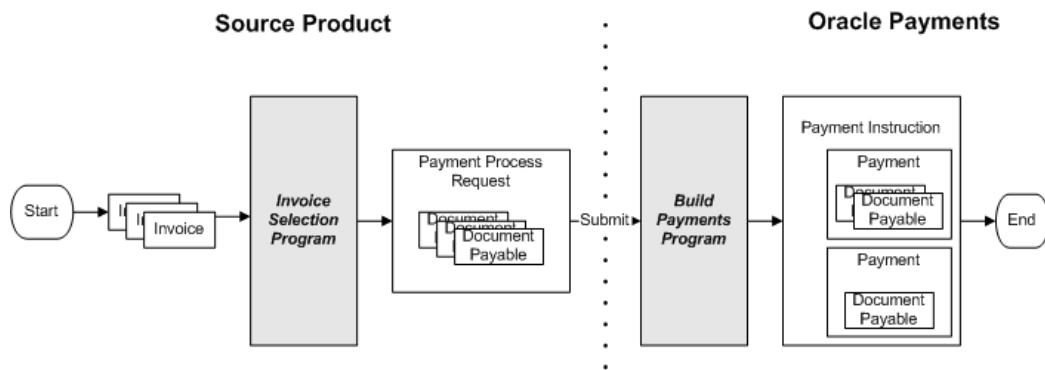
A payment process request is a request created by a source product for Oracle Payments payment services. The payment process request, which originates in the source product during the documents payable selection process, contains one or more documents payable to be paid, along with information that allows Oracle Payments and the source product to identify the request and optional payment processing instructions. The source product may submit payment process requests to Oracle Payments via user action or concurrent program.

Once the payment process request is submitted to Oracle Payments, the Build Payments program validates the documents payable, groups the documents payable into payments according to document attributes and payment process profile grouping rules, and then validates the payments. Only documents payable that have the same payment process profile, payment method, and payment format can be grouped into the same payment.

Understanding the Payment Process

The Payment Process starts when a source product, such as Payables, needs to pay documents payable, such as invoices. The source product user groups the documents payable into a payment process request and submits the request to Oracle Payments. Within Oracle Payments, the Build Payments program takes the submitted documents payable, validates them, groups them into payments, and then validates the payments. Each payment consists of one or more documents payable. Next, the Create Payment Instructions program groups the payments into payment instructions, and then validates the payment instructions. Each payment represents a check that will be printed or a single electronic funds transfer transaction, depending on the type of processing selected. Each payment instruction results in one payment file that contains pertinent information on one or more payments, such as payment amount and an account to be credited or debited. In the case of electronic payments, the payment file includes the payment instructions in a format required by the financial institution. To actually make payments, you print checks or electronically transmit the payment instruction to an external payment system or to a financial institution.

The figure below depicts the high-level Payment Process.



Funds Capture Process Flows

Overview

Note: This chapter assumes that Oracle Payments and all source products have been installed and properly set up. The user addressed in this chapter is the payment administrator, not the implementer.

This chapter provides the functional flows for funds capture.

For funds capture functionality, Oracle payments integrates with the following E-Business Suite products:

- Oracle Collections
- Oracle iReceivables
- Oracle iStore
- Oracle Lease Management
- Oracle Order Capture
- Oracle Order Management
- Oracle Partner Management
- Oracle Quoting
- Oracle Service
- Oracle Service Contracts
- Oracle Receivables

- Oracle Student System

The Funds Capture Flow is an automated process using electronic payment methods, such as credit cards, debit cards, debits of bank accounts, and remittance of bills receivable to retrieve payment from the payer who owes a debt to the payee.

Oracle Payments supports the following categories of automated payment processing in the Funds Capture Flow:

- debit card payments
- credit card payments
- bank account transfers (also known as electronic fund transfers)
- remittance of bills receivable documents

The Funds Capture flow presents a view of the overall process that occurs when an application calls Oracle Payments for capturing funds automatically.

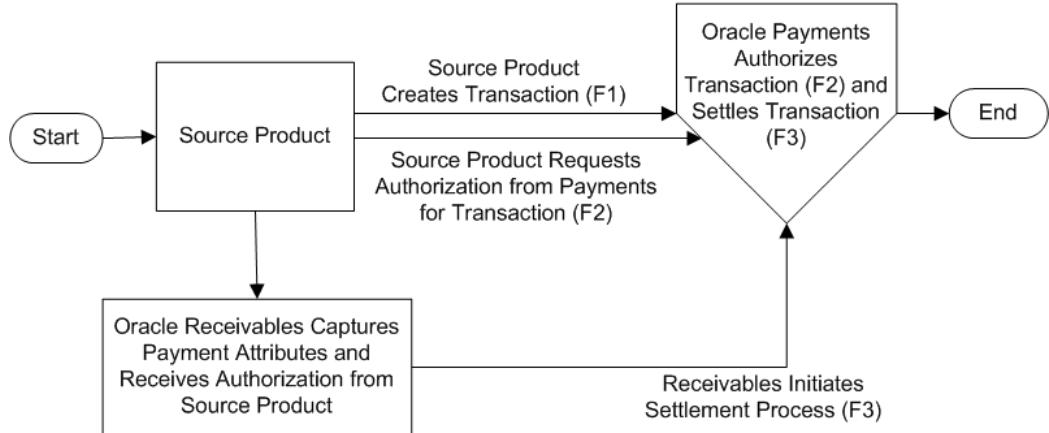
Funds Capture Flow Overview

The Funds Capture Flow is comprised of the following phases:

- Source product creates a transaction, which is used to store payment-related attributes.
- Source product requests authorization from Oracle Payments for the transaction.
- Source product passes the transaction and authorization information to Oracle Receivables.
- Oracle Receivables initiates settlement process.
- Oracle Payments settles the transaction.

The diagram below shows the steps performed in the Funds Capture Flow.

Funds Capture Flow Overview



The following information describes the processes performed in the Funds Capture Flow:

Source Product Creates Transaction

Source products interact with Oracle Payments when they create transactions that require automatic funds capture for settlement. When source products create transactions, they capture required payment attributes so Oracle Payments can perform the funds capture process.

Note: Creating a transaction is not the same as requesting an authorization or settlement. Instead, it is a preliminary step meant only for capturing payment information.

Source Product Requests Authorization from Oracle Payments for Transaction

Source products request real-time authorization for the transaction from Oracle Payments. This step is required for credit cards and debit cards, and optional for bank account transfers. In the case of bank account transfers, this step is also called Electronic Funds Transfer Online Validation. When the source product requests an authorization,

the transaction passes through Oracle Payments' instrument validation and/or authorization process. Payment attributes captured by the source products when they created the transactions are used in the authorization step.

Source Product Passes Transaction and Authorization Information to Oracle Receivables

This phase does not directly involve Oracle Payments. It involves the source product and Oracle Receivables. Source products pass the transaction and authorization to Oracle Receivables for future settlement. When Oracle Receivables accepts transactions from source products, it inherits payment attributes and authorization information. When Oracle Receivables creates its own manual transactions, it integrates with Oracle Payments to capture required payment attributes and obtain authorizations.

Oracle Receivables Initiates Settlement Process

The final phase in the Funds Capture Flow is the settlement process, which is initiated from Oracle Receivables. During the settlement process, captured funds are processed and deposited into the first party payee's bank account. The first party payee represents one or more organizations within the deploying company that receive funds as payment from third party payers (customers, paying students, and so on) via credit card payments, debit card payments, bank account transfers, or bills receivable transactions sent to banks.

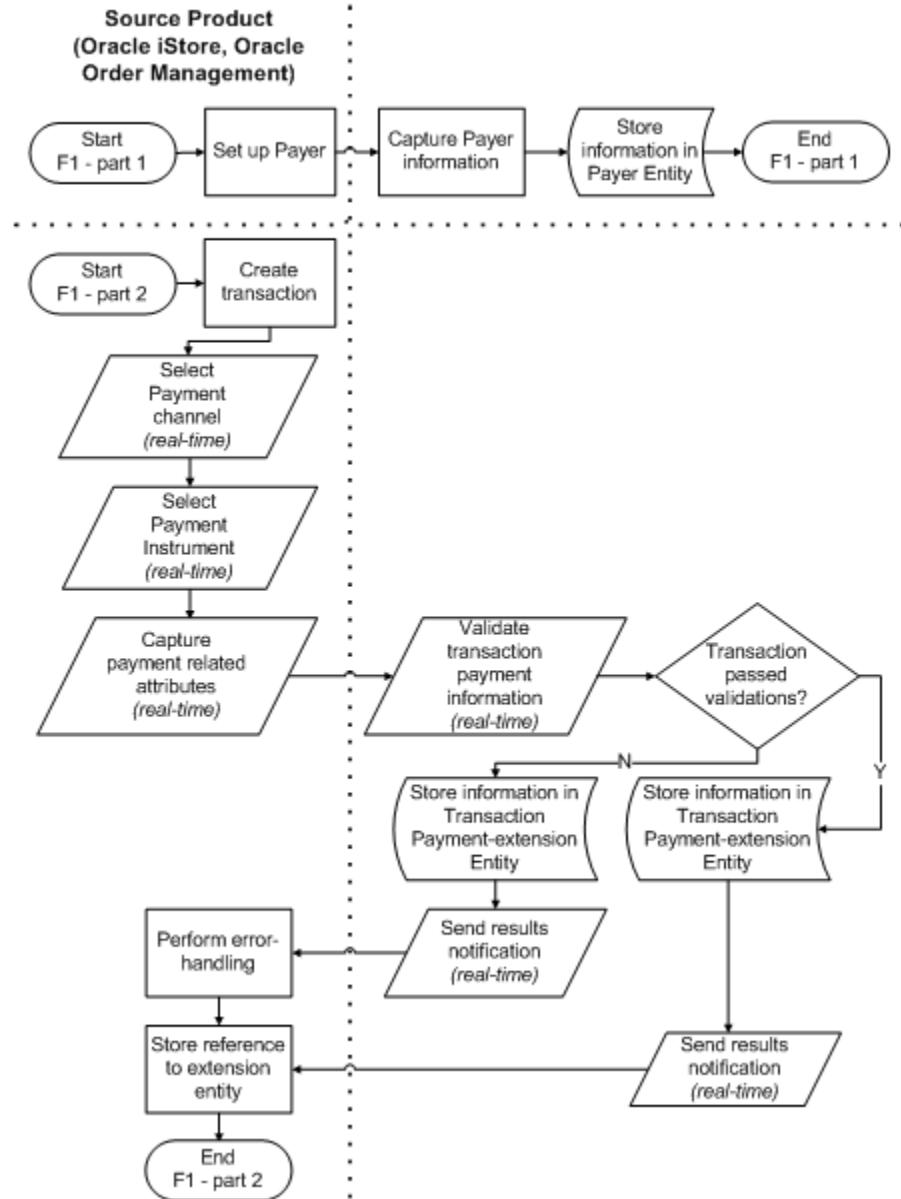
Credit cards cannot be clubbed with other settlement batch. The settlement batch for refund is always a follow on transaction.

Create Transaction in Source Product Flow

The Create Transaction in Source Product Flow is the first flow of the funds capture process flows. This flow occurs when a source product creates a transaction for which funds must be captured for its settlement. Source Products are any products that accept payment instruments, such as credit cards or bank accounts, for automatic funds capture. Examples of source products are Oracle iStore, Oracle Order Management, and Oracle Student System. Oracle Receivables is also a source product when it creates its own invoices or receipts.

The diagram below shows the steps performed in the Create Transaction in Source Product Flow (F1).

Create Transaction in Source Product Flow



The information below describes the steps performed in the Create Transaction in Source Product Flow (F1).

Set Up Payer

The third party payer is set up by the source product's user. A third party payer is an entity or person who pays the first party payee to settle a debt. The third party payer is stored in Oracle Trading Community Architecture (TCA).

Third party payer setup is controlled by source products. It can be done before a

transaction is created, as shown in the Create Transaction in Source Product Flow diagram or it can be performed during the transaction creation.

Capture Payer information

Payment related information about the third party payer is captured in the source product's user interface.

Information captured in this setup enables the first party payee to capture funds from the third party payer for payment. The first party payee is the deploying company that receives funds for payment by credit card payments, debits to bank accounts, or bills receivable transactions sent to banks. The payment-related information includes the default payment method that the first party payee has agreed to use with the third party payer and the payment instruments that the third party payer has authorized the payee to use, such as bank accounts or credit cards.

Store Information in Payer Entity

The information captured in the user interface is stored in the Payer Entity, which is a table owned by Oracle Payments. The Payer Entity is linked to the party in Trading Community Architecture.

Create Transaction

The source product creates a transaction. This can be done online or automatically through any process that the source product uses to create transactions it owns.

Select Payment Method

This step captures information needed to settle payment for the transaction using Oracle Payments' funds capture process. This step and the Select Payment Instrument step occur only after the information for the payer has been successfully captured.

First, the payment method is selected. A payment method is a payment attribute on a document receivable. The payment method indicates how the third party payer is going to make the payment. Examples of payment methods include the following:

- credit card payments
- debit card payments
- bills receivable payments

The payment method is entered in a field on the transaction. Source products include this field in their user interface.

Select Payment Instrument

The payment instrument is selected. The payment instrument is the means used for settling a payment. Examples of payment instruments include the following:

- credit cards
- debit cards
- bank accounts

Payment instruments are entered the same way as payment methods.

Capture Payment Attributes

Any payment attributes needed for the transaction are captured. These are entered in the same way as the payment method and the payment instrument. Payment attributes vary depending on the instrument. For example, a credit card instrument may need an additional card security code captured.

Validate Transaction Payment Information

When payment information is committed to the database, Oracle Payments performs required validations. These validations occur in both the user interface and in the Authorization API that Oracle Payments provides. Validations differ depending on how a transaction is settled. For example, validations for the use of a credit card vary from those required for a direct debit payment.

Validations performed at this stage are only those that Oracle Payments can execute immediately. It is not possible to conduct all validations immediately since some are payment-format specific and are unknown until later in the flow. The purpose of performing validations immediately is to make the source product user aware of issues as early as possible in the transaction payment cycle. This enables the source product user to take corrective action before the transaction requires settlement.

Store information in Transaction Payment-Extension Entity Table

Information about the payment methods, payment instruments, and payment attributes collected by the source product is stored in the Transaction Payment-Extension Entity table owned by Oracle Payments. This database entity stores the data and creates a unique reference identifier for the transaction.

Send Results Notification

Oracle Payments returns information to the source product about the success or failure of capturing the information required for funds capture. Additionally, this step sends the unique reference identifier for the transaction to the source product.

Perform Error-Handling

The source product resolves any errors returned by Oracle Payments. Each source product is responsible for its own error handling.

Store Reference to Extension Entity

Finally, the source product stores the unique reference identifier for the transaction in the Transaction Payment-Extension Entity table. Storing this reference identifier provides a permanent link between the transaction and its extension, known as the transaction extension. The transaction extension is a row in the Transaction Payment-Extension Entity table that contains the payment attributes of the transaction and an identifier that corresponds to the transaction.

Authorize Transaction from Source Product Flow

The Authorize Transaction from Source Product Flow is the second flow of the funds capture process flows. This flow occurs when a source product requests authorization from Oracle Payments for the funds capture transaction.

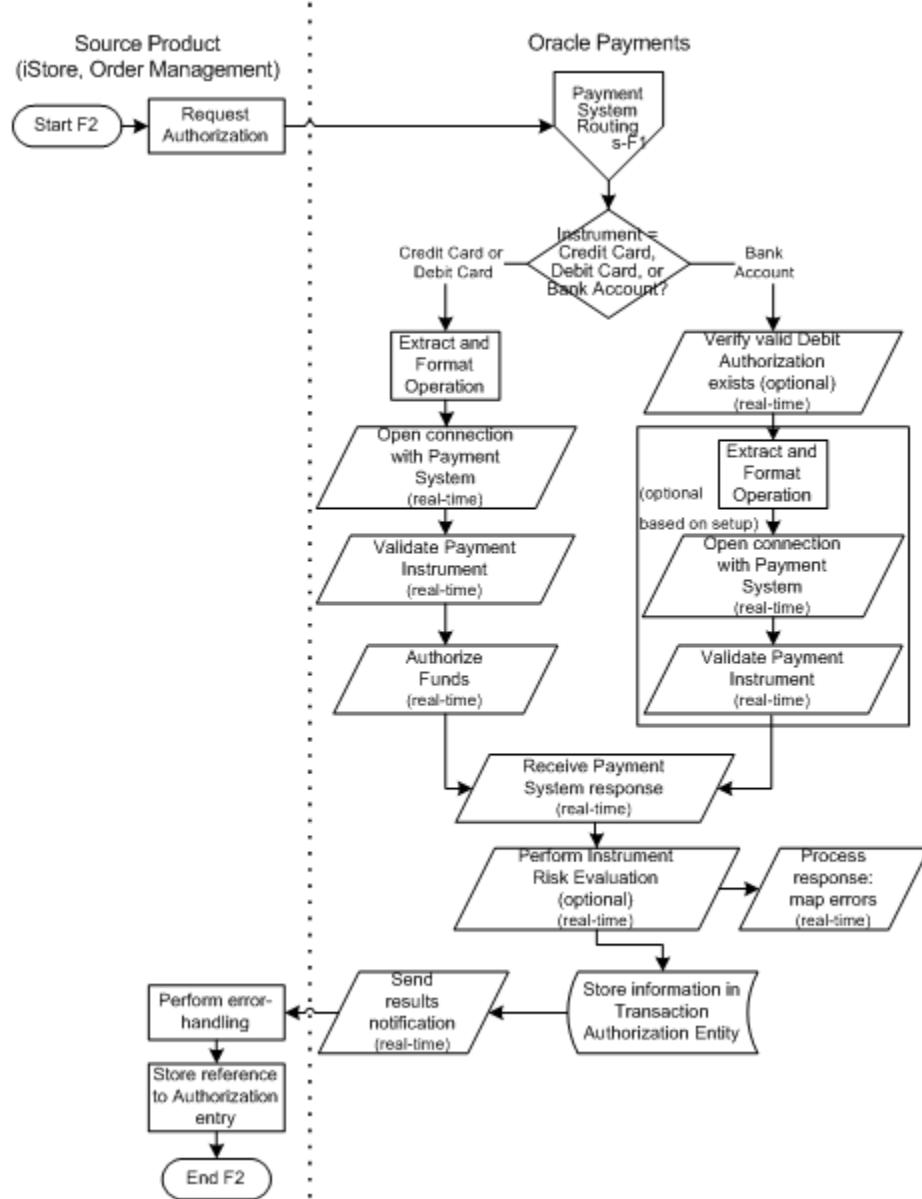
Authorization is the real-time process that occurs within Oracle Payments that authorizes the payment instrument for the transaction amount when a funds capture transaction is confirmed. Authorization differs according to the following payment instrument types:

- credit cards: the authorization process requests authorization and blocking of funds via the external payment processor and optionally includes risk evaluation
- debit cards: the authorization process debits the third party payer's bank account immediately. Depending on the payment system, the first party payee may receive the funds at this time. Some payment systems require a separate settlement step to move funds to the first party payee.
- bank account transfers: the authorization process is comprised of an optional online validation of the bank account using services offered by the payment system. This process invokes a service offered by some payment systems, typically in the United States. That service may include checking the existence of a bank account and comparing it to a list of known fraudulent account information. However, the process does not block funds, is not required, and the service is not offered by all payment systems.

Note: Except in the case of some debit card transactions, as noted above, authorization does not result in the transfer of funds into the deploying company's bank account.

The diagram below shows the steps performed in the Authorize Transaction from Source Product Flow (F2).

Authorize Transaction from Source Product Flow



The information below describes the steps performed in the Authorize Transaction from Source Product Flow (F2).

Request Authorization

The Authorize Transaction from Source Product Flow begins with the source product requesting authorization. This usually occurs when the transaction initiating the

authorization has been confirmed. For example, in the case of Oracle Order Management, authorization is requested when the sales order is booked. Each source product requests authorizations from Oracle Payments in the appropriate point in its flow.

Payment System Routing

This process determines the payment system to which a transaction is sent. A payment system processes fund captures after establishing a business relationship with the deploying company. The payment system can be the same bank at which the deploying company has its bank accounts or it can be a third party processor that connects deploying companies and financial institutions. Credit card processing is typically handled by a third party processor. Deploying companies may use multiple payment systems, based on their payment processing needs. For example, a deploying company may use a third party processor for credit card processing, while sending bank account transfers directly to a financial institution.

For credit and debit cards, if you process an authorization through a payment system, you must do the settlement through the same payment system. For bank account transfers, however, you can process the authorization, or online bank account validation, through one payment system and process the settlement through another. All routing rules, whether for authorization or settlement, are applied in this step and the results are stored in the Transaction Authorization Entity table for later reference.

Credit cards cannot be clubbed with other settlement batch. The settlement batch for refund is always a follow on transaction.

The Payment System Routing process also assigns a funds capture process profile to each transaction. The funds capture process profile is a key setup entity in Oracle Payments that contains information on processing transactions, including formatting and transmission.

Instrument = Credit Card, Debit Card, or Bank Account?

The Authorize Transaction from Source Product Flow divides at this point. Oracle Payments determines which type of instrument is included in the authorization request and takes different actions depending on the instrument.

Credit Card or Debit Card

The following actions occur if the payment instrument is a credit card or debit card.

Extract and Format Operation

The Extract and Format Operation is a process that extracts data from Oracle Payments' tables and then uses Oracle XML Publisher to format the extracted data into a message that can be understood by the payment system. Oracle Payments then sends the formatted information to the payment system.

Open Connection with Payment System

Once the data to transmit is formatted, Oracle Payments opens a connection with the payment system using transmission information specified in the funds capture process profile.

Validate Payment Instrument

The payment system does the following:

- validates the credit card or debit card sent for authorization
- ensures that the credit card or debit card is active
- may perform a fraud checking service

Authorize Funds

Once the payment system determines that the credit card or debit card is valid, it authorizes funds. For credit cards this action reserves the amount to be settled on the card. For debit cards, this action debits the third party payer's bank account and, depending on the payment system, may deposit the funds into the first party payer's bank account.

Bank Account

The following actions occur if the payment instrument is a bank account.

Verify Valid Debit Authorization Exists

This is an optional process in the Authorize Transaction from Source Product Flow. Business practices or local laws sometimes require the first party payee to have written authorization for each third party payer allowing the payee to debit the payer's bank account. This is a system option in Oracle Payments. Part of the payer setup that Oracle Payments provides is a way for you to enter and store information about debit authorizations. This step checks the stored debit authorization information.

Extract and Format Operation

This process extracts data from Oracle Payments' tables and creates an XML message, which is then formatted by Oracle XML Publisher into a message that the payment system can understand.

This process and the following two processes are optional, based on the funds capture process profile setup. In some cases, the payment system does not support the functionality to validate bank accounts. In other cases, deploying companies may not want to use this feature, even if it is offered.

Open Connection with Payment System

Once the data to transmit is formatted, Oracle Payments opens a connection with the payment system.

Validate Payment Instrument

The payment system validates the bank account and performs an account verification check. Typically, it checks that the bank account number and the routing number are valid. It may also perform a fraud checking service.

Receive Payment System Response

The Authorize Transaction from Source Product Flow joins again at this point. Oracle Payments receives a response from the payment system and closes the connection. This response contains a variety of information, depending on the success or failure of the transaction.

Perform Instrument Risk Evaluation

This is an optional process that enables Oracle Payments to perform some evaluation for risk of fraud on the payment instrument. Note that Risk Evaluation is available only for credit card transactions. In some cases, this process requires input from the external payment system, such as address verification results.

Process Response: Map Errors

Oracle Payments processes the response from the payment system. Part of this processing maps any errors returned by the payment system to errors that are meaningful to source product users. For example, each payment system may have a different error code to indicate that an instrument is invalid. Oracle Payments maps these different codes to one value that can be sent to the source product.

Store Information in Transaction Authorization Entity

Information received from the payment system is stored in the Transaction Authorization Entity table owned by Oracle Payments. This is a table that stores the authorization information and creates a unique reference identifier for the transaction. The type of information stored here depends on the payment instrument. For example, a credit card that has a successful authorization has an authorization code, amount, and date in this table. The assigned funds capture process profile and payment system are also stored in this entity. This information is read during the settlement process.

Send Results Notification

Oracle Payments notifies the source product of the success or failure of the transaction

authorization. This process also sends the unique reference identifier for the authorization to the source product.

Perform Error-Handling

The source product handles errors returned by Oracle Payments. For instance, the application may update a status on the transaction to indicate success or failure.

Store Reference to Authorization Entity

Finally, the source product stores the unique reference to the authorization.

Settle Transaction from Receivables Flow

The Settle Transaction from Oracle Receivables Flow is the third flow of the funds capture process flows. Settlements are received by Oracle Payments, stored, and later built into settlement batches for transmission to the payee.

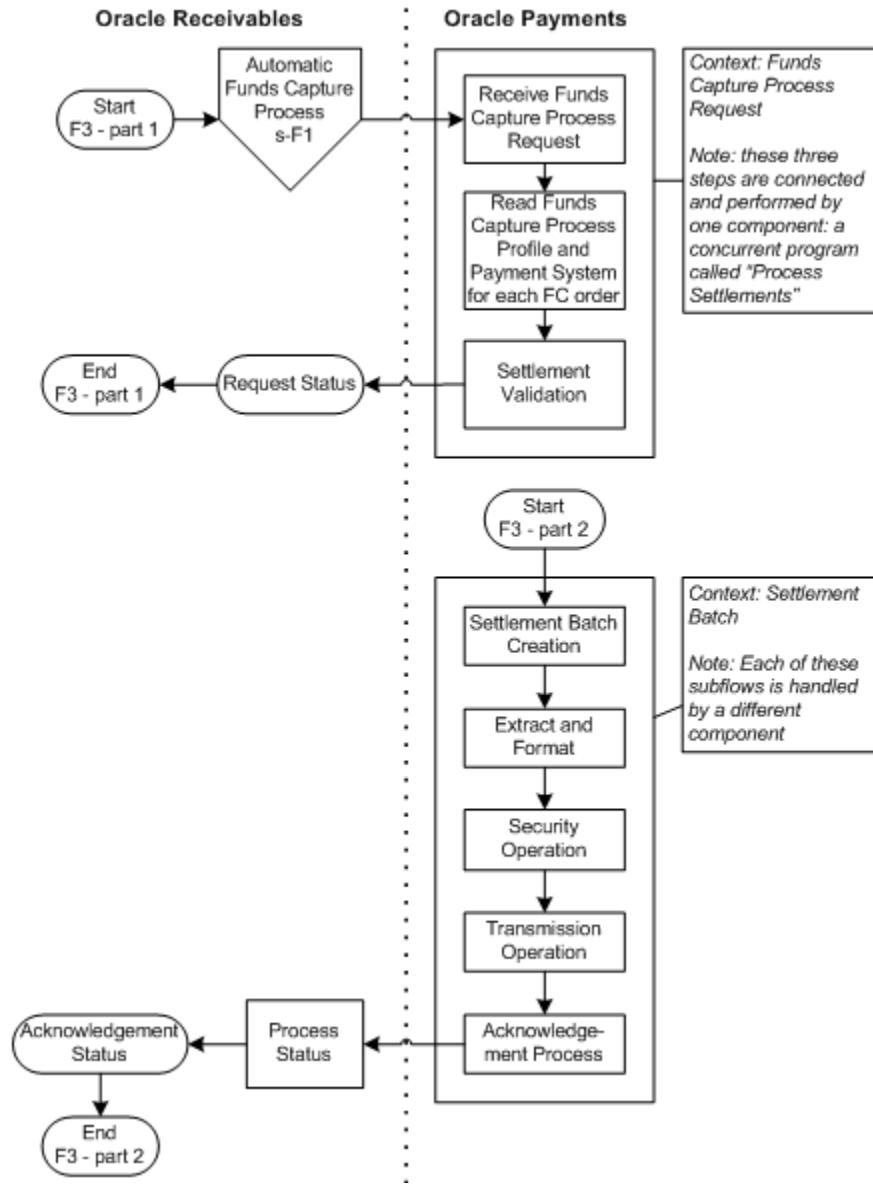
The flow shown below applies when the payment system is a processor-model payment system. When the payment system used is a gateway, the process proceeds to the Settlement Batch Creation flow immediately and creates one message for each settlement passed from Oracle Receivables. With gateway payment systems, all operations in the Settle Transaction from Oracle Receivables Flow occur in real-time.

The Automatic Funds Capture Process in Oracle Receivables Flow represents a typical process flow for batch transactions, that is, settlement or credit transactions that must become part of a settlement batch. Part 1 of the flow shows what happens with funds capture process requests, that is, groups of settlements that are sent to Oracle Payments by Oracle Receivables. Part 2 shows the process to build the settlements into settlement batches and complete processing. These two parts do not occur at the same time, except in the case of gateway payment systems, as noted above. For example, multiple funds capture process requests can be sent to Oracle Payments throughout a day, and then settlement batches can be created later in the day at the close of business.

Credit cards cannot be clubbed with other settlement batch. The settlement batch for refund is always a follow on transaction.

The following diagram shows the processes performed in the Settle Transaction from Oracle Receivables Flow (F3):

Settle Transaction from Oracle Receivables Flow



The information below describes the steps performed in the Settle Transaction from Oracle Receivables Flow (F3).

Automatic Funds Capture Process Flow

Oracle Receivables creates automatic receipts using the Automatic Funds Capture Process Flow and submits corresponding settlements in the form of funds capture process requests to Oracle Payments.

Receive Funds Capture Process Request

Once Oracle Receivables creates its receipts, it submits corresponding settlement requests to Oracle Payments in the form of a funds capture process request. This request includes the following:

- information identifying the request
- one or more settlements or credits

A funds capture process request originates from Oracle Receivables and contains settlements that need funds captured electronically. Oracle Payments receives the request and, after some validation, stores the information in its tables.

Read Funds Capture Process Profile and Payment System for each Settlement

For each settlement, Oracle Payments reads the funds capture process profile and the payment system information. Oracle Payments uses this information in subsequent processing.

Settlement Validation

Oracle Payments validates all the settlements sent as part of the funds capture process request to ensure it has all the information required for payment processing. Oracle Payments then stores the settlements in the database. The status of the settlement validation and storage is returned to Oracle Receivables, depending on the outcome of the process. If a validation error occurs, Oracle Payments rejects the settlement and returns it to Oracle Receivables along with the reason for the error.

Settlement Batch Creation

A settlement batch is the information compiled from settlements in one or more funds capture process requests that is formatted and transmitted to a payment system for settlement. Oracle Payments processes settlements from all submitted funds capture process requests and groups them according to their payment systems and other grouping rules to create settlement batches.

Extract and Format Operation

Oracle Payments extracts settlement batch data into an XML message. It then integrates with Oracle XML Publisher to format the XML message into an appropriate payment system format.

Security Operation

Some payment systems require the application of encryption or other security features

to secure the settlement batch before it is transmitted to the payment system. This security operation takes place in this flow.

Transmission Operation

Once the settlement batch has been secured, it is transmitted to the payment system for processing and capture of funds.

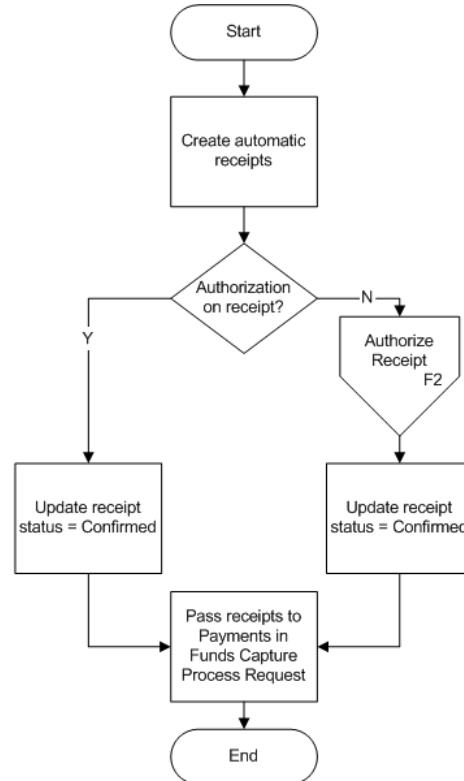
Acknowledgement Process

At some time after the settlement batch is submitted, not necessarily immediately, the payment system may create an acknowledgement that the batch was received and/or processed. This process receives and processes those acknowledgements. A status is returned to Oracle Receivables at this point.

