Oracle FLEXCUBE
Payments User Manual
Release 4.4.0.0.0
Part No E52076-01

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FINANCIAL SERVICES

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1.1. 2030 - Outgoing Payment Initiation (CASA)

Using this option, you can initiate an outgoing payment transaction for a CASA account. You enter details like nominee account number, payment type, amount to be remitted etc. and on successful completion of the transaction the system will generate a reference number. Using this reference number, the transaction can be authorised by using the **Outgoing Payment Transaction (Message)** (Fast Path: 2031) option.

Definition Prerequisites

- 8051 - CASA Account Opening
- PM002 - Payment Transaction Definition
- List of Payment Transaction Types
- Currency list – For entering Remit currency

Modes Available

Not Available

To initiate an outgoing payment transaction

1. Type the fast path **2030** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > Outgoing Payment Initiation (CASA)**.

2. The system displays the **Outgoing Payment Initiation (CASA)** screen.

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Outgoing Payment Initiation (CASA)

Field Description

Field Name	Description
Account No.	[Mandatory, Numeric, 16] Type the account number of the customer for whom the outgoing payment transaction is initiated. The name of the customer to whom the account belongs is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency of the customer account. All entries in the account are posted in this currency.
Remit Ccy	[Mandatory, Drop-Down] Select the currency in which amount is remitted from the drop-down list.

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Field Name	Description
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. If the account currency and the local currency are same, this field takes the default value, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. This field takes the default value, which cannot be modified.
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code associated with the transaction from the pick list. These values are defined in the **Payment Transaction Definition** (Fast Path : PM002) option.
Payment Type	[Display] This field displays the payment type according to the payment transaction code selected in the corresponding field.
Remit Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be remitted. The **Account Amount** will be calculated by the system when you enter the amount in the **Remit Amount** field.
Account Amt	[Display] This field displays the value of the remitted amount converted in account currency, if the remit currency and the account currency are different.
Charges (Lcy)	[Display] This field displays the charges according to the payment transaction code selected. These charges are system-generated.
Net Amount(Acy)	[Display] This field displays the net amount to be recovered from the customer who is initiating an outgoing payment transaction. The net amount is total of Account Amount and Charges.
Reference No	[Display] This field displays the user reference number assigned to identify the transaction. The reference number is generated by the system for an outgoing payment transaction.

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Field Name	Description
Narrative	[Mandatory, Alphanumeric, 40]
	Type the narration.
	This field displays the default narration, based on the transaction. The user can change the narration, if required.
Beneficiary Account Number	[Mandatory, Numeric, 12]
	Type the destination account number to which the outgoing payment transaction is to be initiated.

3. Enter the account number and press the **<Tab>** key.

4. Select the payment transaction code from the pick list.

5. Enter the remit amount and the nominee account number.

Outgoing Payment Initiation (CASA)

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6. Click the **Ok** button.

7. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

8. The system displays the network reference number. It is auto-generated by the system. Click the **Ok** button.

9. The system displays the **Documents** screen.

10. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.
    OR
    Click the **Cancel** button.

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1.2. 2041 - Outgoing Payment Initiation (Against GL)

Using this option you can initiate an outgoing payment transaction against GL account. You have to input details like nominee account number, payment type, amount to be remitted etc. and on successful completion of the transaction the system will generate a reference number.

Using this reference number, the transaction can be authorised by using the **Outgoing Payment Transaction (Message)** (Fast Path: 2031) option.

Definition Prerequisites

- PM002 - Payment Transaction Definition
- Currency list – For entering Remit currency
- List of Payment Transaction Types

Modes Available

Not Available

To initiate an outgoing payment transaction against GL

1. Type the fast path **2041** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Remittance > Outgoing Payment Initiation (Against GL)**.

2. The system displays the **Outgoing Payment Initiation (Against GL)** screen.

Outgoing Payment Initiation (Against GL)

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Field Description

Field Name	Description
GL Ccy	[Display] This field displays the currency in which the outgoing payment is to be done.
Remit Ccy	[Mandatory, Drop-Down] Select the currency in which the amount is remitted from the drop-down list.
GL Account	[Mandatory, Pick List] Select the GL account number for the initiated outgoing payment transaction from the pick list. The name of the GL is displayed in the adjacent field.
GL Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. If the GL account currency and the local currency are same, the field takes the default value, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. The field takes default value, which cannot be modified.
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code associated with the transaction from the pick list. These values are defined in the **Payment Transaction Definition** (Fast Path: PM002) option.
Payment Type	[Display] This field displays the payment type according to the payment transaction code selected in the corresponding field.
Remit Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be remitted. The Account Amount is calculated based on the amount entered in this field.
Charges (Lcy)	[Display] This field displays the charges according to the payment transaction code selected. These charges are system-generated.

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Field Name	Description
GL Amount	[Display]
	This field displays the value of the remitted amount converted in account currency, if remit currency and account currency are different.
Reference No	[Display]
	This field displays the user reference number assigned to identify the transaction.
	The reference number is generated by the system for the outgoing payment transaction.
Narrative	[Mandatory, Alphanumeric, 120]
	Type the narration.
	This field displays the default narration, based on the transaction. The user can change the narration, if required.
Beneficiary Account Number	[Mandatory, Numeric, 16]
	Type the destination account number to which the outgoing payment transaction is to be initiated.

3. Select the remit currency from the drop-down list.

4. Select the GL account number and the payment transaction code from the pick list.

5. Enter the remit amount and the nominee account number.

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Outgoing Payment Initiation (Against GL)

Outgoing Payment Initiation (Against GL)	
GL Ccy: INR	Remit Ccy: INR
GL Account: 100099000 GL PARM ...	
GL Ccy Rate : 1.00000	Txn Ccy Rate : 1.00000
Payment Transaction Code : RJ_IPSKN2 ...	Payment Type : OP
Remit Amount : 100.00	
Charges (Lcy): 0.00	
GL Amount: 100.00	
Reference No :	
Narrative : Outgoing Payment Initiation (Against G	
Beneficiary Account Number: 000000003533	

Other Transactions
Cost Rates Details

Ok   Cancel

6. Click the **Ok** button.

7. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

8. The system displays the reference number. It is auto-generated by the system. Click the **Ok** button.

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1.3. 2042 - Outgoing Payment Initiation (CASH)

Using this option you can initiate an outgoing payment transaction against cash. You have to input details like nominee account number, payment type, amount to be remitted etc. and on successful completion of the transaction the system will generate a reference number.

Using this reference number, the transaction can be authorised by using the **Outgoing Payment Transaction (Message)** (Fast Path: 2031) option.

Definition Prerequisites

- PM002 - Payment Transaction Definition
- Currency list – For entering Remit currency
- List of Payment Transaction Types

Modes Available

Not Available

To initiate an outgoing payment transaction against cash

1. Type the fast path **2042** and click **Go** or navigate through the menus to **Transaction Processing > GL Transactions > Remittance > Outgoing Payment Initiation (CASH)**.

2. The system displays the **Outgoing Payment Initiation (CASH)** screen.

Outgoing Payment Initiation (CASH)

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Field Description

Field Name	Description
Cash GL Ccy	[Display] This field displays the local currency in which the outgoing payment transaction is to be done.
Remit Ccy	[Mandatory, Drop-Down] Select the currency in which amount is remitted from the drop-down list.
Cash GL Ccy Rate	[Display] This field displays the rate at which the GL account currency is converted to the local currency of the bank. If the GL account currency and the local currency are same, the field takes the default value, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code associated with the transaction from the pick list. These values are defined in the **Payment Transaction Definition** (Fast Path : PM002) option.
Payment Type	[Display] This field displays the payment type according to the payment transaction code selected in the corresponding field.
Remit Amount	[Mandatory, Numeric, 13, Two] Type the amount that will be remitted. The **Account Amount** is calculated based on the amount entered in this field.
GL Amount	[Display] This field displays the value of the remitted amount converted in account currency, if remit currency and account currency are different.
Charges (Lcy)	[Display] This field displays the charges according to the payment transaction code selected. These charges are system-generated.

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Field Name	Description
Net Amount(Acy)	[Display] This field displays the net amount to be recovered from the customer initiating an outgoing payment transaction. The net amount is total of the Account Amount and Charges.
Reference No	[Display] This field displays the user reference number assigned to identify the transaction. The reference number is generated by the system for an outgoing payment transaction.
Narrative	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.
Beneficiary Account Number	[Mandatory, Numeric, 16] Type the destination account number to which the outgoing payment transaction is to be initiated.

3. Select the remit currency from the drop-down list.

4. Select the payment transaction code from the pick list.

5. Enter the remit amount and the nominee account number.

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Outgoing Payment Initiation (CASH)

6. Click the **Ok** button.

7. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

8. The system displays the reference number. It is auto-generated by the system. Click the **Ok** button.

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1.4. 2031 - Outgoing Payment Transaction (Message)

Using this option you can send messages to a network for an outgoing payment transaction. Request for an outgoing payment transaction through CASA is initiated through the **Outgoing Payment Initiation** (Fast Path: 2030) option where as the transaction against Cash/GL is initiated through the **Outgoing Payment Initiation (Against GL)** (Fast Path: 2041) option and **Outgoing Payment Initiation (CASH)** (Fast Path: 2042) option. On authorisation, the network entries will be passed by the system.

Definition Prerequisites

- Bank – Branch (BIC) directory

- 2030 - Outgoing Payment Initiation (CASA)

- 2041 - Outgoing Payment Initiation (Against GL)

- 2042 - Outgoing Payment Initiation (CASH)

Modes Available

Not Available

To initiate an outgoing payment transaction

1. Type the fast path **2031** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > Outgoing Payment Transaction (Message)**.

2. The system displays the **Outgoing Payment Transaction (Message)** screen.

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Outgoing Payment Transaction (Message)

Field Description

Field Name	Description
Remittance Date	[Mandatory, dd/mm/yyyy] Type the remittance date. It is the date on which the outgoing payment is initiated.
Reference No	[Mandatory, Numeric, 16] Type the user reference number generated at the time of initiation of an outgoing payment transaction.
Customer Details	
Account No	[Display] This field displays the account number of the client for whom the outgoing payment transaction is initiated. The name of the customer to whom the account belongs is displayed in the adjacent field.
Account Ccy	[Display] This field displays the currency in which the customer account is maintained.

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Field Name	Description
Remit Ccy	[Display] This field displays the currency in which amount is remitted.
Acct Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank. If the account currency and the local currency are same, this field takes the default value 1, which cannot be modified.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. This field takes default value, which cannot be modified.
Payment Transaction	[Display] This field displays the type of outgoing payment transaction.
TRN	[Mandatory, Pick List] Select the TRN code from the pick list. TRN is a code decided by the central bank for identifying the type of transaction and destination account (CASA or GL). The user will have to choose the TRN according to the type of transaction. This field is mandatory for RTGS transactions.
PTR	[Mandatory, Drop-Down] Select the settlement currency from the drop-down list. The options are: • 001 – Local to local • 002 – Local to foreign • 003 – Foreign to local • 004 – Foreign to foreign By default, system displays the value as 001.
Remit Amount	[Display] This field displays the amount that will be remitted. The amount is displayed in remit currency.

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Field Name	Description
LLD	[Mandatory, Drop-Down] Select the value for the outgoing payment transaction initiated from the drop-down list. The options are: • 001: Select this option if the outgoing payment is initiated by a resident. • 002: Select this option if the outgoing payment is initiated by a non resident. By default, system displays the value as 001.
FEE	[Mandatory, Drop-Down] Select the appropriate option to determine whether the charges for the payment transaction will be borne by the nominee or by the customer from the drop down list. The options are: • BEN: The outgoing payment charges is to be borne by the nominee. • OUR: The outgoing payment charges is to be borne by the customer. By default, system displays the BEN option. Service charges will not be applied even if the user selects OUR option and it has to be handled manually.
Account Amt	[Display] This field displays the total value of the remitted amount converted in account currency and service charges applicable. This amount is recovered from the customer.
Description	[Mandatory, Alphanumeric, 120] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.
Remitter Details	
Remitter Name	[Mandatory, Alphanumeric, 40] Type the remitter name.
Remitter Phone Number	[Optional, Numeric, 16] Type the remitter phone number.
Remitter National ID	[Optional, Numeric, 10] Type the remitter national ID.

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Beneficiary Details

Beneficiary Account	[Optional, Numeric, 16]
	Type the account number of the nominee for an outgoing payment transaction.
Beneficiary Name	[Mandatory, Alphanumeric, 40]
	Type the name of nominee for an outgoing payment transaction.
Routing Number	[Mandatory, Pick List]
	Select the routing number of the destination bank branch from the pick list.
BI Code	[Display]
	This field displays the BI code of the bank.
	The system displays the BI code based on the value in the routing number field.
Bank Name	[Display]
	This field displays the name of bank in which the counterparty account is maintained.
Branch Name	[Display]
	This field displays the name of the branch in which the counterparty account is maintained.

Output

Resolved Network	[Display]
	This field displays the network used for sending the payment transaction.

3. Enter the reference number and press the **<Tab>** key.

4. Select the routing number from the pick list.

5. Enter the other required details.

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2031 - Outgoing Payment Transaction (Message)

Outgoing Payment Transaction (Message)

6. Click the **OK** button.

7. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

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1.5. PM023 - Payment Transaction Authorization*

Using this option,you can further process an incoming rejected payment transaction. The records can be rejected due to any of the following reasons:

- Account Closed

- Account Blocked

- Account Name & Beneficiary Name not matching

- Invalid Account number

- Account Number not found

- TRN code and account number value does not match, etc

All such accounts will get into this exception processing option. You can modify the account number or the GL code for the rejected incoming transaction. If the account number is modified and a CASA account number is entered, then, on authorisation in the screen, **FLEXCUBE** will again perform all the account level validations on the modified account number. If the account fails any of the validations, transaction will again be rejected. The status of such transactions will be re-rejected. If a credit record is rejected from the exception queue it will go back as an outgoing payment in the next outgoing payment file. A debit note for bank charges cannot be rejected from the Exception queue. The reason for rejection of the transaction will be displayed in the Reason Code field in the screen. If the you wants to again reject the transaction from the exception queue, a new reason code can be selected from the Reason Code drop down. All the rejected incoming payment transactions will be available in the exception queue for two days. If you do not take any action on the rejected items, records will be purged from the exception queue according to the purge policy.

Definition Prerequisites

- Branch list – For entering branch details
- List of users – For entering user details

Modes Available

Not Available

To authorize a payment transaction

1. Type the fast path **PM023** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > Payment transaction Authorization**.

2. The system displays the **Payment Transaction Authorization** screen.

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Payment Transaction Authorization

Field Description

Field Name	Description
Branch	[Mandatory, Drop-Down] Select the branch which has initiated the incoming payment transaction from the drop-down list.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date starting from which the user can view the unauthorised payment transactions from the pick list. The start date cannot be greater then the end date.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the date till which the user can view the unauthorised payment transactions from the pick list.
Minimum Amount	[Mandatory, Numeric, 13, Two] Type the amount to view the unauthorised payment transactions starting from that amount.

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Field Name	Description
Maximum Amount	[Mandatory, Numeric, 13, Two]
	Type the amount to view the unauthorised payment transactions with a maximum of that amount.
Account No	[Optional, Numeric, 16]
	Type the account number to view the unauthorised transactions for that account.

3. Select the branch from the drop-down list.

4. Select the start date and the end date to view the unauthorized transactions within that period from the pick list.

5. Enter the range of amount.

Payment Transaction Authorization

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6. Click the **Inquire** button.

7. The system displays a list of un-authorised transactions matching the entered criteria in the **Transactions** tab.

Transactions

Payment transaction Authorization						
Branch:	HO					
Start Date:	01/01/2008		End Date:		20/03/2008	
Minimum Amount:	0.00		Maximum Amount:		9,999,999,999,999.99	
Account No.:						

Transactions Transaction Details

Txn Ref No	Network Ref No	Account No	Transaction Date	Currency	Amount
01410229004600000023	9999508022900034	0	29-02-2008	INR	99.90
01610229001800000019	9999508022900032	000000030007	29-02-2008	INR	97.90
01410229004600000021	9999508022900028	0	29-02-2008	INR	99.90
01670229006800000062	9999508022900025	000000017657	29-02-2008	INR	91.00
01410229004600000020	9999508022900021	0	29-02-2008	INR	99.90
01410229004600000019	9999508022900020	0	29-02-2008	INR	99.90
01610229001800000013	9999508022900019	000000027144	29-02-2008	INR	99.90
01610229001800000012	9999508022900018	000000030007	29-02-2008	INR	99.90
01410229004600000018	9999508022900017	000000010520	29-02-2008	INR	91.00
01410229004600000014	9999508022900015	4779081104470001	29-02-2008	INR	91.00
01410229004600000013	9999508022900014	000000010520	29-02-2008	INR	91.00
06180229006500000004	RETUR CN SDR NO	00000000000000002	29-02-2008	INR	100.00
01410229004600000011	9999508022900013	900011001712	29-02-2008	INR	99.90
01410229004600000010	9999508022900010	900011001712	29-02-2008	INR	99.90
01410229004600000008	9999508022900008	000000013102	29-02-2008	INR	99,991.00
01410229004600000007	9999508022900007	000000013102	29-02-2008	INR	99,991.00
01410229004600000005	9999508022900006	900000010520	29-02-2008	INR	91.00
01410229004600000004	9999508022900005	0	29-02-2008	INR	91.00
01610229001800000007	9999508022900004	000001030007	29-02-2008	INR	199.90
01410229004600000001	9999508022900002	4779081104470001	29-02-2008	INR	91.00
01610229001800000001	9999508022900001	000001030007	29-02-2008	INR	199.90
01410215003500000051	9999508021500053	900000010520	15-02-2008	INR	91.00
01410215003500000050	9999508021500052	0	15-02-2008	INR	91.00
01410215003500000047	9999508021500047	000000015321	15-02-2008	INR	99,991.00
01410215003500000042	9999508021500040	000000010520	15-02-2008	INR	99,991.00
06180215012200000001	9999508021500013	000000009787	15-02-2008	INR	91.00
01410215003500000007	9999508021500004	000000010595	15-02-2008	INR	99.90
01620131005600000073	9999508013100008	000000010595	31-01-2008	INR	99.90

Inquire Close Clear

Field Description

Column Name	Description
Txn Ref No	[Display] This column displays the transaction reference number generated by the system.
Network Ref No	[Display] This column displays the reference number assigned by the network.
Account No	[Display] This column displays the account number of the customer who has initiated the incoming payment transaction.
Transaction Date	[Display] This column displays the date on which the transaction was performed.

