Oracle FLEXCUBE
Payments UBS User Manual
Release 4.5.0.0.0
Part No E52127-01

ORACLE®

FINANCIAL SERVICES

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1. Definitions

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1.1. PCM04 - PM - PC Product Definition and Preferences

Payments is a line of business for banks to earn fee based income. Using this option you can define the various payment products. Payment products are selected based upon the availability of network to be used for undertaking payments transactions.

Definition Prerequisites

Not Applicable

Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To define a payment product

1. Type the fast path **PCM04** and click **Go** or navigate through the menus to **Global Definitions > Payments > PM - PC Product Definition and Preferences**.

2. The system displays the **PM - PC Product Definition and Preferences** screen.

PM - PC Product Definition and Preferences

Field Description

Field Name	Description
Product Code	[Mandatory, Alphanumeric, Four] Type the product code. It should contain atleast one alphabet.
Product Description	[Mandatory, Alphanumeric, 105] Type the description of the product code.
Product Type	[Mandatory, Pick List] Select the product type from the pick list. Product type identifies the basic nature of a product. This helps to classify the product. E.g: Incoming Payment Type.
Slogan	[Optional, Alphanumeric, 255] Type the slogan which is to be printed on all advices that are sent to customers who avails the product.
Start date	[Optional, Pick List, dd/mm/yyyy] Select the date from which the product code is valid from the pick list.
End Date	[Optional, Pick List, dd/mm/yyyy] Select the date up to which the product code is valid from the pick list.
Transfer Type	[Optional, Drop-Down] Select the type of transfers that can be processed using the product from the drop-down list. The options are: • Customer Transfer • Bank Transfer
Remarks	[Optional, Alphanumeric, 255] Type the remarks regarding the product.

3. Click the **Add** button.
4. Enter the product code and product description.
5. Select product type from the pick list.
6. Enter the other relevant information.

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PM - PC Product Definition and Preferences

PM - PC Product Definition and Preferences*	

Product Code : N062 Product Description : NEFT OUTGOING PAYMENT N06
Product Type : Outgoing payment
Slogan :
Start Date : 30/04/2008
End Date : 30/04/2011
Transfer Type : Customer Transfe
Remarks : NEFT OUTGOING OTHER THAN INDO NEPAL

Preferences | Category

External Clearing

Clearing Network :　　　　　　　　　Currency : INR
Description :　　　　　　　　　　　Processing Priority :
Minimum Divisible Amount :　　　　　　☐ Allow Post Cutoff Transaction
Minimum Transaction Amount :　　　　　☑ Network Calender
Maximum Transaction Amount :

Dispatch
☐ Dispatch
☐ Auto Dispatch
☐ Outgoing Payment Workflow
No of Record :

Outgoing Payment
Authorization 1 Limit :
Authorization 2 Limit :
Release Limit :

Incoming Payment
☐ Allow Transaction Repair
Authorization Limit :

Blocking of Funds
☐ Amount Block
Basis
○ By Instruction Date
○ By Activation Date
○ By Dispatch Date
Block How many Days :

Receiver
☐ Default the Receiver
Receiver Code :
Transaction per year for Customer :

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy   ⦿ Add ○ Modify ○ Delete ○ Cancel ○ Amend ○ Authorize ○ Inquiry   UDF Ok Close Clear

7. Enter the required information in the various tabs.

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Preferences

Field Description

Field Name	Description
External Clearing	
Clearing Network	[Mandatory, Alphanumeric, 15, Pick List] Type the name of the clearing network and select it from the pick list.
Description	[Display] This field displays the description for the clearing network.
Minimum Divisible Amount	[Mandatory, Numeric, Seven, Two] Type the minimum divisible amount. It helps to restrict transactions to specific denominations.
Minimum Transaction Amount	[Mandatory, Numeric, 19, Two] Type the minimum transaction amount.
Maximum Transaction Amount	[Mandatory, Numeric, 19, Two] Type the maximum transaction amount.