Automatic Funds Capture Process Flow in Oracle Receivables

The Automatic Funds Capture Process in Oracle Receivables Flow represents the process that Oracle Receivables follows when using Oracle Payments for funds capture settlements. The diagram below shows the steps performed in the Automatic Funds Capture Process Flow (in Oracle Receivables).

Automatic Funds Capture Process Flow in Oracle Receivables



Create Automatic Receipts

Oracle Receivables groups transactions into receipts. When the payment instrument is a credit or debit card, Oracle Receivables ensures that the originating invoice transaction amount with a unique authorization is created as one receipt. For credit or debit cards, one authorization results in one settlement. This ensures that the authorization information is valid during a settlement. For bank account transfers, however, different authorizations, that is, online bank account validations, can be combined into one settlement.

Authorization on Receipt?

Oracle Receivables ensures that its receipts have valid authorizations before they are sent to Oracle Payments for settlement.

Oracle Payments: Authorization Expiration Handling

There is no precise way for Oracle Receivables to know if the authorization is completely valid. This cannot be determined until the actual settlement is made. When Oracle Payments sends a settlement to the payment system and it is rejected due to an expired authorization, Oracle Payments does not reject the request. Rather, Oracle

Payments automatically re-sends the settlement for a new authorization and subsequent settlement. Oracle Payments only sends an authorization failure back to Oracle Receivables if the actual settlement fails.

Note: Oracle Payments does not automatically reauthorize settlements that are rejected due to expired authorizations.

Where a new authorization is successful, Oracle Payments updates the transaction authorization entity. Further, Oracle Payments updates the settlement with the new authorization information.

(Yes) Update Receipt Status = Confirmed

Oracle Receivables has the following statuses on its receipts: Confirmed, Remitted, and Cleared. The status set in this flow is Confirmed, which indicates that the receipt is created with its needed authorization.

(No) Authorize Receipt

If the receipt does not have an authorization, Oracle Receivables follows the authorization flow presented in the Authorize Transaction from Source Product Flow.

Update Receipt Status = Confirmed

Once Oracle Receivables has received the authorization from Oracle Payments, it can update its receipt status to Confirmed.

Pass Receipts to Oracle Payments in Funds Capture Process Request

Oracle Receivables submits settlements to Oracle Payments as a funds capture process request.

Funds Capture Process Home Pages

Introduction

The Funds Capture Process Home page and its associated pages enable the Payment Administrator to monitor the funds capture process. The Funds Capture Process Home page is a read-only page that displays the current status of settlement batches and other settlement transactions that are in-process or recently completed. This page contains links to detailed views of these entities, as well as links that enable the Payment Administrator to retry transactions that have failed due to a temporary circumstantial or system error, such as a communication failure. When the appropriate function security is enabled, typically during the implementation and testing phases, the Funds Capture Process Home page enables the Payment Administrator to access the Transaction Testing pages.

In summary, the Funds Capture Process Home Page and its subsidiary pages enable the Payment Administrator to:

- monitor the funds capture process including debit card, credit card, and bank account transfer operations
- initiate the packaging and transmission of operations to payment systems
- retry failed operations

Funds Capture Process Home Page

The Funds Capture Process Home page is the first page the funds capture Payment Administrator sees upon logging in. He uses the page to:

- monitor funds capture operations, such as individual transactions and settlement batches
- respond to transactions or settlement batches that fail with temporary

- circumstantial system errors
- initiate settlement batch creation and retrieve settlement batch clearing or acknowledgement
- navigate to subsidiary pages to research operations using the tab structure

Monitoring Recent Successful Settlement Batches

The Recent Successful Settlement Batches region enables the Payment Administrator to monitor successful settlement batches and to initiate the retrieval of clearing or acknowledgement information. It displays a table containing settlement batches that have reached a successful status (Succeeded or Submitted) in the last 24 hours. Each row in the table displays basic information, plus the status of the batch and a Fetch Clearing icon for Submitted batches that, if clicked on, submits the Fetch Settlement Batch Clearing concurrent program with all the parameters populated with the values of this settlement batch.

Monitoring Recent Failed Operations

The Recent Failed Operations region enables the Payment Administrator to monitor failed operations, both individual transactions and settlement batches, and to initiate the retry action if the Payment Administrator has the necessary security functions enabled.

The table contains transactions and settlement batches that have reached a retryable failure status in the last 24 hours. Each row in the table displays basic information, plus the status of the operation and a Retry icon that, if clicked on, sends the Payment Administrator to the appropriate Retry Warning page before retrying the operation.

Creating and Submitting Settlement Batches

The Create and Submit Settlement Batches content container, displayed on the top right side of the Funds Capture Process Home page, allows the Payment Administrator to initiate creation and submission of settlement batches. The Payment Administrator selects a payment instrument type if he wants to restrict the batches by that parameter. When he clicks the Submit button, Oracle Payments submits the Create Settlement Batches concurrent program with the payment instrument parameter, if selected.

Counting Errors

The Error Count graph counts failures at whatever level they occur, whether individual transactions or settlement batch. The graph shows an absolute number of failed operations, but does not indicate them within the context of the total volume of operations processed.

Searching for Settlements Batches, Settlements, Authorizations, or Credits

The Search subregion of the side navigation bar enables the Payment Administrator to quickly search for an operation by choosing the operation type from the drop-down list and entering that operation's payment system order number (or settlement batch reference, if searching for a settlement batch) in the field to the left of the Go button.

Submitting Funds Capture Concurrent Programs

The Shortcuts subregion of the side navigation bar enables the Payment Administrator to quickly invoke the following funds capture programs as concurrent requests:

- Submit Offline Transactions
- Fetch Settlement Batch Clearing
- Perform All (Funds Capture) Actions

Each program link in this subregion enables the Payment Administrator to specify applicable parameters, if any, schedule the concurrent request, and specify who should receive notification of the request.

The Perform All (Funds Capture) Actions concurrent request, with no parameters, runs the following concurrent programs:

- Submit Offline Transactions
- Create Settlement Batches
- Fetch Settlement Batch Clearing
- Retry Settlement Batches

Submitting and Monitoring Funds Capture Concurrent Requests

The Concurrent Requests subregion of the side navigation bar enables the Payment Administrator to quickly submit and monitor any concurrent requests. Like the links in the Shortcuts subregion, these links enable the Payment Administrator to specify applicable parameters, schedule the concurrent request, specify who should receive notification of the request, and then monitor the submission.

The table below describes the funds capture concurrent programs provided by Oracle Payments.

Funds Capture Concurrent Programs

Funds Capture Concurrent Programs	Description
Create Settlement Batches	Groups settlements into batches and submits them to payment systems.
Fetch Settlement Batch Clearing	After a batch has been submitted to a payment system, this program fetches the results, if any.
Perform all Funds Capture Actions	Runs the following funds capture programs: <ul style="list-style-type: none">• Create Settlement Batches• Fetch Settlement Batch Clearing• Retry Settlement Batches• Submit Offline Transactions
Retry Settlement Batches	Attempts to resubmit a pending settlement batch.
Send Receipt of Payment Notifications	Creates payment notifications that are sent to payers to inform them that payments have been made.
Settlement Batch Accompanying Letter	Creates an accompanying letter for a settlement batch.
Submit Offline Transactions	Submits offline transactions to a gateway model payment system.

Searching and Viewing Settlement Batch Information

Any time after a settlement batch is created, the Payment Administrator can view complete information about it. The Settlement Batch pages are comprised of the Settlement Batch Search page, as well as a Settlement Batch Details page. The Payment Administrator can search for a settlement batch and then drill down to the settlement batch details. From there, he can drill down to the individual transaction details page. The Settlement Batch Details page can also be reached through the Funds Capture Process Home page. The Settlement Batch Details page is display-only and displays nearly all settlement batch information.

Results Table Columns

If the Status column in the results table shows a status of Communication Error or System Failure, and the appropriate function security is enabled, then the Retry icon is displayed. The Retry icon links to the Settlement Batch Retry Warning page.

Searching and Viewing Authorization Information

At any time, the Payment Administrator can view complete information about an authorization. This includes credit card authorizations, credit card authorization and settlements, debit card authorizations, whether or not settlement is done as part of the authorization, and bank account validations.

The Authorization pages are comprised of the Authorization Search page and an Authorization Details page. The Payment Administrator can search for an authorization and then drill down to the details page. The Authorization Details page can also be reached through links on the Funds Capture Process Home page. Detail pages for offline authorizations that are sent in settlement batches can also be reached through the Settlement Batch Details page. The Settlement Batch Details page is read-only and displays nearly all authorization information.

Results Table Columns

If the Status column in the results table shows a status of Communication Error or System Failure, and the appropriate function security is enabled, then the Retry icon is displayed. The Retry icon links to the Authorization Retry Warning page.

Searching and Viewing Settlement Information

At any time, the Payment Administrator can view complete information about a settlement. This includes credit card settlements, debit card settlements, and bank account transfers.

The Settlement pages are comprised of the Settlement Search page and a Settlement Details page. The Payment Administrator can search for a settlement and then drill down to the details page. The Settlement Details page can also be reached through links on the Funds Capture Process Home page or the Settlement Batch Details page. The Settlement Details page is read-only and displays nearly all settlement information.

Results Table Columns

If the Status column in the results table shows a status of Communication Error or System Failure, and the appropriate function security is enabled, then the Retry icon is displayed. The Retry icon links to the Settlement Retry Warning page.

Searching and Viewing Credit Information

At any time, the Payment Administrator can view complete information about one or more credits. This includes both credit card refunds, which are reversals of earlier settlements, stand-alone credits, and bank account transfer credits. A refund can be made only once and subsequent refunds are considered as chargebacks.

The Credit pages are comprised of the Credit Search page and a Credit Details page. The Payment Administrator can search for a credit and then drill down to the details page. The Credit Details page can also be reached through links on the Funds Capture Process Home page or the Settlement Batch Details page. The Credit Details page is read-only and displays nearly all credit information.

Results Table Columns

If the Status column in the results table shows a status of Communication Error or System Failure, and the appropriate function security is enabled, then the Retry icon is displayed. The Retry icon links to the Credit Retry Warning page.

Retrying Transactions

A Payment Administrator may retry operations that have failed, such as authorizations, settlements, credits, or settlement batch creation due to communication or general processing errors if he has the appropriate security enabled.

Retrying operations can be problematic, however. The source product that initiated a transaction request may not have a way to know when a failed transaction has been retried and the result of the retry. In addition, the source product may initiate a new transaction to replace the old failed one. Since source products are responsible for larger tasks like order management and accounting, such a disconnect could lead to incorrect source product behavior, incorrect accounting, and charging or refunding more than necessary.

Retrying operations, especially credits, without oversight from source products can also provide opportunities for fraud or theft. Retries, therefore, are subjected to function security, and when enabled and performed, are accompanied by warning messages to keep you from assuming that the source product knows the results of a retry.

Creating Settlement Batches

The Create Settlement Batches concurrent program is used to settle batches and submit them to the appropriate payment systems.

Note: In some cases, Oracle Payments may be set up to place batches into a file system instead of transmitting them. This program supports

this approach also.

This concurrent program finds pending authorization, settlement, and credit transactions intended for processor-model payment systems. It then groups these transactions into settlement batches and submits them to the payment system using the appropriate transmission and security configurations.

Credit cards cannot be clubbed with other settlement batch. The settlement batch for refund is always a follow on transaction.

Retrying Settlement Batches

This program takes a single settlement batch and attempts to resubmit it to the appropriate payment system.

Fetching Settlement Batch Clearing

The Fetch Settlement Batch Clearing concurrent program is used to retrieve batch acknowledgement or clearing information from the payment system and updates batch headers and transactions in Oracle Payments.

Note: In some cases, the payment system pushes clearing information to the deploying company's file system. When this occurs, the concurrent program simply retrieves the data from the local file system.

This concurrent program attempts to obtain all requested clearing information from payment systems and incorporates the information by parsing it and updates the relevant transaction and batch tables. Based on the payment system's behavior, this may mean downloading and parsing a file from the payment system server, parsing a file that has already been pushed to the deploying company by the payment system, or doing nothing for payment systems that do not provide electronic clearing information.

Note: The Fetch Settlement Batch program can handle clearing information for transactions with different payment instrument types in the same clearing file.

Submitting Offline Transactions

The Submit Offline Transactions concurrent program is used to submit offline non-batch transactions to the intended gateway payment system.

Note: Offline transactions are typically batched for processor model

payment systems, but not for gateways.

This concurrent program finds pending offline transactions with a settlement date that is equal to or less than the current date and submits them to their intended payment gateway.

To submit offline transactions, navigate to the Funds Capture Process Home page and click the Submit Offline Operations link under the Shortcuts subregion.

Funds Disbursement Process Flows

Overview

Note: This chapter assumes that Oracle Payments and all source products have been installed and properly set up. The user addressed in this chapter is the payment administrator, not the implementer.

This chapter provides the functional flows for funds disbursement. Information is also provided on printing checks and making single payments.

For funds disbursement functionality, Oracle Payments integrates with the following E-Business Suite products:

- Oracle Payables
- Oracle Cash Management
- Oracle Receivables
- Oracle Loans

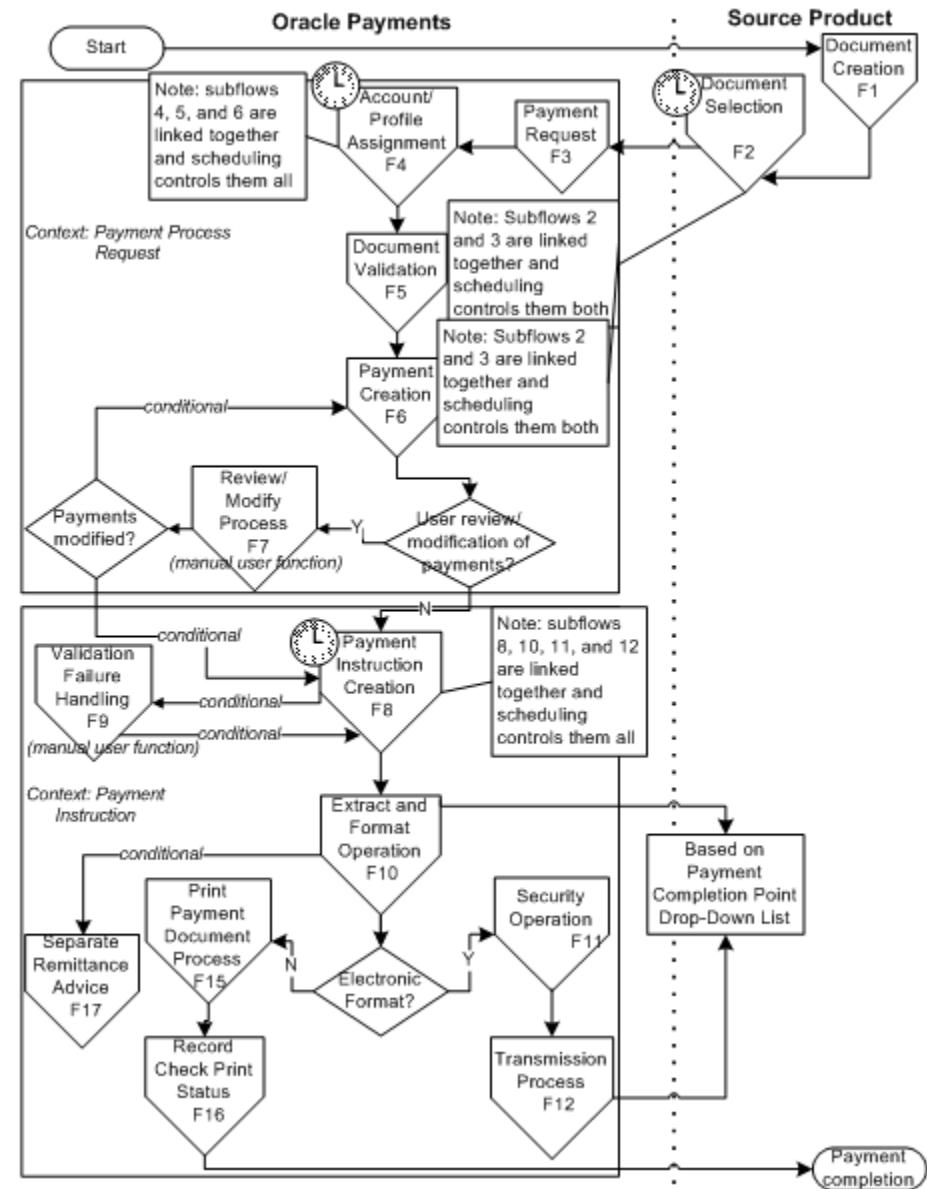
Funds Disbursement Overview Flow

Oracle Payments processes funds disbursement payments in electronic and paper form. This Funds Disbursement Overview Flow in the diagram below depicts an overview of the process that occurs when a source product calls Oracle Payments for processing funds disbursement payments. Examples of products that can use the Funds Disbursement Overview Flow are Oracle Payables, for paying supplier invoices, Oracle Receivables, for paying customer refunds, and Oracle Student System for paying students. A refund can be made only once and subsequent refunds are considered as chargebacks.

The payment part of the Funds Disbursement Overview Flow can result in electronic payments or printed, paper payment documents. Electronic processing is the creation of a file that is transmitted to a financial institution. The file contains instructions to the financial institution on how to remit funds. In some cases, funds are remitted electronically by an automatic deposit to a bank account. In other cases, the payment file may instruct the financial institution to issue a check for payment.

The diagram below shows the steps performed by the Funds Disbursement Overview Flow.

Funds Disbursement Overview Flow



The table below describes the steps performed by the Funds Disbursement Overview

Flow.

Funds Disbursement Overview Flow

Action	Description
Document Creation (F1)	The source product creates documents payable, such as invoices, for which it needs to make payment.
Document Selection (F2)	The source product performs a document selection process. The selected documents are grouped into a Payment Process Request. Note: Flows F2 and F3 are tightly linked. The Document Selection Flow (F2) can be scheduled. The steps in the Payment Process Request Flow (F3) happen automatically upon completion of Flow F2.
Payment Process Request (F3)	The Payment Process Request is submitted to Oracle Payments for processing. Note: Flows F3 to F7 occur in the context of a Payment Process Request.
Account/Profile Assignment (F4)	This flow assigns internal bank accounts, which are the deploying company's bank accounts, and payment process profiles to documents payable within the Payment Process Request. Oracle Payments automatically assigns these values when possible. It also provides a user interface for users to perform these functions if needed.
Document Validation (F5)	Oracle Payments validates the documents payable sent as part of the Payment Process Request to ensure that they have all the information needed for payment processing, and that the information is valid. Documents payable and payment process requests may be sent back to the source product as a result of validation failures, depending on setup options.

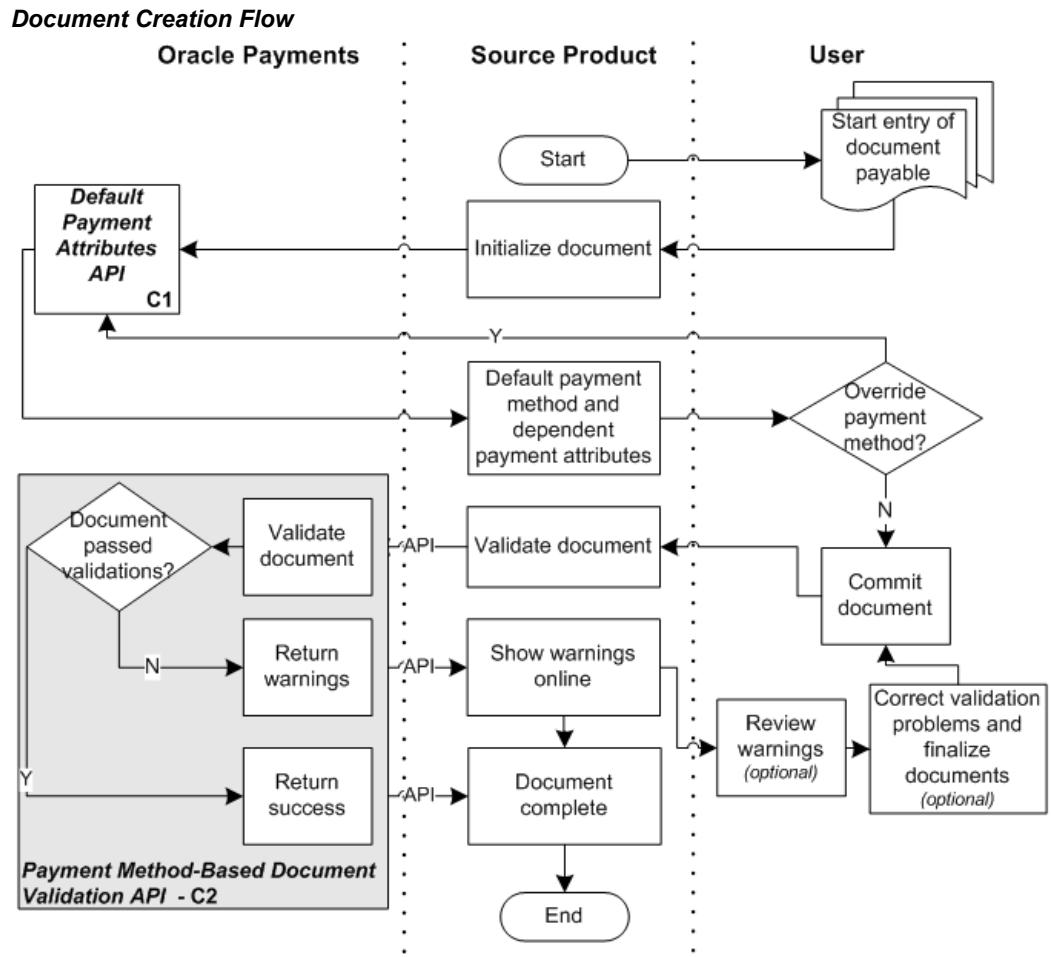
Action	Description
Payment Creation (F6)	Once Oracle Payments determines the net amounts due on the documents, it then groups them into proposed payments. Those payments are then validated. If no review or modification of proposed payments is desired, then the process moves to the Payment Instruction Creation Flow (F8).
Review/Modify Process (F7)	Implementers may set up Oracle Payments, or specific payment process requests, to stop the payment process for review after proposed payments are created and validated. You can review the proposed payments and possibly choose not to make some payments, before allowing the payment process to proceed. The next step in the funds disbursement payment flow varies, depending on the actions you take in this process. If modifications are made, the process returns to Payment Creation (F6), to be revalidated.
Payment Instruction Creation (F8)	Oracle Payments processes payments within each Payment Process Request and groups them according to their internal bank accounts, payment profiles, and other grouping rules to create payment instructions. This processing may result in Payment Process Requests being split into different payment instructions or combined together into payment instructions.
	Note: Flows F6 and F7 complete the creation of a payment process request. Flows F8 to F12 and F15 to F17 occur in the context of a payment instruction.
Validation Failure Handling (F9)	This step is a conditional part of the payment process. Once a payment instruction is created, it must be validated according to Payment's internal rules and by validation sets attached to the payment instruction format. If the payment instruction fails any of these validations, then the process stops, and you can take action.

Action	Description
Extract and Format Operation (F10)	<p>Once a payment instruction is created, it moves to the format process. The flow splits depending on whether or not the format is electronic.</p> <p>Note: For electronic payments, a completion status may be returned to the source product automatically at one of two points, based on setup in the payment process profile: the end of the Extract and Format Operation (F10) or the end of the Transmission Process (F12). If the payment process profile setup allows it, the completion status may also be returned to the source product manually by a user at any time after the Extract and Format Operation.</p>
Security Operation (F11)	For an electronic format, there may be a required way to secure the payment instruction before transmitting it to the financial institution. This step is conditional and depends on the requirements of the payment system.
Transmission Process (F12)	Once the payment instruction has been secured, it is transmitted to the financial institution for processing and disbursement of funds. This step is conditional and depends on the payment process profile setup. The payment process profile also allows Oracle Payments to skip transmission and to output a formatted payment file for a user to transmit outside Oracle Applications.

Action	Description
Print Payment Document Process (F15)	<p>This process is used to print payment documents in-house. This step is conditional and depends on the payment process profile setup. The Print Payment Document Process (F15) shows payment documents printed through Oracle Applications. The payment process profile also allows Oracle Payments to skip printing and to output a formatted payment file for a user to print outside Oracle Applications.</p> <p>Note: Payment documents are printed payments, such as checks, whereas documents payable are entities that need to be paid, such as invoices.</p> <p>Payment Documents are not used for Electronic Payments.</p>
Record Print Status (F16)	Once payment documents have been printed, their status must be recorded in Oracle Payments. This applies to both payment documents printed using Oracle Applications and payment documents printed outside Oracle Applications.
Separate Remittance Advice (F17)	If product setup indicates that separate remittance advice is required to be generated for the payment instruction, it is completed in this flow.

Document Creation Flow

The Document Creation Flow is the process used to create a document payable to be paid. The diagram below shows the steps performed in the Document Creation Flow (F1). Creation of documents payable is done by a source product user, such as a Payables clerk.



Start Entry of Document Payable

The Document Creation Flow starts with the entry of a document payable in the source product.

Initialize Document

The source product initializes the document payable and calls the Default Payment Attributes API, an Oracle Payments component.

Default Payment Attributes API

This component is an API that Oracle Payments offers for population of payment attributes needed to pay a document. Payment attributes are payment details, such as the payment method, remittance bank account, and country-specific information. This API reads from Oracle Payments setup and defaults as much information as is available.

onto the document payable. The purpose of the Default Payment Attributes API is to streamline document payable creation.

Default Payment Method and Dependent Payment Attributes

The source product invokes the Oracle Payments Default Payment Attributes API to default a payment method for the document payable. Payment attributes that depend on the payment method are also defaulted. The payment method may depend on other attributes of the document payable, such as legal entity or country.

Override Payment Method?

(Yes) - Typically, source products can override the payment method on the document payable. If the source product user chooses to do this, the source product calls the Default Payment Attributes component API again to newly default the correct payment attributes based on the new payment method.

(No) - If the source product user does not override the payment method, the source product can commit the document.

Commit Document

The source product user commits the document payable to the database.

Validate Document

Oracle Payments performs a series of validations when a source product asks for document validation. It checks the setup of the third party payee and ensures that data elements required by the payment method are provided.

Payment Method-Based Document Validation API

A document can either pass or fail the validations performed by the Payment Method-Based Document Validation API. This component is an API that Oracle Payments offers for ensuring that documents are valid in terms of payment readiness. Source products use this API at points where they want to validate that all required payment attributes are populated and valid. The purpose of the Payment Method-Based Document Validation API is to ensure that documents are ready for payment before they are passed to Oracle Payments and that the source product user has an opportunity to address issues immediately. Only document-level validations that are attached to the selected payment method in Oracle Payments setup are applied at this stage. Depending on Oracle Payments setup, further document-level validations may occur later in the payment process.

Return Warnings

Oracle Payments returns any errors it finds during the validation operation to the

source product. These errors, which are in the form of warnings, explain the error conditions so the source product user can take corrective action. These warnings, however, do not prevent the user from committing the document.

Show Warnings Online

The source product shows its users warnings for any validation errors, so they can take corrective action.

Review Warnings

The source product's users optionally review warnings. They can always choose to ignore the warnings and correct problems later in the process.

Correct Validation Problems and Finalize Documents

The source product's users optionally corrects errors shown in the warnings. They then commit the document again and it passes through the same validation process.

Return Success

Oracle Payments returns a success message to the source product if the document passes validations.

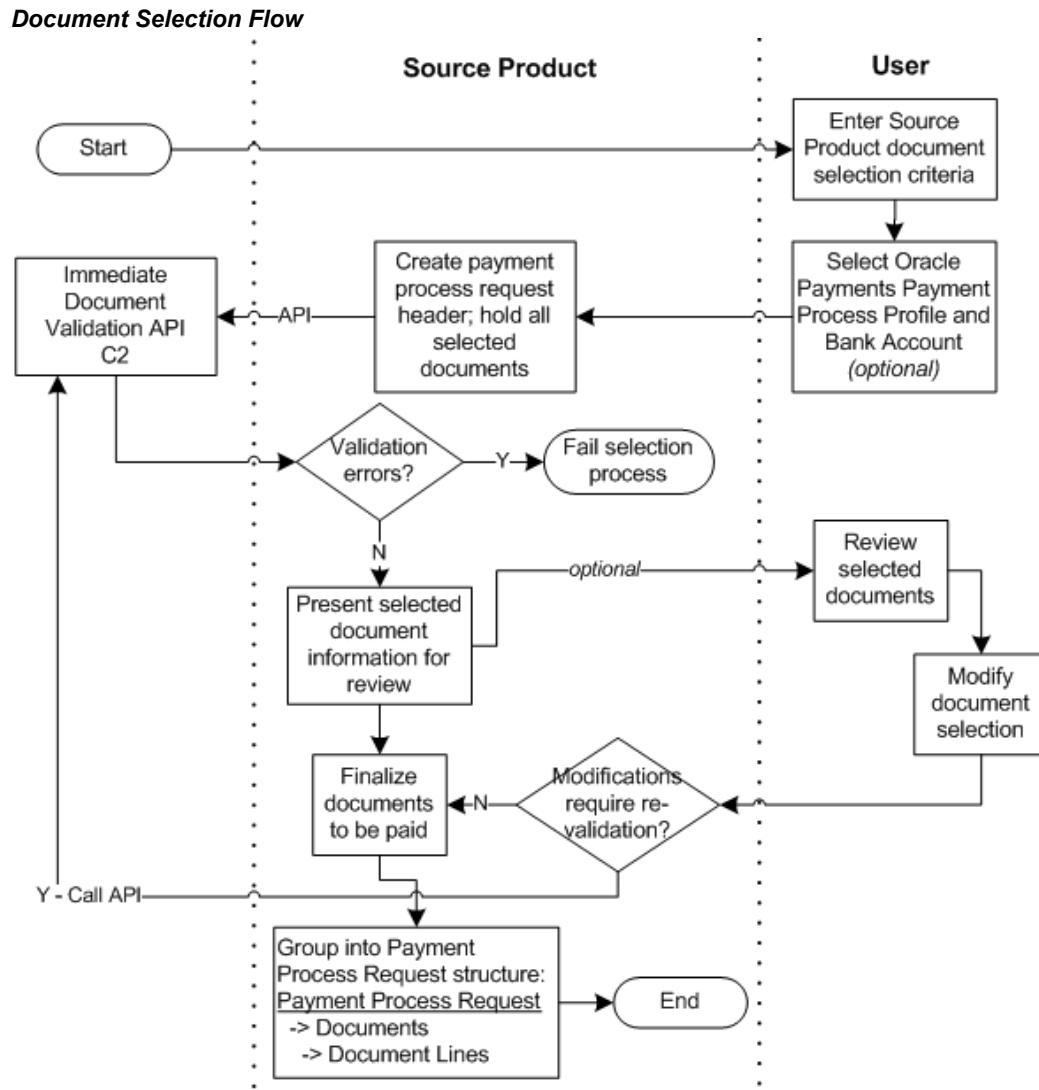
Document Complete

The source product completes the creation of a document payable.

Document Selection Flow

The Document Selection Flow comprises the steps that are performed when the source product selects documents to be paid. Each source product has its own criteria for allowing a payment to be made. The document selection process occurs within the source product before the payment process is transferred to Oracle Payments.