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Column Name	Description
Currency	[Display] This column displays the currency in which the remittance is made.
Amount	[Display] This column displays the amount to be remitted.

8. Double-click a record to view its details.

9. The system displays the **Transaction Details** tab.

Transaction Details

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Field Description

Field Name	Description
Reference No	[Display] This field displays the unique reference number generated by the system after the completion of a particular payment transaction.
Network	[Display] This field displays the network ID shortlisted as the per network resolution rules to which the message will be sent/received.
Message State	[Display] This field displays the status of the message for an incoming payment transaction. For e.g. Message Sent, Message Received, etc.
Account Details	
Account Number	[Display] This field displays the account number of the **FLEXCUBE** customer, which is the destination account for an incoming payment transaction.
Account Amount	[Display] This field displays the amount of the payment transaction to be debited from the relevant account, including service charges, or credited to a particular account.
Account Currency Rate	[Display] This field displays the account currency rate. It is defaulted as one when the payment transaction is done in the local currency.
Account Currency	[Display] This field displays the default currency of the account.
Account State	[Display] This field displays the account state. The account state option is Credit, which represents an incoming transaction.
Receiver Name	[Display] This field displays the receiver name.
Transaction Details	
Payment Transaction	[Display] This field displays the type of incoming payment transaction. For e.g. CP (Commission Payments), etc.

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Field Name	Description
Payment Package	[Display] This field displays the default payment package attached to that particular payment transaction.
Transaction State	[Display] This field displays the state of the transaction. It indicates whether the transaction is in an Initiated state or a Transaction Entry Completed state.
Transaction Date	[Display] This field displays the activation date of the payment transaction.
Remit Amount	[Display] This field displays the amount of the payment transaction, which includes the service charges.
Remit Currency	[Display] This field displays the currency in which the amount is credited in case of an incoming payment.
Remit Currency Rate	[Display] This field displays the rate at which currency is remitted. It is one by default if the account currency and the remit currency are the same.
Counterparty Details	
Name	[Display] This field displays the name of the counterparty. The name of counterparty is auto-populated by the system if the counterparty type is selected as Customer/Company. If the counterparty type is External system / Others then the user has to enter the name.
Bank Name	[Display] This field displays the name of the bank in which counterparty account is maintained.
Bank Code	[Display] This field displays the code of the bank in which counterparty account is maintained.
Reason Code	[Mandatory, Drop-Down] Select the reason code from the drop-down list. This field gives the reason for rejecting an incoming payment transaction.

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Field Name	Description
Description	[Display] This field displays the description of the reason code.
Override Details	[Display] This field displays the override details. These details are specified at the time of authorisation of a rejected incoming payment transaction.

10. Click the **Close** button.

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1.6. 2032 - SWIFT Outgoing Payment Message

Whenever customer requests for a SWIFT based outgoing fund transfer, the front office user will collect the basic details in **Outgoing Payment Initiation(CASA)** (Fast Path: 2030) or **Outgoing Payment Initiation - Against Cash** (Fast Path : 2042) or **Outgoing Payment Initiation - against GL** (Fast Path: 2041).

Using this option , the back office user will provide the necessary details and send the transaction to FCC for further processing. After successful validation in FCC, the SWIFT message for outgoing payment will be generated according to the contract provided by the FCR user and FCC reference number will be sent to FCR.

If the transaction is rejected by FCC, for validation reasons, the user can reinitiate the transaction from this option and modify the data if required and resend the same to FCC for further action. But if certain mandatory fields are incorrect, then the transaction has to be reversed through the EJ and a fresh transaction has to be initiated.

Definition Prerequisites

- 2030 - Outgoing Payment Initiation(CASA)
- 2041 - Outgoing Payment Initiation - against GL
- 2042 - Outgoing Payment Initiation - Against Cash

Modes Available

Not Applicable

To send a SWIFT outgoing payment message

1. Type the fast path **2032** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > SWIFT Outgoing Payment Message**.
2. The system displays the **SWIFT Outgoing Payment Message** screen.

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SWIFT Outgoing Payment Message

Field Description

Field Name	Description
Remittance Date	[Mandatory, dd/mm/yyyy] Type the date on which the remittance is being made. By default, the current system date is displayed.
Reference No	[Mandatory, Numeric, 36] Type the FCR reference number generated at the time of initiation of the SWIFT outgoing transaction. This number is generated in the **Outgoing Payment Initiation (CASA)** (Fast Path: 2030), **Outgoing Payment Initiation (Against GL)** (Fast Path: 2041) and **Outgoing Payment Initiation (Against CASH)** (Fast Path: 2042) options.

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Customer Details

Account No

[Display]

This field displays the account number of the remitter (i.e. the customer) if the customer has initiated the transaction using the **Outgoing Payment Initiation (CASA)** (Fast Path 2030) option.

Account Ccy

[Display]

This field displays the currency of the account through which the customer has initiated the transaction.

Remit Ccy

[Mandatory, Drop-Down]

Select the currency in which the payment is to be sent with the SWIFT message from the drop-down list.

By default, the system displays the account currency if the transaction is initiated from a customer account.

Acct Ccy Rate

[Display]

This field displays the rate at which the account currency is converted in the local currency of the bank.

Txn Ccy Rate

[Display]

This field displays the rate of the transaction currency against the account currency.

For a particular transaction, this rate is decided from the **Outgoing Payment Initiation (CASA)** (Fast Path: 2030), **Outgoing Payment Initiation (Against GL)** (Fast Path: 2041) or **Outgoing Payment Initiation (Against CASH)** (Fast Path: 2042) screens.

Payment Transaction Code

[Display]

This field displays the selected payment transaction code.

This payment transaction code is defaulted from the **Outgoing Payment Initiation (CASA)** (Fast Path: 2030), **Outgoing Payment Initiation (Against GL)** (Fast Path: 2041) and **Outgoing Payment Initiation (Against CASH)** (Fast Path: 2042) options.

Payment Type

[Display]

This field displays the name of the payment type corresponding to the payment transaction code.

Service Charge Amount

[Display]

This field displays the amount of service charge debited from the customer based on the charge bearer selected in the **Outgoing Payment Initiation (CASA)** (Fast Path: 2030), **Outgoing Payment Initiation (Against GL)** (Fast Path: 2041) and **Outgoing Payment Initiation (Against CASH)** (Fast Path: 2042) options.

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Charge Bearer	[Display]
	This field displays the name of the person who is to be charged for the transaction.
	The charge bearer name is defaulted from the **Payments Transaction Definition** (Fast Path: PM002) screen.
Remit Amount	[Display]
	This field displays the amount that will be sent to the beneficiary after all the charges by the sending bank are deducted.
Account Amt	[Display]
	This field displays the amount that is debited from the customer account if the payment is initiated from the customer.
	It is a total of the remit amount in account currency and the service charge.
FCC Product Code	[Conditional, Pick List]
	Select the FCC product code from the pick list.
	This field is enabled only if the payment type is an outgoing SWIFT payment type. It contains a list of available products related to SWIFT based fund transfer at the FCC level. It is dynamically provided with FCC products at the time of transaction.
Remitter Details	
Ordering Customer	[Mandatory, Alphanumeric, 175]
	Type the account number of the sender in the first line.
	Type the other information of the sender like name, address, etc. in the remaining lines.
	If the transaction is initiated through the **Outgoing Payment Initiation -CASA** (Fast Path 2030) option, by default the system displays the CASA account number preceded by a '/'.
	For transactions initiated through the **Outgoing Payment Initiation -Against GL** (Fast Path: 2041) or **Outgoing Payment Initiation -Against CASH** (Fast Path: 2042) options, the user has to enter the CASA account number and the other details. The system just defaults the '/'.
Intermediary Institution	[Optional, Alphanumeric, 175]
	Type the intermediary institution if any involved in the transaction.
	Enter the Institution identifier in the first line.
	Type the BIC code or name and address of the intermediary institution in the next four fields.
	Intermediary institution is a financial institution which is in between the receiver and the account with the institution through which the transaction must pass.
	A "/" will be preceded by default to the institution identifier in the first line.

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Beneficiary Details

Account With Institution : (BIC Code)	[Mandatory, Pick List] Select the BIC code from the pick list. This pick list displays a list of all the BIC codes defined at the FCC level and replicated in FCR.
Beneficiary Details	[Mandatory, Alphanumeric, 175] Type the beneficiary account number in the first line. Type the other information of the beneficiary like name, address, etc. in the remaining lines. n the first line, by default the system displays the beneficiary account number entered in the **Outgoing Payment Initiation - CASA** (Fast Path 2030), **Outgoing Payment Initiation -Against GL** (Fast Path: 2041) or **Outgoing Payment Initiation - Against CASH** (Fast Path: 2042) options with a "/" before the account number. The user can modify this account number if required.
Sender to Receiver Information	[Optional, Pick List, Alphanumeric, 175] Select the appropriate sender to receiver information option from the pick list. Type the information that the sending bank wants to send, along with the message, to the receiving bank in the other lines. The options are: • /ACC/ • /INS/ • /INT/ • /REC/ • / By default, the /ACC/ option is selected. If "/" option is selected from the pick list, the user can enter 34 characters. For the remaining options, the user can enter 30 characters. For the remaining five fields the user can enter 33 characters starting with the / defaulted editable.
Account With Inst. Details	[Conditional, Alphanumeric, 175] Type the bank name and other details. This field is enabled only if the **Other** option is selected in the **Account With Institution (BIC Code)** field.

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Remittance Information	[Optional, Pick List, Alphanumeric, 175]
	Select the appropriate remittance information option from the pick list.
	Type the payment details that the remitter wants to send to the beneficiary along with the payment in the other lines.
	The options are:
	- /INV/
	- /IPI/
	- /RFB/
	- /ROC/
	- /
	By default, the "/" option is selected.
	If "/" option is selected from the pick list, the user can enter 34 characters. For the remaining options, the user can enter 30 characters. Any details entered from the **Outgoing Payment Initiation -CASA** (Fast Path 2030), **Outgoing Payment Initiation -Against GL** (Fast Path: 2041) or **Outgoing Payment Initiation -Against CASH** (Fast Path: 2042) options are defaulted.
Receiver Status	[Conditional, Pick List]
	Select the receiver status from the pick list.
	This field is enabled only for SWIFT type payments and is mandatory for SWIFT outgoing payments.
Receiver Category	[Conditional, Pick List]
	Select the receiver category from the pick list.
	This field is enabled only for SWIFT type payments and is mandatory for SWIFT outgoing payments.
Affiliation	[Conditional, Pick List]
	Select the affiliation from the pick list.
	This field is enabled only for SWIFT type payments and is mandatory for SWIFT outgoing payments.
Transaction Purpose	[Conditional, Pick List]
	Select the transaction purpose from the pick list.
	This field is enabled only for SWIFT type payments and is mandatory for SWIFT outgoing payments.
Remitter Status	[Conditional, Pick List]
	Select the remitter status from the pick list.
	This field is enabled only for SWIFT type payments and is mandatory for SWIFT outgoing payments.

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Remitter Category   [Conditional, Pick List]

Select the remitter category from the pick list.

This field is enabled only for SWIFT type payments and is mandatory for SWIFT outgoing payments.

3. Enter the account number and press the <**Tab**> key.

4. Enter the transaction amount.

SWIFT Outgoing Payment Message

5. Click the **Ok** button.

6. The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.

7. The system displays the **Authorization Reason** screen.

8. Enter the relevant information and click the **Grant** button.

9. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.

10. The system displays the **Documents** screen.

11. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.
    OR
    Click the **Cancel** button.

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1.7. PM026 - Incoming Payment Repair Queue

Using this option, you can process an incoming payment transaction. An incoming payment file is uploaded to the database for onward credit to the accounts/GL.

When the system is unable to process an Incoming Payment because the target credit account in the message does not exist in the system, it keeps such transactions aside, by posting them to a "Repair Queue", awaiting corrections to be made to the transaction.

The records can be rejected due to any of the following reasons:

- Account Closed
- Account Blocked
- Account Name and Beneficiary Name not matching
- Invalid Account number
- Account Number not found
- TRN code and account number value doesn't match, etc.

This process of manual correction of an Incoming Payment is called Repair. You can modify the account number or the GL code for the rejected incoming transaction. If the account number is modified and a CASA account number is input then, on authorization in the screen, **FLEXCUBE** will again perform all the account level validations on the modified account number. If the account fails any of the validations, transaction will again be rejected. The status of such transactions will be re-rejected.

Using this option incoming payment messages can be repaired or rejected. Repair of transactions can happen one at a time and it does not work for bulk messages.

Definition Prerequisites

- BA452 - File Upload (GEFU ++)

Modes Available

Not Applicable

To view incoming repair queue details

1. Type the fast path **PM026** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > Incoming Payment Repair Queue**.

2. The system displays the **Incoming Payment Repair Queue** screen.

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Incoming Payment Repair Queue

Field Description

Field Name	Description
Payment Type	[Optional, Drop-Down] Select the payment type from the drop-down list. The options are: • Incoming Payment • Return of Outgoing Payment
Payment Transaction Code	[Optional, Pick List] Select the payment transaction code from the pick list. These codes are defined in the **Payment Transaction Definition** (Fast Path : PM002) option.
Minimum Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount beyond which the search is to be made for reject/repost. By default the system displays the amount as zero.

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Field Name	Description
Maximum Amount	[Mandatory, Numeric, 13, Two] Type the transaction amount up to which the search is to be made for reject/repost. By default, the system displays the amount as 99,999,999,999.00.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the incoming payment transaction start date from the pick list to list the transaction for which the reject/repost is to be carried out.
End Date	[Mandatory, Pick List, dd/mm/yyyy] Select the incoming payment transaction end date from the pick list to list the transaction for which the reject/repost is to be carried out.
UTR Number	[Optional, Numeric, 16] Type the UTR number of the transaction which you want to authorize.
Network Id	[Optional, Pick List] Select the type of network through which the incoming payment transaction was received from the pick list.
Remitting Bank IFSC	[Optional, Alphanumeric,11] Type the remitting bank IFSC code.

3. Select the appropriate search criteria.

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Incoming Payment Repair Queue

Incoming Payment Repair Queue*								

Payment Type :   Incoming Payment   Payment Transaction Code :   [...]

Minimum Amount :   0.00   Maximum Amount :   99999999999

Start Date :   30/01/2008   End Date :   30/04/2008

UTR Number :   Network ID :   [...]

Remitting Bank IFSC :

Summary | Details

Network Ref No	Pymt Txn Code	Account No	New Account Number	Account Title	Benef Name	Remittg Bank	Remittg Branch	Amount

0 /0

Inquire   Return   Repair

Card	Change Pin	Cheque	Cost Rate	Denomination	Instrument	Inventory	Pin Validation	Service Charge	Signature	Travellers Cheque

UDF   Close   Clear

4. Click the **Inquire** button.

5. The system displays the incoming payment details in the **Summary** tab.

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Summary

Field Description

Field Name	Description
Network Reference No	[Display] This column displays the network reference number generated at the time of payment initiation.
Pymt Txn Code	[Display] This column displays the payment transaction code.
Account No	[Display] This column displays the beneficiary account number.
New Account Number	[Optional, Alphanumeric,16] Type the new account number.
Account Title	[Display] This column displays the account title.
Benef Name	[Display] This column displays the name of the beneficiary.

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Field Name	Description
Remittg bank	[Display] This column displays the remitting bank name.
Remittg Branch	[Display] This column displays the branch name of the remitting branch.
Amount	[Display] This column displays the amount of the payment transaction.

Details

This tab is for future use.

Field Name	Description
Details	
Network Reference No	[Display] This field displays the network reference number.
Branch Code	[Conditional, Numeric, Four] Type the branch code. This field is enabled if the GL account number is entered in the **Account No** field. For customer accounts this field displays the branch code for which the incoming payment transaction was initiated.
Account Details	
Account No	[Conditional, Numeric, 16] Type the account number to which the transaction is to be reposted. For the entered account number **FLEXCUBE** performs all the account level validations at the time of authorization. GL account can also be input in this field. This field is enabled if the **Repost** check box is selected.
Account Amount	[Display] This field displays the incoming payment amount which is to be credited to the account.
Customer IC	[Display] This field displays the unique customer identification number.
Account Currency Rate	[Display] This field displays the account currency rate. It is defaulted as one when the payment transaction is done in the local currency.