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Field Name	Description
Currency	[Display]
	This field displays the currency in which the PC contracts linked to this product are to be created.
Processing Priority	[Optional, Numeric, Two]
	Type the priority in which the transactions associated with the payment product are to be processed.
	The value can be from one to 99.
Allow Post Cutoff Transaction	[Optional, Check Box]
	Select the **Allow Post Cutoff Transaction** check box to enable the product to process the collection transactions beyond the specified cut-off time.
Network Calender	[Optional, Check Box]
	Select the **Network Calender** check box to use the network calendar for deriving the processing days instead of the local branch calendar.

Dispatch

This section is enabled if the **Reject of Incoming Payment** or **Outgoing Payment** option is selected in the **Product Type** field.

Dispatch	[Optional, Check Box]
	Select the **Dispatch** check box if you want the transactions associated with the product to be dispatched to the Clearing Server on the basis of the Dispatch Days specified.
Auto Dispatch	[Optional, Check Box]
	Select the **Auto Dispatch** check box to indicate that outgoing transactions must be dispatched to the clearing server on authorization.
Outgoing Payment Workflow	[Optional, Check Box]
	Select the **Outgoing Payment Workflow** check box to track the Outgoing payment transactions for closure.
No of Record	[Conditional, Numeric, 22]
	Type the number of transactions record to be considered while creating a dispatch file.
	This field is disabled if the **Auto Dispatch** check box is selected.

Incoming Payment

This section is enabled if the **Incoming Payment** or **Reject of Outgoing Payment** option is selected in the **Product Type** field.

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Field Name	Description
Allow Transaction Repair	[Optional, Check Box] Select the **Allow Transaction Repair** check box to repair the incoming payment transactions.
Authorization Limit	[Optional, Numeric, 13, Two] Type the authorization limit amount for the incoming payment.

Outgoing Payment

This section is enabled if the **Reject of Incoming Payment** or **Outgoing Payment** option is selected in the **Product Type** field.

Field Name	Description
Authorization1 Limit	[Optional, Numeric, 13, Two] Type the level one authorization limit amount for the outgoing payments. If the transaction amount is greater than this limit and less than Authorization 2 limit, then only first level of authorization is applicable.
Authorization2 Limit	[Optional, Numeric, 13, Two] Type the level Two authorization limit amount for the outgoing payments. If the transaction amount is greater than this limit, then both first and second level of authorizations are applicable.
Release Limit	[Optional, Numeric, 13, Two] Type the release limit amount for the outgoing payments.

Blocking Of Funds

This section is enabled if the **Reject of Incoming Payment** or **Outgoing Payment** option is selected in the **Product Type** field.

Field Name	Description
Amount Block	[Optional, Check Box] Select the **Amount Block** check box to block the amount in the customer account. It is applicable if the transaction amount is greater than the authorization limit.
Basis	[Mandatory, Radio Button] Click the appropriate date option for amount block. The options are: • By Instruction Date • By Activation Date • By Dispatch Date
Block How Many Days	[Optional, Numeric, 22] Type the number of days for which the block should be held.

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Field Name	Description

Receiver

This section is enabled if the **Reject of Incoming Payment** or **Outgoing Payment** option is selected in the **Product Type** field.

Default The Receiver	[Optional, Check Box] Select the **Default The Receiver** check box to default the receiver for the corresponding product.
Receiver Code	[Optional, Alphanumeric, 11, Pick List] Type the code of the default receiver or select it from the pick list.
Transaction Per Year for Customer	[Optional, Numeric, Two] Type the number of payment transactions allowed in a year for the corresponding product for a particular customer.