The diagram below shows the steps performed in the Document Selection Flow (F2).



The information below describes the steps performed in the Document Selection Flow (F2).

Enter Source Product Document Selection Criteria

Each source product determines its own criteria for selecting valid documents to be paid. For example, Oracle Payables has user-specified criteria like Invoice Due Date, Invoice Discount Dates, and Pay Group.

Select Oracle Payments' Payment Profile and Bank Account

This step is optional and provides backward compatibility with Oracle Payables. When the source product user or source product selects documents to be paid, Oracle

Payments does not require the user or source product to know the bank account from which the funds are to be disbursed. This information can be provided later in the payment process by a payment administrator or cash manager. However, source products may want to include this information as part of their payment selection criteria and subsequently submit it as part of the Payment Process Request created for Oracle Payments.

If source products want to ensure that their request is handled as a single payment instruction, then their selection criteria must include a payment process profile and an internal bank account. In this case of ensuring that one Payment Process Request equals one payment instruction, the source product passes a parameter to Oracle Payments that indicates this.

Create Payment Process Request Header

The source product creates a Payment Process Request header. The header (or Source Product Reference) may be a request name that is meaningful to the source product user, or simply an internal identifier that allows the user to track the request and manage information about it.

Payment Method-Based Document Validation API

Once the source product creates the Payment Process Request header, it calls Oracle Payments' Payment Method-Based Document Validation API to validate all documents selected that are to be paid as part of the Payment Process Request. The validations performed during this phase are identical to those that occur during the document creation process.

Validation Errors?

(Yes) - If any of the documents fail the validation process in C2, then the process terminates and the document selection process fails. This occurs because the problems that cause the documents to fail must be corrected in the source product before the documents are passed to Oracle Payments.

(No) - If there are no validation errors, then the flow proceeds to the next step.

Present Selected Document Information for Review

This is an optional process for most source products. Source products may wish to present the documents selected for review in a report or online for source products users to review.

Review Selected Documents

If the source product presents the selected documents for review, then the source product user can optionally review the information.

Modify Document Selection

If the source product provides an online way for users to review selected documents, they can also provide a way for users to modify them. For instance, the source product may allow users to deselect or add documents.

Note: Users can only add documents during the selection process if the source product supports the action. Once a Payment Process Request is submitted to Oracle Payments, no additions to that request can be made.

Modifications Require Re-validation?

(Yes) - Some modifications require source products to call the Payment Method-Based Document Validation API again. Examples of when this is needed are when new documents are added to the selection or when document amounts are changed.

(No) - If no changes were made that require re-validation, the process proceeds to the next step.

Finalize Documents to be Paid

This step ends the loop of selected document review and modification.

Group into Payment Process Request Structure

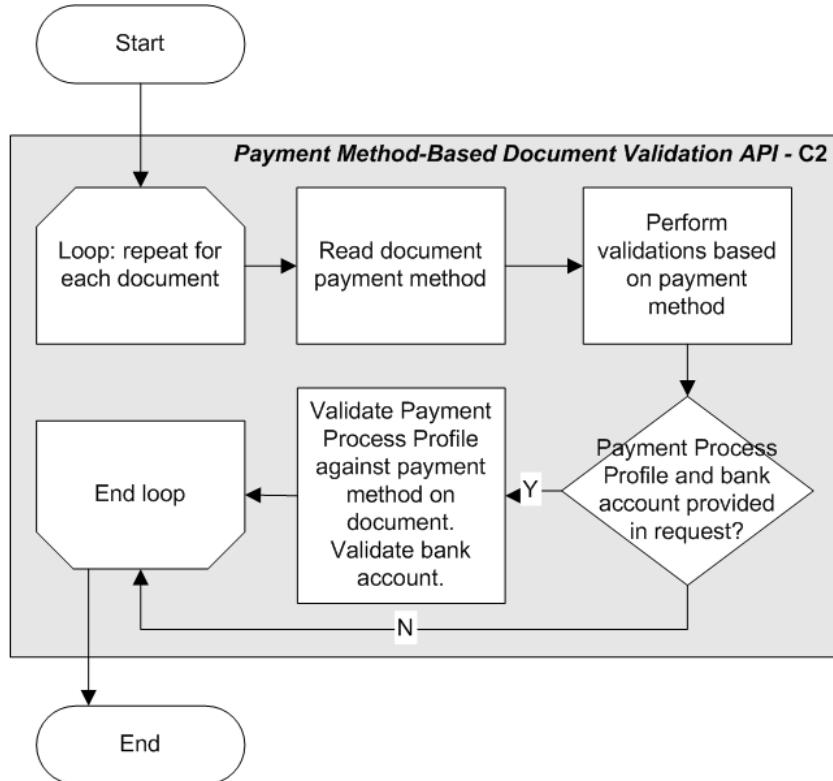
Source products group selected documents into a Payment Process Request for submission to Oracle Payments. The source product creates a Payment Process Request with the following structure:

- a header with the required identification information
- documents selected for payment
- document lines for the selected documents

Payment Method-Based Document Validation API

The subflow below shows the steps that are performed when the Payment Method-Based Document Validation API (C2) is called.

Payment Method-Based Document Validation API



The table below describes the steps performed in the Payment Method-Based Document Validation API (C2).

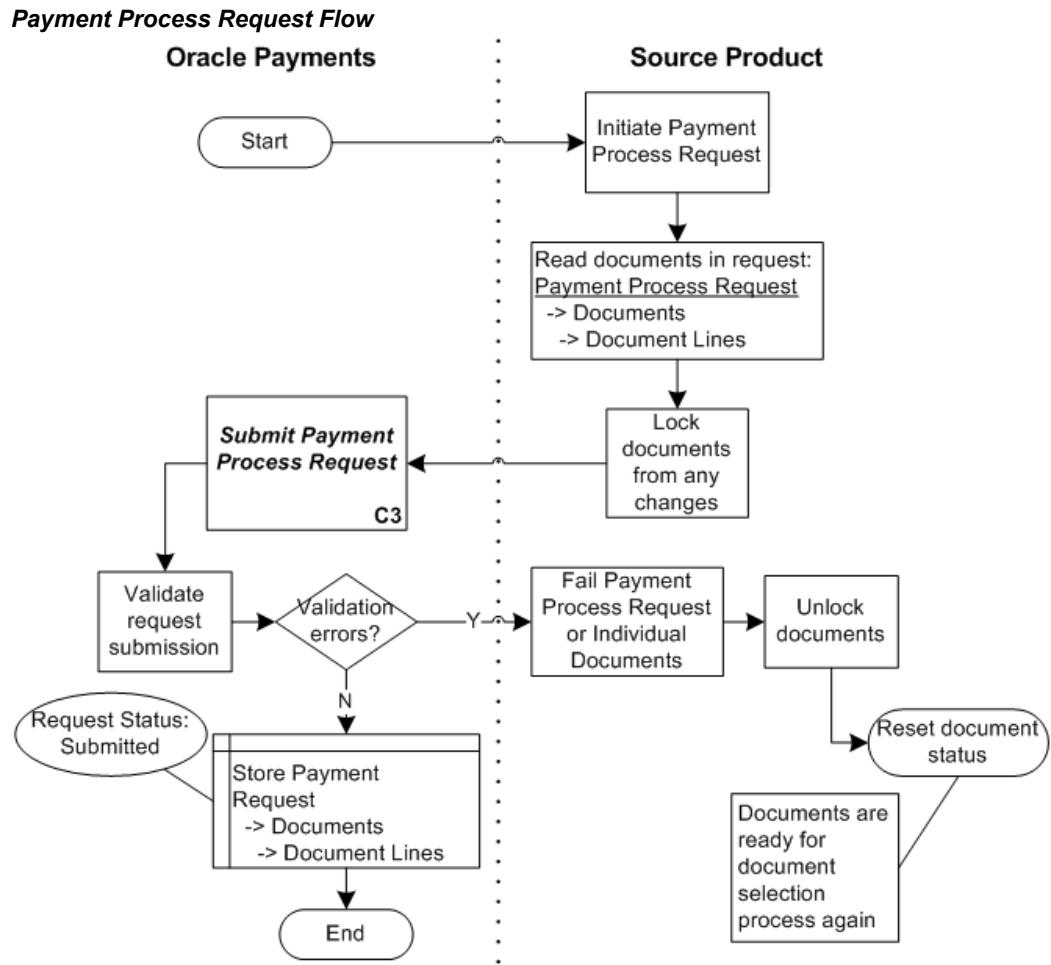
Payment Method-Based Document Validation API

Action	Description
Loop: Repeat for Each Document	This loop process is used when the Payment Method-Based Document Validation API is called for multiple documents payable, as in the Document Selection Flow. Each document payable must pass through this validation process.
Read Document Payment Method	Oracle Payments ties these validations to the payment method on the document payable. The document payable payment method is read first.

Action	Description
Perform Validations Based on Payment Method	Once the payment method is read, Oracle Payments performs the validations that are linked to that payment method.
Payment Process Profile and Bank Account Provided in Request?	Source products have the option of providing this information in their Payment Process Request header. If the information is provided in the Payment Process Request, then Oracle Payments validates it. If it is not provided, then the validation process ends.

Payment Process Request Flow

The source product submits a Payment Process Request to Oracle Payments to process payments for its selected documents. The diagram below shows the steps performed when a Payment Process Request Flow (F3) is submitted to Oracle Payments.



The table below describes the steps performed in the Payment Process Request Flow (F3).

Payment Process Request Flow

Action	Description
Initiate Payment Process Request	The source product initiates the Payment Process Request process.
Read Documents in Request	The source product reads all the documents that it built into the Payment Process Request in the Document Selection Flow (F2).

Action	Description
Lock Documents from any Changes	The source product locks the documents from any further changes. Documents must be locked during the payment process so that Oracle Payments receives a controlled view of what needs to be paid. The source product provides a status on its documents that indicates the documents have been selected for payment or are in the payment process so the source product's users know why updates cannot be made.
Submit Payment Process Request (C3)	Oracle Payments provides an API component, Submit Payment Process Request (C3), that enables source products to submit a Payment Process Request, as well as optional information, such as payment process profile and internal bank account.
Validate Request Submission	Once the Oracle Payment Process Request is submitted, Oracle Payments validates the request submission. This validation ensures that the request parameters can be read and that the data is stored in Oracle Payments.
<p>Note: This process does not validate any of the documents in the request.</p>	
Validation Errors?	<p>Yes. If the Payment Process Request finds errors during validation (for example, the records cannot be written to the Oracle Payments tables), Oracle Payments rejects the Payment Process Request.</p> <p>No. If the Payment Process Request is validated successfully, the process continues.</p>
Fail Payment Process Request	The source product fails the Payment Process Request if Oracle Payments rejects it.
Unlock Documents	The source product unlocks the documents that were sent in the request and resets the document status. The documents are then ready for a new selection process.

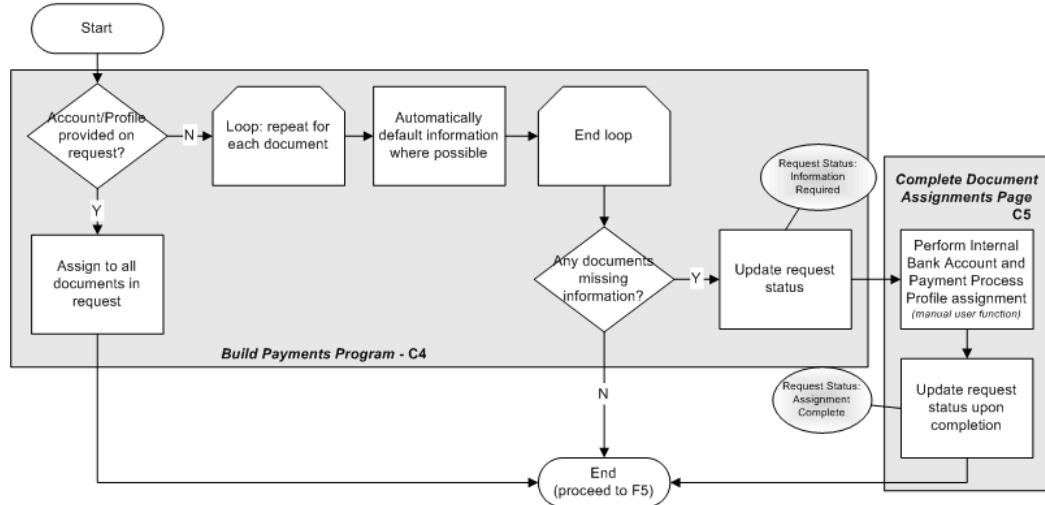
Action	Description
Store Payment Process Request	Oracle Payments takes all data received in the Payment Process Request and stores it in its transaction tables. The Payment Process Request is given a status of Submitted. Oracle Payments shows different statuses on a Payment Process Request and payment instruction throughout the payment process. This is done to help control payment processing, as well as provide useful information.

Account/Profile Assignment Flow

The Account/Profile Assignment Flow assigns required payment information to the Payment Process Request. This information is needed for further payment processing, including validations in the Document Validation Flow. All steps in this flow are performed as part of the Build Payments program until you take action in the Complete Document Assignments page (C5).

The diagram below shows the steps performed in the Account/Profile Assignment Flow (F4).

Account/Profile Assignment Flow



The table below describes the steps performed in the Account/Profile Assignment Flow (F4).

Account/Profile Assignment Flow

Action	Description
Account/Profile Provided on Request?	The Build Payments program determines if the Payment Process Request has the internal bank account and payment process profile assigned to it.
(Yes) Assign to all Documents in Payment Process Request	If the bank account or payment process profile is provided, then it is assigned to all the documents payable within the Payment Process Request. The payment process proceeds to the document validation phase (F5).

Action	Description
(No) Loop: Repeat for Each Document	If no bank account or payment profile is provided (or only one of these is provided), then a loop process is performed for each document payable.
Automatically Default Information Where Possible	Oracle Payments attempts to default the required bank account and payment process profile information where possible. An example of when defaulting occurs is when a payment method is set up and linked to only one payment process profile. Default of an internal bank account may be possible if only one account is available for use by the operating unit that owns the transactions in a Payment Process Request.
Any Documents Missing Information?	Once the defaulting process is complete for each document in the Payment Process Request, Oracle Payments determines if any documents are missing the required information.
	(No). If all documents are complete, then the flow is complete and the payment process proceeds to the document validation phase (F5).
Update Request Status	If any documents are missing information, then the Payment Process Request is updated with a status of Information Required - Pending Action. This status enables you to access a page where you can assign the required information. You must complete the assignment of missing information to enable the payment process to continue.

Build Payments Program Component

All steps in the Account/Profile Assignment Flow are performed as part of the Build Payments program until you assign accounts and the payment process profile to the documents payable in the Complete Document Assignments page. Oracle Payments owns the Build Payments program component. The Build Payments program performs the following steps in the payment process:

1. assigns bank accounts and payment process profiles to a Payment Process Request
2. validates the documents payable sent in the Payment Process Request
3. builds documents within a Payment Process Request into proposed payments
4. validates the proposed payments in a Payment Process Request
5. optionally presents the proposed payments to the payment administrator for review

Complete Document Assignments Page Component

The Complete Document Assignments Page Component provides a user interface for you to manually assign required information to documents payable as needed. The information that must be assigned is an internal bank account and/or a payment process profile. You can also optionally change information in this page.

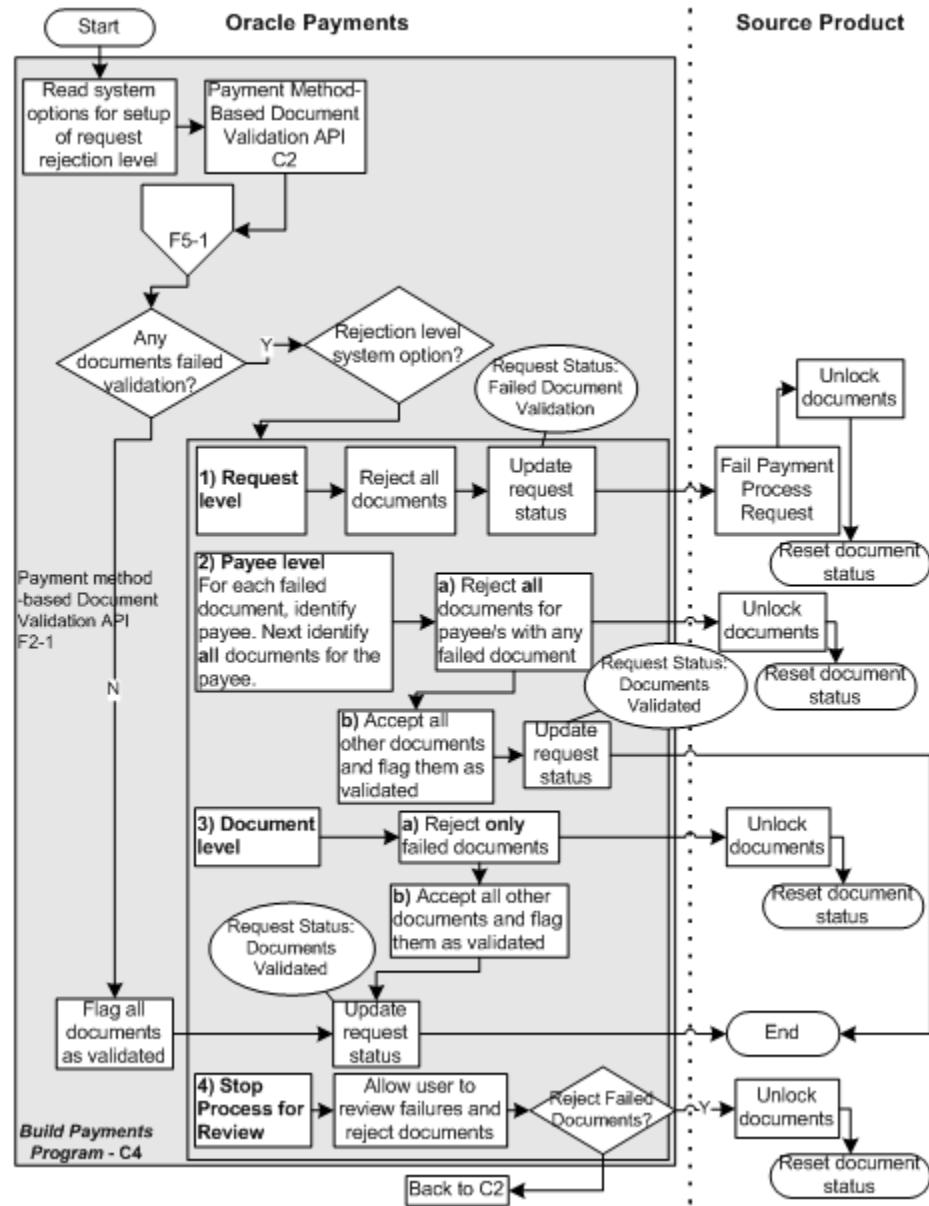
The Complete Document Assignments Page handles all validations of the entered values. When you access the page to assign missing information, the Payment Process Request status is Information Required - Pending Action. Once you have assigned all missing information, the page updates the Payment Process Request status to Assignment Complete. Requests with a status of Assignment Complete are available for further payment processing.

Document Validation Flow

Oracle Payments performs validation on all data received in the Payment Process Request. This validation process may result in failures when documents payable do not pass the validation checks. All steps performed by Oracle Payments in the Document Validation Flow are part of the Build Payments program. For information on the Build Payments program, see Build Payments Program, page 4-19.

The diagram below shows the steps performed when Oracle Payments validates documents in a source product's Payment Process Request.

Document Validation Flow



The table below describes the steps performed in the Document Validation Flow (F5).

Document Validation Flow

Action	Description
Read System Options for Setup of Request Rejection Level	<p>Oracle Payments supports four setup options for Oracle Payments to control how documents payable are rejected if they fail validation.</p> <p>The first option is Request Level. If this option was selected during implementation, it means that if any document in the entire Payment Process Request fails validation, then all the documents in the Payment Process Request are rejected.</p> <p>The second option is Payee Level. This option rejects all documents for a payee if any document for that payee fails validation. This option is useful when you want certain documents of a payee to be paid together, such as invoices with offsetting credit memos.</p> <p>The third option is Document Level. This option only rejects documents with validation errors. All other documents continue in the payment process.</p> <p>The fourth option is Stop Process For Review. No documents are immediately rejected and the validation errors are presented to you for review.</p>
Payment Method-Based Document Validation API (C2)	Oracle Payments validates all documents using the Payment Method-Based Document Validation API (C2). All document validations are based on the payment method of the document.
Payment Format-Based Document Validations (F5-1)	Oracle Payments validates all documents using the Payment Format-Based Document Validations Flow (F5-1). These validations are based on the payment format assigned to the payment profile of the document.
Any Documents Failed Validation?	At this point, the flow branches, depending on whether any documents failed validation.

Action	Description
(No) Flag all Documents as Validated	When all documents pass validation, Oracle Payments assigns a validated status to each of them. Then the process updates the request status to Documents Validated and moves on to the Payment Creation Flow (F6).
(Yes) Rejection Level System Option?	Oracle Payments knows which rejection level it is by reading the system setup in the first step. Oracle Payments next performs one of four actions depending on the setting of the system option.
Request Level	<p>Reject all Documents: At the Request Level, if one document fails validation, all documents in the Payment Process Request are rejected.</p> <p>Update Request Status: The status of the Payment Process Request is updated to Failed Document Validation.</p> <p>Payment Process Request Rejected: Oracle Payments informs the source product of the rejection of the Payment Process Request and the validation failures. The message instructs the source product to fail/cancel the Payment Process Request. The message sends the source product a list of all documents that failed, with identifying information and rejection reasons. Oracle Payments marks those documents as failed and takes no further action. The source product then treats those documents as new documents payable. The source product must correct any errors and send the documents to be paid in a new Payment Process Request.</p> <p>Fail Payment Process Request: The source product fails the Payment Process Request if Oracle Payments rejects it.</p> <p>Unlock Documents: The source product unlocks documents that were sent in the request and resets the document status. The documents are then ready for a new selection process.</p>

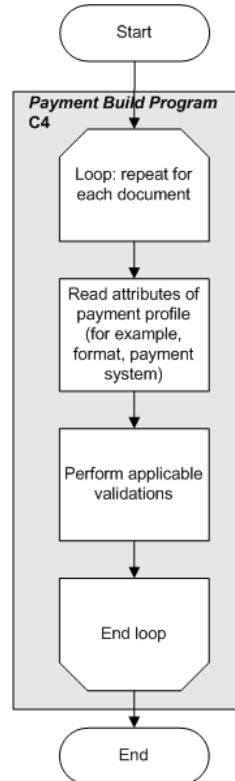
Action	Description
Payee Level	<p>Oracle Payments identifies:</p> <ul style="list-style-type: none"> the payee on the document all documents in the Payment Process Request for the payee <p>Reject all Documents for Payees with any Failed Document: Oracle Payments rejects all documents for the payee that had one or more failed documents.</p> <p>Documents Rejected: Oracle Payments informs the source product of the validation failures and rejection of the documents payable. The message sends a list of documents that failed with identifying information and rejection reasons. Oracle Payments marks those documents as failed and takes no further action. The source product treats those documents as new documents payable. The source product corrects any errors and sends the documents to be paid in a new Payment Process Request.</p> <p>Unlock Documents: The source product unlocks the documents that were rejected and resets the document status. The documents are then ready for a new selection process.</p> <p>Accept all Other Documents and Flag them as Validated: Oracle Payments continues processing all the documents that were not rejected.</p> <p>Update Request Status: Once all documents have been flagged as either failed or validated, Oracle Payments updates the status of the payment process request to Documents Validated. All documents marked as failed are invalid and disregarded for future processing.</p>

Action	Description
Document Level	<p>Reject Only Failed Documents: Oracle Payments rejects only those documents that fail validation.</p> <p>Documents Rejected: Oracle Payments informs the source product of the validation failures and rejection of the documents payable. The message sends a list to the source product of documents that failed, with identifying information and rejection reasons. Oracle Payments marks those documents as failed and takes no further action. The source product treats the failed documents as new documents payable. The source product corrects any errors and sends the documents to be paid in a new Payment Process Request.</p> <p>Unlock Documents: The source product unlocks the documents that were rejected and resets the document status. The documents are then ready for a new selection process.</p> <p>Accept all Other Documents and Flag them as Validated: Oracle Payments continues processing documents that were not rejected.</p> <p>Update Request Status: Once all documents have been flagged as failed or validated, Oracle Payments updates the status of the Payment Process Request to Documents Validated. All documents marked as failed are invalid and disregarded for future processing.</p>

Action	Description
Stop Process for Review	<p>No Documents Rejected: Oracle Payments does not immediately reject any documents payable. Instead, it updates the status of the Payment Process Request to Document Validation Errors - Pending Action, and presents the failed documents for review. Using the Resolve Document Validation Errors Page, you may review the errors and take action. You may fix related data, such as third party payee information, and submit the documents for revalidation. You may also remove documents from the Payment Process Request, which sends the documents back to the source product with the validation failure reason, just as rejection does.</p> <p>Unlock Documents: The source product unlocks the documents that were removed and resets the document status. The documents are then ready for a new selection process.</p> <p>Accept all Other Documents and Revalidate them: Oracle Payments runs the payment method-based document validations and the payment format-based document validations again. If there are further errors, they are again presented to you for review. Otherwise, Oracle Payments continues processing documents.</p> <p>Update Request Status: Once all documents have been flagged as failed or validated, Oracle Payments updates the status of the Payment Process Request to Documents Validated. All documents marked as failed are invalid and disregarded for future processing.</p>

The diagram below shows the steps performed in the Payment Format-Based Document Validations Subflow (F5-1).

Payment Format-Based Document Validations Subflow



All steps in the Payment Format-Based Document Validations Subflow (F5-1), as shown in the table below, are performed by the Build Payments program component. For information on the Build Payments program component, see Build Payments Program, page 4-19.

Payment Format-Based Document Validations Subflow

Action	Description
Loop: Repeat for each Document	Each document must pass through this validation process.
Read Attributes of Payment Profile	Oracle Payments reads the attributes of the payment profile - most importantly the payment format. Examples of payment profile attributes are the payment format and the payment system.

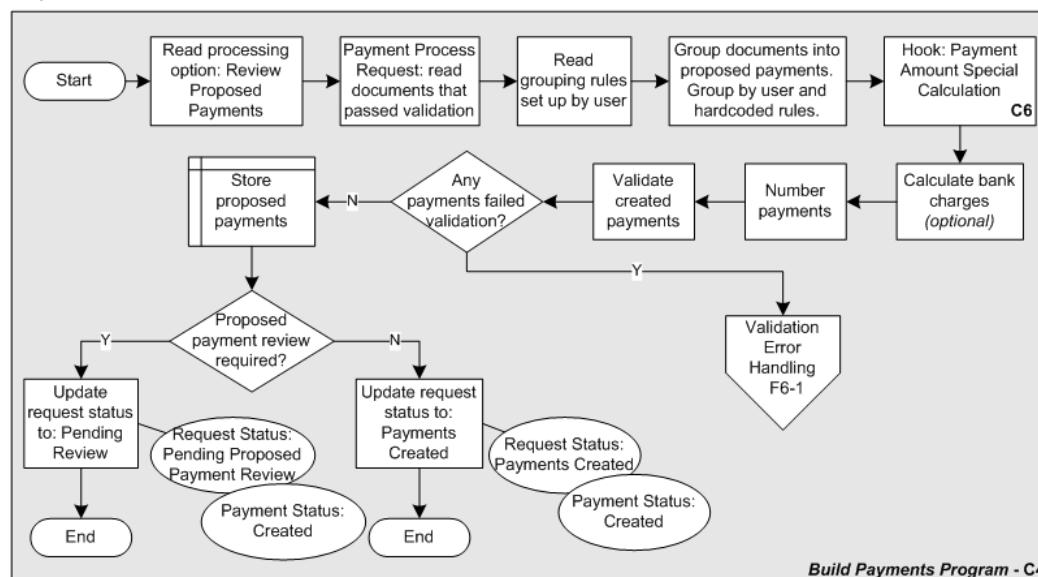
Action	Description
Perform Applicable Validations	Once the payment attributes are read, Oracle Payments performs all validations that are attached to the payment format.

Payment Creation Flow

Oracle Payments groups documents to be paid into proposed payments according to payment creation rules. Payment creation rules specify how documents payable are grouped into payments. Some rules are hard coded while others are user-defined. Payment creation rules may result, for example, in grouping documents that are payable to Payee A and to Payee A's bank account A1 into one payment, while grouping documents that are payable to Payee A and to Payee A's bank account A2 into a second payment.

The diagram below shows the steps performed in the Payment Creation Flow (F6).

Payment Creation Flow



The table below describes the steps performed in the Payment Creation Flow (F6) within the Build Payments program (C4). For information on the Build Payments program, see Build Payments program, page 4-19.