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Field Name	Description
Receiver Name	[Display]
	This field displays the name of the receiver.
Account State	[Display]
	This field displays the account state.
Transaction Details	
Payment Type	[Display]
	This field displays the type of incoming payment transaction.
	For e.g. CP (Commission Payments), etc.
TRN Code	[Display]
	This field displays the transaction code.
Payment Transaction	[Display]
	This field displays the payment transaction type.
Transaction State	[Display]
	This field displays the state of the transaction.
	It indicates whether the transaction is in an Initiated state or a Transaction Entry Completed state.
Transaction Date	[Display]
	This field displays the transaction date for the incoming payment transaction.
Remit Amount	[Display]
	This field displays the amount of the payment transaction.
Remit Currency	[Display]
	This field displays the currency in which the amount is credited.
Remit Currency Rate	[Display]
	This field displays the rate at which currency is remitted.
	This field displays the value one by default if the account currency and the remit currency are the same.
Transaction Description	[Conditional, Alphanumeric, 120]
	Type the transaction description.
	This field is enabled if the **Reject** or **Repost** check box is selected.
Message State	[Display]
	This field displays the status of the message for an incoming payment transaction.
	For e.g. Message Sent, Message Received, etc.

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Field Name	Description
CounterParty Details	
CounterParty Name	[Display]
	This field displays the CounterParty name.
CounterParty Bank Code	[Display]
	This field displays the code of the bank in which counterparty account is maintained.
CounterParty Bank	[Display]
	This field displays the name of the bank in which counterparty account is maintained.
Reject Code	[Conditional, Drop-Down]
	Select the reject code from the drop-down list.
	This field allows to select the reason for rejecting an incoming payment transaction.
	This field is enabled if the **Reject** check box is selected.
Error Description	[Display]
	This field displays the error description.
Reject	[Optional, Check Box]
	Select the **Reject** check box to reject the details of an incoming payment transaction.
Repost	[Optional, Check Box]
	Select the **Repost** check box to repost an incoming payment transaction.

6. To return the transaction, click the **Return** button.

7. The system displays the message "Transaction Returned Successfully". Click the **OK** button.

8. To repair the transaction, click the **Repair** button.

9. The system displays the message "Transaction Repaired Successfully". Click the **OK** button.

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1.8. PM027 - Outgoing Payment Repair Queue

Using this option you can repair/reverse all the outgoing payment transactions which are authorized from the **Outgoing Payment Transaction (Message)** (Fast Path: 2031) option but before the extraction takes place.

Once the extract is generated and the transactions move to the respective folders in the RJSOUT area, no further repair/reversal is possible.

You can select one of the search criteria like branch code, User Id, Account no, payment type etc from the available options.

After selecting the transaction, if 'Reverse' is selected, **FLEXCUBE** will reverse both the accounting entries which are passed during the transaction initiation and the transaction authorization options. If 'Repair' is selected, then modifications in the transaction can be done for:

- TRN
- Routing Number

Definition Prerequisites

- 2031 - Outgoing Payment Transaction (Message)

Modes Available

Not Applicable

To view outgoing repair queue details

1. Type the fast path **PM027** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > Outgoing Payment Repair Queue**.

2. The system displays the **Outgoing Payment Repair Queue** screen.

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Outgoing Payment Repair Queue

Field Description

Field Name	Description
Branch Code	[Optional, Drop-Down] Select the branch code, in which the out going payment transaction was initiated, from the drop-down list.
User Id	[Optional, Drop-Down] Select the unique identification code of the user by whom the out going payment transaction was initiated.
Account No	[Optional, Numeric, 12] Type the account number from which the outgoing payment transaction is initiated.
Network Type	[Optional, Drop-Down] Select the type of network through which the outgoing payment transaction is initiated from the drop-down list.
Payment Type	[Optional, Drop-Down] Select the type of payment transaction from the drop-down list.

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Field Name	Description
Payment Transaction Code	[Conditional, Pick List] Select the unique code assigned to each payment transaction type from the pick list. This field is enabled if the user selects a value in the **Payment Type** field.
Network Reference No	[Optional, Numeric, 16] Type the network reference number of the transaction for which the repair/reversal is to be made.
Customer Id	[Optional, Numeric, Six] Type the customer ID for which the repair/reversal is required.
Min Amt	[Optional, Numeric, 13, Two] Type the transaction amount beyond which the search is to be made for repair/reversal. By default the system displays the amount as zero.
Max Amt	[Optional, Numeric, 13, Two] Type the transaction amount up to which the search is to be made for repair/reversal. By default, the system displays the amount as 99,999,999,999.00
Start Date	[Optional, Pick List, dd/mm/yyyy] Select the outgoing payment transaction start date from the pick list to list the transaction for which the repair reversal is to be carried out.
End Date	[Optional, Pick List, dd/mm/yyyy] Select the outgoing payment transaction end date from the pick list to list the transaction for which the repair reversal is to be carried out.

3. Select the criteria to make the search.

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Outgoing Payment Repair Queue

4.   Click the **Ok** button.

5.   The system displays the **Summary** tab screen.

Summary

Outgoing Payment Repair Queue*				
Branch Code :	HO	User Id :		
Account No :		Network Type :		
Payment Type :		Payment Transaction Code :		...
Network Reference No		Customer Id		
Min Amt	0.00	Max Amt :	99,999,999,999.00	
Start Date:	29/02/2008	End Date	20/03/2008	

Summary | Details

Reference Number	Account No	Transaction Date	Amount	Repair	Reverse	Status
9999008032000004	000000017988	24/07/2008 11:27:10	89.00	N	N	
9999008032000003	000000017988	24/07/2008 10:04:14	66.00	N	N	
9999008032000002	000000017988	23/07/2008 15:43:58	100.00	N	N	
9999008032000001	000000017988	23/07/2008 15:04:27	599.00	N	N	
9999008022900019	000000017988	23/07/2008 12:39:40	499.00	N	N	
9999008022900018	000000017988	23/07/2008 12:12:18	299.00	N	N	
9999008022900017	000000017988	23/07/2008 12:09:02	89.00	N	N	
9999008022900016	000000017988	22/07/2008 20:09:01	109.00	N	N	
9999008022900015	000000017988	22/07/2008 19:02:46	10.00	N	N	
9999008022900014	000000017988	22/07/2008 19:00:23	10.00	N	N	

1 /2 1 2

[Repair]   [Reversal]

[OK] [Close] [Clear]

Field Description

Column Name	Description
Reference Number	[Display] This column displays the reference number generated at the time of payment initiation.
Account No	[Display] This column displays the account number of the payment transaction.
Transaction Date	[Display] This column displays the transaction date.
Amount	[Display] This column displays the transaction amount.
Repair	[Display] This column displays **Y** if the transaction is repaired else displays the **N**.

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Column Name	Description
Reverse	[Display] This column displays **Y** if the transaction is reversed else displays the **N**.
Status	[Display] This column displays **S** if the repair/reversal is successful else displays the value **F**.

6.   Double-click on the appropriate record to view the details.

7.   The system displays the **Details** tab screen.

Details

Field Description

Field Name	Description
Reference No	[Display] This field displays the reference number generated in **Outgoing Payment Initiation** (Fast Path: 2030) option.
Account Details	
Account No	[Display] This field displays the account number from which the outgoing payment transaction is initiated.
Account Amount	[Display] This field displays the payment transaction amount.
Account State	[Display] This field displays the account state i.e Debit or Credit.
Transaction Details	
Payment Transaction	[Display] This field displays the payment transaction type selected at the time of initiation.
Payment Package	[Display] This field displays the payment package.
Transaction Date	[Display] This field displays the payment transaction date.
TRN Code	[Conditional, Alphanumeric, Eight] Type the transaction code. The user can modify the transaction code value, if required by selecting the **Repair** check box. By default this field displays the TRN entered at the time of **Outgoing Payment Transaction (Message)** (Fast Path : 2031) option.
Remit Amount	[Display] This field displays the payment amount.
Remit Currency Rate	[Display] This field displays the remit currency rate.
Remit Currency	[Display] This field displays the remit currency.

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Field Name	Description
LLD	[Display]
	This field displays the transaction initiator entered by the user at the time of authorisation in the **Outgoing Payment Transaction (Message)**(Fast Path:2031) option.
PTR	[Display]
	This field displays the settlement currency entered by the user at the time of authorisation in the **Outgoing Payment Transaction (Message)** (Fast Path:2031) option.
FEE	[Display]
	This field displays the value entered by the user at the time of authorisation in the **Outgoing Payment Transaction (Message)** (Fast Path:2031) option.
Narrative	[Display]
	This field displays the narration created at the time of payment initiation.
Beneficiary	
Account No	[Display]
	This field displays the beneficiary account number entered at the time of outgoing payment initiation.
Name	[Display]
	This field displays the beneficiary's name.
Routing Number	[Conditional, Numeric, Seven]
	Type the routing number of the beneficiary.
	By default the system displays the routing number entered at the time of payment initiation which can be modified by the user if required, by selecting the **Repair** check box.
	The system will validate against the routing numbers present in the bank branch directory.
Bank Code	[Display]
	This field displays the bank code entered at the time of payment initiation.
Branch Name	[Display]
	This field displays the branch name.
BI Code	[Display]
	This field displays the BI code entered at the time of payment initiation.
Bank Name	[Display]
	This field displays the bank name.

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Field Name	Description
Remitter Details	
Remitter Name	[Display]
	This field displays the remitter name for the outgoing payment.
Remitter Phone No	[Display]
	This field displays the remitter phone number for the outgoing payment.
Remitter Nation Id	[Display]
	This field displays the remitter national ID for the outgoing payment.
Status	[Display]
	This field displays the error status in case the repair/reversal is not successful.
Repair	[Optional, Check Box]
	Select **Repair** checkbox to modify the details of an outgoing payment transaction.
	The user can modify the TRN and the routing number of the transaction.
Reverse	[Optional, Check Box]
	Select the checkbox to reverse an out going payment transaction.
	FLEXCUBE will reverse the customer entry and pass the following entry:
	Intermediary GL - Dr
	CASA/Cash/GL - Cr.

8. Click the **Close** button.

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1.9. PM030 - Non Financial Message*

Using this option you can send and receive messages from other banks for clarification, inquiry and other types of communications regarding payment transactions.

Definition Prerequisites

- Payments Transaction Types
- Branch List

Modes Available

Add, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add non financial message

1. Type the fast path **PM030** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > Non Financial Message**.

2. The system displays the **Non Financial Message** screen.

Non Financial Message

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Field Description

Field Name	Description
Payment Transaction	[Mandatory, Pick List] Select the payment transaction for which a non-financial message needs to be sent/received from the pick list.
Posting Date	[Mandatory, Pick List, dd/mm/yyyy] Select the posting date for the payment transaction for which a non-financial message needs to be sent/received from the pick list.
Branch Code	[Mandatory, Drop-Down] Select the code of the branch which has initiated/received the payment transaction, for which a non-financial message needs to be sent/received, from the drop-down list.

3. Select the **Add** mode.

4. Select the payment transaction from the drop-down list and press the **<Tab>** key.

5. Enter posting date and select the branch code from the drop-down list and press the **<Tab>** key.

Message List

Field Description

Column Name	Description
Reference No	[Display] This column displays the reference number assigned to the message by the system.
Message Date	[Display] This column displays the date on which the message was initiated by the bank.
Receiving Bank Code	[Display] This column displays the code of the bank receiving the message.
Sending Bank Code	[Display] This column displays the code of the bank sending the message.
User Id	[Display] This column displays the ID of the user initiating the message.

6. Double click on desired transaction in the **Message List** tab to view transaction details in the **Message Details** tab**.**

Message Details

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Field Description

Field Name	Description
Receiving Bank Code	[Mandatory, Alphanumeric, 22] Type the code of the bank receiving the message.
Receiving Bank Name	[Mandatory, Pick List] Select the name of the bank receiving the message from the pick list.
Receiving Branch Name	[Display] This field displays the name of the branch receiving the message.
Sending Bank Code	[Display] This field displays the code of the bank sending the message.
Sending Bank Name	[Display] This field displays the name of the bank sending the message.
Description	[Mandatory, Alphanumeric, 240] Type the description of the message to be sent.
Notice	[Mandatory, Alphanumeric, 240] Type the notice that is to be sent with the message.
User Id	[Display] This field displays the ID of the user sending the message.
Reference Number	[Display] This field displays the reference number of the message sent.
JTMS Transaction Number	[Display] This field displays the JTMS transaction number, which is generated by the system for an incoming message.
Message Date	[Display] This field displays the time and date on which the message was sent/received.
FISC Reference Number	[Display] This field displays the FISC reference number, which is generated by the system for an incoming message.
Telegram Number	[Display] This field displays the telegram number generated by the system for an incoming message.

7. Click the **Ok** button.

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1.10. PM025 - RTGS-NEFT-Payment Inquiry

Using this option you can inquire about various payment transactions like incoming payment, outgoing payment, SWIFT transactions etc.

The system has filters like branch code, user ID, date range, amount range, payment type, payment transaction code, reference number and account number based on which specific inquiries can be made. The system also provides the status of the transaction like pending, transaction initiated, transaction completed etc for individual transactions.

Definition Prerequisites

- 2030 - Outgoing Payment Initiation (CASA)

- BAM08 - Bank Master Maintenance

Modes Available

Not Available

To inquire about payment transactions

1. Type the fast path **PM025** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > RTGS-NEFT-Payment Inquiry**.

2. The system displays the **RTGS-NEFT-Payment Inquiry** screen.

RTGS-NEFT-Payment Inquiry

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Field Description

Field Name	Description
It is mandatory to enter value in one of the fields.	
Branch Code	[Optional, Pick List] Select the branch in which the payment transaction was initiated from the pick list. By default it displays the current branch code.
User Id	[Optional, Pick List] Select the ID of the user who initiated the payment transaction from the pick list.
Start Date	[Optional, Pick List, dd/mm/yyyy] Select the date to view the payment transactions initiated on/after that day.
End Date	[Optional, Pick List, dd/mm/yyyy] Select the date to view the payment transaction completed on/before that day from the pick list.
Payment Type	[Optional, Drop-Down] Select the type of payment to view the accounts with that payment type from the drop-down list. The option are: • Outgoing Payment • Reject of Incoming Payment • Incoming Payment • Reject of Outgoing Payment
Payment Transaction Code	[Optional, Pick List] Select the payment transaction code from the pick list.
Amount (Min)	[Optional, Numeric, 13, Two] Type the minimum amount beyond which the payment transactions are to be enquired. By default, the system displays the value as 0.00.
Amount (Max)	[Optional, Numeric, 13, Two] Type the maximum amount upto which the payment transactions are to be enquired. By default, the system displays the value as 9,999,999,999,999.99

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Field Name	Description
Account Number	[Optional, Numeric, 16] Type the account number if payment transactions related to specific account number is required.
Network Id	[Optional, Pick List] Select the network ID from the pick list.
NEFT Reference Number	[Optional, Numeric, 16] Type the NEFT reference number if the transaction to be enquired is for a specific reference number.
IFSC Code	[Optional, Alphanumeric, 11] Type the transaction reference number if the transaction to be enquired is for a specific reference number.
Transaction Status	[Optional, Drop-Down] Select the transaction status from the drop-down list.
UTR Number	[Optional, Numeric, 16] Type the UTR number if the transaction to be enquired is for a specific UTR number.
File Name	[Optional, Alphanumeric, 50, Pick List] Type the file name or select the file name to view the particular transaction from the pick list.

3. Enter the relevant parameters.

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RTGS-NEFT-Payment Inquiry

Network Reference Number	Payment Transaction Code	Account Number	Account Title	Date	Amount	Txn Status	Payment Type
9999HN0021002097	N06	06063700000060	RAVI SATHISH KUMAR	29/02/2008	8,006.00	Reversed	OP
9999HN0021000083	N06	250171800	TD PAYMENT GL	29/02/2008	12,909.84	Entry Complete	OP
9999HN0021000087	N06	250171800	TD PAYMENT GL	29/02/2008	5,717.21	Entry Complete	OP
9999HN0021000088	N06	250171800	TD PAYMENT GL	29/02/2008	75,116.11	Entry Complete	OP
HDFCH10002002904	R41	250171800	TD PAYMENT GL	29/02/2008	120,185.78	Entry Complete	OP
HDFCH10002002905	R41	250171800	TD PAYMENT GL	29/02/2008	352,868.85	Entry Complete	OP
9999HN0021000091	N06	250171800	TD PAYMENT GL	29/02/2008	17,416.17	Entry Complete	OP
9999HN0021000092	N06	250171800	TD PAYMENT GL	29/02/2008	20,245.90	Entry Complete	OP
9999HN0021000093	N06	250171800	TD PAYMENT GL	29/02/2008	19,350.41	Entry Complete	OP
9999HN0041002179	N06X30	102030405	TEST ASSET	29/02/2008	40,001.00	Entry Complete	OP
HDFCH10004002961	R42X3	06061770000112	MATTHEW	29/02/2008	120,000.00	Reversed	OP
HDFCH10004002931	R42X22	06062380000011	BULAND AKHTAR	29/02/2008	170,000.01	Released	OP
HDFCH10004002933	R42X23	06062380000011	BULAND AKHTAR	29/02/2008	180,000.01	Released	OP
HDFCH10004002934	R42X3	06063980000010	MAHESH	29/02/2008	120,000.00	Reversed	OP
9999HN0041002180	N06	06062890000011	DEEPAK ARORA	29/02/2008	12,501.00	Released	OP
9999HN0041002169	N06	06062700000018	RAMESH BHAVESH RAJES	29/02/2008	10,023.00	Released	OP
HDFCH10004002950	R42X26	06062380000011	BULAND AKHTAR	29/02/2008	170,000.04	Released	OP
9999HN0041002171	N06	06062700000018	RAMESH BHAVESH RAJES	29/02/2008	10,023.00	Released	OP
HDFCH10004002951	R42X27	06062380000011	BULAND AKHTAR	29/02/2008	300,000.04	Rejected	OP
HDFCH10004002954	R42X30	06062380000011	BULAND AKHTAR	29/02/2008	135,000.01	Released	OP

4. Click the **Inquire** button. The system displays a list of transactions matching the entered criteria in the **Transactions** tab.

Transactions

Network Reference Number	Payment Transaction Code	Account Number	Account Title	Date	Amount	Txn Status	Payment Type
9999HN0021002097	N06	06063700000060	RAVI SATHISH KUMAR	29/02/2008	8,006.00	Reversed	OP
9999HN0021000083	N06	250171800	TD PAYMENT GL	29/02/2008	12,909.84	Entry Complete	OP
9999HN0021000087	N06	250171800	TD PAYMENT GL	29/02/2008	5,717.21	Entry Complete	OP
9999HN0021000088	N06	250171800	TD PAYMENT GL	29/02/2008	75,116.11	Entry Complete	OP
HDFCH10002002904	R41	250171800	TD PAYMENT GL	29/02/2008	120,185.78	Entry Complete	OP
HDFCH10002002905	R41	250171800	TD PAYMENT GL	29/02/2008	352,868.85	Entry Complete	OP
9999HN0021000091	N06	250171800	TD PAYMENT GL	29/02/2008	17,416.17	Entry Complete	OP
9999HN0021000092	N06	250171800	TD PAYMENT GL	29/02/2008	20,245.90	Entry Complete	OP
9999HN0021000093	N06	250171800	TD PAYMENT GL	29/02/2008	19,350.41	Entry Complete	OP
9999HN0041002179	N06X30	102030405	TEST ASSET	29/02/2008	40,001.00	Entry Complete	OP
HDFCH10004002961	R42X3	06061770000112	MATTHEW	29/02/2008	120,000.00	Reversed	OP
HDFCH10004002931	R42X22	06062380000011	BULAND AKHTAR	29/02/2008	170,000.01	Released	OP
HDFCH10004002933	R42X23	06062380000011	BULAND AKHTAR	29/02/2008	180,000.01	Released	OP
HDFCH10004002934	R42X3	06063980000010	MAHESH	29/02/2008	120,000.00	Reversed	OP
9999HN0041002180	N06	06062890000011	DEEPAK ARORA	29/02/2008	12,501.00	Released	OP
9999HN0041002169	N06	06062700000018	RAMESH BHAVESH RAJES	29/02/2008	10,023.00	Released	OP
HDFCH10004002950	R42X26	06062380000011	BULAND AKHTAR	29/02/2008	170,000.04	Released	OP
9999HN0041002171	N06	06062700000018	RAMESH BHAVESH RAJES	29/02/2008	10,023.00	Released	OP
HDFCH10004002951	R42X27	06062380000011	BULAND AKHTAR	29/02/2008	300,000.04	Rejected	OP
HDFCH10004002954	R42X30	06062380000011	BULAND AKHTAR	29/02/2008	135,000.01	Released	OP

Field Description

Column Name	Description
Network Reference Number	[Display] This column displays the network reference number.
Payment Transaction Code	[Display] This column displays the transaction reference number generated by the system.
Account Number	[Display] This column displays the account number of the customer who has initiated the outgoing payment transaction.
Account Title	[Display] This column displays the account title.
Date	[Display] This column displays the date on which the transaction was performed.

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Column Name	Description
Amount	[Display]
	This column displays the remit amount.
Txn Status	[Display]
	This column displays the status of the transaction.
Payment Type	[Display]
	This column displays the payment type viz. incoming payment, outgoing payment, SWIFT incoming payment, SWIFT outgoing payment etc.

5. Double-click a record to view its details.

6. The system displays the details in the **Transaction Details** tab.

Transaction Details

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Field Description

Field Name	Description
Txn Reference No	[Display] This field displays the transaction reference number generated by the system.
Network	[Display] This field displays the network name.
UTR No	[Display] This field displays the UTR number of the selected transaction.
NEFT Reference No	[Display] This field displays the NEFT reference number.
Transaction Details	
Payment Transaction Code	[Display] This field displays the code of outgoing or incoming payment transaction.
Payment Transaction Description	[Display] This field displays the description of the payment transaction.
Transaction Amount	[Display] This field displays the transaction amount.
Service Charge Amount	[Display] This field displays the service charge amount.
Narrative	[Display] This field displays the brief description of the payment transaction.
Reject Code	[Display] This field displays the reject code.
Reject Reason	[Display] This field displays the reason for rejection.
Return Code	[Display] This field displays the return code.
Return Reason	[Display] This field displays the reason for the return.
Sender's Details	

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Field Name	Description
Account Number	[Display] This field displays the sender's account number.
Account Title	[Display] This field displays the title of the account.
Name	[Display] This field displays the name of the bank in which sender's account is maintained.
Branch IFSC Code	[Display] This field displays the branch IFSC code.
Bank Name	[Display] This field displays the name of the sender's bank.
Branch Name	[Display] This field displays the branch name of sender's bank.
Beneficiary Details	
Account	[Display] This field displays the beneficiary account on which the transaction was activated.
Account Title	[Display] This field displays the title of the beneficiary account.
Name	[Display] This field displays the name of the beneficiary bank.
New Account Number	[Display] This field displays the new beneficiary account number.
Bank Name	[Display] This field displays the name of the beneficiary bank.
Branch IFSC Code	[Display] This field displays the branch IFSC code of the beneficiary bank.
Branch Name	[Display] This field displays the branch name of the beneficiary bank.

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Transaction Dates

Initiation Date   [Display]

This field displays the transaction dispatch date.

Posting Date   [Display]

This field displays the posting date of the transaction.

Status

Transaction Status   [Display]

This field displays the transaction status.

Account Status   [Display]

This field displays the account status.

Message Status   [Display]

This field displays the message status.

7.   Click the **Close** button.

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1.11. PM010 - Mandate Revocation*

Mandate revocation allows the user to revoke and inquire upon the mandates revoked between the customer and the counterparty. Using this you can perform a revocation as well as do an inquiry on revoked mandates.

Definition Prerequisites

- PM019 - Counterparty Master Maintenance
- PM020 - Mandate Definition

Modes Available

Not Applicable

To view mandate revocation details

1. Type the fast path **PM010** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > Mandate Revocation.**

2. The system displays the **Mandate Revocation** screen.

Mandate Revocation

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Field Description

Field Name	Description
Customer ID	[Mandatory, Pick List] Select the customer ID from the pick list. A customer ID is an identification number, generated by the system after customer addition is completed successfully. This running number, unique to a customer across the system, is generated after the system has identified the Customer IC and Customer Category combination to be non-existent in the system. This ID is used for searching and tracking the customer in the system.
Customer Account No	[Mandatory, Pick List] Select the account number from the pick list. For the customer account selected a valid mandate with a counterparty should be present for revocation.

3. Select the customer Id and customer account number from the pick list.

4. Click the **Inquire** button.

5. The system displays the revoked mandate details in the **Mandates To Be Revoked** tab.

Mandate Revocation

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Field Description

Field Name	Description
Agreement Id	[Display] This field displays the agreement ID assigned to the mandate created between customer and the counterparty.
Customer Id	[Display] This field displays the identification number of the customer.
Account No	[Display] This field displays the account number of the customer.
Start Date	[Display] This field displays the start date of the agreement.
End Date	[Display] This field displays the end date of the agreement.
Mandate Status	[Display] This field displays the status of the mandate. Status of the mandates are: • Valid • Invalid • Pending Mandate can be revoked only if the status is **Valid**.
Last Action	[Display] This field displays last action performed on the mandate. Various types of actions that can be performed on mandates are: • Auto Created • Manual Created • Modified Self • Modified Counterparty • Revoked Self • Revoked Counterparty • Revocation Cancellation Self • Revocation Cancellation Counterparty

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Field Name	Description
Auth Status	[Display] This field displays the authorization status of the mandate. Type of authorization status can be: • Authorization Initiated • Authorization Requested • Authorization Received • Authorization Not Received
Select	[Toggle] Double click the status to change the mandate. If **Y** is selected then it allows the user to revoke the mandate.

6. Click the **Close** button.

ORACLE*

1.12. 2035 - Domestic Outgoing Payment Initiation (Credit Card)

Using this option, domestic outgoing payment for credit cards can be initiated. The remit currency will be the local currency of the bank. The credit card details are validated by an external system for the Card **IBAN**[1] number, balance etc.

Oracle FLEXCUBE validates through the external system interface with FCC PE to resolve the routing. If any network charges are applicable the same will also be included in the message. After the entries are posted, **Oracle FLEXCUBE** will send a positive response through the interface system to FCC PE to upload the payment. Remote authorization is required if the amount of payment is higher than the configurable amount.

Definition Prerequisites

- PM002 - Payments Transaction Definition
- SCM01 - SC Package Definition

Modes Available

Not Applicable

To initiate domestic outgoing payment through credit card

1. Type the fast path **2035** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > Domestic Outgoing Payment Initiation(Credit Card)**.

2. The system displays the **Domestic Outgoing Payment Initiation(Credit Card)** screen.

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[1](International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

ORACLE®

Domestic Outgoing Payment Initiation(Credit Card)

Field Description

Field Name	Description
Document No	[Optional, Alphanumeric, 10] Type the document number for the payment transaction.
Card Account IBAN No	[Mandatory, Alphanumeric, 20] Type the credit card IBAN number. **Oracle FLEXCUBE** will check whether the number of characters entered in Credit Card IBAN field is equal to 20 or not. The actual validation of Card account IBAN will be done by the external system on clicking the **Validate Card Details** button.
Credit Card Details	
Customer Name	[Display] This field displays the name of the customer as provided by the interface system.
Personal Code	[Display] This field displays the personal code of the credit card as provided by the interface system.

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Field Name	Description
Account Ccy	[Display] This field displays the account currency of the credit card.
Remit Ccy	[Display] This field displays the local currency as remit currency.
Account Ccy Rate	[Display] This field displays the rate at which the card currency is converted to the local currency of the bank.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. This field displays the standard transaction currency rate.
Input	[Mandatory, Radio Button] Click on the appropriate input option. The options are • Remit Amount: Click on this option to input the amount in transaction currency in the **Remit Amount** field. The system converts the entered amount to account currency amount and displays it in the **Account Amount** field. • Acct Amount: Click on this option to input the amount in account currency in the **Account Amount** field. The system converts the entered amount to transaction currency amount and displays it in the **Remit Amount** field. For more information refer to the Example 01 provided at the end of the **Cash Withdrawal** (Fast Path: 1001) option.
Account Amount	[Conditional, Numeric, 13, Two] Type the account amount for the transaction. The amount will be debited to the account in the account currency. This field is enabled if the **Acct Amount** option is selected from the **Input** field.
Remit Amount	[Conditional, Numeric,13, Two] Type the remit amount for the transaction. This field is enabled if the **Remit Amount** option is selected from the **Input** field.
Narrative	[Mandatory, Alphanumeric, 40] Type the narration for the transaction. The system displays the default narration "Outgoing Payment Transaction". You can change the narration if required.

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Field Name	Description
Remittance Data Capture	
Type Of Payment	[Mandatory, Radio Button] Click on the appropriate type of payment. The options are: • Standard • Urgent
Capture Format	[Mandatory, Radio Button] Click on the appropriate capture format option for the transaction. The options are: • Expand • Shrink
Beneficiary IBAN	[Mandatory, Alphanumeric, 20] Type the beneficiary IBAN to whom the payment amount is to be remitted.
Date Of Payment	[Display] This field displays the current processing date.
Beneficiary Name	[Mandatory, Alphanumeric, 200] Type the beneficiary's name to whom the payment amount is to be remitted.
Beneficiary ID Code	[Optional, Numeric, 11] Type the legal code of the beneficiary.
Client Code in Payer Information System	[Optional, Alphanumeric,16] Type the reference used for payer to identify the payment.
Payer Code in Beneficiary Information System	[Optional, Alphanumeric,16] Type the reference used for beneficiary to identify the payment.
Reference No	[Conditional, Alphanumeric, Eight] Type the valid reference code. This field is enabled if the CASA account number entered is maintained in the **Account Number and Reference Code Xref** (Fast Path: BAM66) option.

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Field Name	Description
Excise Tax No	[Conditional, Alphanumeric, 19] Type the excise tax number. This field is enabled if the **Yes** option is selected in the **Excise Tax Number** field in the **Account Reference Code Xref** (Fast Path: BAM66) option.
Payment Details	[Mandatory, Alphanumeric, 300] Type the payment details. This field is mandatory, if the **Expand** option is selected in the **Capture Format** field.

These fields are enabled if the **Expand** option is selected in the **Capture Format** field.

Field Name	Description
Ultimate Originator IBAN	[Optional, Alphanumeric, 35] Type the Ultimate Originator's IBAN. This is the actual originator's IBAN on whose behalf the payment is made.
Ultimate Originator Legal Code	[Optional, Numeric, 11] Type the Ultimate Originator's Legal Code. This is the actual originator's Legal Code on whose behalf the payment is made.
Ultimate Originator Name	[Conditional, Alphanumeric, 140] Type the Ultimate Originator's Name. This is the actual originator's name on whose behalf the payment is made. If the **Ultimate Originator Legal Code** is entered, then this field is mandatory.
Ultimate Beneficiary IBAN	[Optional, Alphanumeric, 35] Type the Ultimate Beneficiary Party's IBAN. This is the final beneficiary's IBAN to whom the final payment is made.
Ultimate Beneficiary Legal Code	[Optional, Numeric, 11] Type the Ultimate Beneficiary Party's Legal Code. This is the final beneficiary's Legal Code to whom the final payment is made.
Ultimate Beneficiary Name	[Conditional, Alphanumeric, 140] Type the Ultimate Beneficiary Party's name. This is the final beneficiary's name to whom the final payment is made. If the **Ultimate Beneficiary Legal Code** is entered, then this field is mandatory.

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Field Name	Description
Charge Details	
Bank Charges(LCY)	[Display] This field displays the final service charge after considering applicable variance in local currency.
Payment Product	[Display] This field displays the FCC payment product after the FCC PE has successfully resolved the network.
Transaction Reference No	[Display] This field displays the system generated transaction reference number after the accounting entries are posted successfully.

3. Enter the document number and the card account IBAN number and press the <**Tab**> key.

4. Click the **Validate Card Details** button.

5. Enter the amount.

6. Click on the appropriate type of payment and capture format.

7. Enter the other relevant details in the remittance data capture and charge details section.

Domestic Outgoing Payment Initiation (Credit Card)

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8. Click the **Validate** button.

9. Click the **Ok** button.

10. The system generates the transaction sequence number. Click the **Ok** button.

11. The system generates the network reference number. Click the **Ok** button.

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1.13. 2037 - SEPA Outgoing Payment Initiation(Credit Card)

Using this option, SEPA outgoing payment for credit cards can be initiated. The system will select Euro as remit currency. The credit card details are validated by an external system for the Card **IBAN**[2] number, balance, card status etc.

Oracle FLEXCUBE validates through the external system interface with FCC PE to resolve the routing. If any network charges are applicable the same will also be included in the message. After the entries are posted, **Oracle FLEXCUBE** will send a positive response through the interface system to FCC PE to upload the payment. Remote authorization is required if the amount of payment is higher than the configurable amount.

Definition Prerequisites

- PM002 - Payments Transaction Definition
- SCM01 - SC Package Definition

Modes Available

Not Applicable

To perform SEPA outgoing payment through credit cards

1. Type the fast path **2037** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > SEPA Outgoing Payment Initiation(Credit Card)**.

2. The system displays the **SEPA Outgoing Payment Initiation (Credit Card)** screen.

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[2](International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

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SEPA Outgoing Payment Initiation(Credit Card)

Field Description

Field Name	Description
Document No	[Mandatory, Alphanumeric, 35] Type the document number for the payment transaction. By default, the system displays the value as NOTPROVIDED.
Card Account IBAN No	[Mandatory, Alphanumeric, 20] Type the credit card IBAN number. **Oracle FLEXCUBE** will check whether the number of characters entered in Credit Card IBAN field is equal to 20 or not. The actual validation of Card account IBAN will be done by the external system on clicking the **Validate Card Details** button.
Credit Card Details	
Customer Name	[Display] This field displays the name of the customer as provided by the interface system.

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Field Name	Description
Personal Code	[Display] This field displays the personal code of the credit card as provided by the interface system.
Account Ccy	[Display] This field displays the account currency of the credit card.
Remit Ccy	[Display] This field displays Euro as remittance currency.
Account Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. This field displays the standard transaction currency rate.
Input	[Mandatory, Radio Button] Click on the appropriate input option. The options are • Remit Amount: Click on this option to input the amount in transaction currency in the **Remit Amount** field. The system converts the entered amount to account currency amount and displays it in the **Account Amount** field. • Acct Amount: Click on this option to input the amount in account currency in the **Account Amount** field. The system converts the entered amount to transaction currency amount and displays it in the **Remit Amount** field. For more information refer to the Example 01 provided at the end of the **Cash Withdrawal** (Fast Path: 1001) option.
Account Amount	[Conditional, Numeric, 13, Two] Type the account amount for the transaction. The amount will be debited to the account in the account currency. This field is enabled if the **Acct Amount** option is selected from the **Input** field.
Remit Amount	[Conditional, Numeric,13, Two] Type the remit amount for the transaction. This field is enabled if the **Remit Amount** option is selected from the **Input** field.