Payment Creation Flow

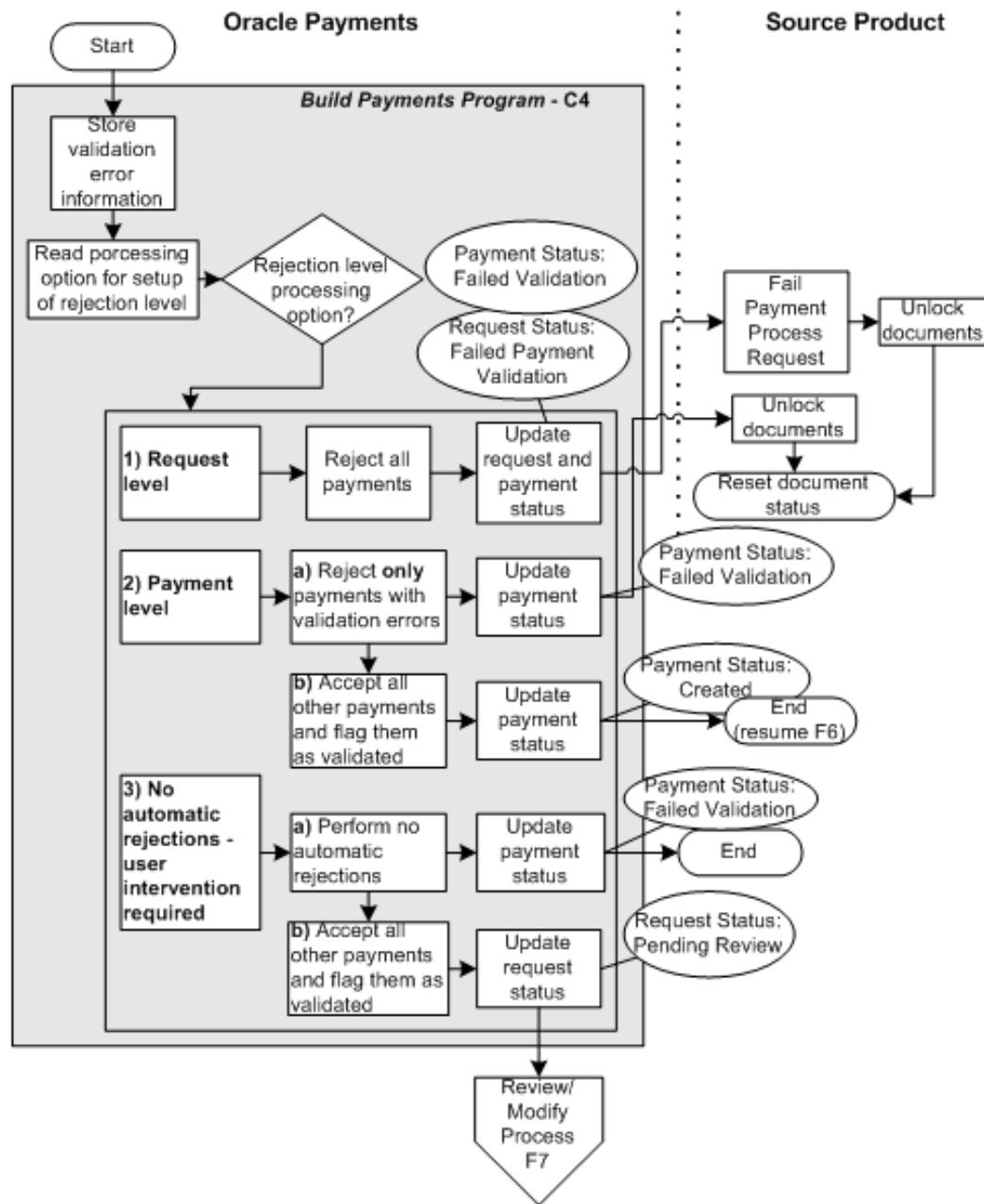
Action	Description
Read Processing Option: Review Proposed Payments	In this step, the Build Payments program reads the setting of the processing option. Oracle Payments provides a system option to set if your business process requires review of proposed payments before finalizing them. This option defaults onto processing options contained in the Payment Process Request. If the option is enabled, then Oracle Payments prevents the Payment Process Request from proceeding until your review has been completed.
Payment Process Request: Read Documents that Passed Validation	Oracle Payments finds all documents that passed validation within a Payment Process Request. The Build Payments program reads all these documents.
Read Grouping Rules Set Up by User	The Build Payments program reads user-defined grouping rules.
Group Documents into Proposed Payments. Group by User-Defined Rules and System-Defined Rules.	<p>The Build Payments program groups the documents into proposed payments. Grouping is done by user-defined and system-defined rules. Examples of system-defined rules include:</p> <ul style="list-style-type: none">• grouping by payment profile, where all documents grouped into a payment must share the same payment profile• grouping within payment process requests, where payments are not created across payment process requests

Action	Description
Hook: Payment Amount Special Calculation Component (C6)	<p>The Payment Amount Special Calculation Component (C6) is provided by source products and used by Oracle Payments. Before Oracle Payments can create proposed payments, it must determine the net amount payable on the documents. Oracle Payments calls this component, a hook, which in turn calls code from source products to perform calculations on the documents. For example, Oracle Payables needs withholding and interest calculated on their documents. Oracle Payables provides these calculations as part of the Payment Amount Special Calculation Component and Oracle Payments calls the calculations.</p>
Calculate Bank Charges (optional)	<p>If functionality to calculate bank charges is enabled in setup, this is when bank charges are calculated.</p> <p>Note: This is only relevant for the Japanese bank charge feature as it existed in Oracle Payables in release 11i.</p>
Number Payments	<p>The Build Payments program numbers the payments with an internal identifier that can be used to identify the payments in communications between Oracle Payments and source products. This internal identifier is not the numbering of the payment documents, as in check numbering.</p>
Validate Created Payments	<p>Once proposed payments are created, validations that can only be done for a built payment, such as amount validations, are performed.</p>
Any Payments Failed Validation?	<p>If there are no validation errors, the payment creation process proceeds to store the proposed payments.</p>
Store Proposed Payments	<p>The proposed payments are stored in Oracle Payments' tables.</p>

Action	Description
Proposed Payment Review Required?	The setting of the system option to require review of proposed payments determines the action performed.
(Yes) Update Request Status	If proposed payment review is required, the request status is set to Pending Proposed Payment Review. This status prevents the Payment Process Request from being picked up for processing into a payment instruction. The status of the proposed payments is set to Created.
(No) Update Request Status	If proposed payment review is not required, the request status is set to Payments Created. This status enables the Payment Process Request to be eligible for processing into a payment instruction. The status of the proposed payments is set to Created.

The diagram below shows steps performed in the Payment Creation Validation Error Handling Subflow (F6-1), which handles payment validation errors. These steps are handled within the Build Payments program component. For information on the Build Payments program, see Build Payments program, page 4-19.

Payment Creation Validation Error Handling Subflow



The table below describes steps performed in the Payment Creation Validation Error Handling Subflow (F6-1) within the Build Payments program (C4) to handle payment validation errors. For information on the Build Payments program, see Build Payments program.

Payment Creation Validation Error Handling Subflow

Action	Description
Store Validation Error Information	Oracle Payments stores validation error information.
Read Processing Option for Setup of Rejection Level	Oracle Payments provides three options that can be selected to manage errors in payment validations: <ul style="list-style-type: none">• Request Level• Payment Level• User Intervention Required; No Automatic Rejections Performed
Rejection Level Processing Option?	<p>The first option is Request Level. This option results in the entire Payment Process Request being rejected if there are any payments with errors. You may want this option to ensure that all your payments are processed together (to reduce bank fees, for example).</p> <p>The second option is Payment Level. This option rejects only the payments that had validation errors and proceeds with the payment process.</p> <p>The last option performs no rejections and requires user action.</p> <p>Oracle Payments checks the setting of the processing option and performs one of the following actions depending on the setting:</p> <ul style="list-style-type: none">• Request Level• Payment Level• Stop Process for Review <hr/>

Action	Description
Request Level	<p>Reject all Payments: If the rejection level is Request, then the entire Payment Process Request is rejected if one document fails validation.</p> <p>Update Request and Payment Status: The status of the Payment Process Request and proposed payments is updated to Failed Payment Validation.</p> <p>Payment Process Request Rejected: Oracle Payments informs the source product of the rejection of the Payment Process Request and the validation failures. The message instructs the source product to fail/cancel the Payment Process Request. The message sends a list of all failed documents payable with identifying information and rejection reasons to the source product. Oracle Payments marks those documents as failed and takes no further action. The source product treats those documents as new documents payable, correct any errors, and sends the documents to be paid in a new Payment Process Request.</p> <p>Fail Payment Process Request: The source product fails the Payment Process Request if Oracle Payments rejects it.</p> <p>Unlock Documents: The source product unlocks the documents that were sent in the request and resets the document status. The documents are then ready for a new selection process.</p>

Action	Description
Payment Level	<p>Reject Only Payments with Validation Errors: Oracle Payments rejects only those payments that had validation errors.</p> <p>Update Payment Status: For any payments that had validation errors, the payment status is set to Failed Validation.</p> <p>Payments Rejected: Oracle Payments informs the source product of the validation failures and rejection of the payments. The message sends a list of all failed documents with identifying information and rejection reasons to the source product. Oracle Payments marks those payments and documents as failed (the payment status is set to Failed Validation) and takes no further action. The source product treats those documents as new documents payable, corrects any errors, and sends the documents to be paid in a new payment process request.</p> <p>Unlock Documents: the source product unlocks the documents that were rejected and resets the document status. The documents are then ready for a new selection process.</p> <p>Accept all Other Payments and Flag them as Validated: If the rejection level is Payment, Oracle Payments continues processing the payments that were not rejected.</p> <p>Update Payment Status: All accepted payments have their status updated to Created. The process then returns to the Payment Creation Flow, where it continues the process for all payments that successfully passed validation.</p>

Action	Description
Stop Process for Review	<p>Perform no Automatic Rejections: If the system option has this setting, Oracle Payments does not automatically reject any payments. Instead, user intervention is required to review and take action on the failed payments.</p> <p>Update Payment Status: For any payments marked as having validation errors, the payment status is set to Failed Validation.</p> <p>Accept all Other Payments and Flag them as Validated: Oracle Payments sets the status for all payments that passed validation to Created.</p> <p>Update Request Status: Oracle Payments updates the status of the Payment Process Request to Payment Validation Errors - Pending Review. This status prevents the request from being selected for further payment processing. You can then take actions in the Review/Modify Process Flow (F7) to cancel or correct payments with errors.</p>

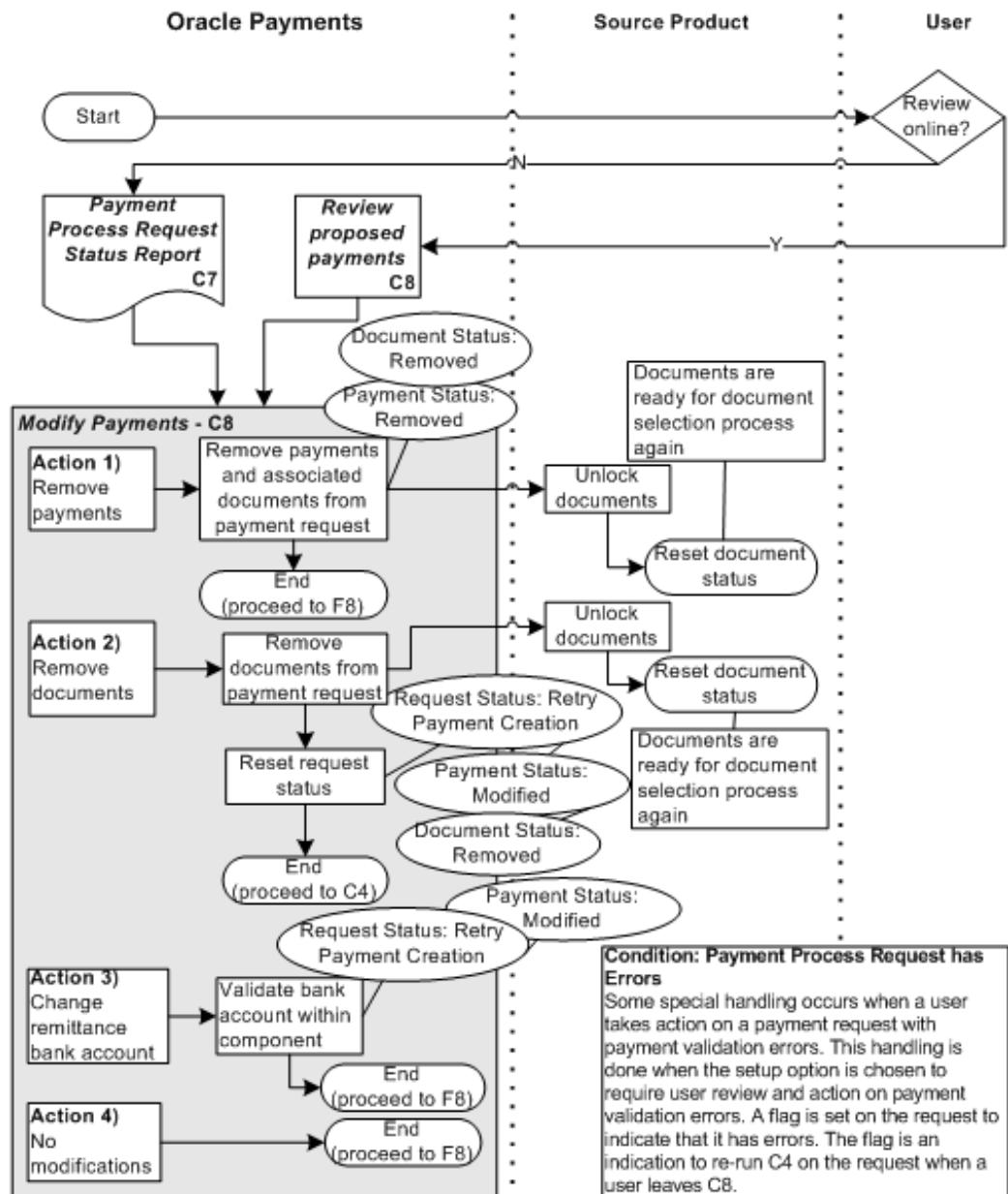
Review/Modify Process Flow

In general, once a source product user submits the Payment Process Request to Oracle Payments, Oracle Payments does not allow further revisions at the document payable level, but does allow changes at the Payment Level. Changes at the document level are allowed during the selection process before the Payment Process Request has been submitted and are managed by the source products.

Oracle Payments provides the Review/Modify Process Flow (F7) for you to optionally review or modify proposed payments. This process is available on a Payment Process Request with a status of Failed Payment Validation or Pending Proposed Payment Review. You can also optionally stop the process if any proposed payments have creation errors, review the errors, and take the appropriate action.

The diagram below shows the steps performed in the Review/Modify Process Flow (F7).

Review/Modify Process Flow



The table below describes steps performed in the Review/Modify Process Flow (F7).

Review/Modify Process Flow

Action	Description
Review Online	At the start of this flow, the payment process has stopped. Oracle Payments provides two ways to review proposed payments: in a report or online. The report is not available when the process is stopped because payments have failed validation.
Payment Process Request Status Report Component (C7)	The Payment Process Request Status Report Component (C7) is a report that you can run that displays proposed payment information. You can request the report to run automatically after proposed payments have been created and validated or run the report by standard report submission. The report provides parameters, such as the Payment Process Request name/identifier and runs if the Payment Process Request status is Payments Created.
Review Proposed Payments Component (C8)	The Review Proposed Payments Component (C8) is a user interface that displays proposed payment information for online reviewing.
Modify Payments (C8)	Once you have reviewed the proposed payments or payment validation errors, you can make changes. To make changes, use the Modify Payments Component (C8) as the user interface.

Modify Payments Component

The information below describes the Modify Payments Component (C8), which is within the Review/Modify Process Flow (F7).

The Modify Payments Component (C8) is a user interface that supports online review of proposed payments and optional modifications to the proposed payments. The component does not allow any actions that are initiated by the source products, such as adding payable documents and changing payment amounts. These actions are handled by the source product selection process user interface if needed.

The Modify Payments Component has two varieties. If payments fail validation and Oracle Payments is set up to stop the payment process for review, the Modify Payments

Component is presented to you in the form of the Resolve Payment Validation Errors Page. If the payments have succeeded validation, the component is presented in the form of the Review Proposed Payments Page. These two pages have somewhat different functionality. The major difference is how the payment process handles the Payment Process Request upon which you act. When you submit your changes on the Resolve Payment Validation Errors page, the Payment Process Request rejoins the payment process at the payment validation stage in the Payment Creation Flow (F6). When you submit your changes and continue the payment process on the Review Proposed Payments Page, Oracle Payments determines whether you have removed documents payable from any payments. If so, the Payment Process Request rejoins the payment process at the payment validation stage in the Payment Creation Flow - (F6). If not, the Payment Process Request is considered complete. Its status is updated to Payments Created and its payments become available for the Payment Instruction Creation Flow (F8).

Other differences in the behavior of the pages are noted below.

The Modify Payments Component supports the following user actions:

- Action 1: Remove payments
- Action 2: Remove documents
- Action 3: Change remittance bank account. This action is only available on the Review Proposed Payments Page.
- Action 4: No modifications

As in the case of the Resolve Document Validation Errors Page, there is another action you can take that is not explicitly supported by this component. When payments have failed validation, you may leave the Resolve Payment Validation Errors page and update the setup of bank accounts, third party payees, payment methods, or payment formats to allow the payments to pass validation. You may then return to this page, follow one of the four actions listed above, and then continue the payment process. When the payments are revalidated, any setup changes you have made will be activated. Note that you cannot change details of the documents payable or payments, such as amounts or currencies.

Action 1: Remove Payments

You can decide that an entire payment should not be processed and you can indicate that the payment should not be included in the Payment Process Request. When this action is taken, Oracle Payments removes the payment and associated documents from the Payment Process Request. Oracle Payments informs the source product that the documents in the proposed payment are not being paid. The source product unlocks the documents and resets the document status. This makes the documents ready for selection in a new Payment Process Request.

Action 2: Remove Documents

You can decide that documents payable within a payment should not be processed. When this action is taken, Oracle Payments removes the documents from the Payment Process Request. Oracle Payments informs the source product that the documents are not being paid. The source product unlocks the documents and resets the document status. This makes the documents ready for selection in a new Payment Process Request.

Action 3: Change Remittance Bank Account

You can decide to change the remittance bank account (payee bank account). The user interface enables you to validate that the selection of a new bank account is valid for that payee/payment. This action is only available on the Review Proposed Payments page.

Action 4: No Modifications

You can always leave the component without making any changes to the proposed payments.

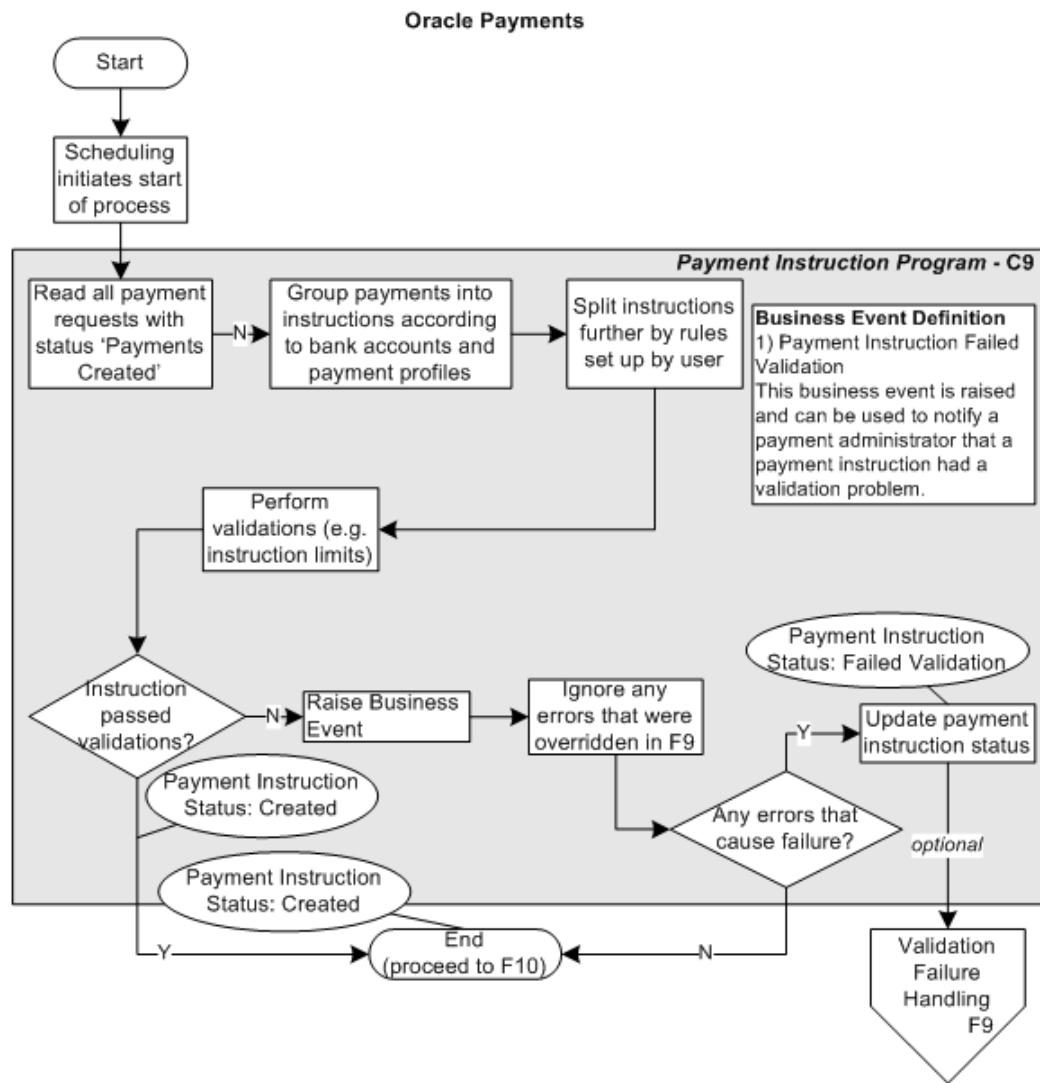
Payment Instruction Creation Flow

The Payment Instruction Creation Flow (F8) is primarily comprised of steps that occur within the Create Payment Instructions program Component (C9). For information on the Create Payment Instructions program, see Create Payment Instructions Program.

Oracle Payments builds a payment instruction for one or more Payment Process Requests. A payment instruction is a collection of payments, along with aggregate payment information. Depending on the setup, a payment instruction may be converted into a file to be printed onto checks or into a payment file that is transmitted to a payment system for further processing and disbursement.

The diagram below shows the steps in the Payment Instruction Creation Flow (F8).

Payment Instruction Creation Flow



The table below describes the steps performed in the Payment Instruction Creation Flow (F8).

Payment Instruction Creation Flow

Action	Description
Scheduling Initiates Start of Process	The Create Payment Instructions program is a concurrent request that can be scheduled.

Action	Description
Create Payment Instructions Program Component	Once a payment has been included in a payment instruction, its status is updated to Instruction Created. This status ensures that the payment is not selected by another payment instruction.
Any Errors that Cause Failure – Yes Result	If any validation failures occur that have not been overridden in the past (see Payment Instruction Validation Error Handling, Flow, F9), then the payment instruction fails with the status Failed Validation. The payment instruction can then be reviewed in the user interface that Oracle Payments provides.

Create Payment Instructions Program Component

The information below describes the Create Payment Instructions program Component (C9), which is within the Payment Instruction Creation Flow (F8).

The Create Payment Instructions program Component (C9) shown in the preceding figure is a concurrent program that creates one or more payment instructions. This program has several optional parameters that can be used to limit the payments that are included in the payment instruction creation process or to dictate further payment processing. First, the program reads all payments that have a status of Created. This status makes payments eligible to be built into a payment instruction.

If any of the selection parameters for the Create Payment Instructions program are provided, then the payment instruction is created from payments with that specific information.

Oracle Payments supports user-defined rules for creating payment instructions. You may want to group payments from separate Payment Process Requests into a single payment instruction that is sent to your bank. This can help defray bank fees.

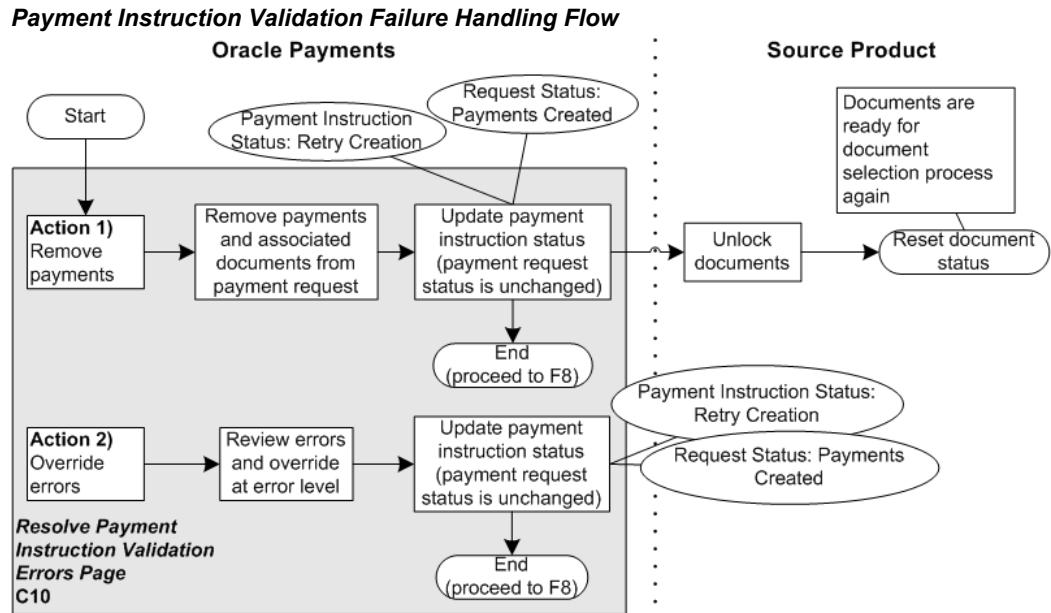
Alternately, you may want to split different kinds of payments into their own payment instructions to process them differently. The Create Payment Instructions program first divides eligible payments based on payment process profile. Each payment instruction may only contain payments that all have the same payment process profile. Then, the Create Payment Instructions program Component reads the setup rules for payment instruction creation in each payment process profile and groups the payments into payment instructions accordingly.

An example of a payment instruction creation rule is combining payments from different operating units into the same instruction to defray bank fees.

Payment Instruction Validation Failure Handling Flow

The Validation Failure Handling Flow begins when a payment instruction fails validation. The two kinds of errors that cause a payment instruction to fail are system errors and user-defined errors.

The diagram below shows the possible user actions that can be performed in the Payment Instruction Validation Failure Handling Flow (F9).



Resolve Payment Instruction Validation Errors Page Component

The information below describes the steps performed in the Resolve Payment Instruction Validation Errors Page Component (C10), which is within the Payment Instruction Validation Failure Handling Flow (F9).

The Resolve Payment Instruction Validation Errors Page Component (C10) is a user interface that supports review and management of payment instructions and their validation errors. From the context of a payment instruction, you can drill into detail and see the payments that make up the instruction. You can also drill down on the payments and see their constituent documents payable. The user interface enables you to take two possible actions.

The Resolve Payment Instruction Validation Errors Page Component supports the following actions:

- Action 1: Remove payments

- Action 2: Override errors

As in the case of the Resolve Document Validation Errors page and the Resolve Payment Validation Errors page, there is another action you can take, which is not explicitly supported by this component. You may leave the Resolve Payment Instruction Validation Errors page and update the setup of bank accounts, third party payees, payment methods, or payment formats to allow the payment instruction to pass validation. You may then return to this page, follow one of the two actions listed above, and then continue the payment process. When the payment instruction is revalidated, any setup changes you have made are taken into account. Note that you cannot change details of the documents payable or payments, such as amounts or currencies.

Action 1: Remove Payments

You can remove one or more payments. You may decide to take this action when a payment instruction exceeds a defined amount limit. Removing payments can result in lowering the payment instruction amount below the limit. When this action is taken, Oracle Payments removes the payment and associated documents from the Payment Instruction. Oracle Payments informs the source product that the documents in the payment are not being paid. The source product unlocks the documents and resets the document status. This enables the documents to be selected in a new Payment Process Request.

Next, the status of the payment instruction is updated to Retry Creation. The Create Payment Instructions program Component (C 9) looks at this status to determine whether to attempt to validate the payment instruction again.

Action 2: Override Errors

For some errors, you can choose to override the error and force the Create Payment Instructions program Component to ignore it when the payment instruction is revalidated. Oracle Payments stores your action so that the next time the Create Payment Instructions program Component processes the payment instruction, the errors will be ignored. This action can only be performed on user-defined errors. User-defined errors are those that result from instruction-level validations that are assigned to the payment method or payment format.

Format Payment Instructions

The information below describes the functionality of the Format Payment Instructions program. After the Create Payment Instructions program completes, the Format Payment Instructions program, another concurrent program, extracts, formats, prints, and transmits all payment instructions, according to Oracle Payments setup. Note that the Format Payment Instructions program is always initiated automatically. The Format Payment Instructions program also creates the following documents, if instructed to by setup:

- accompanying letter
- positive pay file
- central bank reporting
- remittance advice

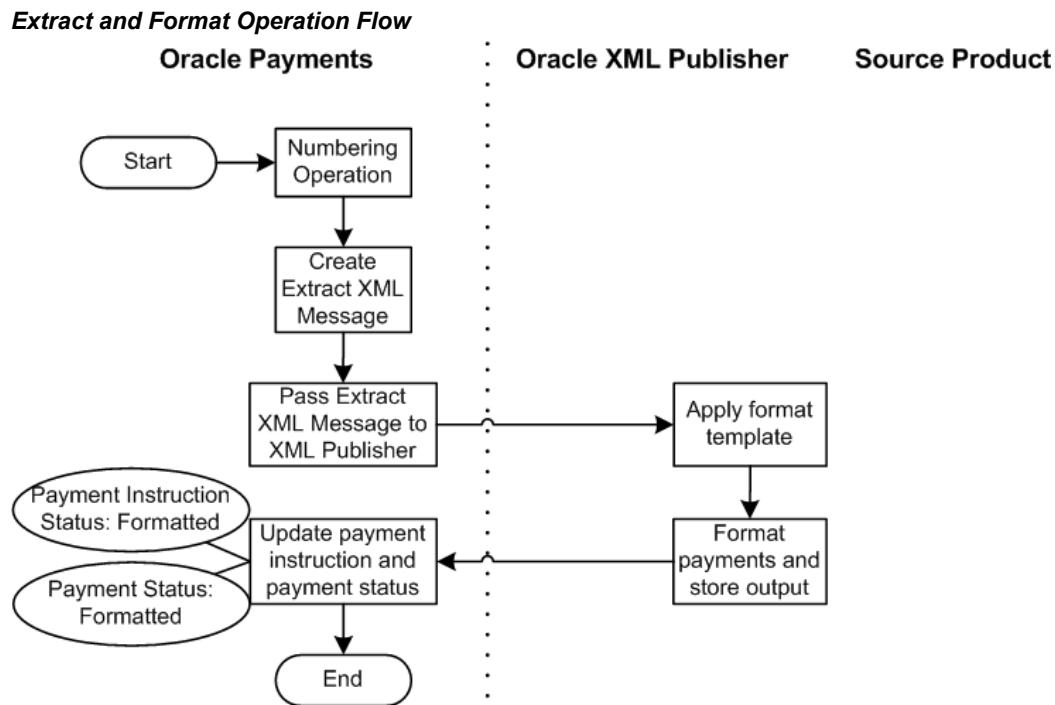
From the Extract and Format Operation Flow (F10) forward in the Funds Disbursement Process, the Format Payment Instructions program performs the following actions:

- The Extract and Format Operation Flow (F10) extracts payment instruction data from the Oracle Payments tables and uses Oracle XML Publisher to format the payment instructions into files that are ready to transmit or print. The payment process profile may indicate that some payment instructions should not be transmitted or printed, but rather output to a file for handling outside the Oracle E-Business Suite.
- The Security Operation Flow (F11), if applicable, applies security procedures to formatted payment instructions, as specified by the appropriate payment system, before transmission.
- The Transmission Process Flow (F12), if applicable, transmits formatted payment instructions to the appropriate payment systems.
- The Print Payment Documents Process Flow (F13), if applicable, uses Oracle Applications to print payments onto payment documents.
- The Separate Remittance Advice Flow (F15), if applicable, sends separate remittance advice to third party payees.

Extract and Format Operation Flow

Oracle Payments uses Oracle XML Publisher to format its payment instructions according to formatting requirements of specific financial institutions. Formatting results in the placement of data in a data file by using a template that contains prescribed formatting attributes, such as location, font, and font size. Financial institutions, intermediaries, and/or countries have specific electronic format requirements that payers must adhere to before sending an electronic payment instruction. Payment documents also require correct formatting before payments can be printed onto them.

The diagram below shows the steps performed by the Extract and Format Operation Flow (F10) to format a payment instruction.



The table below describes the steps performed in the Extract and Format Operation Flow (F10).

Extract and Format Operation Flow

Action	Description
Numbering Operation	<p>The numbering operation includes the following:</p> <ul style="list-style-type: none"> numbering required by the financial institution on both payment documents, for example checks, and payment instructions. This numbering is typically used by the financial institution to identify the payment and by the deploying company to perform reconciliation after the payment has been made.
Create Extract XML Message	Oracle Payments extracts payment instruction data from the database into an XML message.

Action	Description
Pass Extract XML Message to Oracle XML Publisher	The extract XML message is sent to Oracle XML Publisher for formatting.
Apply Format Template	Oracle XML Publisher uses templates to format the Extract XML message into a form that can be printed onto payment documents or that is acceptable to a payment system processing electronic payments. Oracle Payments tells Oracle XML Publisher which format template to apply to the message. The templates used for formatting are Oracle XML Publisher's eText templates. For information on using Oracle XML Publisher's eText templates, see <i>Oracle XML Publisher User's Guide</i> .
Format Payments and Store Output	Oracle XML Publisher formats the payments in the payments instruction and stores the output.
Update Payment Instruction and Payment Status	The status of the payment instruction is updated to Formatted and the status of all payments built into the payment instruction is also updated to Formatted.
Payment Register	Once a payment instruction has been formatted, payments within that payment instruction can be reviewed in report format. The Payment Instruction Register report can be run at any time after payment instruction creation. The report lists the various statuses of payments within the payment instructions, such as Formatted or Transmitted.