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Field Name	Description
Narrative	[Mandatory, Alphanumeric,120] Type the narration for the transaction. The system displays the default narration "Outgoing Payment Transaction". You can change the narration if required.
Remittance Data Capture	
Capture Format	[Mandatory, Radio Button] Click on the appropriate capture format option for the transaction. The options are: • Expand • Shrink
Remitter Address	[Mandatory, Alphanumeric,140] Type the remitter address.
Country	[Optional, Drop-Down] Select the country name from the drop-down list.
Type Of Originator ID Code	[Conditional, Drop-Down] Select the type of originator (remitter) code from the drop-down list. This field is enabled if the **Expand** option is selected in the **Capture Format** field. The Originator codes are maintained as part of the Day-0 setup.
Originator ID Code Details	[Conditional, Alphanumeric] Type the originator id code details. This field is enabled on selection of **Type of Originator ID Code** and the field length depends on the originator ID code selected.
Beneficiary Bank	
Beneficiary Bank BIC	[Mandatory, Alphanumeric, 11] Type the BIC code of the Beneficiary bank i.e. the Beneficiary Banks SWIFT code.
Beneficiary Bank Name	[Optional, Alphanumeric, 70] Type the beneficiary bank name.
Beneficiary	
Beneficiary Account No	[Mandatory, Alphanumeric, 34] Type the IBAN number of the beneficiary. The IBAN entered will be validated by FCC PE.

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Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 70] Type the name of the beneficiary.
Beneficiary Address	[Mandatory, Alphanumeric, 140] Type the beneficiary address.
Beneficiary Country	[Mandatory, Drop-Down] Select the country of the beneficiary from the drop-down list.
Type Of Beneficiary ID Code	[Conditional, Drop-down] Select the beneficiary id code types from the drop-down list. This field is enabled if the **Expand** option is selected in the **Capture Format** field. The beneficiary codes are maintained as part of the Day-0 setup.
Beneficiary Code Details	[Conditional, Alphanumeric] Type the beneficiary id code details. This field is enabled on selection of **Type of Beneficiary ID Code** and the field length depends on the beneficiary ID code selected.
Remittance Information	
Type Of Remittance Information	[Conditional, Drop-Down] Select the type of remittance information from the drop-down list. This field is enabled if the **Expand** option is selected in the **Capture Format** field. The Remittance information types are maintained as part of the Day-0 setup. If the **Shrink** option is selected in the **Capture Format** field, the system displays the **Unstructured Remittance Information** option and disables the field.
Details Of Remittance Information	[Conditional, Alphanumeric] Type the details of remittance information. This field is enabled on selection of **Type of Remittance Information** field and the length of the field depends on the value selected.
Charge Details	
Bank Charges(LCY)	[Display] This field displays the final service charge after considering applicable variance in local currency.

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Field Name	Description
Payment Product	[Display] This field displays the FCC payment product after the FCC PE has successfully resolved the network.
Transaction Reference No	[Display] This field displays the system generated transaction reference number after the accounting entries are posted successfully.

3. Enter the document number and Card IBAN number and press the <**Tab**> key.

4. Click the **Validate Card Details** button. The system validates the card details from the external system.

5. Enter the amount.

6. Click on the appropriate capture format option.

7. Enter the other relevant details in the remittance data capture, beneficiary bank, beneficiary and remittance information section.

SEPA Outgoing Payment Initiation(Credit Card)

8. Click the **Validate** button.

9. Click the **Ok** button.

10. The transaction sequence number is generated. Click the **Ok** button.

11. The network reference number is generated.

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1.14. 2039 - Cross Border Outgoing Payment Initiation(Credit Card)

Using this option, cross border outgoing payment for credit cards can be initiated. You can select the currency from the available list as remit currency. The credit card details are validated by an external system for the Card **IBAN**[3] number, balance, card status etc.

Oracle FLEXCUBE validates through the external system interface with FCC PE to resolve the routing. After the entries are posted, **Oracle FLEXCUBE** will send a positive response through the interface system to FCC PE to upload the payment. Remote authorization is required if the amount of payment is higher than the configurable amount.

Definition Prerequisite

- PM002 - Payments Transaction Definition
- SCM01 - SC Package Definition

Modes Available

Not Applicable

To perform cross border outgoing payment through credit card

1. Type the fast path **2039** or navigate through the menus to **Transaction Processing > Account Transactions > CASA Account Transactions > Remittance > Cross Border Outgoing Payment Initiation(Credit Card)**.

2. The system displays the **Cross Border Outgoing Payment Initiation(Credit Card)** screen.

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[3](International Bank Account Number: It is a unique account number that is used to identify a customer's account in a financial institution internationally.)

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Cross Border Outgoing Payment Initiation(Credit Card)

Field Description

Field Name	Description
Document No	[Optional, Alphanumeric, 16] Type the document number for the payment transaction.
Card Account IBAN No	[Mandatory, Alphanumeric, 20] Type the credit card IBAN number. **Oracle FLEXCUBE** will check whether the number of characters entered in Credit Card IBAN field is equal to 20 or not. The actual validation of Card account IBAN will be done by the external system on clicking the **Validate Card Details** button.
Credit Card Details	
Customer Name	[Display] This field displays the name of the customer as provided by the interface system.
Personal Code	[Display] This field displays the personal code of the credit card as provided by the interface system.

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Field Name	Description
Account Ccy	[Display] This field displays the account currency of the credit card.
Remit Ccy	[Mandatory, Drop-Down] Select the remit currency from the drop-down list.
Account Ccy Rate	[Display] This field displays the rate at which the account currency is converted to the local currency of the bank.
Txn Ccy Rate	[Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank.
Input	[Mandatory, Radio Button] Click on the appropriate input option. The options are • Remit Amount: Click on this option to input the amount in transaction currency in the **Remit Amount** field. The system converts the entered amount to account currency amount and displays it in the **Account Amount** field. • Acct Amount: Click on this option to input the amount in account currency in the **Account Amount** field. The system converts the entered amount to transaction currency amount and displays it in the **Remit Amount** field. For more information refer to the Example 01 provided at the end of the **Cash Withdrawal** (Fast Path: 1001) option.
Account Amount	[Conditional, Numeric, 13, Two] Type the account amount for the transaction. The amount will be debited to the account in the account currency. This field is enabled if the **Acct Amount** option is selected from the **Input** field.
Remit Amount	[Conditional, Numeric,13, Two] Type the remit amount for the transaction. This field is enabled if the **Remit Amount** option is selected from the **Input** field.
Narrative	[Mandatory, Alphanumeric,120] Type the narration for the transaction. The system displays the default narration "Outgoing Payment Transaction". You can change the narration if required.

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Field Name	Description

Remittance Data Capture

Field Name	Description
Type Of Payment	[Mandatory, Radio Button] Click on the appropriate type of payment. The options are: • Standard • Urgent • Extra Urgent
Charge Option	[Mandatory, Radio Button] Click on the appropriate charge option. The options are: • Our:- FCC PE will compute the network charges which will be displayed in the Network charges field and debited to the remitters account • Ben: - FCC PE will compute the senders charge which will be deducted from the beneficiary's remittance amount • Sha: - FCC PE will not compute the network charges and **Oracle FLEXCUBE** will compute the charge and debit to the customers account
Date Of Payment	[Display] This field displays the current processing date.
Remitter Address	[Mandatory, Alphanumeric, 70] Type the remitter address. By default, the address of the primary account holder is displayed.

Beneficiary Bank Correspondent

Field Name	Description
Correspondent Bank BIC	[Optional, Alphanumeric, 11] Type the BIC code of the correspondent bank.. This code will be validated by FCC PE.
Correspondent Bank Name	[Optional, Alphanumeric, 70] Type the name of the correspondent bank.
Correspondent Bank Account No	[Optional, Alphanumeric, 34] Type the account number of the correspondent bank.
Correspondent Bank Address	[Optional, Numeric, 70] Type the correspondent bank's address.

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Beneficiary Bank

Beneficiary Bank BIC	[Conditional, Alphanumeric, 11] Type the BIC code of the beneficiary bank . This field is optional, if the **Beneficiary Bank Code** is entered. It will be validated by FCC PE, if not valid FCC PE will reject the test message and send a warning message. Then enter the valid Beneficiary Bank BIC and resend the test message
Beneficiary Bank Code	[Conditional, Alphanumeric, 34] Type the beneficiary bank digital code. This field is optional, if the **Beneficiary Bank BIC** is entered. In FCC PE, such payments with digital code go to repair queue and the test payment gives positive response to FCR.
Beneficiary Bank Name	[Conditional, Alphanumeric, 70] Type the beneficiary bank name. If either of beneficiary bank BIC or beneficiary bank code is not entered it is mandatory to enter a value in this field.
Beneficiary Bank Address	[Optional, Numeric, 70] Type the beneficiary bank address.

Beneficiary

Beneficiary Account No	[Optional, Alphanumeric, 34] Type the account number of the beneficiary.
Beneficiary Name	[Mandatory, Alphanumeric, 70] Type the beneficiary's name to whom the payment amount is to be remitted
Remittance Details	[Optional, Alphanumeric, 140] Type the remittance details.
Beneficiary Address	[Conditional, Alphanumeric, 70] Type the beneficiary address. This field is mandatory if Beneficiary Account No and Beneficiary Name is not entered.

Charge Details

Bank Charges (LCY)	[Display] This field displays the final service charge after considering applicable variance in local currency.

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Network Charge (TCY)	[Display]
	This field displays the network charges computed by FCC PE.
	This is applicable only if charge type selected is **OUR**. In case, special rate is offered to the customer that rate will be applicable for the payment amount, bank charges computed by **Oracle FLEXCUBE** as well as network charges.
Payment Product	[Display]
	This field displays the FCC payment product after the FCC PE has successfully resolved the network.
Transaction Reference No	[Display]
	This field displays the system generated transaction reference number after the accounting entries are posted successfully.

3. Enter the document number and Card IBAN number and press the <**Tab**> key.

4. Click the **Validate Card Details** button. The system validates the card details from the external system.

5. Enter the amount.

6. Click on the appropriate type of payment and charge option.

7. Enter the other relevant details in the remittance data capture, beneficiary bank's correspondent, beneficiary bank and beneficiary section.

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Cross Border Outgoing Payment Initiation(Credit Card)

8.   Click the **Validate** button.

9.   Click the **Ok** button.

10.   The transaction sequence number is generated. Click the **Ok** button.

11.   The network reference number is generated. Click the **Ok** button.

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1.15. PM037 - RTGS-NEFT-Beneficiary Master Maintenance

Oracle FLEXCUBE allows you to make repeated payments from an account to a given beneficiary. In order to avoid repetition of entering of the beneficiary details, whenever you are transferring funds, you can use this option to capture the details of the beneficiary.

You can add the beneficiary details for a particular account using this option.

Definition Prerequisites

- PM004 - Bank Branch Directory

Modes Available

Not Applicable

To add the RTGS-NEFT beneficiary details

1. Type the fast path **PM037** and click **Go** or navigate through the menus to **Global Definition > Payments > RTGS-NEFT-Beneficiary Master Maintenance**.

2. The system displays the **RTGS-NEFT-Beneficiary Master Maintenance** screen.

RTGS-NEFT-Beneficiary Master Maintenance

Field Description

Field Name	Description
Account Number	[Mandatory, Numeric,16] Type the CASA account number for which the beneficiary is being maintained.
Description	[Display] This field displays title of the account.
Beneficiary ID	[Display] This field displays the beneficiary id . It is a unique identification number assigned to a beneficiary for a payment transaction.
Beneficiary Details	
Account Number	[Mandatory, Alphanumeric, 35] Type the beneficiary account number maintained with the external bank.
Name	[Mandatory, Alphanumeric, 50] Type the name of the beneficiary account holder.
Account Type	[Optional, Drop-Down] Select the account type from the drop-down list. The option are: • 10 - Savings Bank • 11 - Current Account • 12 - Overdraft • 13 - Cash Credit • 14 - Loan Account • 40 - NRE
Beneficiary Branch IFSC Code	[Mandatory, Pick List] Select the beneficiary branch IFSC code from the pick list. These codes are maintained in the **Bank Branch Directory** (Fast Path : PM004) option.
Bank Name	[Display] This field displays the bank name of the beneficiary.
Branch Name	[Display] This field displays the branch name of the beneficiary.

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Beneficiary Address

Address   [Optional, Alphanumeric, 35, Four Lines]

Type the address of the beneficiary.

3. Enter the account number and press the <**Tab**> key.

4. Enter the beneficiary details.

RTGS-NEFT-Beneficiary Master Maintenance

5. Click the **Ok** button.

6. The system displays the message "Record Added... Authorisation Pending". Click the **Ok** button.

7. The RTGS-NEFT beneficiary details are added once the record is authorised.

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1.16. 2055 - RTGS Outgoing Payment Initiation - Customer

RTGS is the RBI controlled interbank payment system where transactions of higher amount is made. Using this option, the outgoing payment transactions are initiated on behalf of a customer by debiting its account.

Definition Prerequisites

- PM002 - Payments Transaction Definition

Modes Available

Not Available

To initiate outgoing payment transactions for a customer

1. Type the fast path **2055** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > RTGS Outgoing Payment Initiation - Customer**.

2. The system displays the **RTGS Outgoing Payment Initiation - Customer** screen.

RTGS Outgoing Payment Initiation - Customer

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Field Description

Field Name	Description
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code from the pick list. These codes are defined in the **Payment Transaction Definition** (Fast Path : PM002) option.
Payment Type	[Display] This field displays the payment type based on the payment transaction code selected in the corresponding field.
User Reference Number	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Transaction Details	
Payment From	[Mandatory, Drop-Down] Select the type of account from which the outgoing payment is to be initiated from the drop-down list. The options are: • CASA • GL
Sender's Transaction Branch	[Mandatory, Pick List] Select the sender's transaction branch from the pick list. It is the branch which is originating the payment transaction in case it is different from the log in branch.
CASA Account Number	[Conditional, Numeric, 16] Type a valid CASA account number of the customer through which the outgoing payment transaction is initiated. This field is enabled if the **CASA** option is selected in the **Payment From** drop-down list.
GL Account Number	[Conditional, Numeric, Nine] Type a valid GL account number from where the payment has to be initiated. This field is enabled if the **GL** option is selected in the **Payment From** drop-down list.
Account Currency	[Display] This field displays the account currency.

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Field Name	Description
Remit Amount (4488)	[Mandatory, Numeric,13, Two] Type the amount that is to be remitted. The remit amount should be in range maintained in the **Payment Transaction Attributes** (Fast Path: PM039) option.
Charges(LCY)	[Display] This field displays the service charges to be applied in local currency.
Net Amount(ACY)	[Display] This field displays the net amount to be recovered from the customer on whose behalf an outgoing payment transaction is being initiated. *Net Amount = Total of Payment Amount + Charges*
Narrative	[Mandatory, Alphanumeric, 40] Type the narrative. The system displays the default narration. You can change it, if required.

3. Select the payment transaction code from the pick list.

4. Enter the relevant details in the transaction details section.

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RTGS - Outgoing Payment Initiation - Customer

5. Enter the required details in the various tabs.

Sender And Beneficiary Details

Field Description

Column Name	Description
Ordering Customer Details (5500)	[Mandatory, Alphanumeric, 35, 4 lines] Type the sender's bank account number, name of the sender and address.
Beneficiary ID	[Conditional, Pick List] Select the beneficiary ID from the pick list. This field is enabled if the **CASA** option is selected in the **Payment From** drop-down list.
Receiver Address	[Mandatory, Alphanumeric, 11, Pick List] Type the IFSC code of the beneficiary bank receiving the remittance or select it from the pick list.
Beneficiary Customer Account No (5561)	[Mandatory, Alphanumeric, 34] Type the valid beneficiary customer's account number.

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Column Name	Description
Beneficiary Customer Details (5561)	[Mandatory, Alphanumeric, 35, 4 lines] Type the name of the beneficiary, address and place of residence. The first line is mandatory.
Payment Details (7023)	[Optional, Alphanumeric, 35, 4 Lines] Type the payments details.
Charges Details (7028)	[Optional, Alphanumeric, Three] Type the charges details.
Sender to Receiver Info Code (7495)	[Optional, Drop-Down] Select the code from the drop-down list. The options are: • NRE • RETURN • FAST • URGENT This field displays the **NRE** option in the drop-down list if the NRE account number is used for payment initiation.
Code Info (7495)	[Optional, Alphanumeric, 25] Type the code related information.
Additional Info 1,2,3,4,5 (7495)	[Conditional, Alphanumeric, 5 lines, 33] Type additional information related to the code. If the **Return** option is selected in the **Sender to Receiver Info Code** drop-down list, then the Additional Info 1 and 2 are mandatory. By default, Additional Info 1 displays the UTR number of the original transaction and Additional Info 2 displays the Reason for Return.
Account with Institution	[Optional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • 6516 • 6719 • 5551
Account with Institution IFSC (6516)	[Conditional, Pick List] Select the beneficiary bank IFSC code from the pick list. This field is enabled if the **6516** option is selected in the **Account with Institution** drop-down list.

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Column Name	Description
Code (6719)	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: - C-Credit - D-Debit This field is enabled if the **6719** option is selected in the **Account with Institution** field.
Code Info (6719)	[Conditional, Alphanumeric, 32] Type the name of the beneficiary bank and other details. This field is enabled if the **6719** option is selected in the **Account with Institution** drop-down list.
Additional Information (6719)	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the **6719** option is selected in the **Account with Institution** drop-down list.
Code (5551)	[Mandatory, Drop-Down] Select the appropriate option from the drop-down list. The options are: - C-Credit - D-Debit This field is enabled if the **5551** option is selected in the **Account with Institution** drop-down list.
Code Info (5551)	[Conditional, Alphanumeric, 32] Type the name of the beneficiary bank and other details. This field is enabled if the **5551** option is selected in the **Account with Institution** drop-down list.
Additional Info 1,2,3,4 (5551)	[Conditional, Numeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the **5551** option is selected in the **Account with Institution** drop-down list.
Ordering Institution	[Optional, Drop-Down] Select the appropriate option from the drop-down list. The options are: - 5517 - 5516

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Column Name	Description
Ordering Institution IFSC (5517)	[Conditional, Pick List] Select the ordering institution IFSC code from the pick list. It is the sending branch's IFSC code. It is a unique code used for NEFT and RTGS. This field is enabled if the **5517** option is selected in the **Ordering Institution** drop-down list.
Ordering Institution Details (5516)	[Conditional, Alphanumeric, 35, 4 lines] Type the ordering institution details such as the name of the exchange house and intermediary institution from which originating banks have received the money. This field is enabled if the **5516** option is selected in the **Ordering Institution** drop-down list.

Intermediary / Sender's /Reciever's Correspondent Details

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Field Description

Field Name	Description
Sender's Correspondent	[Optional, Drop-Down] Select the appropriate option from the drop-down list. The options are : • 5518 • 6717 • 5521
Sender's Correspondent IFSC (5518)	[Conditional, Pick List] Select the IFSC code of the bank receiving the remittance for onward transmission to the beneficiary's bank from the pick list. This field is enabled if the **5518** option is selected in the **Sender's Correspondent** drop-down list.
Code (6717)	[Conditional, Drop-down] Select the appropriate option from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **6717** option is selected in the **Sender's Correspondent** drop-down list.
Code Info (6717)	[Conditional, Alphanumeric, 32] Type the name of the bank receiving the remittance for onward transmission to the beneficiary's bank. This field is enabled if the **6717** option is selected in the **Sender's Correspondent** drop-down list.
Additional Information (6717)	[Conditional, Alphanumeric, 35] Type the name and other details of the bank receiving the remittance for onward transmission to the beneficiary's bank. This field is enabled only if the **6717** option is selected in the **Sender's Correspondent** drop-down list.

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Field Name	Description
Code (5521)	[Conditional, Drop-down] Select the appropriate option from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **5521** option is selected in the **Sender's Correspondent** drop-down list.
Code Info (5521)	[Conditional, Alphanumeric, 32] Type the name of the bank receiving the remittance for onward transmission to the beneficiary's bank. This field is enabled if the **5521** option is selected in the **Sender's Correspondent** drop-down list.
Additional Info 1, 2,3,4 (5521)	[Conditional, Alphanumeric, 35, Four Lines] Type name and other details of the bank receiving the remittance for onward transmission to the beneficiary's bank. This field is enabled if the **5521** option is selected in the **Sender's Correspondent** drop-down list
Receiver's Correspondent	[Optional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • 6500 • 6718 • 5526
Receiver's Correspondent IFSC (6500)	[Conditional, Pick List] Select the IFSC code of the beneficiary bank from the pick list. This field is enabled if the **6500** option is selected in the **Receiver's Correspondent** drop-down list.
Code (6718)	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **6718** option is selected in the **Receiver's Correspondent** drop-down list.

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Field Name	Description
Code Info (6718)	[Conditional, Alphanumeric, 32] Type the name of the beneficiary bank and other details. This field is enabled if the **6718** option is selected in the **Receiver's Correspondent** drop-down list.
Additional Information (6718)	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the **6718** option is selected in the **Receiver's Correspondent** drop-down list.
Code (5526)	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **5526** option is selected in the **Receiver's Correspondent** drop-down list
Code Info (5526)	[Conditional, Alphanumeric, 32] Type the name of the beneficiary bank and other details. This field is enabled if the **5526** option is selected in the **Receiver's Correspondent** drop-down list
Additional Info 1, 2,3,4 (5526)	[Conditional, Alphanumeric, 4 lines, 35] Type additional details related to the name of the beneficiary bank. These field is enabled if the **5526** option is selected in the **Receiver's Correspondent** drop-down list.
Intermediary	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • 6511 • 5546
Intermediary IFSC (6511)	[Conditional, Picklist] Select the IFSC code of the intermediary bank from the pick list. This field is enabled if the **6511** option is selected in the **Intermediary** drop-down list.

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Field Name	Description
Code (5546)	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **5546** option is selected in the **Intermediary** drop-down list.
Code Info (5546)	[Conditional, Alphanumeric, 32] Type the name of the Intermediary Bank and other details. This field is enabled if the **5546** option is selected in the **Intermediary** drop-down list.
Additional Info 1,2,3,4 (5546)	[Conditional, Alphanumeric, 35, 4 lines] Type additional details related to the name of the intermediary bank. This field is enabled if the **5546** option is selected in the **Intermediary** drop-down list.

6. Click the **Ok** button.

7. The system displays the transaction sequence number. Click the **OK** button.

8. The system displays the UTR number. Click the **OK** button.

9. The system displays the message "Transaction completed". Click the **OK** button.

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1.17. 2056 - RTGS - Bank Payment

RTGS is an RBI controlled interbank payment system where transactions of higher amounts are made. Using this option, outgoing payment transactions can be initiated through this payment network for bank's own transactions such as deployment of funds under treasury operations to other money market player or disbursement of high value loan amount to a beneficiary account maintained with the other banks.

Definition Prerequisites

- PM002 - Payments Transaction Definition

Modes Available

Not Available

To initiate RTGS bank payment

1. Type the fast path **2056** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > RTGS - Bank Payment**.

2. The system displays the **RTGS - Bank Payment** screen.

RTGS - Bank Payment

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Field Description

Field Name	Description
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code from the pick list. These codes are defined in the **Payment Transaction Definition** (Fast Path : PM002) option.
Payment Type	[Display] This field displays the payment type based on the payment transaction code selected in the corresponding field.
User Reference Number	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Related Reference Number (2006)	[Conditional, Alphanumeric, 16] Type the transaction reference number of the received inward credit message at bank branch that is returned. This number is entered if an incoming credit is rejected and manually sent out as an outgoing payment. This field is mandatory if the following payment codes are selected from the **Payment Transaction Code** pick list : • RTGS - Reject of incoming Payment to Bank (R42) • Reject of Incoming Payment to Customer
Transaction Details	
Payment From	[Mandatory, Drop-Down] Select the type of account from which the outgoing payment is to be initiated from the drop-down list. The options are: • CASA • GL
Sender's Transaction Branch	[Mandatory, Pick List] Select the transaction branch from the pick list. It is the branch which is originating the payment transaction in case it is different from the log in branch.
CASA Account Number	[Conditional, Numeric, 16] Type a valid CASA account number of the customer through which the outgoing payment transaction is initiated. The account title is displayed in the adjacent field. This field is enabled if the **CASA** option is selected in the **Payment From** drop-down list.

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Field Name	Description
GL Account Number	[Conditional, Numeric, Nine] Type a valid GL account number from where the outgoing payment transaction has to be initiated. The GL code description is displayed in the adjacent field. This field is enabled if the **GL** option is selected in the **Payment From** drop-down list.
Account Currency (4488)	[Display] This field displays the account currency.
Remit Amount (4488)	[Mandatory, Numeric, 13, Two] Type the amount that is to be remitted. The remit amount should be in the range maintained in the **Payment Transaction Attributes** (Fast Path: PM039) option.
Charges (LCY)	[Display] This field displays the service charges applied in local currency.
Net Amount (ACY)	[Display] This field displays the net amount to be recovered from the customer who is initiating an outgoing payment transaction. *Net Amount = Total of Account Amount + Charges*
Payment Details/Narrative	[Mandatory, Alphanumeric, 40] Type the payment/narrative details. By default, the system displays **RTGS**.

3. Select the payment transaction code from the pick list.

4. Enter the relevant details in the transaction details.

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RTGS - Bank Payment

RTGS-Bank Payment*			
Payment Transaction Code :	R42X29	Payment Type :	OP
User Reference Number :	1	Related Reference Number :(2006)	25

Transaction Details

Payment From : CASA   Sender's Transaction Branch : 9999

CASA Account Number : 06039050000104   NELSON DSOUZA   GL Account Number :

Account Currency : (4488)   INR

Remit Amount : (4488)   1,00,000.00   Charges (LCY) :   0.00   Net Amount(ACY) :   1,00,000.00

Payment Details/Narrative :   RTGS

Sender And Beneficiary Details | Intermediary / Sender's / Reciever's Correspondent Details

Ordering Institution :

Ordering Institution IFSC : (5517)   [Look Up]
Ordering Institution Details : (5516)

Beneficiary Institution :

Beneficiary ID :
Beneficiary Institution IFSC Code : (6521)   [Look Up]
Code : (5556)
Code Info :
Beneficiary Institution Details :

Account with Institution :
Account with Institution IFSC : (6516)   [Look Up]
Code : (6719)
Code Info :
Additional Information :
Code : (5551)
Code Info :
Additional Info 1 :
Additional Info 2 :
Additional Info 3 :
Additional Info 4 :

Sender to Receiver Information Code :
Code Info :
Additional Info 1 :
Additional Info 2 :
Additional Info 3 :
Additional Info 4 :
Additional Info 5 :

| Card | Change Pin | Cheque | Cost Rate | Denomination | Instrument | Inventory | Pin Validation | Service Charge | Signature | Travellers Cheque |

[UDF]   [OK]   [Close]   [Clear]

5.   Enter the required details in the various tabs.

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Sender And Beneficiary Details

Field Description

Column Name	Description
Ordering Institution	[Optional, Drop-Down] Select the ordering institution from the drop-down list. The options are: • 5517 • 5516
Ordering Institution IFSC (5517)	[Conditional, Pick List] Select the sending branch's IFSC code from the pick list. It is a unique code used for NEFT and RTGS. This field is enabled if the **5517** option is selected in the **Ordering Institution** drop-down list.

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Column Name	Description
Ordering Institution Details (5516)	[Conditional, Alphanumeric, 35, 4 lines] Type the ordering institution details such as the name of the exchange house and intermediary institution from which originating banks have received the money. This field is enabled if the **5516** option is selected in the **Ordering Institution** drop-down list.
Beneficiary Institution	[Mandatory, Drop- Down] Select the beneficiary institution from the drop-down list. The options are: • 6521 • 5556
Beneficiary ID	[Conditional, Pick List] Select the beneficiary Id from the pick list. This field is enabled if the **CASA** option is selected in the **Payment From** drop-down list.
Beneficiary Institution IFSC Code (6521)	[Mandatory, Numeric, 11, Pick List] Type the beneficiary institution IFSC code or select it form the pick list.
Code (5556)	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • C - Credit • D - Debit This field is enabled if the **5556** option is selected in the **Beneficiary Institution** drop-down list.
Code Info	[Conditional, Alphanumeric, 34] Type the name of the beneficiary bank. This field is enabled if the **5556** option is selected in the **Beneficiary Institution** drop-down list.
Beneficiary Institution Details	[Conditional, Alphanumeric, 35, 4 lines] Type the beneficiary institution details. This field is enabled if the **5556** option is selected in the **Beneficiary Institution** drop-down list.

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Column Name	Description
Sender to Receiver Information Code	[Optional, Drop-Down] Select the code from the drop-down list. The options are: • NRE • FAST • RETURN • URGENT This field displays the **NRE** option in the drop-down list if the NRE account number is used for payment initiation.
Code Info	[Optional, Alphanumeric, 25] Type the code related information.
Additional Info 1,2,3,4,5	[Conditional, Alphanumeric, 33, 5 lines] Type additional information related to the code. If the **Return** option is selected in the **Sender to Receiver Info Code** drop-down list, then the Additional Info 1 and 2 are mandatory.
Account with Institution	[Optional,Drop-Down] Select the account with institution from the drop-down list. The options are: • 6516 • 6719 • 5551
Account with Institution IFSC (6516)	[Conditional, Pick List] Select the beneficiary bank IFSC code from the pick list. This field is enabled if the **6516** option is selected in the **Account with Institution** drop-down list.
Code (6719)	[Conditional, Drop-down] Select the appropriate code from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **6719** option is selected in the **Account with Institution** drop-down list.

ORACLE

Column Name	Description
Code Info	[Conditional, Alphanumeric, 34] Type the name of the beneficiary bank and other details. This field is enabled if the **6719** option is selected in the **Account with Institution** drop-down list.
Additional Information	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the **6719** option is selected in the **Account with Institution** drop-down list.
Code (5551)	[Conditional, Drop-down] Select the appropriate code from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **5551** option is selected in the **Account with Institution** drop-down list.
Code Info	[Conditional, Alphanumeric, 34] Type the name of the beneficiary bank. This field is enabled if the **5551** option is selected in the **Account with Institution** drop-down list.
Additional Info 1,2,3,4	[Conditional, Alphanumeric, 35, 4 Lines] Type additional information related to the code. This field is enabled if the **5551** option is selected in the **Account with Institution** drop-down list.

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Intermediary / Sender's /Reciever's Correspondent Details

Field Description

Field Name	Description
Sender's Correspondent	[Optional, Drop-down]
	Select the sender's correspondent code from the drop-down list.
	The options are :
	• 5518
	• 6717
	• 5521
Sender's Correspondent IFSC (5518)	[Conditional, Pick List]
	Select the IFSC code of the bank receiving the remittance for onward transmission to the beneficiary's bank from the pick list.
	This field is enabled if the **5518** option is selected in the **Sender's Correspondent** drop-down list.

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Field Name	Description
Code (6717)	[Conditional, Drop-down] Select the appropriate option from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **6717** option is selected in the **Sender's Correspondent** drop-down list.
Code Info	[Conditional, Alphanumeric, 34] Type the name of the bank receiving the remittance. This field is enabled if the **6717** option is selected in the **Sender's Correspondent** drop-down list.
Additional Information	[Conditional, Alphanumeric, 35] Type additional details of the bank. This field is enabled if the **6717** option is selected in the **Sender's Correspondent** drop-down list.
Code (5521)	[Conditional, Drop-Down] Select the appropriate code from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **5521** option is selected in the **Sender's Correspondent** drop-down list.
Code Info	[Conditional, Alphanumeric, 34] Type the name of the bank receiving the remittance. This field is enabled if the **5521** option is selected in the **Sender's Correspondent** drop-down list.
Additional Info 1, 2,3, 4	[Conditional, Alphanumeric, 35, Four Lines] Type the additional details. This field is enabled if the **5521** option is selected in the **Sender's Correspondent** drop-down list.

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Field Name	Description
Receiver's Correspondent	[Optional, Drop-Down] Select the receiver's correspondent from the drop-down list. The options are: • 6500 • 6718 • 5526
Receiver's Correspondent IFSC (6500)	[Conditional, Pick List] Select the IFSC code of the beneficiary bank from the pick list. This field is enabled if the **6500** option is selected in the **Receiver's Correspondent** drop-down list.
Code (6718)	[Conditional, Drop-Down] Select the appropriate code from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **6718** option is selected in the **Receiver's Correspondent** drop-down list.
Code Info	[Conditional, Alphanumeric, 34] Type the name of the beneficiary bank and other details. This field is enabled if the **6718** option is selected in the **Receiver's Correspondent** drop-down list.
Additional Information	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the **6718** option is selected in the **Receiver's Correspondent** drop-down list.
Code (5526)	[Conditional, Drop-Down] Select the appropriate code from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **5526** option is selected in the **Receiver's Correspondent** drop-down list.

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2056 - RTGS - Bank Payment

Field Name	Description
Code Info	[Conditional, Alphanumeric, 34] Type the name of the beneficiary bank and other details. This field is enabled if the **5526** option is selected in the **Receiver's Correspondent** drop-down list.
Additional Info 1, 2,3,4	[Conditional, Alphanumeric, 35, 4 lines] Type additional details related to the beneficiary bank. This field is enabled if the **5526** option is selected in the **Receiver's Correspondent** drop-down list.
Intermediary	[Optional, Drop-Down] Select the appropriate intermediary from the drop-down list. The options are: • 6511 • 5546
Intermediary IFSC (6511)	[Conditional, Alphanumeric, 11, Picklist] Type the IFSC code of the intermediary bank or select it from the pick list. This field is enabled if the **6511** option is selected in the **Intermediary** drop-down list.
Code (5546)	[Conditional, Drop-Down] Select the appropriate code from the drop-down list. The options are: • C-Credit • D-Debit This field is enabled if the **5546** option is selected in the **Intermediary** drop-down list.
Code Info	[Conditional, Alphanumeric, 34] Type the name of the intermediary bank and other details. This field is enabled if the **5546** option is selected in the **Intermediary** drop-down list.
Additional Info 1,2,3,4	[Conditional, Alphanumeric, 35, 4 lines] Type additional details related to the intermediary bank. This field is enabled if the **5546** option is selected in the **Intermediary** drop-down list.

6. Click the **OK** button.

7. The system displays the transaction sequence number. Click the **OK** button.

8. The system displays the UTR number. Click the **OK** button.

9. The system displays the message "Transaction Completed". Click the **OK** button.

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1.18. 2057 - NEFT - Outgoing Payment Initiation

NEFT is an interbank payment network regulated by RBI. This network is used for smaller amounts. Using this option you can initiate the outgoing payment transaction through NEFT payment network. The details such as IFSC code and sender's detail are required for the transaction.