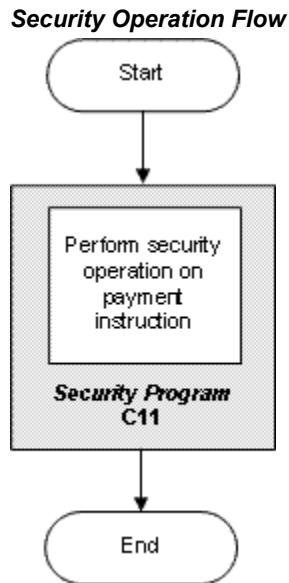
Security Operation Flow

When a payment instruction file is ready for transmission to the payment system, a security operation is performed. Security can take the following forms and is only performed according to the requirements of the payment system.

- encryption of data
- sealing of instruction payment file

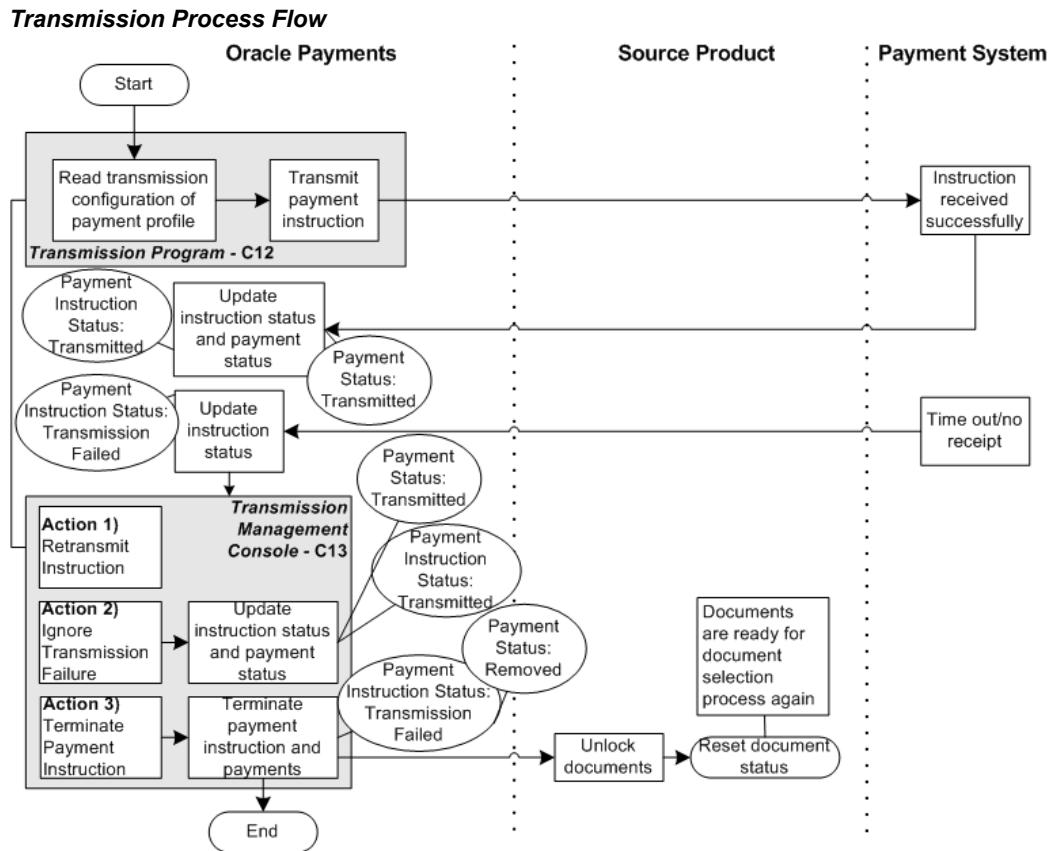
- digital signatures

Oracle Payments provides the Security Program Component (C11) shown below to secure information in a payment instruction.



Transmission Process Flow

Oracle Payments supports transmission of a payment instruction to a payment system. The diagram below shows the steps performed to transmit a payment instruction to a payment system.



The table below describes the steps performed in the Transmission Process Flow (F12) where Oracle Payments electronically transmits the payment instruction to the payment system. At this point in the process, the payment system has not yet read or processed the payment instruction.

Transmission Process Flow

Action	Description
Transmission	The Format Payment Instructions program transmits the payment instruction. Through the payment process profile, Oracle Payments can be instructed to transmit payment instructions automatically or to stop the process and wait for you to initiate transmission through the Funds Disbursement Dashboard.

Action	Description
Instruction Received Successfully	Oracle Payments detects that the transmission has completed successfully.
Update Instruction Status and Payment Status	The payment instruction status is updated to Transmitted. The payments built into the payment instruction are also updated with a status of Transmitted.
Time Out/No Receipt	If Oracle Payments detects that the transmission has prematurely terminated, or has timed out without completing successfully, then the process proceeds to the next step, which allows you to manage the transmission failure through the Resolve Payment Instruction Transmission Failure Component (C13)
Update Instruction Status	The payment instruction status is updated to Transmission Failed.
Resolve Payment Instruction Transmission Failure Component (C13)	<p>The Resolve Payment Instruction Transmission Failure Component (C13) is a user interface that supports choosing one of the following actions:</p> <ul style="list-style-type: none"> • retransmit instruction • ignore transmission failure • terminate payment instruction

Transmission

The information below describes the Transmission portion of the Format Payment Instructions program, which is within the Transmission Process Flow (F12).

When the Format Payment Instructions program detects that the transmission operation has completed successfully, it updates the status of the payment instruction and all payments within the payment instruction to Transmitted. Note that detecting the status of the transmission operation simply involves interpreting the status returned by the transmission protocol (for example, a successful 200 status for HTTP). The payment system does not actively acknowledge that it received the transmitted payment instruction.

Resolve Payment Instruction Transmission Failure Component

The information below describes the Resolve Payment Instruction Transmission Failure Component (C13), which is within the Transmission Process Flow (F12).

The Resolve Payment Instruction Transmission Failure Component is a user interface that lets you view and manage payment instruction transmission failure. The interface supports the following actions on a payment instruction:

- Action 1: Retransmit Instruction
- Action 2: Ignore Transmission Failure
- Action 3: Terminate Payment Process

Action 1: Retransmit Instruction

This action launches the Transmission Program Component (C12) again and attempts to retransmit the payment instruction.

Action 2: Ignore Transmission Failure

You can take this action when you need to force the payment instruction status to Transmitted by handling transmission problems manually outside of Oracle Payments. For information on handling transmission failures, see Resolving Payment Instruction Transmission Failure, page 5-14.

Action 3: Terminate Payment Process

You can decide to terminate the payment instruction. When this action is taken, Oracle Payments sets the status of the payment instruction to Terminated. Oracle Payments informs the source product of the terminated documents payable. Then for each payment in the payment instruction, Oracle Payments sets the status to Canceled. The source product unlocks the documents and resets their status so they are ready for future selection.

Supporting Transmission Configuration

Payments generate settlement batch files based on unique combination of payee, payment system, and payment system account. For customers with multiple internal divisions, the number of settlement batch files generated could exceed the daily limit set by third party payment processors.

Earlier, the payment system accounts with the same set of transmission parameters were grouped into a separate settlement batch files. The transmission parameters were not considered while grouping the settlement batch files, as they were not uniquely identifiable. This resulted in more number of settlement batch files, even though the transmission parameters were same.

With this enhancement, the system groups the payment system accounts with the same set of transmission configuration in a single file, resulting in less number of settlement batch files generated.

In the Payments application, a new Transmission configuration is added for a Payment System Account with the same set of parameters. As a result, each transmission configuration is taken as a unique value and a separate settlement batch file is created.

When setting up Payee, the Transmission Configurations created is attached to a Payment System Account. You can reuse the Transmission Configurations.

While generating settlement batch files, the application uniquely identifies the Payment system accounts with the same transmission configuration and groups them in to a single file. This reduces the number of settlement batch files that are created.

A new option, Transfiguration Configuration is added under Payment Setup, Payment System menu.

You can use this window to create, update, or view the transmission configuration details.

To Create Transmission Configurations:

1. Enter the name of the transmission configuration to create.
2. Displays the selected Protocol.
3. Displays the parameter based on the selected protocol.
4. Name of the parameter displays.
5. Indicates the data type.
6. Enter the values for the parameter.
7. Click Apply to create a transmission configuration.

To Set Up Configuration Parameters:

1. Select a protocol in the Select Protocol field.
2. Click Create Configuration to create a new configuration. A Create Transmission Configuration window appears where you enter the values.
3. Displays the Name of the configuration.
4. Displays the name of the protocol for which the configuration was created.
5. Displays the status.

6. Select Update to update a transmission.

To Update Transmission Configurations:

1. Displays the name of the selected transmission configuration. You can update the name.
2. Displays the selected Protocol.
3. Displays the tunneling configuration details. You can update the value.
4. Displays the status of the configuration if it is Active or Inactive. You can update the value. If you change the value to Inactive, then the system assigns the current date and the end date. If you select Status as Active, then the end date is removed.
5. Displays the end date when the configuration is inactive from.
6. Update the values for the parameters.
7. Click Apply to update the transmission configuration.

Attaching the Transmission Configuration to a Payment System Account

The Transmission configurations created through the setup can be attached to a Payment System Account while defining the Payee. Each payment system account is attached with the uniquely identifiable transmission configurations. You can attach the same Transmission Configuration to multiple payment system accounts.

Payment Transactions corresponding to multiple Payment System accounts are rolled up in a single batch file if the transmission configurations for all the accounts are same. This reduces the number of settlement batch files generated.

You can enter the Account parameters values and select the respective value for attaching the configuration under connectivity parameters. Account parameters vary depending on the selected Protocol. The current window captured for the protocol mapped to the payment system is Paymentech.

You can navigate to the Transmission Configuration window if you select the list of values for the Online Authorization, Settlement, and Status enquiry fields.

Print Payment Documents Flow

Oracle Payments integrates with Oracle XML Publisher to support printing payment documents, such as promissory notes and checks. The diagram below shows the steps performed when you print payment documents from within Oracle E-Business Suite.

Note: For payment documents that have an attached remittance, there

is a fixed number of lines that the remittance can support. You can specify either of the following:

- Overflow, where any remittance lines beyond the allowed number are printed on an overflow document which is voided
- No Overflow, where payments can be split at the point where overflow would occur

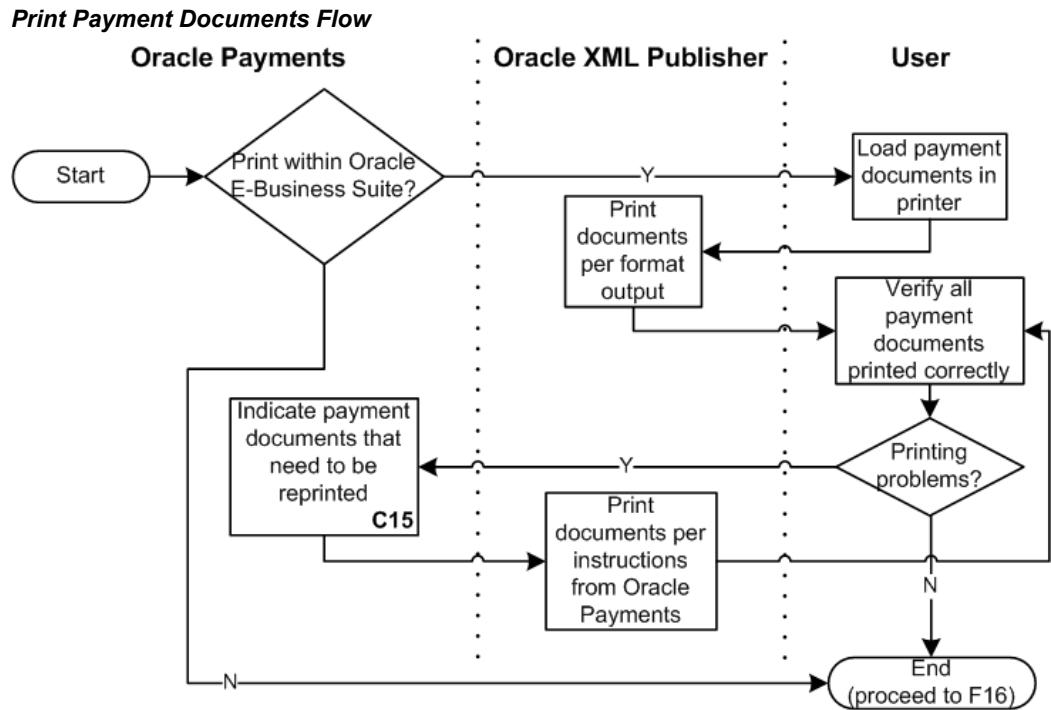
Oracle Payments supports the following procedures for creating or not creating overflow documents:

- payment document setup in Oracle Cash Management

To create overflow documents, select the Attached Remittance Stub and in the Number of Lines per Remittance Stub field, enter a value for the limit of supported documents on the attached remittance.

- maximum documents per payment in Oracle Payments

If you do not want to create overflow documents, specify a value for the maximum number of supported lines on the remittance in the Maximum Documents per Payment field of the Create Payment Process Profile page.



The table below describes the steps performed in the Print Payment Documents Flow (F13).

Print Payment Documents Flow

Action	Description
Load Payment Documents in Printer	Load the payment documents into a printer. Payment documents can be prenumbered or they can be blank, that is, security paper on which the payments and numbers are printed during this flow.
	Through the payment process profile, Oracle Payments can be instructed to print payment instructions automatically (with the assumption that payment documents are already loaded) or to stop the process and wait for you to initiate printing through the Funds Disbursement Dashboard.

Action	Description
Print Documents per Format Output	Print payment documents from the output that Oracle XML Publisher stores in the Extract and Format Operation Flow.
Verify all Payment Documents Printed Correctly	Review payment documents to ensure that they printed correctly. This step also includes handling printer jams with the subsequent stopping of the printing process.
Printing Problems?	<p>(No) If the process is complete, then proceed to the Record Check Print Status Flow (F14).</p> <p>(Yes) If printing problems develop and not all checks print correctly, then reprint checks.</p>
Reprint Payment Documents Component (C13)	The Reprint Payment Documents Component (C13) is a user interface that enables recovery from payment document printing errors by allowing you to specify those payment documents that need to be reprinted. You can indicate specific payments or ranges of payments to reprint.
Print Documents per Instructions from Oracle Payments	Oracle Payments passes information to Oracle XML Publisher to reprint payment documents.

Oracle Payments can be set up to print documents within the Oracle E-Business Suite or to output the payment instruction as a file to be printed outside the suite. If Oracle Payments is set up to print within the Oracle E-Business Suite, it can be further set up to print instructions immediately or to defer them until you initiate printing. In addition, if the Create Payment Instructions program creates multiple printed payment instructions, there are special considerations involved in printing them all. These are discussed in subsequent topics.

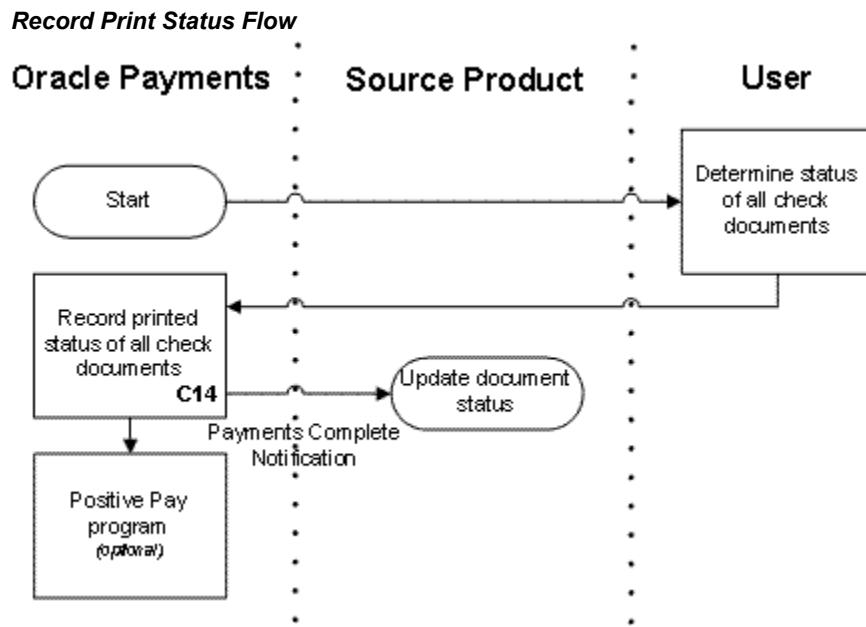
Reprint Payment Documents Component

The information below describes the Reprint Payment Documents Component (C13), which is within the Check Print Process Flow (F13).

The Reprint Payment Documents Component (C13) is a user interface that enables you to re-print payment documents. From this interface, you can indicate specific payments or ranges of payments to reprint.

Record Print Status Flow

Once the printing process is complete, Oracle Payments supports a process for you to record the status of payment documents. This process is completed before releasing payment documents to payees. The diagram below shows the steps performed when you record the print status for payment documents. Recording the payment documents print status occurs after you have finished printing payment documents.



The table below describes the steps performed in the Record Print Status Flow (F14).

Record Print Status Flow

Action	Description
Determine Status of all Payment Documents	You can review all payment documents and note their print status, such as Printed, Spoiled, or Skipped.
Record Printed Status of all Payment Documents (C14)	Oracle Payments uses the Record Print Status Component (C16), a user interface, to record the results of payment document printing.

Action	Description
Payments Complete Notification	Once the printed status of all payment documents is recorded, Oracle Payments considers them confirmed and final. At this time, Oracle Payments notifies source products that payments are complete. Source products can update their document payable status from this event.
Positive Pay Program	Once payment documents are recorded as printed, a positive pay file can be generated if you set up this optional feature. A positive pay file is a document that the deploying company sends to its payment system to inform it of payments made to the payee by payment document.

Record Print Status Component

The information below describes the Record Print Status Component (C14), which is within the Record Check Print Status Flow (F14).

The Record Print Status Component (C14) is a user interface that enables recording of printed payment document status. This component provides you with a way to ensure that you are properly managing your payment document stock. After you have completed the payment document print process and you have all the printed, unprinted, or damaged payment documents, you can access this component and view the payments to record the print status before releasing the payment documents to payees.

You can record a number of statuses, depending on the setup of your payment document stock. The print statuses are as follows:

- issued: the payment document was correctly printed. The final status of the payment becomes Printed.
- spoiled: the payment document was spoiled and you do not intend to reprint it
- skipped: the payment document was skipped and the payment was printed onto a payment document with a different number

Prenumbered Payment Documents

Prenumbered payment documents are those that already have information printed on them, notably the document or check number. Some statuses are relevant for

prenumbered check stock, but irrelevant for blank stock. For example, the Skipped status is relevant for prenumbered stock, because when a prenumbered payment document is skipped, Oracle Payments needs to track the new numbers of the subsequent payment documents.

Blank Stock

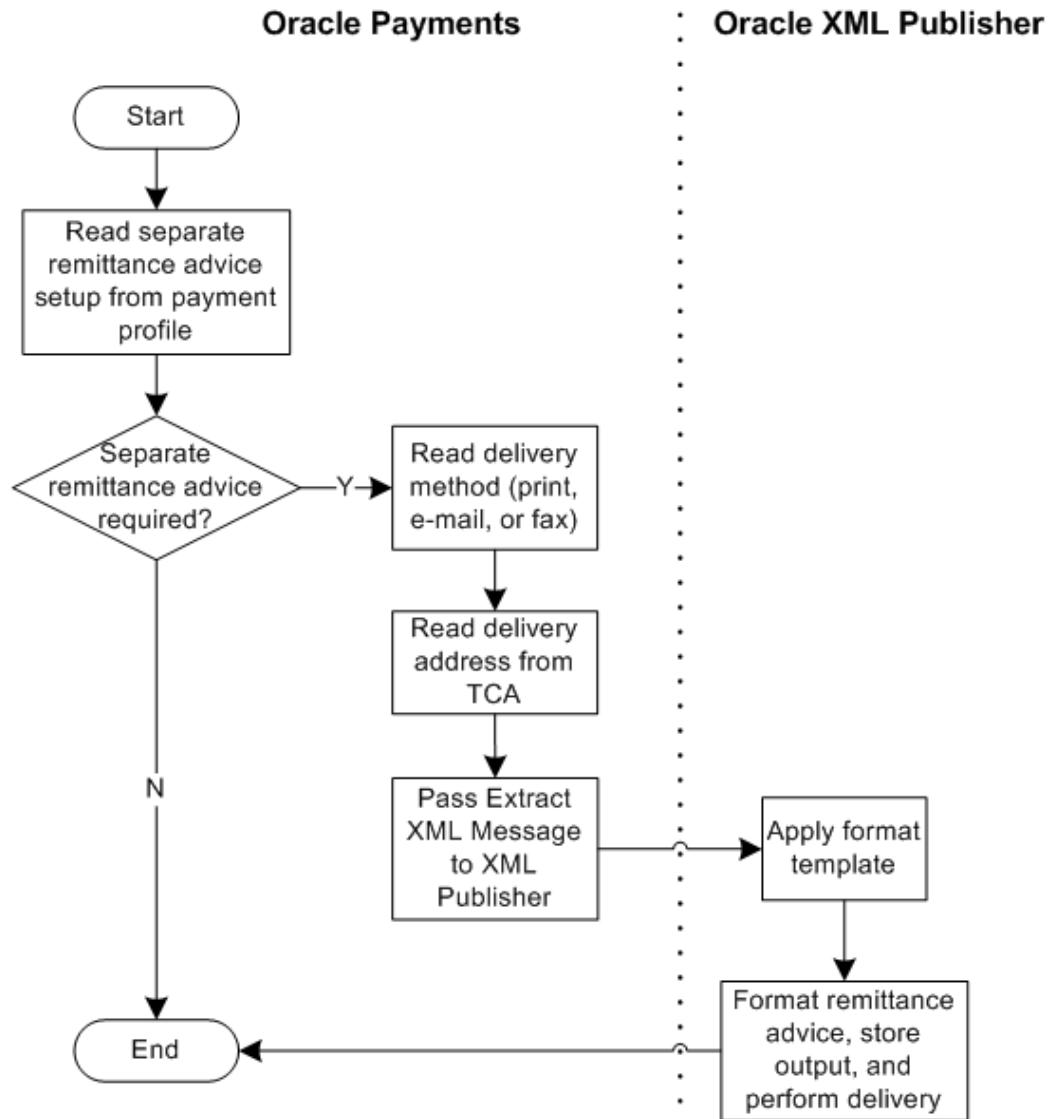
Blank stock has no payment document or check number printed on it beforehand. Instead, the number is printed onto the payment document at the same time as the payment details. The Skipped status is irrelevant for payments printed on blank stock because the correct number stays with the payment details.

Separate Remittance Advice Flow

Oracle Payments works with Oracle XML Publisher to support separate remittance advice creation and delivery. Separate remittance advice is a file or document for each third party payee that lists the invoices that the first party payer has paid to that payee. This is an optional feature initiated by the first party payer.

The diagram below shows the steps performed in the Separate Remittance Advice Flow (F15) to format and deliver a separate remittance advice for a payment instruction.

Separate Remittance Advice Flow



The table below describes the steps performed in the Separate Remittance Advice Flow (F15).

Separate Remittance Advice Flow

Action	Description
Read Separate Remittance Advice Setup from Payment Profile	The payment process profile provides a way for you to indicate if a separate remittance advice is required.
Separate Remittance Advice Required?	If the payment process profile indicates that no separate remittance advice is required, then this flow is complete. However, if a separate advice is required, then the flow continues.
Read Delivery Method	The payment profile also contains the remittance delivery method. The delivery method specifies how the formatted data is to be delivered to the payee. Delivery methods supported by Oracle Payments include e-mail, print, and facsimile.
	Note: Delivery of the actual payment file happens outside Oracle XML Publisher and is managed as a completely separate process.
Read Delivery Address from TCA	Once the delivery method is determined, then the delivery address (e-mail address, fax number, or mailing address, as appropriate) is read from the TCA (Trading Community Architecture) model.
Pass Extract XML Message to Oracle XML Publisher	The extract XML message is sent to Oracle XML Publisher for formatting of the remittance advice. This is the same extract sent for the formatting of payments within the payment instruction, except now it includes the information about delivery method and address.
Apply Format Template	Oracle XML Publisher uses templates to format an XML message. Oracle Payments tells Oracle XML Publisher which format template to apply to the message.

Action	Description
Format Remittance Advice, Store Output, and Deliver	Oracle XML Publisher formats the remittance advice and stores the output. It then delivers the advice to the third party payee using the specified delivery method.

Supporting AMEX Remittance file

Oracle Payments included restrictions on retrieving credit card number in clear text, when encryption is enabled.. As a result, it is not possible to get clear text credit card number in any customized programs or reports such as remittance reports to credit card issuers like American Express (Amex).To provide you a facility to generate remittance reports with credit card numbers in clear text, a new concurrent program has been included. This concurrent program generates remittance information for corporate credit card transactions related to employee expenses.

To enable remittance generation for credit cards, the following changes are done:

- A concurrent program, Amex Remittance Program, is added.
- A template, with name Generic Amex Remittance Format and code IBY_AMEX_REMIT, is added.
- A format, with name IBY AMEX Remittance and code IBY_AMEX_REMITTANCE, is added.

While submitting the concurrent program, enter the following parameters:

- Payment instruction reference (mandatory) – Indicates the payment instruction number.
- Format name (mandatory) – Indicates the format name of newly seeded format, that is, IBY AMEX Remittance.
- File sequence (non-mandatory) – Indicates the text field for entering daily sequence number that needs to be included in the remittance file

The following must be considered:

- The solution works only in the case of Both Pay reimbursement policy. In Both Pay scenario, the company pays the credit card provider for transactions that are categorized as business expenses. Employees are expected to pay the credit card provider for all credit card transactions reported as personal expenses.
- The solution is specific to AMEX only.

- There are certain attributes like Load number, Book number, CID are not supported in the core application and customization. However, they are needed to configure, store, and retrieve this data in such a way that it is finally captured in the remittance file. In addition, customization needs to be done for getting the Load number, Book number, CID in the remittance template.
- If customer implementation has more than one issuer based on operating unit, then Oracle Payments extract extensibility feature can be used for getting issuer-specific data in the extract. For example, if there are two card issuers AMEX US and AMEX India. In such a case, two instructions are created, one each for AMEX US and AMEX India and extensibility populates issuer specific data, Load number, Book number and CID, in the extract.
- While submitting the concurrent process, only payment instruction must be entered in the payment instruction parameter that has corporate card transactions related to employee expenses.

Printing Payment Documents

To set up the printing payment documents process, which includes checks or promissory notes, select the Payments Setup Administrator responsibility and navigate to the Create Payment Process Profile page as follows: Oracle Payments Setup link > Click the Go to Task icon corresponding to the Payment Process Profiles link. First, from the Processing Type drop-down list, select Printed. Secondly, for the Payment File option, select one of the following radio buttons.

- Send to File
- Send to Printer

Selecting the Send to File radio button produces a formatted output file by the Create Payment Instructions Program. This file is printed outside of the Oracle E-Business Suite.

Selecting the Send to Printer radio button produces checks or promissory notes printed within Oracle Payments. Add print-related setup options in the payment process profile, including the following:

- selecting whether to send the payment file to a printer immediately after formatting the payment instruction

Note: The Create Payment Instructions Program produces Payment Instructions, which contain payments. Each payment, in turn, contains one or more documents payable. Each payment instruction is a payment file that contain payment instructions for the payment system or financial institution on how to pay the

payee. Additionally, each payment instruction/payment file, is formatted according to the financial institution's unique payment criteria.

- selecting a default printer
- selecting a default payment document

The preceding options default settings to parameters in the Create Payment Instructions Program.

If you choose not to print payment instructions immediately, thereby deferring the printing process, you must submit the payment file for printing manually. This manual submission is done in the Print Payment Documents page. The navigation is as follows: Funds Disbursement Dashboard > Payment Instructions tab.

Printing Payment Instructions within the E-Business Suite

The table below describes three printing scenarios with their corresponding setup settings, printing statuses, printing results, and the actions you can take when you print payment instructions within the E-Business Suite.

Printing Payment Instructions within E-Business Suite

Scenario	Payment Process Profile Setting: Payment File	Payment Process Profile Setting: Automatically Print after Formatting	Payment Instruction Status	Printing Result	Possible User Intervention
User-Deferred Printing of a Single Formatted Payment Instruction	Send to Printer	No	<p>Formatted - ready for Printing</p> <p>This status indicates that the payment instruction was successfully created and formatted and is now ready to be printed.</p> <p>Nothing, however, is sent for printing.</p>	<p>A single payment instruction that is formatted and ready to be printed from Oracle Payments' Print Payment Documents page.</p> <p>The Automatically Print after Formatting Option (No value) in the Create Payment Process Profile page defaults to the Print Now field in the Schedule Request: Parameters page of the Create Payment Instructions program.</p>	<p>To initiate printing, click the Take Action icon in the Funds Disbursement Process Home page to open the Print Payment Documents page.</p> <p>You can change the No value to Yes in the Print Now field in the Schedule Request: Parameters page of the Create Payment Instructions program.</p>

Scenario	Payment Process Profile Setting: Payment File	Payment Process Profile Setting: Automaticall y Print after Formatting	Payment Instruction Status	Printing Result	Possible User Intervention
Immediate Printing of a Single Formatted Payment Instruction	Send to Printer	Yes	<p>Submitted for Printing</p> <p>This status indicates that the payment instruction has been sent to the printer and is waiting for you to reprint payments or record print status.</p>	<p>The payment instruction prints automatically after it is formatted.</p> <p>The Automaticall y Print after Formatting Option (Yes value) in the Create Payment Process Profile page defaults to the Print Now field in the Schedule Request: Parameters page of the Create Payment Instructions program.</p>	<p>You can change the Yes value to No in the Print Now field in the Schedule Request: Parameters page of the Create Payment Instructions program.</p>

Scenario	Payment Process Profile Setting: Payment File	Payment Process Profile Setting: Automatically Print after Formatting	Payment Instruction Status	Printing Result	Possible User Intervention
System-Deferred Formatting and Printing of Multiple Payment Instructions Created from a Single Submission of the Create Payment Instructions program	Send to Printer	Either	Created - Ready for Formatting. This status, which is applied to all except the first payment instruction, indicates that the payment instruction was successfully created and is ready to be formatted and printed.	Initially, only the first payment instruction is formatted and sent for printing (either automatically or by your intervention if it is user-deferred). This is because the payment document that the payment instructions are to be printed on is locked until you have recorded the print status of the first payment instruction from the Funds Disbursement Process Home page. Once you have recorded the status of the first formatted payment	To format and print the second payment instruction onward, click the Take Action icon in the Funds Disbursement Process Home page to open the Print Payment Documents page. When you click the Format and Print button, the payment documents are locked, the payments are numbered, formatted, and submitted for printing.

Scenario	Payment Process Profile Setting: Payment File	Payment Process Profile Setting: Automaticall y Print after Formatting	Payment Instruction Status	Printing Result	Possible User Intervention
				instruction for printing, you must then initiate formatting and printing of the second payment instruction. This process continues until all payment instructions have been formatted and printed.	

Printing Payment Instructions Outside the E-Business Suite

The table below describes two printing scenarios with their corresponding setup settings, printing statuses, printing results, and the actions you can take when you print payment instructions outside the E-Business Suite.

Printing Payment Instructions Outside E-Business Suite

Scenario	Payment Process Profile Setting: Payment File	Payment Instruction Status	Printing Result	Possible User Intervention
Printing a Single Formatted Payment Instruction Outside Oracle	Send to File	<p>Formatted</p> <p>The Formatted status pushes the payment instruction into the Pending Actions region of the Funds Disbursement Process Home page.</p>	<p>The system produces a single payment instruction from a single run of the Create Payment Instructions program. Oracle Payments locks the payment document and formats the payment instruction, but does not send it to printing.</p>	<p>To record the print status of the documents, click the Take Action icon to open the Record Print Status page.</p> <p>Important: Even if you print outside Oracle, you must record the print status of the documents.</p>

Scenario	Payment Process Profile Setting: Payment File	Payment Instruction Status	Printing Result	Possible User Intervention
Printing Multiple Payment Instructions Outside Oracle	Send to File	Created - Ready for Formatting	One or more payment instructions are created, but not formatted. Initially, only the first payment instruction is formatted. This is because the payment document that the payment instructions are to be printed on is locked until you have recorded the print status of the first payment instruction from the Funds Disbursement Process Home page. Once you have recorded the status, you must then initiate formatting the second payment instruction. This process continues until all payment instructions have been formatted.	To format the second payment instruction onward, click the Take Action icon to open the Print Payment Documents page.

Making Single Payments

In general, a standard batch Payment Process Request contains multiple documents payable to be paid. These documents are processed in batch mode, where they are first

built into one or more payments and then the payments are built into one or more payment instructions for final disbursement. The single payment feature allows the Oracle Payables user to make a single payment that is processed immediately, without involving other payments, payment process requests, or payment instructions.

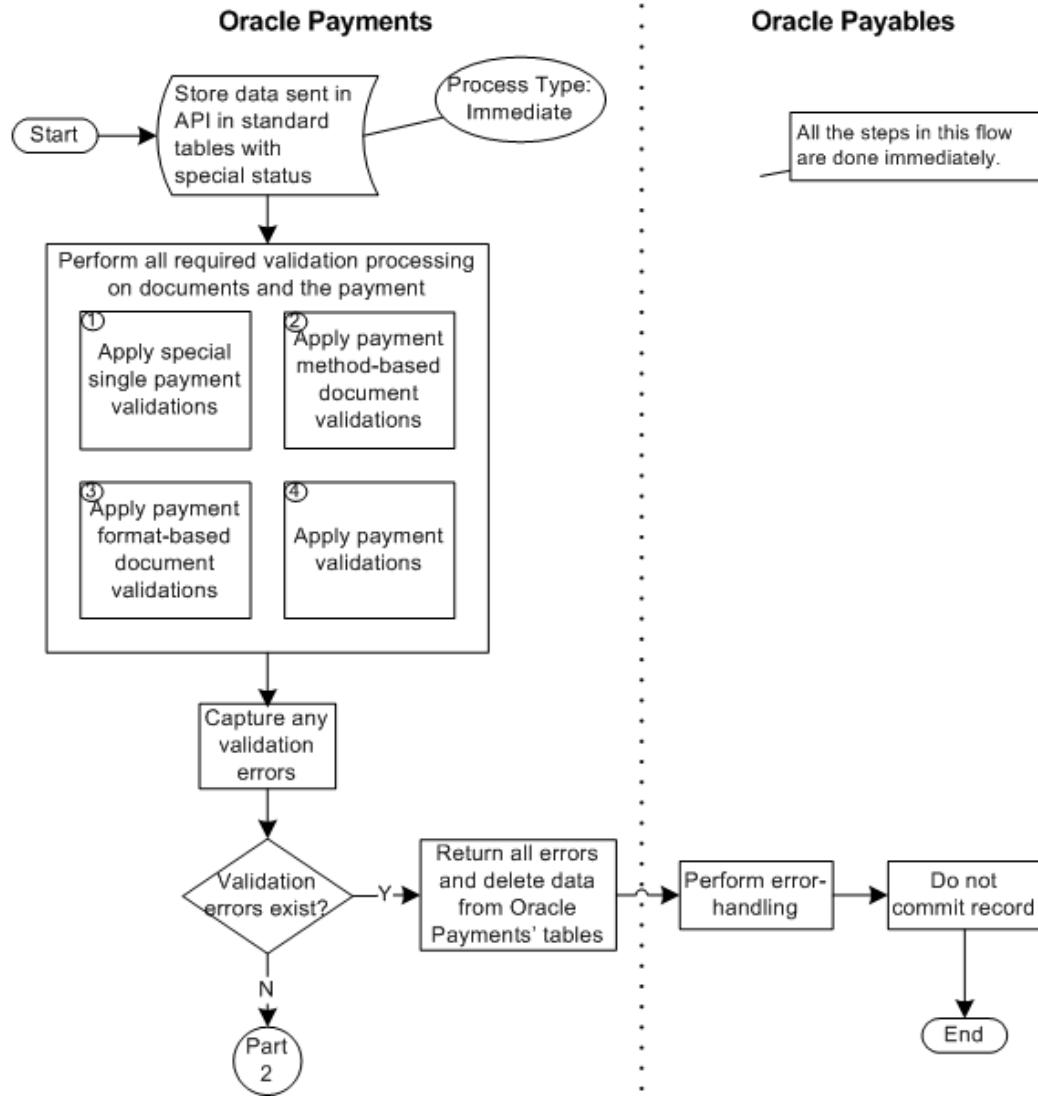
Single Payment Flow - Part 1

To submit a single payment to Oracle Payables, a user must create a Quick Payment in Oracle Payables. For more information on quick payments, see *Paying Invoices with Quick Payments, Oracle Payables*. When the Oracle Payables user commits the quick payment, Oracle Payables submits a single payment request to Oracle Payments.

Note: Before Oracle Payables calls the Single Payment API, it performs any calculations to determine the actual payment amount to be sent to the API. In the standard batch payment process, Oracle Payments uses a hook to call Oracle Payables to perform certain calculations, like withholding or bank charges.

The diagram below shows the steps performed in Part 1 between Oracle Payables and Oracle Payments when Oracle Payables creates a quick payment.

Single Payment Flow - Part 1



The table below describes the steps performed in Part 1 between Oracle Payables and Oracle Payments when Oracle Payables creates a quick payment.

Single Payment Flow - Part 1

Action	Description
Store Data Sent in API in Standard Tables with Special Status	<p>When Oracle Payments' Single Payment API is called, Oracle Payments creates a Payment Process Request for the single payment. Oracle Payments stores all the data sent in the Single Payment API in its standard payments and documents tables. The process type of Immediate is given to the payment and the documents. This process type prevents the payment and documents from being influenced by any other Oracle Payments' process.</p> <p>Note: In the standard batch payment process, Oracle Payables creates the Payment Process Request and passes it to Oracle Payments. Only documents payable are passed in the request. In the single payment process, the Oracle Payables user creates the payment and passes it to Oracle Payments for processing.</p> <hr/>

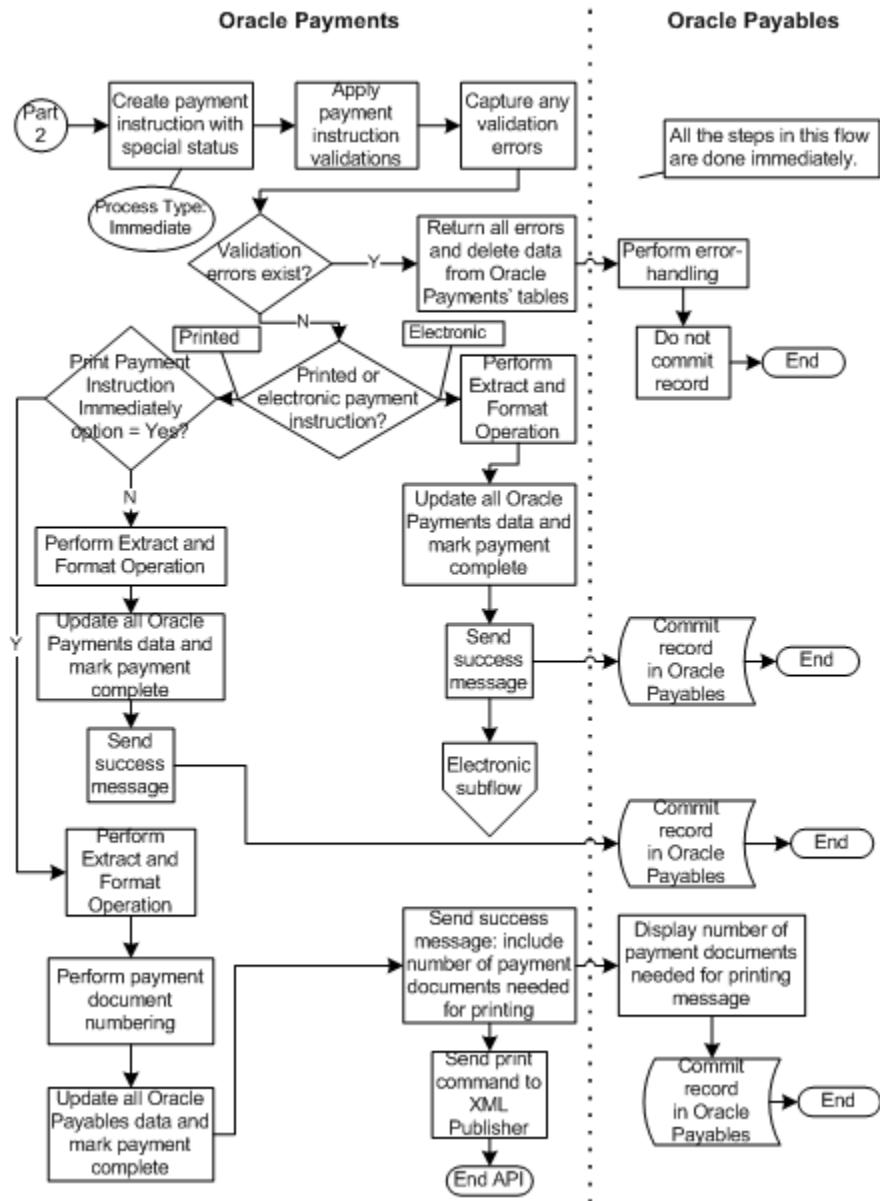
Action	Description
Perform all Required Validation Processing on Documents and the Payment	<p>Oracle Payments performs all the following validations. Oracle Payables does not commit a record unless Oracle Payments verifies that the payment and included invoices can be processed successfully.</p> <p>Apply Special Single Payment Validations --There are certain validations that must be performed only in the case of a single payment. These validations are usually handled by Oracle Payables, but Oracle Payments applies them to be sure that all data is valid.</p> <p>Apply Payment Method-Based Document Validations--These validations are performed on each document sent in the Single Payment API, based on the payment method of the document.</p> <p>Apply Payment Format-Based Document Validations--These validations are performed on each document sent in the Single Payment API, based on the payment process profile assigned to the payment.</p> <p>Apply Payment Validations--These are the validations that the Build Payments program applies once it creates payments. In this case, the payment is already created, but the validations need to be applied.</p>
Capture any Validation Errors	<p>If any validation errors were found in the previous step, they are captured by the Single Payment API. The errors are linked to the entity that caused the error, whether it is a document or a payment.</p> <p>Note: In the standard batch payment process, only documents that have errors are marked as failed validation. With single payments, if any document has an error, all documents in the payment are marked as having failed.</p>

Action	Description
Decision: Validation Errors Exist?	Oracle Payments determines if any validation errors were found at either the document or payment levels.
No: Proceed to Part 2	If no validation errors exist, Oracle Payments proceeds to Part 2 of the single payment flow.
Yes: Return all Errors and Delete Data from Oracle Payments Tables	If any validation errors exist, Oracle Payments returns all the errors in the response of the Single Payments API. Then the data that was input into the Oracle Payments tables is deleted.
	Note: If there are validation failures at any point, everything is failed and rejected. There is no support in the Oracle Payments user interface for any review or error correction.
Perform Error-Handling	Oracle Payables displays the errors and error messages that are returned from Oracle Payments.
Do not Commit Record	If an error is returned by Oracle Payments, Oracle Payables does not commit the payment record to any of its tables. Oracle Payables ultimately unlocks the selected invoices so they are available for selection in a new single payment or Payment Process Request.

Single Payment Flow - Part 2

The diagram below shows the steps performed in Part 2 between Oracle Payables and Oracle Payments when Oracle Payables creates a quick payment.

Single Payment Flow - Part 2



The table below describes the steps performed in Part 2 between Oracle Payables and Oracle Payments when Oracle Payables creates a quick payment.

Single Payment Flow - Part 2

Action	Description
Create Payment Instruction with Special Process Type	When no validation errors occur at the payment level, Oracle Payments creates a payment instruction for the single payment. The instruction is created with a process type of Immediate. This process type prevents the instruction from being influenced by other process in Oracle Payments.
Apply Payment Instruction Validations	Once the payment instruction is created, any instruction-level validations linked to the payment method or format of the instruction are applied.
Capture any Validation Errors	If any validation errors were found for the payment instruction, they are returned in the response of the Single Payment API.
Decision: Validation Errors Exist?	Oracle Payments determines if any validation errors were found at the instruction level.
Yes: Return all Errors and Delete Data from Oracle Payments tables	If validation errors exist, Oracle Payments returns the errors in the response of the Single Payment API. Then the data that was input into the Oracle Payments tables is deleted.
Perform Error-handling	Oracle Payables displays the errors and error messages that are returned by Oracle Payments.
Do not Commit Record	If an error is returned by Oracle Payments, Oracle Payables does not commit the payment record to any of its tables. Oracle Payables ultimately unlocks the selected invoices so they are available for selection in a new single payment or payment process request. This ends the process in this case.
	If no errors are found, the process proceeds to the next step.

Action	Description
Decision: Printed or Electronic Payment Instruction?	Oracle Payments takes different paths, depending on whether the payment instruction has a processing type of Printed or Electronic.
Electronic: Perform Extract and Format Operation	If the payment instruction processing type is Electronic, then the standard extract and format operation is performed.
Update all Oracle Payments Data and Mark Payment Complete	Once the single payment process completes successfully, all the data in Oracle Payments is updated to the appropriate status, based on whether the transmission is to be performed immediately or deferred. For example, the payment instruction status is updated to Formatted, or a later status, depending on transmission setup.
Send Success Message	Generally, Oracle Payables directs Oracle Payments to mark single payments as complete immediately. In those cases, Oracle Payments marks the payment complete. Otherwise, Oracle Payments marks payments complete according to the setup in the payment process profile.
Commit Record in Oracle Payables	Once the format step completes, Oracle Payments returns a success message to Oracle Payables through the response to the Single Payment API. Oracle Payments proceeds to the Electronic Subflow process, shown below.
Decision: Print Payment Instruction Immediately Option = Yes?	When Oracle Payables receives a success result from Oracle Payments, it commits the record.

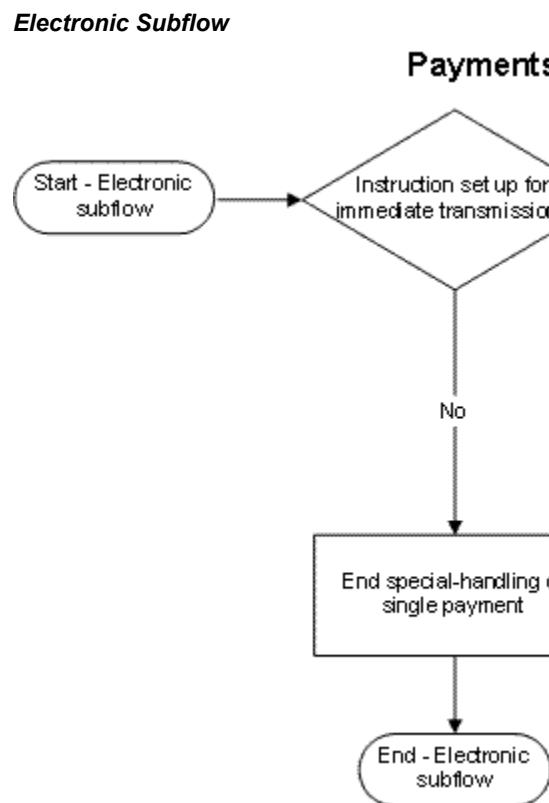
Action	Description
No: Perform Extract and Format Operation	If the Print Payment Instruction Immediately option is set to No, then the process proceeds in a manner similar to that for a batch payment process. The standard extract and format operation is now performed.
Update all Oracle Payments Data	In the case of deferred printing, the single payment instruction ends with a status of Formatted - Ready for Printing and it appears in the Funds Disbursement Dashboard as a batch payment instruction would appear. You must then initiate printing. Once the single payment process completes successfully, all the data in Oracle Payments is updated to the appropriate status, based on the setup in the payment process profile regarding printing. In this case, the payment instruction status is updated to Formatted - Ready for Printing.
Send Success Message	Generally, Oracle Payables directs Oracle Payments to mark single payments as complete immediately. In those cases, Oracle Payments marks the payment complete. Otherwise, Oracle Payments marks payments complete after you complete printing through the Funds Disbursement Dashboard.
Commit Record in Oracle Payables	Once the format step completes, Oracle Payments returns a success message to Oracle Payables through the response to the Single Payment API.
Yes: Perform Extract and Format Operation	If the Print Payment Instruction Immediately option is set to Yes, then the process has more steps that need to be performed. The first is to run the standard extract and format operation.

Action	Description
Perform Payment Document Numbering	Next, Oracle Payments performs payment document numbering. This numbering, which is the same as in the batch process, combines setup and overflow documents with actual payments to calculate the number of documents payable needed for printing. Note that the payment document is already locked for use as part of the payment validations process.
Update all Oracle Payments Data	The data in Oracle Payments is updated to the appropriate status, based on the setup in the payment process profile regarding printing. For example, the payment instruction status is updated to Printed. Additionally, Oracle Payments marks the payment as complete.
Send Success Message: Include Number of Payment Documents Needed for Printing	The Single Payment API returns a success message to Oracle Payables. In the case of immediate printing, the API also returns the number of payment documents needed for printing. This message helps the Oracle Payables user understand why the paper document number that he or she entered at the time of single payment submission was changed at the time of the payment's completion. The Single Payment API also returns the actual paper document number used on the payment. Oracle Payables or any other source product must use that number if they store the payment in their own tables.
Display Number of Payment Documents Needed for Printing Message	Oracle Payables displays a message that informs the Oracle Payables user of the number of documents needed for printing. If you do not have an adequate number of payment documents loaded in the printer, you can load more before printing starts.
Commit Record in Oracle Payables Table	When Oracle Payables receives a success result from Oracle Payments, it commits the record.

Action	Description
Send Print Command to Oracle XML Publisher	After Oracle Payments sends Oracle Payables the success message, it sends a print command to Oracle XML Publisher to print the formatted payment.

Electronic Subflow

The diagram below shows the steps performed in the Electronic Subflow for an electronic single payment.



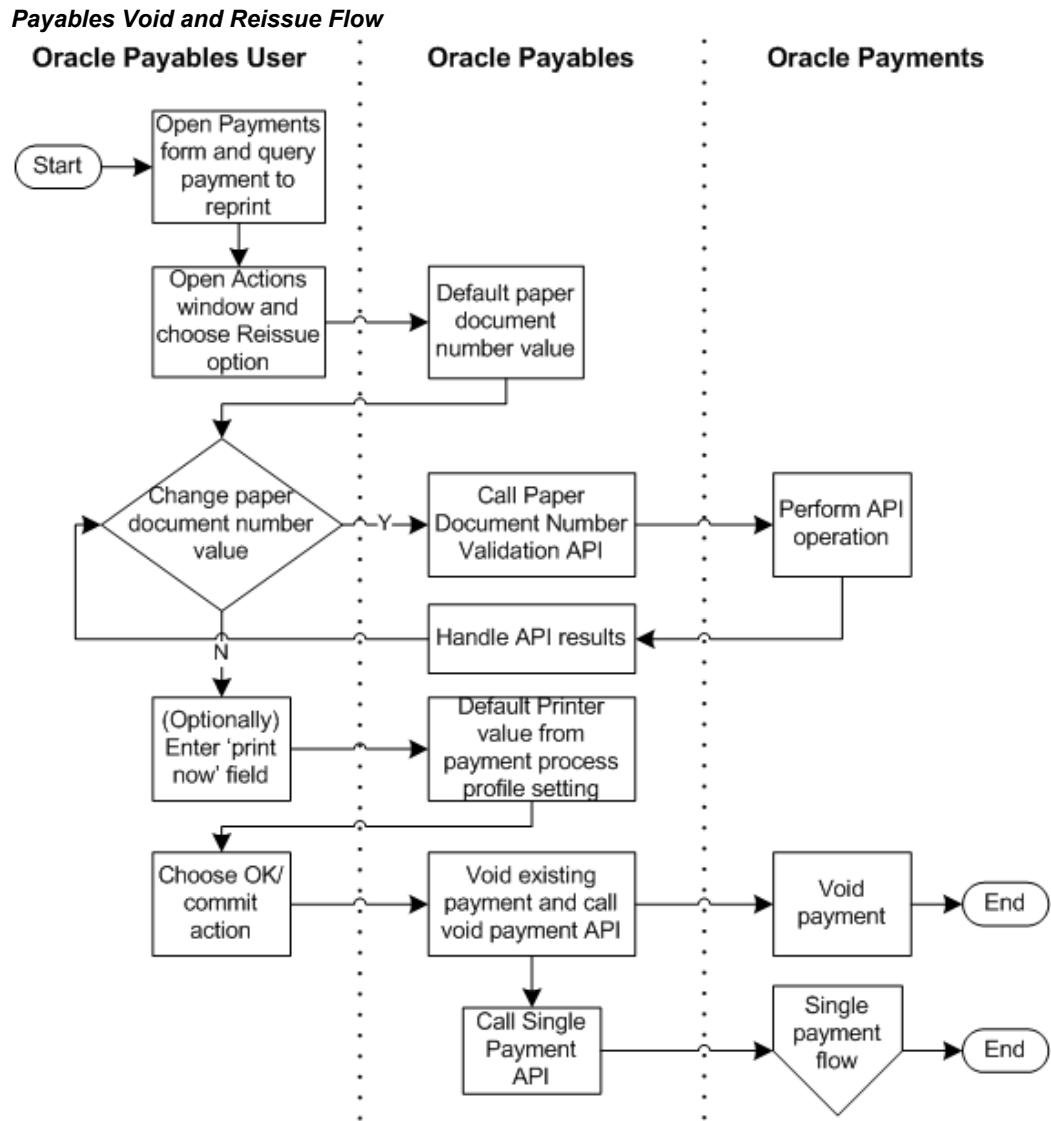
The table below describes the steps performed in the Electronic Subflow for an electronic single payment.

Electronic Subflow

Action	Description
Decision: Instruction Set Up for Immediate File Transmission?	Oracle Payments checks whether the profile on the instruction is set up to transmit the payment instruction to a payment system and whether the parameters provided by the Oracle Payables user at the time of single payment submission, direct Oracle Payments to transmit the instruction immediately.
Yes: Perform Transmission Operation Immediately	When transmission is set up, Oracle Payments performs the transmission operation immediately, as in the Funds Disbursement Transmission Process Flow (F12).
No: End Special Handling of Single Payment	If transmission is not enabled, then no action is needed and this ends the special handling needed for a single payment. In this case, transmission is handled as specified in Funds Disbursement Transmission Process Flow (F12). If the payment process profile is set up to output the payment instruction to a file, it does so. If transmission is deferred, you must initiate transmission through the Funds Disbursement Dashboard.

Oracle Payables Void and Reissue Flow

The diagram below shows the steps performed between Oracle Payables and Oracle Payments when the Oracle Payables user chooses to reissue a single payment.



The table below describes the steps performed in the Oracle Payables Void and Reissue Flow for reissuing a single payment.

Oracle Payables Void and Reissue Flow

Action	Description
Open Payments Window and Query Payment to Reprint	The reprint process is initiated by querying the payment to reprint.

Action	Description
Open Actions Window and Select Reissue Option	Once the Oracle Payables user has queried the payment to reprint, he or she can follow the Oracle Payables procedure to reissue the payment and specify the paper document number. There may be restrictions on the user's ability to reissue the payment. For more information on reissuing a single payment in Oracle Payables or on the related limitations, see <i>Creating Single Payments</i> , <i>Oracle Payables</i> .
Call Paper Document Number Validation API	If the Oracle Payables user changes the paper document number, Oracle Payables directs Oracle Payments to execute the Paper Document Number Validation API and returns results to Oracle Payables. This happens as many times as the user changes the paper document number.
Default Printer Value from Payment Process Profile Setting	When the Oracle Payables user chooses to print, Oracle Payables defaults the value for the Printer field from the payment process profile of the existing payment.
Choose OK/Commit Action	The Oracle Payables user reviews the data he or she has entered and commits the payment.
Void Existing Payment and Call Void Payment API.	Oracle Payables voids the existing payment and notifies Oracle Payments of the voided payment by calling the Void Payment API.
Void Payment	When Oracle Payments receives notification of the voided payment from Oracle Payables, it voids the payment in its data model.
Call Single Payment API	Once Oracle Payables has voided the original payment, it calls Oracle Payments' Single Payment API. This is the same API used for issuing the first payment.

Record Manual Payment Flow

In some cases, the user of a source product may manually issue a payment. For example, a Payables clerk may write a check and hand it to a payee. In that case, the

payment must be recorded and accounted for. The source product invokes Oracle Payments to record the manual payment. No processing, transmission, or printing is performed for the payment. Manual payments can be viewed in the Oracle Payments Funds Disbursement Dashboard.

Funds Disbursement Process Home Pages

Payment Process Overview

To present a simplified overview of the Oracle Payments payment process, the process begins when a source product, such as Oracle Payables, needs to pay documents payable, such as invoices. Oracle Payables groups the documents payable into a payment process request and submits it to Oracle Payments. Within Oracle Payments, the Build Payments program groups documents payable into groups known as payments, which represent individual checks or electronic deposits. The Create Payment Instructions program groups payments into payment instructions. Payment instructions are then printed or submitted electronically to payment systems or banks.

Managing the Payment Process

You can manage the payment process from the Oracle Payments Funds Disbursement Process Home Page or from the Payment Manager Dashboard in Oracle Payables. Your choice depends on:

- how your company's payment process is set up
- your needs for managing payments
- how you set up payment instruction creation in Oracle Payments

Oracle Payments Funds Disbursement Process Home Page

The Funds Disbursement Process Home Page should be used when the deploying company uses a centralized payment processing system. Centralized payment processing is where one person or team is dedicated to payment processing, but not to Oracle Payables functions such as invoice selection and payment process request submission. It is that person's or team's responsibility to ensure that the payments are paid. In this scenario, a user who is responsible for the payment process only, and not

the Oracle Payables payment functions of entering invoices and submitting payment process requests, may decide to use the Funds Disbursement Process Home Page, but he has a choice.

If the deploying company sets up Oracle Payments so that the Create Payment Instructions program is run separately from the Build Payments program, then payments from different payment process requests are mixed together when creating payment instructions, and it is more difficult to follow the payment process from the perspective of the payment process requests. In this case, users are advised to use the Funds Disbursement Process Home Page.

Oracle Payables Payments Dashboard

The Oracle Payables Payments Dashboard should be used when the deploying company uses a decentralized payment processing system. Decentralized payment processing is where more than one person or team performs multiple payment functions, such as selecting the invoices to be paid, making the payments, and remedying any problems that occur with the payment process. In this scenario, a user who is responsible for invoice selection and the submission of payment process requests, as well as following the payment process, may decide to use the Oracle Payables Payments Dashboard.

Overview of the Funds Disbursement Process Home Pages

The Funds Disbursement Process Home page is the first page the Payment Administrator sees after logging in. This page and its subsidiary pages enable the Payment Administrator to monitor and manage the payment process described in the previous section.

The Funds Disbursement Process Home page is a read-only page that includes a Pending Actions region that displays the current status of payment process requests and payment instructions that are in-process. The Pending Actions region contains links to detailed views of these entities, as well as Take Action links to pages that enable the Payment Administrator to take the next step in the payment process. The Funds Disbursement Process Home page also contains links to other pages that are relevant to, but not necessarily part of, the payment process.

During the payment process, the Payment Administrator uses the Funds Disbursement Process Home page to:

- monitor items that require user action in the Pending Actions region
- research completed payment process requests, payments, and payment instructions
- mark electronic payment instructions complete
- submit and monitor concurrent processes

- record and resolve stop payments
- void payments
- view graphs of processing statistics

Submitting and Monitoring Funds Disbursement Concurrent Requests

The Concurrent Requests subregion of the side navigation bar enables the Payment Administrator to quickly submit and monitor any concurrent requests. Like the links in the Shortcuts subregion, these links enables the Payment Administrator to specify applicable parameters, schedule the concurrent request, and then monitor the submission.

The table below describes the funds disbursement concurrent programs provided by Oracle Payments.

Funds Disbursement Concurrent Programs

Funds Disbursement Concurrent Programs	Description
Create Electronic Payment Instructions	Selects electronic payments and groups them into payment instructions.
Create Printed Payment Instructions	Selects printed payments and groups them into payment instructions.
Create Regulatory Reporting of Payments	Creates regulatory reports or central bank reports.
Format Payment Instructions	Uses XML Publisher templates to format payment instructions into payment files.
Payment File Accompanying Letter	Creates an accompanying letter for a payment instruction file.
Payment Instruction Register	Creates a report, displaying the contents of a payment instruction.
Payment Process Request Status Report	Displays the contents and status of a payment process request.

Funds Disbursement Concurrent Programs	Description
Positive Pay File	<p>Creates a positive pay file for each payment instruction the concurrent program is run against.</p> <p>Note: If you run this program using the SRS functionality, the list of values for the Payment Process Profile field in the Schedule Request: Parameters page displays only payment process profiles that are limited to one or more internal bank accounts. Payment process profiles that can be used with all bank accounts do not appear in this list of values.</p>
Reset Periodic Sequence Value	Resets periodic sequences to a specified number or letter. Periodic sequences can be specified in the payment process profile setup entity.
Send Separate Remittance Advices	Creates remittance advices that notify payees that payments have been made to them.

Actions the Payment Administrator Performs from the Funds Disbursement Process Home Page, Pending Actions Region

The table below describes actions the Payment Administrator can perform from the Funds Disbursement Process Home page, Pending Actions region. Note that the actions described in the table below do not always need to be invoked; only when necessary and/or required by Oracle Payments settings.

Actions the Payment Administrator Performs from the Funds Disbursement Process Home Page

Payment Process Type	Status of Payment Process Type	Clicking Take Action Icon Opens	Action Payment Administrator Performs
Payment Process Request	Information Required - Pending Action	Complete Document Assignments page	Enables the Payment Administrator to assign internal bank accounts and payment process profiles to documents payable. Only used if the source product administrator does not provide this information.
Payment Process Request	Document Validation Errors - Pending Action	Resolve Document Validation Errors page	Enables the Payment Administrator to review and resolve document-level validation errors by dismissing individual documents payable from the payment process and/or by modifying Oracle Payments setup. Only used if Oracle Payments settings require document-level validation errors to be reviewed by a user.

Payment Process Type	Status of Payment Process Type	Clicking Take Action Icon Opens	Action Payment Administrator Performs
Payment Process Request	Payment Validation Errors - Pending Action	Resolve Payment Validation Errors page	Enables the Payment Administrator to review and resolve payment-level validation errors by dismissing individual payments or documents payable from the payment process and/or by modifying Oracle Payments setup. Only used if Oracle Payments settings require payment-level validation errors to be reviewed by a user.
Payment Process Request	Pending Proposed Payments Review	Review Proposed Payments page	Enables the Payment Administrator to review and approve or remove proposed payments after the Build Payments program has created them and before the payments are grouped into payment instructions. Only used if Oracle Payment settings require the review of proposed payments.

Payment Process Type	Status of Payment Process Type	Clicking Take Action Icon Opens	Action Payment Administrator Performs
Payment Instruction	Failed Validation Errors - Pending Action	Resolve Payment Instruction Validation Errors page	Enables the Payment Administrator to review and resolve payment instruction-level validation errors by dismissing individual payments from the payment process, by modifying Oracle Payments setup, or by choosing to override certain errors. Always used for payment instruction-level validation errors.
Payment Instruction	Formatted - Ready for Transmission	Transmit Payment Instruction page	Enables the Payment Administrator to initiate payment instruction transmission. Only used for those payment instructions that are not transmitted to the payment system automatically, based on Oracle Payments settings.