Definition Prerequisites

- PM002 - Payments Transaction Definition

Modes Available

Not Available

To initiate NEFT outgoing payments

1. Type the fast path **2057** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > NEFT - Outgoing Payment Initiation**.

2. The system displays the **NEFT - Outgoing Payment Initiation** screen.

NEFT - Outgoing Payment Initiation

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Field Description

Field Name	Description
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code from the pick list. These codes are defined in the **Payment Transaction Definition** (Fast Path : PM002) option.
Payment Type	[Display] This field displays the payment type based on the Payment Transaction Code selected in the corresponding field.
User Reference Number	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction.
Related Reference Number (2006)	[Optional, Alphanumeric, 16] Type the transaction reference number of the received inward credit message which is returned. This number is entered in case an incoming credit is being rejected and manually sent out as an outgoing payment.
Transaction Details	
Payment From	[Mandatory, Drop-Down] Select the type of account from which the outgoing payment is to be initiated from the drop-down list. The options are: • CASA • GL
Sender's Transaction Branch	[Mandatory, Pick List] Select the transaction branch from the pick list. It is the branch which is originating the payment transaction.
CASA Account Number	[Conditional, Numeric, 16] Type a valid CASA account number of the customer for whom the outgoing payment transaction is initiated. The account title is displayed in the adjacent field. This field is mandatory if the **CASA** option is selected in the **Payment From** drop-down list.

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Field Name	Description
GL Account Number	[Conditional, Numeric, Nine, Pick List]
	Type a valid GL account number from where the payment has to be initiated or select it from the pick list.
	The GL description is displayed in the adjacent field.
	For outgoing payment transactions, both asset and liability type of GL are allowed.
	This field is enabled if the **GL** option is selected in the **Payment From** drop-down list.
Sender's Account Number	[Mandatory, Numeric, 16]
	Type the account number from which the payment is originated.
	It can be an external account number. This account number is mapped to the Sending Customer Account Number (6021) in the NEFT message (N06).
	By default it displays the CASA or GL account number entered based on the option selected in the **Payment From** drop-down list.
Account Type	[Conditional, Drop-Down]
	Select the account type of the sending customer from the drop-down list. These account types are given by RBI.
	The options are:
	• 10 - Savings Bank
	• 11 - Current Account
	• 12 - Overdraft
	• 13 - Cash Credit
	• 14 - Loan Account
	• 40 - NRE
	• 50 - Cash
	• 51 - Indo Nepal
	• 52 - Credit Card
	If the Payment Transaction Code is selected for Outgoing Payment transaction against Cash, the system displays the value as 50 - Cash and for Outgoing Payment transaction Indo Nepal, it displays the value as 51- Indo Nepal.
Currency (4488)	[Display]
	This field displays the account currency.
Remit Amount (4488)	[Mandatory, Numeric, 13, Two]
	Type the amount to be remitted.
	The remit amount should be in the range maintained in the **Payment Transaction Attributes** (Fast Path: PM039) option.

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Field Name	Description
Charges (LCY)	[Display] This field displays the service charges to be applied in local currency.
Net Amount (ACY)	[Display] This field displays the net amount to be recovered from the customer initiating an outgoing payment transaction. *Net Amount = Total of Account Amount + Charges.*
Narrative	[Mandatory, Alphanumeric, 40] Type the payment details/ narrative. By default, the system displays **NEFT**.
Sender Bank Details	
Sending Branch IFSC Code (5756)	[Mandatory, Pick List] Select the sending branch IFSC code from the pick list. By default the system displays the own bank IFSC code. It is a unique code used for **NEFT** and **RTGS**.
Sender to Receiver Information (7495)	[Optional, Alphanumeric, 35, 6 Lines] Type the remittance information from sender to receiver.
Originator of the Remittance (7002)	[Mandatory, Alphanumeric, 35, Four lines] Type the account details of the sending customer. You can input any details of the originator such as address, contact number or any other identification details.
Beneficiary Details	
Beneficiary ID	[Conditional, Pick list] Select the beneficiary ID from the pick list. The beneficiary ids are maintained in the **RTGS-NEFT-Beneficiary Master Maintenance** (Fast Path: PM037) option. This field is applicable if the **CASA** option is selected in the **Payment From** drop-down list.
Beneficiary Customer Name (6081)	[Mandatory, Numeric, 50] Type the beneficiary customer's account name.
Beneficiary Account Number (6061)	[Mandatory, Numeric, 35] Type the beneficiary account number to which the outgoing payments transaction is to be initiated.

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Field Name	Description
Beneficiary Customer Address (5565)	[Optional, Alphanumeric, Four lines, 35] Type the beneficiary customer address.
Beneficiary Account Type (6310)	[Optional, Pick List] Select the beneficiary account type from the pick list. The options are: • 10 - Savings Bank • 11 - Current Account • 12 - Overdraft • 13 - Cash Credit • 14 - Loan Account • 40 - NRE • 51 - Indo Nepal • 52 - Credit Card
IFSC Code	[Mandatory, Pick List] Select the beneficiary IFSC code from the pick list.

3. Select the payment transaction code from the pick list.

4. Select the type of account from the drop-down list.

5. Enter the other relevant transaction, sender bank and beneficiary details.

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NEFT - Outgoing Payment Initiation

6. Click the **OK** button.

7. The system displays the transaction sequence number. Click the **OK** button.

8. The system displays the Network Reference number. Click the **OK** button.

9. The system displays the message "Transaction is complete". Click the **OK** button.

1.19. PM033 - RTGS-NEFT-Outgoing Pymt Auth Screen

Outgoing payment transactions involve accessing secured networks and the payment is initiated after checking that fund transfer request is made by the authorized signatory of the account. Using this option you can authorize or reject the transaction initiated for the outgoing payments. It also allows you to authorize bulk transactions. Transactions will not be successfully executed if it is not duly authorized within the timeline window.

Definition Prerequisites

- 2056 - RTGS - Bank Payment

- 2057 - NEFT Outgoing Payment Initiation

Modes Available

Not Available

To authorize the RTGS-NEFTS outgoing payment transactions

1. Type the fast path **PM033** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Payment Transactions > RTGS-NEFT-Outgoing Pymt Auth Screen.

2. The system displays the **RTGS-NEFT-Outgoing Pymt Auth Screen** .

RTGS-NEFT-Outgoing Pymt Auth Screen

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Field Description

Field Name	Description
Branch Code	[Mandatory, Pick List] Select the branch code from the pick list. These codes are defined in the **Branch Master Maintenance** (Fast Path : BAM03) option. By default the system displays the branch code in which teller has logged in.
User Id	[Optional, Pick List] Select the user id whose transactions need to be authorized, from the pick list.
Account No	[Optional, Numeric, 16] Type a valid CASA account number of the customer for whom the outgoing payment transaction is initiated.
Network ID	[Optional, Pick List] Select the network ID from the pick list.
Payment Type	[Optional, Drop-Down] Select the payment type from the drop-down list. The options are: • Outgoing Payment • Reject of Incoming Payment
Payment Transaction Code	[Optional, Pick List] Select the payment transaction code associated with the transaction from the pick list. These codes are defined in the **Payment Transaction Definition** (Fast Path : PM002) option.
UTR Number	[Optional, Alphanumeric, 16] Type the UTR number of the transaction which you want to authorize.
Customer Id	[Optional, Numeric, 10] Type the id of the customer whose outgoing payment transactions are to be authorised.
Minimum Amount	[Optional, Numeric, 13, Two] Type the minimum amount above which you want to view unauthorized transactions.
Maximum Amount	[Optional, Numeric, 13, Two] Type the maximum amount till which the unauthorized transactions need to be viewed.

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Field Name	Description
Start Date	[Display] This field displays the start date.
End Date	[Display] This field displays the end date
Transaction Status	[Optional, Drop-Down] Select the transaction status from the drop-down list. The options are: • Initiated • Semi-Authorized
File Name	[Optional, Alphanumeric, 50, Pick List] Type the file name or select it from the pick list.
Beneficiary Bank IFSC	[Optional, Alphanumeric, 11, Pick List] Type the IFSC of the beneficiary or select it from the pick list.

3. Select the branch code from the pick list.

4. Enter the other relevant information.

5. Click the **Fetch** button.

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RTGS-NEFT-Outgoing Pymt Auth Screen

6. The system displays a list of transactions matching the entered criteria in the **Summary** tab.

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Summary

Field Description

Column Name	Description
Select All	[Optional, Check Box] Select the check box if you want to authorise or reject all the fetched transactions.
Network Ref No	[Display] This field displays the network reference number generated at the time of payment initiation. In case of RTGS, it is the UTR number and in case of NEFT, it is the transaction reference number.
Pymt Txn Code	[Display] This field displays the payment transaction code.
Account No	[Display] This field displays the CASA or GL account number from which the payment transaction is initiated.

Column Name	Description
Account Title	[Display] This field displays the account tittle.
Benef Name	[Display] This field displays the name of the beneficiary.
Benef Bank	[Display] This field displays the beneficiary bank name.
Benef Branch	[Display] This field displays the beneficiary branch name.
Amount	[Display] This field displays the amount of the payment transaction.
Status	[Display] This field displays the status of the payment transaction.

Column Name	Description
Reject Code	[Optional, Drop-Down] Select the reject code from the drop-down list. The reject codes are maintained in the **Reason Code Maintenance** (Fast Path: BAM40) option.
Reject Description	[Optional, Alphanumeric,150] Type the description for rejecting the transaction.

7. Select the **Select All** check box to reject or authorize all the transactions.
   OR
   Double-click a record to view its details. The system enables the relevant tab.

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RTGS Details

Field Description

Field Name	Description
Payment Transaction Code	[Display] This field displays the transaction code of the selected payment.
Payment Type	[Display] This field displays the payment type.
User Reference Number	[Display] This field displays the user reference number of the selected transaction.
Transaction Details	
Payment from	[Display] This field displays the mode of payment transaction.
Sender's Transaction Branch	[Display] This field displays the sender's transaction branch.

Field Name	Description
CASA Account Number	[Display] This field displays the CASA account number of the customer through which the outgoing payment transaction is initiated.
GL Account Number	[Display] This field displays the GL account number through which the outgoing payment transaction is initiated.
Currency	[Display] This field displays the account currency.
Remit Amount	[Display] This field displays the remit amount.
Charges (LCY)	[Display] This field displays the service charge to be applied in local currency.
Net Amount (ACY)	[Display] This field displays the net amount to be recovered from the customer who has initiated an outgoing payment transaction.
Narrative	[Display] This field display the transaction narration.
Return Code	[Display] This field displays the return code.
Return Description	[Display] This field displays the description of the return code.
Reject Code	[Optional, Drop-Down] Select the reject code from the drop-down list.
Reject Description	[Optional, Alphanumeric, 150] Type the description for rejecting the transaction.
Authorization Reasons	[Display] This field displays the authorization reason for the outgoing payments.
Ordering Customer Details (5500)	[Display] This field displays the ordering (sender) customer details.
Beneficiary ID	[Display] This field the beneficiary id.

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Field Name	Description
Receiver Address	[Display] This field displays the IFSC code of the beneficiary bank receiving the remittance.
Beneficiary Customer Account No (5561)	[Display] This field displays the beneficiary account number.
Beneficiary Customer details (5561)	[Display] This field displays the beneficiary customer details.
Payment Details (7023)	[Display] This field displays the payment details.
Charges Details (7028)	[Display] This field displays the charges details.
Sender to Receiver Info Code (7495)	[Display] This field displays the sender to receiver information code.
Code Info	[Display] This field displays the information related to code.
Additional Info 1,2,3,4,5	[Display] This field displays the additional information related to the code.
Account with Institution	[Display] This field displays the account institution.
Account with Institution IFSC (6516)	[Display] This field displays the account institution IFSC code.
Code (6719)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Ordering Institution	[Display] This field displays the ordering institution code.
Ordering Institution IFSC (5517)	[Display] This field display the ordering institution IFSC code.

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Field Name	Description
Ordering Institution Details (5516)	[Display] This field displays the ordering institution details.
Sender's Correspondent	[Display] This field displays the sender's correspondence code.
Sender's Correspondent IFSC (5518)	[Display] This field displays the sender's correspondence IFSC code
Code (6717)	[Display] This field display the code.
Code Info	[Display] This field displays the code information.
Addition Information	[Display] This field displays the additional information about the code.
Code (5521)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Receiver's Correspondent	[Display] This field displays the receiver's correspondence code.
Receiver's Correspondent IFSC (6500)	[Display] This field displays the receiver's correspondence IFSC code.
Code (6718)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Information	[Display] This field displays the additional information about the code.
Code (5526)	[Display] This field displays the code.

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Field Name	Description
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Intermediary	[Display] This field displays the intermediary code.
Intermediary IFSC (6511)	[Display] This field displays the intermediary IFSC code.
Code (5546)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Beneficiary Institution	[Display] This field displays the beneficiary institution code.
Beneficiary ID	[Displays] This field display the beneficiary ID.
Beneficiary Institution IFSC Code (6521)	[Display] This field displays the beneficiary institution IFSC code.
Code (5556)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Beneficiary Institution Details	[Display] This field displays the beneficiary institution details.

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NEFT Details

Field Description

Field Name	Description
Payment Transaction Code	[Display] This field displays the transaction code of the selected payment.
Payment Type	[Display] This field displays the payment type.
User Reference Number	[Display] This field displays the user reference number of the selected transaction.
Transaction Details	
Payment from	[Display] This field displays the mode of payment transaction.
Sender's Transaction Branch	[Display] This field displays the sender's transaction branch.

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Field Name	Description
CASA Account Number	[Display] This field displays the CASA account number of the customer through which the outgoing payment transaction is initiated.
GL Account Number	[Display] This field displays the GL account number through which the outgoing payment transaction is initiated.
Account Type	[Display] This field displays the account type.
Currency	[Display] This field displays the account currency.
Remit Amount	[Display] This field displays the remit amount.
Charges (LCY)	[Display] This field displays the service charges to be applied in local currency.
Net Amount (ACY)	[Display] This field displays the net amount to be recovered from the customer initiating an outgoing payment transaction.
Narrative	[Display] This field display the narration.
Return Code	[Display] This field displays the return code.
Authorization Reasons	[Display] This field displays the authorization reason.
Reject Code	[Optional, Drop-Down] Select the reject code from the drop-down list.
Reject Description	[Display] This field displays the description of the reject code.
Sender Bank Details	
Sending Branch IFSC Code (5756)	[Display] This field displays the sending branch IFSC code.
Sender to Receiver Information (7495)	[Display] This field displays the sender to receiver information.

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Field Name	Description
Originator of Remittance (7002)	[Display] This field displays the originator of remittance.
Beneficiary Details	
Beneficiary ID	[Displays] This field display the beneficiary ID.
Beneficiary Customer Account No. (5561)	[Displays] This field displays the beneficiary customer account number.
Beneficiary Customer Name (6081)	[Display] This field displays the name of the beneficiary account holder.
Beneficiary Account Type (6310)	[Display] This field displays the beneficiary account type.
Beneficiary Customer Address (5565)	[Display] This field displays the address of the beneficiary customer.
Beneficiary Branch IFSC Code (5569)	[Display] This field displays the beneficiary branch IFSC code.

8. To reject the payment transaction, click the **Reject** button.

9. The system displays the message "Reject Operation Complete". Click the **Ok** button.

10. To authorize the payment transaction, click the **Authorize** button.

11. The system displays the message "Record Force Authorized". Click the **Ok** button.

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1.20. PM034 - RTGS-NEFT-Outgoing Pymt Release Screen

Using this option you can view the details of the outgoing payment messages. The authorizer can release or reject the transaction initiated for outgoing payment. Using the **Summary** tab you can allow Bulk Release of RTGS and NEFT payments.

Definition Prerequisites

- 2056 - RTGS - Bank Payment

- 2057 - NEFT Outgoing Payment Initiation

- PM033 - RTGS-NEFT-Outgoing Pymt Auth Screen

Modes Available

Not Applicable

To release the RTGS and NEFT outgoing payments

1. Type the fast path **PM034** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Payment Transactions > RTGS-NEFT-Outgoing Payment Release Screen**.**

2. The system displays the **RTGS-NEFT-Outgoing Pymt Release Screen**.

RTGS-NEFT-Outgoing Pymt Release Screen

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Field Description

Field Name	Description
Branch Code	[Mandatory, Pick List] Select the branch code from the pick list. All the authorized outgoing payment transactions pending for release for the selected branch are displayed. You can release the transactions from any branch.
User Id	[Optional, Pick List] Select the user id from the pick list. All the transactions of the selected user id are fetched.
Account No	[Optional, Alphanumeric, 16] Type the CASA account number through which the payment was initiated.
Network Id	[Optional, Pick List] Select the network id from the pick list. The options are: • NEFT • RGTS
Payment Type	[Optional, Drop-Down] Select payment type from the drop-down list. The options are: • Outgoing Payment • Reject Of Incoming Payments
Payment Transaction Code	[Optional, Pick list] Select the payment transaction code associated with the transaction from the pick list. These codes are defined in the **Payment Transaction Definition** (Fast Path: PM002) option.
UTR Number	[Optional, Alphanumeric, 16] Type the unique transaction reference number.
Customer Id	[Optional, Numeric, 10] Type the id of the customer whose payment transactions should be released.
Minimum Amount	[Optional, Numeric, 13, Two] Type the minimum amount above which the unreleased transactions need to be fetched.