Payment Process Type	Status of Payment Process Type	Clicking Take Action Icon Opens	Action Payment Administrator Performs
Payment Instruction	Transmission Failed	Resolve Payment Instruction Transmission Failure page	<p>Enables the Payment Administrator to respond to a transmission failure by retransmitting the file or by ignoring the failure by recording that the transmission was successful.</p> <p>Always used for failed payment instruction transmission.</p>
Payment Instruction	Formatted - Ready for Printing	Print Payment Documents page	<p>Enables the Payment Administrator to initiate payment document printing within Oracle Payments. Only used for those payment instructions that are not submitted for printing automatically, based on Oracle Payments settings.</p>
Payment Instruction	Created - Ready for Printing	Print Payment Documents page	<p>Enables the Payment Administrator to initiate payment document printing within Oracle Payments. Always used for payment instructions for which formatting and printing are deferred due to another payment instruction locking the payment document needed to print the payments.</p>

Payment Process Type	Status of Payment Process Type	Clicking Take Action Icon Opens	Action Payment Administrator Performs
Payment Instruction	Created - Ready for Formatting	Print Payment Documents page	Enables the Payment Administrator to initiate payment document printing outside Oracle Payments, that is, initiate printing to file. Always used for payment instructions for which formatting and printing are deferred due to another payment instruction locking the payment document needed to print the payments.

Payment Process Type	Status of Payment Process Type	Clicking Take Action Icon Opens	Action Payment Administrator Performs
Payment Instruction	Submitted for Printing	Payment Instruction page with a choice of navigating to the Record Print Status page or the Reprint Payment Documents page	The Reprint Payment Documents page enables the Payment Administrator to reprint spoiled payment documents. Always available for payment instructions printed within Oracle Payments. The Record Print Status page enables the Payment Administrator to record the status of printed payment documents, including spoiled payment documents that should not be reprinted and skipped documents. This action also marks payments complete. Recording print status is a required action for printed payment instructions. This method of recording is always available for payment instructions printed within Oracle Payments.

Payment Process Type	Status of Payment Process Type	Clicking Take Action Icon Opens	Action Payment Administrator Performs
Payment Instruction	Formatted - Ready for Recording	Record Print Status page	Enables the Payment Administrator to record the status of printed payment documents. This action also marks payments complete. Recording print status is a required action for printed payment instructions. This method of recording is always available for payment instructions printed outside Oracle Payments, that is, printed to file.
Stop Payment Request	Printed	Resolve Stop Payment Request page	Enables the Payment Administrator to confirm or release a stop. Always used for payments that have a previous stop request placed on them.

Note: The following sections describe actions that the Payment Administrator performs from the Funds Disbursement Process Home page. These actions are not presented in any particular order.

Completing Assignments

Source products are allowed to submit documents payable to Oracle Payments without assigning an internal bank account or a payment process profile to them. The Complete Assignments page and its subsidiary pages are used to assign required entities to documents payable, so that Oracle Payments has the necessary information to continue with the payment process. This page enables Payment Administrators to perform the first action that they can take during the payment process, which is to assign internal bank accounts and payment process profiles to documents payable. While providing this information, Payment Administrators can also change the assignments of

documents that already have this information.

Important: Once internal bank account and/or payment process profile information has been supplied for all documents and the payment process restarted, no assignments can be changed.

Resolving Document Validation Errors

Once all documents payable have been assigned all required attributes, the Build Payments program validates them, based on applicable validations assigned in Oracle Payments setup. When submitting the payment process request, the source product specifies whether documents that fail this document validation are rejected or whether the Build Payments program simply stops the payment process for review by the Payment Administrator.

If review is required for failed documents, the Payment Administrator navigates to the Resolve Document Validation Errors page to review the validation errors, dismiss individual documents payable from the payment process, if necessary, and restart the Build Payments process when the errors have been resolved.

The Payment Administrator can also leave the Funds Disbursement Process pages altogether in order to change setup or third party payee data that may have caused the error, and then return to the Resolve Document Validation Errors page to restart the Build Payments process.

Resolving Payment Validation Errors

The Resolve Payment Validation Errors page enables the Payment Administrator to resolve validation errors at the payment level. This page displays the proposed payments and validation errors, as well as the documents payable that comprise each proposed payment.

Once payments have been built from documents payable, the Build Payments program validates them, based on applicable validations assigned in Oracle Payments setup. When submitting the payment process request, the source product specifies whether payments that fail this validation are rejected or whether the Build Payments program simply stops the payment process for review by the Payment Administrator.

If review is required for payments that fail validation, the Payment Administrator navigates to the Resolve Payment Validation Errors page to review the validation errors, remove documents payable or entire payments, if necessary, and restart the Build Payments process when the errors have been resolved. The Payment Administrator can also leave the Funds Disbursement Process pages altogether to change setup or third party payee data that may have caused the error, and then return to the Resolve Payment Validation Errors page to restart the Build Payments process.

Reviewing Proposed Payments

The Review Proposed Payments page enables the Payment Administrator to review and approve proposed payments after the Build Payments program has created them. This page displays all proposed payments after they have passed validation, as well as the documents that comprise each proposed payment.

When submitting the payment process request, the source product specifies whether the Build Payments process is stopped for payment review once the proposed payments are built. If review is required for proposed payments, the Payment Administrator navigates to the Review Proposed Payments page to review payments, remove payments or individual documents, if necessary, and then restarts the Build Payments process.

Resolving Payment Instruction Validation Errors

Once payment instructions have been built from payments, the Create Payment Instructions program validates them, based on applicable validations assigned in Oracle Payments setup. If a payment instruction fails validation, it is always stopped for review. The Resolve Payment Instruction Validation Errors page enables the Payment Administrator to review, resolve, or override validation errors found by the Create Payment Instructions program. This page displays the following:

- an overview of the payment instruction
- validation errors
- payments in the payment instruction
- documents payable within each payment

The Payment Administrator can remove payments, if necessary, leave the Funds Disbursement Process pages altogether to change setup or third party payee data, or, in the case of some errors, override the validation errors. If the validation errors are overridden or resolved, the payment process proceeds to formatting and then printing or transmitting the payment instruction.

Note: At this action step, the Payment Administrator does not have the option of removing individual documents payable.

Payment Instruction Status of Created

If you notice that the Create Payment Instructions program has stopped, leaving a payment instruction with a status of Created, as seen in the Status column under the Pending Actions region of the Funds Disbursement Process Home page, or on the

Payment Instruction Search page, you can move the Created status to a formatting phase by running the Format Payment Instruction program.

To run the Format Payment Instruction program, perform either of the following steps:

- Click the Take Action icon corresponding to the applicable stopped payment instruction. This takes you to a warning page, allowing you to proceed with the program or cancel. If you proceed, the Format Payment Instruction program runs automatically.
- Navigate to the Schedule Request Submission train. Enter the program (Format Payment Instruction) that you want to run and the reference of the payment instruction on which you want it to run.

Note: The preceding actions are error-recovery procedures only.

Normally, when a payment instruction successfully finishes validation, the Format Payment Instruction program is run automatically, moving the payment instruction beyond the Created status.

Transmitting Payment Instructions

Payment instructions that are electronic, as opposed to printed checks, must be transmitted to a payment system. This transmission occurs automatically or is deferred, based on Payments setup. If Oracle Payments is set up to defer payment instruction transmission, the Payment Administrator navigates to this page to manually initiate the transmission.

The Transmit Payment Instruction page enables the Payment Administrator to initiate payment instruction transmission for those payment instructions that are not transmitted to the payment system automatically. This page enables the Payment Administrator to review payment instruction and transmission details before transmitting the instruction.

Note: This action step is the Payment Administrator's final opportunity to terminate a payment instruction.

Resolving Payment Instruction Transmission Failure

Occasionally, a transmission fails. The Resolve Payment Instruction Transmission Failure page enables the Payment Administrator to respond to a transmission failure by taking one of the following actions:

- retransmitting the instruction file
- ignoring the transmission failure by updating the status of the payment instruction

to Transmitted after the bank confirms successful transmission

The Resolve Payment Instruction Transmission Failure page displays an overview of the payment instruction, along with transmission details.

Printing Payment Documents

Oracle Payments setup enables the Payment Administrator to choose whether payment instructions are printed immediately after a payment instruction is formatted. For those payment instructions that are not printed immediately, the Payment Administrator must manually submit them for printing.

Manual submission occurs in the Print Payment Documents page. This page enables the Payment Administrator to initiate payment document printing for those payment instructions that are submitted manually for printing, rather than automatically. The Print Payment Documents page enables the Administrator to review basic details of a payment document and to override the default printer before submitting the payment instruction for printing.

In the case where a payment instruction is not formatted and printed because another payment instruction has locked the payment document (see below), this page is used to initiate both formatting and printing. In the case where a payment instruction is supposed to be printed outside Oracle Payments, that is, printed to file, this page is used to initiate formatting.

The Print Payment Documents page prints both prenumbered and non-prenumbered payment documents. Behind the scenes, the print program invokes Oracle XML Publisher to print the payment instruction onto checks or into a payment file that is transmitted to a payment system for further processing and disbursement.

Note: This action step is the Payment Administrator's final opportunity to terminate the payment instruction.

Locking and Numbering Payment Documents

This section discusses printing in general, not just printing that is manually initiated by the Payment Administrator.

Note: The term payment instruction refers to a collection of payments, as built by the Create Payment Instructions program. The term payment document can refer to the stock of paper that is used to print payments onto, such as check stock or a check book. Alternately, payment document can also refer to a physical payment, such as a printed check, which is printed onto a single piece of check stock.

Payment document printing can occur immediately after payment instruction creation

or later at the Payment Administrator's request. Both the Print Payment Documents page and the Create Payment Instructions Program use the Format Payment Instructions program to perform the necessary print tasks. This program initiates payment document printing by internally tracking the numbering of the payment documents and locking the payment documents. For each payment instruction, Oracle Payments performs the following steps:

1. The system checks whether the required payment document is available for printing. If the payment document is unavailable, printing cannot continue:
 - If the Format Payment Instructions program was invoked by the Create Payment Instructions program, printing is deferred.
 - If the Format Payment Instructions program was invoked by the Print Payment Documents page, an error message indicates that the Payment Administrator cannot print the payment instruction until he completes recording the print status of the prior payment instruction.
 - In either case, the Payment Administrator must complete the previous payment instruction, that is, the one that is locking the payment document, by recording its print status. For information on recording the print status of the payment instruction, see Recording the Print Status of Prenumbered Payment Documents, page 5-18 and Recording the Print Status of Non-Prenumbered Documents, page 5-18.

If the payment document is available, Oracle Payments locks it for this payment instruction. If the Format Payment Instructions program is invoked by the Create Payment Instructions Program and the Create Payment Instructions Program created more than one payment instruction that requires the same payment document, then the payment instruction that was created first locks the payment document.

Note: A payment document is unlocked if either of the following occurs:

- payment instruction is terminated
- payment instruction prints correctly and its status is recorded by the Payment Administrator on the Record Print Status page

2. Oracle Payments internally tracks the numbering of all the payments contained in a payment instruction, including the setup and overflow documents.

Setup documents are occasionally required by older printing systems. These prenumbered setup checks are discarded after the print run, but the system tracks their numbers.

Overflow documents are checks that are voided due to a continuation of descriptive text on more than one check stub. This occurs when the number of lines of descriptive text printed per check stub exceeds the maximum allowed.

3. The Format Payment Instructions program sends the payment instruction to Oracle XML Publisher for printing.

Reprinting Payment Documents

The Reprint Payment Documents page is optional. If a Payment Administrator finds no problems with the initial print run or does not need to reprint, he can navigate directly to the Record Print Status page. The Reprint Payment Documents page can be used if, after printing has been submitted, the Payment Administrator discovers printing problems and wishes to reprint particular payment documents or the complete payment instruction. This page enables the Payment Administrator to reprint individual payment documents, ranges of payment documents, or the complete payment instruction, and then submit those payment documents for printing.

Note: The Payment Administrator must visually inspect whether the checks printed. He can reprint the complete payment instruction only if the initial print run has not started.

The Reprint Payment Documents page enables the Payment Administrator to:

- select payment documents to reprint
- provide information on beginning the reprint, which includes overriding the default printer
- review the payment document selection to be reprinted

Note: The Reprint button is available only after Oracle Payments attempts to print a payment document. In the reprint scenario, the payment document is still locked from the initial printing attempt.

Warning: Do not reprint the complete payment instruction if the initial printing attempt resulted in one or more checks printing successfully. If you reprint the entire payment instruction after successfully printing one or more payment documents, the numbering on the prenumbered payment documents may be incorrect. If printing did commence, but you need to reprint every payment document in the payment instruction, choose to reprint a range of payment documents and enter the first and last documents in the payment instruction as the range.

Those payment documents that are selected for reprint are automatically marked as Spoiled. Because payment document numbers cannot be reused for prenumbered payment documents, reprinting on prenumbered payment documents requires the Payment Administrator to provide the first document number for the reprints. Oracle Payments can then correctly renumber the payments.

Recording the Print Status of Prenumbered Payment Documents

Since the actual printing occurs outside of Oracle Applications and has many potential failure points, Oracle Payments does not know the outcome of printing or reprinting payment documents. Consequently, the Payment Administrator needs to provide that information to Oracle Payments through the Record Print Status page. This page enables the Payment Administrator to:

- Update the print statuses by marking payment documents Printed, Spoiled, or Skipped. The Payment Administrator can only mark prenumbered payment documents Skipped.

By default, payment documents that have been marked spoiled during the reprinting process are displayed as Spoiled in the Record Print Status page, but all other payment documents are initially displayed as Printed. For those payment documents that actually are spoiled or skipped, the Payment Administrator must enter applicable documents in the Record Spoiled Payment Documents region or the Enter Skipped Payment Documents region of the Record Print Status page.

The Record Print Status page also enables the Payment Administrator to choose whether to submit the Positive Pay program immediately after he finishes recording the print status, if the applicable setup enables the choice. The program creates a positive pay file, formats it, and transmits it electronically to your bank. This prevents check fraud by informing the bank which payment documents are issued and for what amount.

Important: Do not commit all print statuses unless you are sure that all documents with the status of Printed were successfully printed. If you click the Apply button, the payments are marked as complete and the payment documents are recorded as Printed. If you complete this action and discover printing errors, you will need to void the payment and select the documents to be paid in a new payment process.

Recording the Print Status of Non-Prenumbered Documents

When a payment document is not prenumbered, no renumbering needs to be done when payment documents are skipped. This is because the skipped document is simply a blank piece of paper that can be used in a new print run.

Spoiled payment documents that have not been reprinted and that you wish to remove,

rather than reprint, do need to be marked, so that Oracle Payments can consider those payments failed and notify source products appropriately.

As with prenumbering, the Record Print Status page displays the Printed status by default. Since reprinting non-prenumbered documents involves using the same document number, rather than renumbering, all payment documents are shown with the status of Printed when the Payment Administrator first enters the Record Print Status page.

Marking payment documents as Spoiled in the Record Spoiled Payment Documents Region, and later committing them through the Review Record Print Status page, results in the removal of the associated payments from the payment instruction and informs the relevant source products that the documents payable have not been paid.

Marking Payments Complete

Oracle Payments must notify source products when payments are complete, so that the source products can perform any necessary actions, such as accounting. Printed payments are considered complete when the payment documents are recorded as Printed. For electronic payments, however, determining the point at which a payment is considered complete is more complex and depends on the first party payer's business practices, as well as on what notification (acknowledgement and clearing) the payer's payment system supports. An electronic payment can be considered complete any time after formatting.

In general, electronic payments in a payment instruction are automatically marked complete at some point chosen during the setup of payment process profiles. However, Oracle Payments also enables Payment Administrators to manually mark payments complete, before they are marked automatically. For information on setting up completion behavior, see *Setting Up Payment Process Profiles*, *Oracle Payments Implementation Guide*.

To mark payments complete manually, the Payment Administrator navigates to the Mark Payments Complete page from the Funds Disbursement Process Home page by first selecting the Electronic Payment Instructions Not Marked Complete View under the Payment Processes region, clicking the Go button, and then clicking the Mark Payments Complete icon for an electronic payment instruction with a status of Formatted, Formatted - Ready for Transmission, Transmitted, or Transmission Failed. This view only shows payment instructions whose payment process profiles have the Allow Manual Setting of Payment Completion check box selected.

Once the payments in a payment instruction have been marked complete by clicking the Apply button in the Mark Payments Complete page, the source product is notified that the payments are complete. Simultaneously, the payment instruction can no longer be terminated. Instead, if there are any problems with the payments, they must be voided. The Terminate Payment Process action, therefore, does not appear on any page that displays in the context of a payment instruction whose payments have been marked complete.

Note: The Payment Administrator must mark all the payments in a payment instruction as complete. Oracle Payments does not support partial marking of payments as complete in a payment instruction.

Recording Stop Payments Requests

When the Payment Administrator determines that a payment needs to be stopped, he contacts the payer bank and requests a stop payment.

Note: Payments does not support communication with payment systems regarding stop payments.

The Payment Administrator then records the stop payment request in the Record Stop Payment Request page. To navigate to the Record Stop Payment Request page, he uses one of the following:

- the Record Stop Payment Request link in the Payment Actions region of the Funds Disbursement Process Home page
- the Payments Search page

If the Payment Administrator navigates to the Record Stop Payment Request page from the Funds Disbursement Process Home page, he enters a paper document number in the Paper Document Number field or a payment reference number in the Payment Reference field for the payment for which he wishes to record a stop payment request and then presses the Tab key on the keyboard. Information populates the Payee, Payment Date, and Amount fields. He then enters a stop request date, reason, and reference.

To navigate to the Record Stop Payment Request page from the Payments Search page, the Payment Administrator performs a simple search. When the results display, he clicks the Stop Actions icon for the applicable payee, and information displays in the payee, payment date, and amount fields. He then enters a stop request date, reason, and reference. The reference is provided by the bank.

Resolving Stop Payments Requests

After a stop payment request has been made, the bank checks that the payment has not already been made and then confirms or denies the stop payment request. The Payment Administrator then uses the Resolve Stop Payment Request page to enter the confirmation or release of the stop payment request. This includes recording the confirmation or release date, reason, and reference. The reference is provided by the bank.

Confirming a stop payment request causes Oracle Payments to automatically perform

one of the following steps:

- Void the payment if the payment has already been marked complete.
- Remove the payment from its payment instruction if it has not already been marked complete.

Releasing a stop payment request causes Oracle Payments to record the release, but no other change occurs. The system continues to treat the payment normally.

The Payment Administrator navigates to the Resolve Stop Payment Request page by using the Payments Search page to search for a payment with a stop request placed on it and then clicks the Stop Actions icon. Alternatively, he can click the Views button in the Payments Simple Search page, select the Resolve Stop Payment Requests View, and click the Stop Actions icon for the applicable payee.

Voiding Payments

Voiding a payment by specifying a void date and reason causes both Oracle Payments and the payment's source product to reverse the payment.

To void a payment, the Payment Administrator navigates to the Void Payment page in one of the following two ways:

- Click the Void Payment link in the Payment Actions region of the Funds Disbursement Process Home page
- Search for a payment on the Payments Search page and click the Void icon for the applicable payment. The Void icon is only available for payments that have been marked complete and that do not have stop requests placed on them.

Note: A check should only be voided if it is in your physical possession or has been successfully stopped by your bank. A Payment Administrator cannot void a payment that has an unconfirmed stop payment request placed on it.

Source products may restrict whether and when a payment can be voided.

Consequently, when the Payment Administrator attempts to void a payment on the Void Payment page, Oracle Payments contacts the source product to check whether the payment can be voided. If the payment cannot be voided, the system displays an error message. When the Payment Administrator uses the Payment Search page, Oracle Payments automatically checks whether the payments in the results region can be voided and displays the Void icon only for those payments that can be voided.

Voids are allowed on payments that have been transmitted to the payment instruction. However, if the payment system has already made the payment, this can cause a discrepancy between Oracle Payments and the real world. It is therefore best to check whether your payment system has actually made a transmitted payment before

attempting to void it.

Voiding all Payments

Once the payments in a payment instruction are marked complete, a Payment Administrator cannot terminate the payment instruction. The only way to recover from an error or problem with the payment instruction, as a whole, is to void all the payments in the instruction. Because voiding all payments in a payment instruction is indicative of a serious payment-related problem, this action is intended only as an extreme error recovery procedure and should be invoked only when absolutely necessary. In addition, this page is disabled by default and can only be enabled through function security. Oracle Payments enables the Payment Administrator to void each payment individually, if necessary.

Voiding payments causes both Oracle Payments and the payment's source product to reverse those payments. Source products may restrict whether and when payments can be voided. Therefore, when the Payment Administrator attempts to void all payments, Oracle Payments checks whether each payment can be voided. If all payments cannot be voided, Oracle Payments displays an error message.

To void all payments in a payment instruction, the Payment Administrator must use the Payment Instructions Search page to navigate to the Void All Payments page. From the Payment Instructions Search page, the Payment Administrator searches on one or more variables, views the results, and then clicks the Void All Payments icon for the applicable payment instruction. In the Void All Payments page, the Payment Administrator enters a void date and reason that is applied to all payments in the payment instruction.

Supporting SEPA Credit Transfer

The European Payments Council (EPC) is the governing and coordination body of the European banking industry in relation to payments. It was established in the year 2002 and its purpose is to support and promote the creation of the Single European Payments Area (SEPA). The SEPA initiative involves creation of a zone for European countries (in 2008 the SEPA zone includes 31 countries) in which all payments in Euro are considered domestic even payment crossing borders. SEPA aims at improving the efficiency of cross border payments by developing common standards, procedures, and infrastructure to improve the economics of scale. The introduction of SEPA increases the intensity of competition amongst banks and corporations for customers across borders within Europe. SEPA provides cheaper, efficient, and faster payments within the SEPA zone to consumers, merchants, corporates and public administrations (Customers).

SEPA introduces a new Pan-European payment scheme for payments, both credit transfers and direct debits. The SEPA implementation guidelines for credit transfers are based on the adoption of the ISO20022 (a UNIFI standard). The implementation guidelines issued by the governing body, the European Payments Council, prescribe

specific ISO20022 messages to be used to initiate SEPA payments.

SEPA implementation is important for the following reasons:

- It removes disparities between national and cross border payments in Euro within SEPA payment zone by eliminating border effects. It ensures it is as easy and secure to make a cross border SEPA payment as making a payment within the national environment.
- The cost for cross border Euro payment should be as inexpensively as the cost for domestic payments.
- The SEPA scheme ensures a maximum execution of 3 banking days from the date of acceptance. It is expected that the banks and communities of banks perform competitively to commercial customer needs by offering shorter execution time within the scope of the rules.
- SEPA implementation leads to development of global remittance standards that support reconciliation and related procedures in the SEPA community. Automated reconciliation of invoices become much simpler as banks commit themselves to use the SEPA scheme to pass remittance reference information unchanged throughout the complete banking system on behalf of the originating Customer to the intended payment Beneficiary.
- The SEPA implementation moves the banks and their Customers towards open standards that improve financial integration and act as a catalyst for additional products and services.
- The SEPA scheme provides Customer benefits in terms of functionality, cost efficiency, ease of use and Straight Through Processing (STP). It also allows the Financial Institutions to meet their own mutually beneficial needs in terms of service and innovation for Customers.

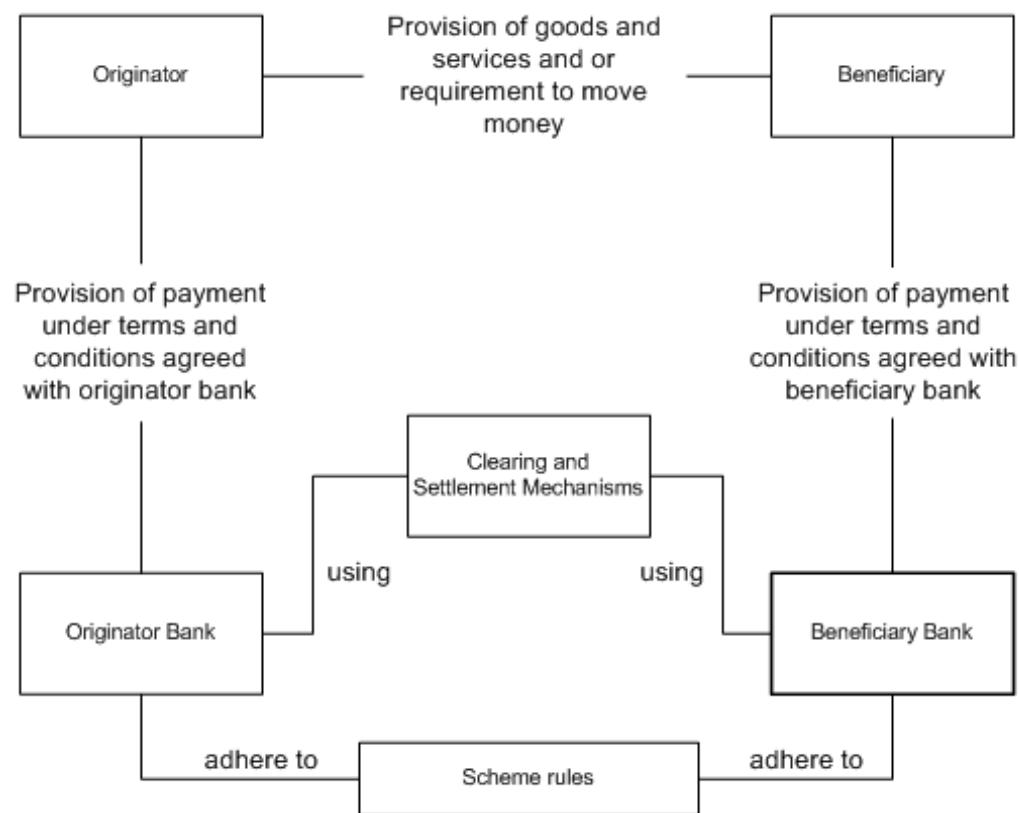
A SEPA Credit Transfer (SCT) is a payment instrument for the execution of credit transfers in Euro between Customers located in the SEPA zone. The SEPA Credit Transfer is executed on behalf of an Originator. The payment is transferred from the Originator's Bank account to the Beneficiary's bank account.

The following parties are involved in the process:

- The Originator: is the Customer who initiates the credit transfer with the Originator Bank with an instruction. The funds for such a credit transfer is made available by means of a debit from a specified payment account of which the Originator is the account holder. .
- The Originator Bank: is the Financial Institution that receives the Credit Transfer Instruction from the Originator and acts on the payment instruction by making the payment to the Beneficiary Bank in favor of the Beneficiary's account according to the information provided in the instruction and in accordance with the provisions

of the SEPA scheme.

- The Beneficiary Bank: is the Financial Institution that receives the Credit Transfer Instruction from the Originator Bank and credits the account of the Beneficiary, according to the information provided in the instruction and in accordance with the provisions of the SEPA scheme. The Originator Bank and Beneficiary Bank may be one and the same Financial Institution.
- The Beneficiary: is the Customer identified in the Credit Transfer Instruction who receives the funds by means of a credit to its payment account.



- Demand for payment services using a customer credit transfer arises from an Originator, who wishes to transfer funds to a Beneficiary. While a bank provides the payment service, the underlying demand and its nature are outside the control and responsibility of the banking industry or any individual bank.
- For this requirement to transfer funds to be satisfied, the bank holding the account of the Originator must have the means necessary to remit funds to the bank holding the account of the Beneficiary and in the process be provided with the necessary information to accomplish the transfer.
- If the Originator has sufficient funds or sufficient credit with which to execute the

credit transfer, if the Originator is acting within its authority and the credit transfer does not break any applicable legal, regulatory, or other requirements, including requirements established by the Originator Bank, then the Originator Bank makes the payment and advises the Originator accordingly.

- If the bank holding the account of the Beneficiary, the Beneficiary Bank, has agreed to both the method and the rules for receiving the payment information as well as the method and the rules for receiving the payment value, then the transfer exists.
- Based on these transfers the Beneficiary Bank uses the information received to credit the account of the Beneficiary, makes the funds available and informs the Beneficiary what has been applied to its account.
- The purpose of inter-bank Clearing and Settlement is to correctly exchange information and to safely exchange value. The demand for Clearing and Settlement services stems from the need to transfer money between banks.

Credit Transfer Initiation Messaging

The SEPA credit transfer initiation messaging includes the various components associated with the payment process. In this process, functional mapping of the attributes in Oracle Application to the SCT messaging elements in accordance to the SEPA implementation guidelines is provided. The SEPA messaging format is XML. The concept of Grouping modes and Batch Booking for SEPA payment formatting is introduced. The grouping modes describe the way in which the payments are grouped in the file, which is sent to the bank. Batch booking defines how the entry appears in the bank statement. If enabled, the Bank sends a single line for all the transactions under one group.

To support SEPA implementation, Oracle Payments include the following components:

- A seeded XML Format Template, Format and Payment Process Profiles for SEPA and mapping the attributes to SEPA Credit Transfer Initiation message (SCT message).
- Two new fields, Batch Booking and Grouping Mode, are added in the Payment Process Profile window.
- New validation sets for SCT message are added to the specific SEPA payment format. This includes seeded BIC parameter and legal entity address fields in the user-defined validations and the formatting SCT message. You can create user-defined validations similar to the seeded validations.
- The Payment Instruction Creation Program (PICP) is enhanced to group the payments within the Payment Instruction files based on fixed parameters. It includes stamping a logical group ID on each of the payment.

- The BIC validation is handled in the Oracle Cash Management application when BIC is entered for a Bank Branch.
- For Batch Booking, Manual and Automatic reconciliation logics are enhanced to include reconciliation based on the payment groups described above.

Seeding XML Template and Mapping the Attributes for SEPA Messaging

Oracle Payment now includes an XML template for specifying the SEPA payment format. All the attributes of Oracle Payments disbursement are mapped to the messaging elements as per SEPA format.

This template is seeded and is used for creating the SEPA payment file.

Payment Process Profiles

The Payment Process Profiles for the SEPA Credit Transfer Initiation are seeded in Oracle Payments. The payment instruction grouping depends on the grouping mode selected in the Payment Process Profile.

Payment Process Profiles are seeded representing the grouping mode Mixed.

Capturing Batch Booking flag and Grouping mode in the Payment Process Profile Setup

Grouping and Batch Booking are supported as per the ISO20022 guidelines. The Payment Process Profile includes the Grouping Mode and Batch Booking indicators.

Only 'Mixed' grouping mode is supported.

The Payment Instruction grouping parameters for Grouped is:

- First Party Legal Entity
- Payment Date
- Internal Bank Account
- Payment Reason

In the Payment Process Profiles window these fields are displayed as checked. You can change the default selection.

A checkbox, Batch booking, is added in the Payment Process Profile setup window. It is unchecked by default. It indicates whether the bank should book transactions individually or per payment group. When payments are batch booked, they will generate a single bank statement line entry per group. This is optional.

The company can have agreements with the bank to batch book certain transactions (usually ACH transactions) of similar characteristics. This is done outside the system.

The batch booking checkbox is added to the Create Payment Process Profile window.

Payment Method

For SEPA transactions the payment method must be Electronic.

Message Structure

The SCT message structure consists of the following blocks:

- Group Header
- Payment Information Block
- Credit Transfer Transaction Information Block

Group Header

This is the first block in the SCT message. The Group Header consists of the following elements: SCT Message Identification, CreationDateTime, BatchBooking, NumberOfTransactions, Grouping, Initiating Party etc.