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Field Name	Description
Maximum Amount	[Optional Numeric, 13, Two]
	Type the maximum amount upto which the unreleased transactions need to be fetched.
Start Date	[Mandatory, Pick list, dd/mm/yyyy]
	Select the date from which the unreleased transactions need to be fetched from the pick list.
	By default it displays the current process date.
End Date	[Mandatory, Pick list, dd/mm/yyyy]
	Select the date upto which the unreleased transactions need to be fetched from the pick list.
	By default it displays the current process date.
Transaction Status	[Optional, Drop-Down]
	Select the status of the transaction which needs to be fetched from the drop-down list.
	The options are:
	• Transaction Complete
	• Transaction Failed
File Name	[Optional, Alphanumeric, 50, Pick List]
	Type the file name or select it from the pick list.
	The pick list displays the list of uploaded files for which the payment messages are unreleased.
Beneficiary Bank IFSC	[Mandatory, Alphanumeric, 11, Pick List]
	Type the beneficiary bank IFS code or select it from the pick list.

3. Select the branch code from the pick list.
4. Select the start date and end date from the pick list.
5. Enter the other relevant information.

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RTGS-NEFT-Outgoing Pymt Release Screen

6. Click the **Fetch** button. The system displays a list of transactions matching the entered criteria in the **Summary** tab.

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Summary

Field Description

Column Name	Description
Select All	[Optional, Check Box] Select the check box to reject or release all the fetched transactions.
Network Ref No	[Display] This column displays the network reference number generated at the time of payment initiation.
Pymt Txn Code	[Display] This column displays the transaction code of the payment.
Account No	[Display] This column displays the account number through which the payment transaction is initiated.
Account Title	[Display] This column displays the account title.

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Column Name	Description
Benef Bank	[Display]
	This column displays the name of the beneficiary bank for which the payment transaction is initiated.
Benef Branch	[Display]
	This column displays the beneficiary branch name.
Amount	[Display]
	This column displays the amount of the payment transaction.
Status	[Display]
	This column displays the transaction status of the payment transaction.

7. Select the **Select All** check box to reject or authorize all the transactions.
    OR
    Double-click a record to view its details. The system enables the relevant tab.

RTGS Details

Field Description

Field Name	Description
Payment Transaction Code	[Display] This field displays the transaction code of the selected payment.
Payment Type	[Display] This field displays the payment type.
User Reference Number	[Display] This field displays the user reference number of the selected transaction.
Transaction Details	
Payment from	[Display] This field displays the mode of payment transaction.
Sender's Transaction Branch	[Display] This field displays the sender's transaction branch.
CASA Account Number	[Display] This field displays the CASA account number of the customer through which the outgoing payment transaction was initiated.
GL Account Number	[Display] This field displays the GL account number through which the outgoing payment transaction was initiated.
Currency	[Display] This field displays the account currency.
Remit Amount	[Display] This field displays the remit amount.
Charges (LCY)	[Display] This field displays the service charges to be applied in local currency.
Net Amount (ACY)	[Display] This field displays the net amount to be recovered from the customer initiating an outgoing payment transaction. *Net Amount = Total of Account Amount + Charges*
Narrative	[Display] This field display the narration.
Return Code	[Display] This field displays the return code.

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Field Name	Description
Return Description	[Display] This field displays the description of the return code.
Authorization Reasons	[Display] This field displays the authorization reason for the outgoing payments.
Ordering Customer Details (5500)	[Display] This field displays the ordering (sender) customer details.
Beneficiary ID	[Display] This field the beneficiary id.
Receiver Address	[Display] This field displays the IFSC code of the beneficiary bank receiving the remittance.
Beneficiary Customer Account No (5561)	[Display] This field displays the beneficiary account number.
Beneficiary Customer details (5561)	[Display] This field displays the beneficiary customer details.
Payment Details (7023)	[Display] This field displays the payment details.
Charges Details (7028)	[Display] This field displays the charges details.
Sender to Receiver Information Code	[Display] This field displays the sender to receiver information code.
Code Info	[Display] This field displays the information related to code.
Additional Info 1,2,3,4,5	[Display] This field displays the additional information related to the code.
Account with Institution	[Display] This field displays the account institution.
Account with Institution IFSC (6516)	[Display] This field displays the account institution IFSC code.
Code (6719)	[Display] This field displays the code.

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Field Name	Description
Code Info	[Display] This field displays the code information.
Additional Info	[Display] This field displays the additional information about the code.
Code (5551)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Ordering Institution	[Display] This field displays the ordering institution code.
Ordering Institution IFSC (5517)	[Display] This field display the ordering institution IFSC code.
Ordering Institution Details (5516)	[Display] This field displays the ordering institution details.
Sender's Correspondent	[Display] This field displays the sender's correspondence code.
Sender's Correspondent IFSC (5518)	[Display] This field displays the sender's correspondence IFSC code.
Code (6717)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Addition Information	[Display] This field displays the additional information about the code.
Code (5521)	[Display] This field displays the code.
Additional Info 1,3	[Display] This field displays the additional information about the code.

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Field Name	Description
Additional Information	[Display] This field displays the additional information.
Receiver's Correspondent	[Display] This field displays the receiver's correspondence code.
Receiver's Correspondent IFSC (6500)	[Display] This field displays the receiver's correspondence IFSC code.
Code (6718)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Information	[Display] This field displays the additional information about the code.
Code (5526)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Intermediary	[Display] This field displays the intermediary code.
Intermediary IFSC (6511)	[Display] This field displays the intermediary IFSC code.
Code (5546)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Beneficiary Institution	[Display] This field displays the beneficiary institution code.
Beneficiary ID	[Displays] This field displays the beneficiary ID.

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Field Name	Description
Beneficiary Institution IFSC Code (6521)	[Display] This field displays the beneficiary institution IFSC code.
Code (5556)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Beneficiary Institution Details	[Display] This field displays the beneficiary institution details.

NEFT Details

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Field Description

Field Name	Description
Payment Transaction Code	[Display] This field displays the transaction code of the selected payment.
Payment Type	[Display] This field displays the payment type.
User Reference Number	[Display] This field displays the user reference number of the selected transaction.
Transaction Details	
Payment from	[Display] This field displays the mode of payment transaction.
Sender's Transaction Branch	[Display] This field displays the sender's transaction branch.
CASA Account Number	[Display] This field displays the CASA account number of the customer through which the outgoing payment transaction is initiated.
GL Account Number	[Display] This field displays the GL account number through which the outgoing payment transaction is initiated.
Account Type	[Display] This field displays the account type.
Currency	[Display] This field displays the account currency.
Remit Amount	[Display] This field displays the remit amount.
Charges (LCY)	[Display] This field displays the service charges to be applied in local currency.
Net Amount (ACY)	[Display] This field displays the net amount to be recovered from the customer initiating an outgoing payment transaction. *Net Amount = Total of Account Amount + Charges.*
Narrative	[Display] This field displays the narration.

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Field Name	Description
Return Code	[Display]
	This field displays the return code.
Reject Description	[Display]
	This field displays the description of the return code.
Authorization Reasons	[Display]
	This field displays the authorization reason for the outgoing payments.
Sender Bank Details	
Sending Branch IFSC Code (5756)	[Display]
	This field displays the sending branch IFSC code.
Sender to Receiver Information (7495)	[Display]
	This field displays the sender to receiver information.
Originator of Remittance (7002)	[Display]
	This field displays the originator of remittance.
Beneficiary Details	
Beneficiary ID	[Displays]
	This field displays the beneficiary ID.
Beneficiary Customer Account No. (5561)	[Displays]
	This field displays the beneficiary customer account number.
Beneficiary Customer Name (6081)	[Display]
	This field displays the name of the beneficiary account holder.
Beneficiary Account Type (6310)	[Display]
	This field displays the beneficiary account type.
Beneficiary Customer Address (5565)	[Display]
	This field displays the address of the beneficiary customer.
Beneficiary Branch IFSC Code (5569)	[Display]
	This field displays the beneficiary branch IFSC code.

8. To reject the payment transaction, click the **Reject** button.

9. The system displays the message "Reject Operation Complete". Click the **Ok** button.

10. To release the payment transaction, click the **Release** button.

11. The system displays the message "Record Operation Complete". Click the **Ok** button.

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1.21. PM035 - Incoming Pymt Auth Screen

Using this option you can view all the incoming payment messages and authorize the transaction for credit to the customers account. The message can be authorized in bulk by selecting all the transactions through the **Summary** tab. You can also return the transaction or post the transaction in a suspense account.

Definition Prerequisites

Not Applicable

Modes Available

Not Available

To authorize the incoming payment transactions

1. Type the fast path **PM035** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Payment Transactions > Incoming Pymt Auth Screen.

2. The system displays the **Incoming Pymt Auth Screen** screen.

Incoming Pymt Auth Screen

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Field Description

Field Name	Description
Account No.	[Optional, Numeric, 16] The account number of the customer in whose account the incoming payment transaction is going to be received.
Network ID	[Mandatory, Pick List] Select the network ID from the pick list.
Payment Type	[Optional, Drop-Down] Select the payment type from the drop-down list to authorize transactions of a particular payment type. The options are: • Incoming Payment • Reject of Incoming Payment
Payment Transaction Code	[Optional, Pick List] Select the payment transaction code associated with the transaction from the pick list. These codes are defined in the **Payment Transaction Definition** (Fast Path : PM002) option.
Minimum Amount	[Optional, Numeric, 13, Two] Type the minimum amount above which you can view unauthorized transactions.
Maximum Amount	[Optional, Numeric, 13, Two] Type the maximum amount below which you can view unauthorized transactions.
Start Date	[Mandatory, Pick list, dd/mm/yyyy] Select the date from which the transactions need to be viewed from the pick list. By default it displays the current process date.
End Date	[Mandatory, Pick list, dd/mm/yyyy] Select the date upto which the transactions need to be viewed from the pick list. By default it displays the current process date.

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Field Name	Description
Transaction Status	[Optional, Drop-Down] Select the transaction status from the drop-down list to view transactions for that status for the purpose of authorization. The options are: • Tanked • Accept Semi Authorized • Complete
UTR Number	[Optional, Numeric, 16] Type the UTR number of the transaction which you want to authorize.
Remitting Bank IFSC	[Optional, Alphanumeric, 11, Pick List] Type the remitting bank IFSC code or select it from the pick list.

3. Select the network id from the pick list.

4. Enter the other relevant information.

Incoming Pymt Auth Screen

5. Click the **Fetch** button. The system displays a list of transactions matching the entered criteria in the **Summary** tab.

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Summary

Field Description

Column Name	Description
Select All	[Optional, Check Box] Select the check box to authorize all the fetched transactions.
Network Ref No	[Display] This field displays the network reference number generated at the time of payment initiation. In case of RTGS, it is the UTR number and in case of NEFT, it is the transaction reference number.
Pymt Txn Code	[Display] This field displays the payment transaction code.
Account No	[Display] This field displays the CASA or GL account number from which the payment transaction is initiated.
Account Title	[Display] This field displays the account title.

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Column Name	Description
Benef Name	[Display] This field displays the name of the beneficiary.
Remittg Bank	[Display] This field displays the remitting bank name.
Remittg Branch	[Display] This field displays the remitting branch name.
Amount	[Display] This field displays the remit amount.
Status	[Display] This field displays the status of the payment transaction.

6. Select the **Select All** check box to authorize all the transactions.
   OR
   Double-click a record to view its details. The system enables the relevant tab.

RTGS Details

The details of the RTGS incoming payment transaction are displayed.

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Field Description

Field Name	Description
Payment Transaction Code	[Display] This field displays the transaction code of the selected payment.
Payment Type	[Display] This field displays the payment type.
User Reference Number	[Display] This field displays the user reference number of the selected transaction.
Transaction Details	
Payment from	[Display] This field displays the mode of payment transaction.
Sender's Transaction Branch	[Display] This field displays the sender's transaction branch.
CASA Account Number	[Display] This field displays the CASA account number of the customer for which the incoming payment transaction is initiated.
GL Account Number	[Display] This field displays the GL account number for which the incoming payment transaction is initiated.
Currency	[Display] This field displays the account currency.
Remit Amount	[Display] This field displays the remit amount.
Charges (LCY)	[Display] This field displays the service charges to be applied in local currency.
Net Amount (ACY)	[Display] This field displays the net amount to be credited to the customer account.
Narrative	[Display] This field display the narration.
Return Code	[Display] This field displays the return code.

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Field Name	Description
Return Description	[Mandatory, Alphanumeric, 33] Type the return description.
Reason Code	[Display] This field displays the reason code.
Reason Description	[Display] This field displays the reason description.
Authorization Reasons	[Display] This field displays the authorization reason for the incoming payments.
Ordering Customer Details (5500)	[Display] This field displays the ordering (sender) customer details.
Beneficiary ID	[Display] This field the beneficiary id.
Receiver Address	[Display] This field displays the IFSC code of the beneficiary bank receiving the remittance.
Beneficiary Customer Account No (5561)	[Display] This field displays the beneficiary account number.
Beneficiary Customer details (5561)	[Display] This field displays the beneficiary customer details.
Payment Details (7023)	[Display] This field displays the payment details.
Charges Details (7028)	[Display] This field displays the charges details.
Sender to Receiver Info Code (7495)	[Display] This field displays the sender to receiver information code.
Code Info	[Display] This field displays the information related to the code.
Additional Info 1,2,3,4,5	[Display] This field displays the additional information related to the code.
Account with Institution	[Display] This field displays the account institution.

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Field Name	Description
Account with Institution IFSC (6516)	[Display] This field displays the account institution IFSC code.
Code (6719)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Addition Information	[Display] This field displays the additional information about the code.
Code (5551)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Ordering Institution	[Display] This field displays the ordering institution code.
Ordering Institution IFSC (5517)	[Display] This field display the ordering institution IFSC code.
Ordering Institution Details (5516)	[Display] This field displays the ordering institution details.
Sender's Correspondent	[Display] This field displays the sender's correspondence code.
Sender's Correspondent IFSC (5518)	[Display] This field displays the sender's correspondence IFSC code
Code (6717)	[Display] This field display the code.
Code Info	[Display] This field displays the code information.
Addition Information	[Display] This field displays the additional information about the code.

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Field Name	Description
Code (5521)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Receiver's Correspondent	[Display] This field displays the receiver correspondence code.
Receiver's Correspondent IFSC (6500)	[Display] This field displays the receiver correspondence IFSC code
Code (6718)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Information	[Display] This field displays the additional information about the code.
Code (5526)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Intermediary	[Display] This field displays the intermediary code.
Intermediary IFSC (6511)	[Display] This field displays the intermediary IFSC code.
Code (5546)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.

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Field Name	Description
Beneficiary Institution	[Display] This field displays the beneficiary institution code.
Beneficiary ID	[Displays] This field displays the beneficiary ID.
Beneficiary Institution IFSC Code (6521)	[Display] This field displays the beneficiary institution IFSC code.
Code (5556)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Beneficiary Institution Details	[Display] This field displays the beneficiary institution details.

NEFT Details

The details of the NEFT incoming payment transactions are displayed.

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Field Description

Field Name	Description
Payment Transaction Code	[Display] This field displays the transaction code of the selected payment.
Payment Type	[Display] This field displays the payment type.
User Reference Number	[Display] This field displays the user reference number of the selected transaction.
Transaction Details	
Payment from	[Display] This field displays the mode of payment transaction.
Sender's Transaction Branch	[Display] This field displays the sender's transaction branch.
CASA Account Number	[Display] This field displays the CASA account number of the customer for which the incoming payment transaction is initiated.
GL Account Number	[Display] This field displays the GL account number for which the incoming payment transaction is initiated.
Account Type	[Display] This field displays the account type.
Currency	[Display] This field displays the account currency.
Remit Amount	[Display] This field displays the remit amount.
Charges (LCY)	[Display] This field displays the service charges to be applied in local currency.
Net Amount (ACY)	[Display] This field displays the net amount to be provided to the customer initiating an incoming payment transaction.
Narrative	[Display] This field display the narration.

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Field Name	Description
Return Code	[Optional, Drop-Down] Select the return code from the drop-down list.
Authorization Reasons	[Display] This field displays the authorization reason.
Reason Code	[Display] This field displays the reason code.
Reason Description	[Display] This field displays the description of the reason code.
Sender Bank Details	
Sending Branch IFSC Code (5756)	[Display] This field displays the sending branch IFSC code.
Sender to Receiver Information (7495)	[Display] This field displays the sender to receiver information.
Originator of Remittance (7002)	[Display] This field displays the originator of remittance.
Beneficiary Details	
Beneficiary ID	[Displays] This field displays the beneficiary ID.
Beneficiary Account No. (6061)	[Displays] This field displays the beneficiary customer account number.
Beneficiary Customer Name (6081)	[Display] This field displays the name of the beneficiary.
Beneficiary Account Type (6310)	[Display] This field displays the beneficiary account type.
Beneficiary Customer Address (5565)	[Display] This field displays the address of the beneficiary customer.

7. To return the incoming payment transaction, click the **Return** button.The system displays the message "Return Operation Complete". Click the **Ok** button.

8. To authorize the incoming payment transaction, click the **Authorize** button.The system displays the message "Transaction Authorized". Click the **Ok** button.

9. To post the transaction to the suspense account, click the **Post to Suspense** button. The system displays the message "Transaction Posted to suspense". Click the **Ok** button.

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Payment User Manual

Jan 2012

Version : 4.4.0.0.0

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