Payment Information Block

This block consists of a set of parameters, which apply to the debit side of the payment transaction. These include information like: Payment Information Identification, PaymentMethod, Payment Type Information, Requested Execution Date, Debtor, Debtor Account, Debtor Agent, Bank Charges Bearer etc.

Credit Transfer Transaction Information Block

This block consists of a set of elements providing information specific to the individual payments included in the SCT message. This consists of the following elements: Payment Identification, Amount, Instructed Amount, Creditor Agent, Creditor Agent Account, Creditor, Creditor Account, Payment Purpose and Remittance Information etc.

Validation Sets for Checking the IBAN, BIC, Bank Charge Bearer and Legal entity Address

For a payment to be sent to a bank in SEPA format there are some basic conditions and validations that must be met. The validation architecture in Oracle Payments is used to ensure a payment included in the SEPA format satisfies the conditions. This in turn ensures Straight Through Processing (STP).

The following conditions must be met:

- The transaction currency is in Euro. This has been ensured by including EUR as the only valid currency for seeded Payment Process Profiles.
- The Bank charge bearer is SLEV.
- The Payer address fields are entered.

- The originator bank IBAN and the beneficiary bank's IBAN and BIC code for making SEPA payments are available.

These details are validated at the format level and at invoice validation levels. In this component the validations at format level are explained. The validations at invoice validation are discussed in a separate section. You have to setup the invoice related validations.

When bank charge bearer setting is changed in the site level, the invoices that were created before the bearer is changed still continue to hold the old value. This change reflects only for the newly created invoices for this site and supplier.

Supporting SEPA Credit Transfer Enhancement in Oracle Payments

SEPA Credit Transfer feature introduced in Release 12 is based on SEPA Rule Book and SEPA implementation guidelines V2.3. The European Payments Council (EPC) recently published the new guidelines version V3.3 of these documents. There are changes prescribed in the usage rules of various message elements. The existing messaging structure must incorporate these changes to ensure that the message sent to banks is in accordance with the prescribed format.

This topic describes the changes to the existing solution to comply with the latest SEPA guidelines including the mapping changes of various messaging elements of SEPA core payments.

Mapping the Attributes for SEPA Messaging

All the attributes of Payments disbursement are mapped to the messaging elements as per SEPA format. The existing functionality provides the mapping of the SEPA core elements. However, there are changes in the usage rules of various messaging elements in the latest SEPA guidelines and the mapping for those messaging elements are provided.

In the latest version of SEPA guidelines, the mapping for the following new elements is supported:

- Control Sum - The mapping is provided for this element.
- Payment type information: The mapping is provided for sub elements 'Instruction Priority' & 'Category Purpose'
- Debtor Account – The mapping is provided for currency of debtor bank account.
- Ultimate Debtor: The mapping for ultimate debtor information including ultimate debtor name and identification is supported.
- Instruction Identification: The mapping is provided for this element.
- Creditor: The mapping for creditor name and address is already supported. Now

the mapping for identification of the creditor is also supported.

- Ultimate Creditor: The ultimate creditor information including ultimate debtor name and identification is supported.
- Payment Purpose: This is supported as part of SEPA core payments.

The mapping for the following elements is changed in accordance with the change in usage rules described in SEPA implementation guidelines V3.3:

- Grouping - Usage rules are changed. Only 'Mixed' grouping mode is supported.
- Initiating party - The address of initiating party is not required and hence removed.
- Debtor: The address elements like city, town etc are not required. The identification of debtor is now supported as part of SEPA core payments.
- Remittance Information: Structured Remittance: The structured remittance information must contain the creditor reference information. The other details in the structured remittance like the document number, document amount are now prescribed as AOS specific and the mapping of these elements is removed.

The mapping of these elements is supported as part of SEPA core payments. The mapping remains unchanged for the remaining elements.

The SEPA guidelines are revised to support only 'Mixed' grouping mode for SEPA payment format. The grouping mode list of values now include only 'Mixed' or 'None' values. The seeded Payment Process Profiles (PPPs) values of Single and Grouped grouping are removed.

Predefined Validations attached to SEPA Credit Transfer Payment Format

SEPA credit transfer initiation message initiates credit transfers. The messages sent to bank must satisfy all the validations. The validation architecture in the Oracle Payments ensures that a payment included in the SEPA format satisfies the conditions. This ensures Straight Through processing (STP) and make sure that the file has no errors when being processed with bank. For SEPA payment format validations are added the check that the required information of various messaging elements is provided. Validation sets are provided to optimize the Straight Through Processing (STP).

New validations sets are introduced to validate the initiating party name and identification of initiating party, debtor and ultimate debtor.

New Attributes in Logical Grouping of Payments

The payment information block in the SEPA message structure contains the attributes of logical grouping. The SEPA payments are grouped using the following attributes of the payment information block:

- Payment Method
- Requested Execution Date (Payment Date)
- Debtor (First party Legal Entity)
- Organization (Operating Unit)
- Debtor account (IBAN of the Internal Bank Account)
- Currency (Payment Currency)

With the changes in the usage rules, new elements, Instruction Priority and Category Purpose, are supported in the payment information block. These elements are included as attributes for logical grouping of payments. The invoice legal entity is added in the payment extract.

Impact on Existing Users

- The Grouping mode now supports only Mixed and None. The existing users using Single and Grouped have to use only the Mixed grouping mode for SEPA payments. Or use none.
- With the changes in the SEPA guidelines, the Structured Remittance information includes only the information of the Creditor Reference. The existing users can send only the Creditor Reference information in the structured remittance information block.

Credit Card Processing Analytics

Credit Card Processing Analytics Overview

This topic group provides details of the pages provided for viewing the key performance metrics such as transaction summaries, payee summaries, and other critical performance indicators.

All business intelligence information is summarized and displayed through the Oracle Payment credit card processing analytics user interface. Oracle Payments rolls up the key critical performance indicators across all systems, types of cards, and transaction types. Credit card processing analytics provides a tabular and graphical view of the various business credit card processing analytics trends and how they are changing. The credit card processing analytics user interface is browser-based and implemented using Java and Java Server Pages (JSP).

Oracle Payments Credit Card Processing Analytics User Interface

This table lists the tab names and the functionality available from the Oracle Payments credit card processing analytics user interface.

Note: To create a user with the Credit Card Processing Analytics (Daily Business Close) role, see Step 1. Creating Oracle Payments Users, *Oracle Payments Implementation Guide*.

Tab Name	Functionality
Transaction Summary	Transactions are summarized on a daily, monthly, and weekly basis.

Tab Name	Functionality
Payee Summary	Transactions are summarized on a daily, monthly, and weekly basis for a selected payee.

Navigating the Oracle Payments Credit Card Processing Analytics User Interface

The Oracle Payments credit card processing analytics user interface includes the Transaction Summary tab, the Payee Summary tab, and the Reports region space. The Transaction Summary and the Payee Summary tabs on the top of the page remain visible as you navigate through Oracle Payments. The side navigation bars list the information that you can view. When you click on a navigation bar, summarized information for the selected bar appears in the report display space in the lower portion of the page.

Transaction Summary - Daily

The credit card processing Transaction Summary tab opens the Credit Card Daily Business Close page.

The table below describes the graphs and reports displayed in the Credit Card Daily Business Close page.

Report Name	Description
Daily Summary	<p>Calculates and displays the number and dollar value of transactions on the current date. This is further broken down as:</p> <ul style="list-style-type: none"> • All transactions • Total Authorization Requests • Total Capture/Settlement Requests • Total Refunds/Credits • Total Authorizations Settled • Total Authorizations Outstanding • Total transactions • Total Purchase Card transactions
Hourly Transaction Volume	Displays a bar graph depicting the volume of transactions for each hour on the current day.
Transaction Summary	<p>Calculates and displays the total number of requests, total succeeded requests, total failed requests, and total pending requests on the current date for the following transaction types:</p> <ul style="list-style-type: none"> • Authorization Requests • Capture/Settlement Requests • Refunds/Credit Requests
Transaction Failure Summary	Transactions are sorted based on the number of transactions for each cause of failure. The report displays the top five causes of failure for Authorization and Settlement requests on the current date. For each cause of failure, it displays the number of failures and the dollar value of the transactions.

Report Name	Description
Card Type Summary	Summarizes the transactions by card type for the current date. The summary displays the average transaction dollar amount for credit cards, each credit card type, and purchase cards.
System Summary	Summarizes transactions by system for the current date.
Transaction Risk Summary	<p>Summarizes transactions screened for risk for the current date. Provides information such as:</p> <ul style="list-style-type: none"> • total number of transactions screened for risk • percentage of transactions screened for risk • number of transactions identified as risky • percentage of transactions identified as risky

Transaction Summary - Weekly

The Weekly navigation link on the Side Panel Menu opens the Credit Card Daily Business Close - Weekly Summary page.

The table below describes the reports displayed in the Credit Card Daily Business Close - Weekly Summary page.

Report Name	Description
Weekly Summary	<p>Calculates and displays the number and dollar value of transactions during the last seven days including the current date. This is further broken down as:</p> <ul style="list-style-type: none"> • All transactions • Total Authorization Requests • Total Capture/Settlement Requests • Total Refunds/Credits • Total Authorizations Settled • Total Authorizations Outstanding • Total Transactions • Total Purchase Card Transactions
Transaction Summary	<p>Calculates and displays the total number of requests, total succeeded requests, total failed requests, and total pending requests for the last seven days including the current date for the following transaction types:</p> <ul style="list-style-type: none"> • Authorization Requests • Capture/Settlement Requests • Refunds/Credit Requests
Transaction Failure Summary	<p>Transactions are sorted based on the number of transactions for each cause of failure. The report displays the top five causes of failure for Authorization and Settlement requests for the last seven days including the current date. For each cause of failure, it displays the number of failures and the dollar value of the transactions.</p>

Report Name	Description
Card Type Summary	<p>Summarizes transactions by card type for the last seven days including the current date. Displays the average transaction dollar amount for credit cards, each credit card type, and purchase cards.</p>
System Summary	<p>Summarizes transactions by m for the last seven days including the current date.</p>
Transaction Risk Summary	<p>Transactions screened for risk for the last seven days including the current date. Provides information such as:</p> <ul style="list-style-type: none"> • total number of transactions screened for risk • percentage of transactions screened for risk • number of transactions identified as risky • percent of transactions identified as risky

Transaction Summary - Monthly

The Monthly link on the Side Panel Menu opens the Credit Card Daily Business Close - Monthly Summary page.

The table below describes the reports displayed in the Credit Card Daily Business Close - Monthly Summary page.

Report Name	Description
Monthly Summary	<p>Calculates and displays the number and dollar value for transactions during the current month. This is further broken down as:</p> <ul style="list-style-type: none"> • All transactions • Total Authorization Requests • Total Capture/Settlement Requests • Total Refunds/Credits • Total Authorizations Settled • Total Authorizations Outstanding • Total Credit Card Transactions • Total Purchase Card Transactions
Transaction Summary	<p>Calculates and displays the total number of requests, total succeeded requests, total failed requests, and total pending requests for the following transaction types for the current month:</p> <ul style="list-style-type: none"> • Authorization Requests • Capture/Settlement Requests • Refunds/Credit Requests
Transaction Failure Summary	<p>Transactions are sorted based on the number of transactions for each cause of failure. The report displays the top five causes of failure for Authorization and Settlement requests for the current month. For each cause of failure, it displays the number of failures and the dollar value of the transactions.</p>

Report Name	Description
Card Type Summary	Summarizes transactions by card type for the current month. The summary displays the average transaction dollar amount for credit cards, each credit card type, and purchase cards.
System Summary	Summarizes transactions by m for the current month.
Transaction Risk Summary	<p>Summarizes transactions screened for risk for the current month. Provides information such as:</p> <ul style="list-style-type: none"> • total number of transactions screened for risk • percentage of transactions screened for risk • number of transactions identified as risky • percentage of transactions identified as risky

Transaction Summary - Transaction Trends

The Trends link on the Side Panel Menu opens the Credit Card Trends - Transaction Trends page.

The table below describes the graphs displayed in the Credit Card Trends - Transaction Trends page.

Graph Name	Description
Total Transactions	Plots the trend of the number of transactions for the last 12 months, not including the current month.
Total Amount	Plots the trend of transaction amounts for the last 12 months, not including the current month.

Transaction Summary - System Trends

The system link on the Side Panel Menu opens the Credit Card Trends - System Trends page.

The table below describes the graphs displayed in the Credit Card Trends - System Trends page.

Graph Name	Description
Total Transactions	Plots the trend of the number of transactions by m for the last 12 months, not including the current month.
Total Amount	Plots the trend of transaction amounts by m for the last 12 months, not including the current month.

Transaction Summary - Card Type Trends

The Card Type link on the Side Panel Menu opens the Credit Card Trends - Card Type Trends page.

The table below describes the graphs displayed in the Credit Card Trends - Card Type Trends page.

Graph Name	Description
Total Transactions	Plots the trend of the number of transactions by card type for the last 12 months, not including the current month.
Total Amount	Plots the trend of transaction amounts by card type for the last 12 months, not including the current month.

Transaction Summary - Failure Trends

The Card Type link on the Side Panel Menu opens the Credit Card Trends - Failure Trends page.

The table below describes the graphs displayed in the Credit Card Trends - Failure

Trends page.

Graph Name	Description
Total Transactions	Plots the trend of the number of failed transactions for each failure type for the last three years, not including the current year.
Total Amount	Plots the trend of transaction amounts for each failure type for the past three years not including the current year.

Payee Summary

The Payee Summary tab opens the Select a Payee page. The Select a Payee page lists the available active payees. The user has to select a payee from this page before proceeding to view the different reports available through this tab. The selected payee becomes the default payee for the reports displayed in this tab. To change a payee, select another payee from the Select a Payee link.

Daily Summary by Payee

The Daily link on the Side Panel Menu opens the Credit Card Daily Business Close - Daily Summary by Payee page.

The table below describes the graphs and reports displayed in the Credit Card Daily Business Close - Daily Summary by Payee page.

Report Name	Description
Daily Summary	<p>Calculates and displays the number and dollar value for transactions during the current date for the selected merchant. This is further broken down as:</p> <ul style="list-style-type: none"> • All Transactions • Total Authorization Requests • Total Capture/Settlement Requests • Total Refunds/Credits • Total Authorizations Settled • Total Authorizations Outstanding • Total Credit Card Transactions • Total Purchase Card Transactions
Hourly Transaction Volume	Displays the volume of transactions for each hour of the current day for the selected merchant in a bar graph.
Transaction Summary	<p>Calculates and displays the total number of requests, total succeeded requests, total failed requests, and total pending requests for the following transaction types for the current date and for the selected merchant:</p> <ul style="list-style-type: none"> • Authorization Requests • Capture/Settlement Requests • Refunds/Credit Requests

Report Name	Description
Transaction Failure Summary	Transactions by the selected merchant are sorted based on the number of transactions for each cause of failure. The report displays the top five causes of failure for Authorization and Settlement requests for the current date. For each cause of failure, the number of failures and the dollar value of the transactions is displayed.
Card Type Summary	Summarizes transactions by card type and selected merchant for the current date. Displays the average transaction dollar amount for credit cards, each credit card type, and purchase cards.
System Summary	Summarizes the transactions by system and selected merchant for the current date.
Transaction Risk Summary	<p>Summarizes transactions screened for risk on the current date for the selected merchant. It provides information such as:</p> <ul style="list-style-type: none"> • total number of transactions screened for risk • percentage of transactions screened for risk • number of transactions identified as risky • percentage of transactions identified as risky

Weekly Summary by Payee

The Weekly link on the Side Panel Menu opens the Credit Card Daily Business Close - Weekly Summary by Payee page.

The table below describes the reports displayed in the Credit Card Daily Business Close - Weekly Summary by Payee page.

Report Name	Description
Weekly Summary	<p>Calculates and displays the number and dollar value for the transactions during the last seven days including the current date for the selected merchant. This is further broken down as:</p> <ul style="list-style-type: none"> • All Transactions • Total Authorization Requests • Total Capture/Settlement Requests • Total Refunds/Credits • Total Authorizations Settled • Total Authorizations Outstanding • Total Credit Card Transactions • Total Purchase Card Transactions
Transaction Summary	<p>Calculates and displays the total number of requests, total succeeded requests, total failed requests, and total pending requests for the following transaction types during the last seven days including the current date for the selected merchant:</p> <ul style="list-style-type: none"> • Authorization Requests • Capture/Settlement Requests • Refunds/Credit Requests
Transaction Failure Summary	<p>Transactions by the selected merchant are sorted based on the number of transactions for each cause of failure. The report displays the top five causes of failure for Authorization and Settlement requests during the last seven days including the current date. For each cause of failure, it displays the number of failures and the dollar value of the transactions.</p>

Report Name	Description
Card Type Summary	Summarizes transactions by card type and selected merchant for the last seven days including the current date. Displays the average transaction dollar amount for credit cards, each credit card type, and purchase cards.
System Summary	Summarizes transactions by system and selected merchant for the last seven days including the current date.
Transaction Risk Summary	<p>Summarizes transactions screened for risk during the last seven days including the current date for the selected merchant. It provides information such as:</p> <ul style="list-style-type: none"> • total number of transactions screened for risk • percentage of transactions screened for risk • number of transactions identified as risky • percentage of transactions identified as risky

Monthly Summary by Payee

The Monthly link on the Side Panel Menu opens the Credit Card Daily Business Close - Monthly Summary by Payee page.

The table below describes the reports displayed in the Credit Card Daily Business Close - Monthly Summary by Payee page.

Report Name	Description
Monthly Summary	<p>Calculates and displays the number and dollar value for the transactions during the current month for the selected merchant. This is further broken down as:</p> <ul style="list-style-type: none"> • All Transactions • Total Authorization Requests • Total Capture/Settlement Requests • Total Refunds/Credits • Total Authorizations Settled • Total Authorizations Outstanding • Total Credit Card Transactions • Total Purchase Card Transactions
Transaction Summary	<p>Calculates and displays the total number of requests, total succeeded requests, total failed requests, and total pending requests for the following transaction types during the current month for the selected merchant:</p> <ul style="list-style-type: none"> • Authorization Requests • Capture/Settlement Requests • Refunds/Credit Requests
Transaction Failure Summary	<p>Transactions by the selected merchant are sorted based on the number of transactions for each cause of failure. The report displays the top five causes of failure for Authorization and Settlement requests for the current month. For each cause of failure, it displays the number of failures and the dollar value of the transactions.</p>

Report Name	Description
Card Type Summary	Summarizes transactions by the selected merchant and card type for the current month. Displays the average transaction dollar amount for credit cards, each credit card type, and purchase cards.
System Summary	Summarizes transactions by system and selected merchant for the current month.
Transaction Risk Summary	<p>Summarizes transactions screened for risk during the current month for the selected merchant. Provides information such as:</p> <ul style="list-style-type: none"> • total number of transactions screened for risk • percentage of transactions screened for risk • number of transactions identified as risky • percentage of transactions identified as risky

Transaction Summary - Transaction Trends by Payee

The Trends link on the Side Panel Menu opens the Credit Card Trends - Transaction Trends by Payee page.

The table below describes the graphs displayed in the Credit Card Trends - Transaction Trends by Payee page.

Graph Name	Description
Total Transactions	Plots the trend of the number of transactions by the selected merchant for the last 12 months, not including the current month.
Total Amount	Plots the trend of transaction amounts by the selected merchant for the last 12 months, not including the current month.

Transaction Summary - System Trends by Payee

The system link on the Side Panel Menu opens the Credit Card Trends - System Trends by Payee page.

The table below describes the graphs displayed in the Credit Card Trends - System Trends by Payee page.

Graph Name	Description
Total Transactions	Plots the trend of the number of transactions by the selected merchant and m for the last 12 months, not including the current month.
Total Amount	Plots the trend of transaction amounts by the selected merchant and m for the last 12 months, not including the current month.

Transaction Summary - Card Type Trends by Payee

The Card Type link on the Side Panel Menu opens the Credit Card Trends - Card Type Trends by Payee page.

The table below describes the graphs displayed in the Credit Card Trends - Card Type Trends by Payee page.

Graph Name	Description
Total Transactions	Plots the trend of the number of transactions by the selected merchant and card type for the last 12 months, not including the current month.
Total Amount	Plots the trend of transaction amounts by the selected merchant and card type for the last 12 months, not including the current month.

Transaction Summary - Failure Trends

The Card Type link on the Side Panel Menu opens the Credit Card Trends - Failure Trends page.

The table below describes the graphs displayed in the Credit Card Trends - Failure Trends page.

Graph Name	Description
Total Transactions	Plots the trend of the number of failed transactions by the selected merchant for each failure type for the last three years, not including the current year.
Total Amount	Plots the trend of the total failed transaction amounts by the selected merchant for each failure type for the last three years, not including the current year.

Index

A

authorization information
 searching and viewing, 3-5
authorizations
 searching, 3-3
authorize transaction from source product flow (F2)
 perform error-handling, 2-13
 perform instrument risk evaluation, 2-12
 process response map errors, 2-12
 receive payment system response, 2-12
 send results notification, 2-12
 store information in transaction authorization entity, 2-12
 store reference to authorization entity, 2-13

B

bank account transfers
 understanding funds capture, 1-7

C

card type trends
 transaction summary, 6-9
card type trends by payee
 transaction summary, 6-17
completing assignments
 Funds Disbursement Process Home page, 5-11
concurrent programs
 funds capture, 3-3
concurrent requests
 submitting and monitoring funds capture

concurrent requests, 3-3
submitting and monitoring funds
 disbursement concurrent requests, 5-3
counting
 errors, 3-2
creating
 settlement batches, 3-6
creating and submitting
 settlement batches, 3-2
credit card processing analytics
 overview, 6-1
 user interface, 6-1
credit card processing analytics user interface
 navigating, 6-2
credit card transactions
 traditional, 1-4
 understanding, 1-3
 voice authorization, 1-4
credit information
 searching and viewing, 3-6
credits
 searching, 3-3

D

data levels
 purchase cards, 1-5
documents payable
 understanding, 1-10
document validation errors
 resolving, 5-12

E

EFT (Electronic Funds Transfer)

online validations, 1-7

Electronic Funds Transfer (EFT)

online validations, 1-7

errors

counting, 3-2

F

failed operations

monitoring, 3-2

failure trends

transaction summary, 6-9, 6-17

fetching

settlement batch clearing, 3-7

flow overview

funds capture, 2-2

flows

account/profile assignment flow (F4), 4-17

acknowledgement process, 2-16

authorize transaction from source product flow (F2), 2-8

automatic funds capture process flow (in Oracle Receivables), 2-16

automatic funds capture process flow (s-F1), 2-14

create transaction in source product flow (F1), 2-4

document creation flow (F1), 4-6

document selection flow (F2), 4-9

document validation flow (F5), 4-20

electronic subflow, 4-81

extract and format operation, 2-15

extract and format operation flow (F10), 4-45

format payment instructions, 4-44

funds capture, 2-1

funds capture flow overview, 2-2

funds capture process, 2-1

funds disbursement overview flow, 4-1

funds disbursement process, 4-1

Oracle Payables void and reissue, 4-82

payment creation flow (F6), 4-28

payment instruction creation flow (F8), 4-40

payment instruction validation failure

handling flow (F9), 4-43

payment process request flow (F3), 4-14

perform error-handling, 2-13

print payment documents flow (F13), 4-53

read funds capture process profile and payment system for each settlement, 2-15

receive funds capture process request, 2-15

receive payment system response, 2-12, 2-12

record manual payment, 4-84

record print status flow (F14), 4-57

review/modify process flow (F7), 4-36

security operation, 2-15

security operation flow (F11), 4-47

send results notification, 2-12

separate remittance advice flow (F15), 4-59

settlement batch creation, 2-15

settlement validation, 2-15

settle transaction from receivables flow (F3), 2-13

single payment flow - Part 1, 4-71

single payment flow - Part 2, 4-75

store information in transaction authorization entity, 2-12

store reference to authorization entity, 2-13

transmission operation, 2-16

transmission process flow (F12), 4-48

funds capture

how Funds Capture Process Home page is used, 3-1

process flows, 2-1

understanding, 1-2

funds capture bank account transfers

understanding, 1-7

funds capture concurrent programs

submitting, 3-3

funds capture flow

overview, 2-2

funds capture process flows

authorize transaction from source product flow (F2), 2-8

automatic funds capture process flow (in Oracle Receivables), 2-16

overview, 2-1

settle transaction from receivables flow (F3), 2-13

Funds Capture Process Home page

how Funds Capture Process Home page is used, 3-1

introduction, 3-1

funds disbursement

Funds Disbursement Process Home page, 5-1
understanding, 1-8
funds disbursement process
flows, 4-1
funds disbursement process flows
account/profile assignment flow (F4), 4-17
document creation flow (F1), 4-6
document selection flow (F2), 4-9
document validation flow (F5), 4-20
extract and format operation flow (F10), 4-45
format payment instructions, 4-44
funds disbursement overview flow, 4-1
payment creation flow (F6), 4-28
payment instruction creation flow (F8), 4-40
payment instruction validation failure
handling flow (F9), 4-43
payment process request flow (F3), 4-14
print payment documents flow (F13), 4-53
record print status flow (F14), 4-57
review/modify process flow (F7), 4-36
security operation flow (F11), 4-47
separate remittance advice flow (F15), 4-59
transmission process flow (F12), 4-48
Funds Disbursement Process Home page
actions Payment Administrator performs, 5-4
overview, 5-2

G

gateway-model payment system
process flow, 1-8

I

integration with Oracle Applications
overview, 4-1
introduction
Funds Capture Process Home page, 3-1

L

locking and numbering
payment documents, 5-15

M

making
single payments, 4-70
managing

payment process, 5-1
marking complete
payments, 5-19
monitoring
recent failed operations, 3-2
settlement batches, 3-2
monthly by payee
summary, 6-14

N

navigating
credit card processing analytics user interface, 6-2
non-prenumbered documents
recording the print status, 5-18

O

offline and online payments
understanding, 1-2
offline payment processing, 1-3
offline transactions
submitting, 3-7
online payment processing, 1-3
online validations
Electronic Funds Transfer (EFT), 1-7
Oracle Payables
Payments Dashboard page, 5-2
Oracle Payments
overview, 1-1
overview
credit card processing analytics, 6-1
Funds Disbursement Process Home page, 5-2
Oracle Payments, 1-1
Oracle Payments flows and integration with Oracle Applications, 4-1
payment process, 5-1

P

pages
Complete Assignments page, 5-11
Funds Capture Process Home page, 3-1
Funds Disbursement Process Home page, 5-1, 5-2
Oracle Payables Payments Dashboard, 5-2
payee

- daily summary, 6-10
- weekly summary, 6-12
- payee summary, 6-10
- Payment Administrator
 - actions performed, 5-4
- payment documents
 - locking and numbering, 5-15
 - printing, 4-63, 5-15
 - reprinting, 5-17
- payment instruction
 - stopped in Creation status, 5-13
- payment instructions
 - transmitting, 5-14
 - understanding, 1-10
- payment instruction transmission failure
 - resolving, 5-14
- payment instruction validations errors
 - resolving, 5-13
- payment methods (funds capture)
 - understanding, 1-2
- payment methods (funds disbursement)
 - understanding, 1-9
- payment process
 - managing, 5-1
 - overview, 5-1
 - understanding, 1-12
- payment process profiles
 - understanding, 1-9
- payment process requests
 - understanding, 1-11
- payments
 - making single, 4-70
 - marking complete, 5-19
 - reviewing proposed, 5-13
 - understanding, 1-10
 - voiding, 5-21
 - voiding all, 5-22
- Payments Dashboard page
 - Oracle Payables, 5-2
- payment validation errors
 - resolving, 5-12
- PINless debit card transactions
 - understanding, 1-7
- prenumbered payment documents
 - recording the print status, 5-18
- printing
 - payment documents, 4-63, 5-15
- process flow
 - gateway-model payment system, 1-8
 - processor-model payment system, 1-8
- process flows
 - funds capture, 2-1
- processing transactions
 - purchase cards, 1-6
- processor-model payment system
 - process flow, 1-8
- proposed payments
 - reviewing, 5-13
- purchase cards
 - data levels, 1-5
 - processing transactions, 1-6
 - procurement cards, 1-5
 - understanding, 1-5

R

- recording
 - stop payments requests, 5-20
- recording the print status
 - non-prenumbered documents, 5-18
 - prenumbered payment documents, 5-18
- reprinting
 - payment documents, 5-17
- resolving
 - document validation errors, 5-12
 - payment instruction transmission failure, 5-14
 - payment instruction validation errors, 5-13
 - payment validation errors, 5-12
 - stop payments requests, 5-20
- retrying
 - settlement batches, 3-7
- retrying
 - transactions, 3-6
- reviewing
 - proposed payments, 5-13

S

- searching
 - authorizations, 3-3
 - credits, 3-3
 - settlements, 3-3
 - settlements batches, 3-3
- searching and viewing
 - authorization information, 3-5

- credit information, 3-6
 - settlement batch information, 3-4
 - settlement information, 3-5
 - settlement
 - PINless debit card, 1-8
 - settlement batch clearing
 - fetching, 3-7
 - settlement batches
 - creating, 3-6
 - creating and submitting, 3-2
 - monitoring, 3-2
 - retrying, 3-7
 - settlement batch information
 - searching and viewing, 3-4
 - settlement information
 - searching and viewing, 3-5
 - settlements
 - searching, 3-3
 - settlements batches
 - searching, 3-3
 - settle transaction from receivables flow (F3)
 - acknowledgement process, 2-16
 - automatic funds capture process flow (s-F1), 2-14
 - extract and format operation, 2-15
 - read funds capture process profile and payment system for each settlement, 2-15
 - receive funds capture process request, 2-15
 - security operation, 2-15
 - settlement batch creation, 2-15
 - settlement validation, 2-15
 - transmission operation, 2-16
 - single payments
 - electronic subflow, 4-81
 - making, 4-70
 - single payment flow - Part 1, 4-71
 - single payment flow - Part 2, 4-75
 - source product flow (F1)
 - transaction creation, 2-4
 - stop payments requests
 - recording, 5-20
 - resolving, 5-20
 - submitting
 - funds capture concurrent programs, 3-3
 - offline transactions, 3-7
 - submitting and monitoring
 - funds capture concurrent requests, 3-3
 - funds disbursement concurrent requests, 5-3
 - summary
 - daily by payee, 6-10
 - monthly by payee, 6-14
 - payee, 6-10
 - summary by payee
 - daily, 6-10
 - weekly, 6-12
 - system trends
 - transaction summary, 6-9
 - system trends by payee
 - transaction summary, 6-17
-
- ## T
- transaction creation
 - source product flow (F1), 2-4
 - transactions
 - retrying, 3-6
 - transaction summary
 - card type trends, 6-9
 - card type trends by payee, 6-17
 - daily, 6-2
 - failure trends, 6-9, 6-17
 - monthly, 6-6
 - system trends, 6-9
 - system trends by payee, 6-17
 - transaction trends, 6-8
 - transaction trends by payee, 6-16
 - weekly, 6-4
 - Transaction Summary tab, 6-2
 - transaction trends
 - transaction summary, 6-8
 - transaction trends by payee
 - transaction summary, 6-16
 - transmitting
 - payment instructions, 5-14
-
- ## U
- understanding
 - credit card transactions, 1-3
 - documents payable, 1-10
 - funds capture, 1-2
 - funds capture bank account transfers, 1-7
 - funds disbursement, 1-8
 - offline and online payments, 1-2
 - payment instructions, 1-10

payment methods (funds capture), 1-2
payment methods (funds disbursement), 1-9
payment process, 1-12
payment process profiles, 1-9
payment process requests, 1-11
payments, 1-10
PINless debit card transactions, 1-7
purchase cards, 1-5
user interface
 credit card processing analytics, 6-1, 6-2
 navigating credit card processing analytics, 6-2

V

validation errors
 resolving, 5-12, 5-12
voice authorization
 credit card transactions, 1-4
voiding
 all payments, 5-22
 payments, 5-21