Category

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Field Description

Field Name	Description
Default Customer Account	
Default A/C Type	[Optional, Drop-Down] Select the default customer account type from the drop-down list. The options are: • Account • GL
Account No.	[Optional, Alphanumeric, 16, Pick List] Type the default customer account number or select it from the pick list.
Branch Code	[Display] This field displays the customer branch code.
Currency Code	[Display] This field displays the currency code.
Rekey	
This section is enabled if the Reject of Incoming Payment or Outgoing Payment option is selected in the Product Type field.	
Required	[Optional, Check Box] Select the **Required** check box if you want the authorizer to rekey the amount during authorization.
Authorizer Rekey Limit	[Optional, Numeric, 19, Two] Type the transaction amount above which the authorizer needs to re-enter the amount.
Fields	
Amount	[Optional, Check Box] Select the **Amount** check box to rekey the amount.
Validate Customer Name	[Conditional, Check Box] Select the **Validate Customer Name** check box to validate the customer name for payment transactions. This field is enabled if the **Reject of Outgoing Payment** or **Incoming Payment** option is selected in the **Product Type** field.
Limit For Name Matching	[Conditional, Numeric, 13, Two] Type the limit amount for which customer name validation is required . This field is enabled if the **Reject of Outgoing Payment** or **Incoming Payment** option is selected in the **Product Type** field.

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Field Name	Description

Duplication Recognition

This section is enabled if the **Reject of Outgoing Payment** or **Incoming Payment** option is selected in the **Product Type** field.

Required

[Optional, Check Box]

Select the **Required** check box to duplicate validation.

Fields

Custom Ref No

[Optional, Check Box]

Select the **Custom Ref No** check box to duplicate validation based on customer reference number.

Product Reject Category

Reject Product Code

[Conditional, Alphanumeric, Four, Pick List]

Type the reject product code or select it from the pick list.

It is the product that has to be used in case the corresponding product is rejected.

This field is enabled if the **Incoming Payment** option is selected in the **Product Type** field.

Default Counterparty A/C

Account No.

[Optional, Numeric, 16]

Type the counterparty account number.

Currency Code

[Optional, Pick List]

Select the currency code from the pick list.

8. Click the **Ok** button.

9. The system displays the message "Record Successfully Saved". Click the **Ok** button.

10. The product is added once the record is authorised.

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1.2. PCM05 - PM - Bank Directory Maintenance

Using this option you can maintain the bank details such as bank code, bank code type, bank address and the clearing details. You can also maintain a validity period for the clearing code. The bank directory contains information of all possible beneficiary banks that can participate in the transactions.

Definition Prerequisites

Not Applicable

Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the bank directory

1. Type the fast path **PCM05** and click **Go** or navigate through the menus to **Global Definitions > Payments > PM - Bank Directory Maintenance**.

2. The system displays the **PM - Bank Directory Maintenance** screen.

PM - Bank Directory Maintenance

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Field Description

Field Name	Description
Bank Code	[Mandatory, Numeric, 20] Type the clearing bank code.
Bank Code Type	[Mandatory, Pick List] Select the identification code type for the bank in the directory from the pick list.
Bank Code Type Description	[Display] This field displays the description of the bank code type selected in the corresponding field.
Bank Name	[Mandatory, Alphanumeric, 35] Type the name of the bank.
City	[Mandatory, Alphanumeric, 35] Type the name of the city in which the bank is located..
Address	[Mandatory, Alphanumeric, 35, Four Lines] Type the bank address for correspondence.
Valid From Date	[Optional, Pick List, dd/mm/yyyy] Select the date from which the clearing code is valid from the pick list.
Valid To Date	[Optional, Pick List, dd/mm/yyyy] Select the date up to which the clearing code is valid from the pick list.
Main Bank Identification Code Flag	[Optional, Check Box] Select the **Main Bank Identification Code Flag** check box to indicate that the main BIC must be used if the bank code is incomplete. Main BIC Flag is used to resolve 8 characters BIC.
Clearing Participation	
Clearing Network	[Mandatory, Pick List] Select the clearing network for the clearing banks that are defined for external clearing from the pick list.
Direct/Indirect	[Optional, Drop-Down] Select the nature of the clearing relationship from the drop-down list. The options are: • Direct • Indirect

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Field Name	Description
Cover	[Optional, Check Box]
	Select the **Cover** check box to generate the cover message along with the payment message.
Direct Bank Code	[Optional, Pick List]
	Select the direct bank code from the pick list.
	The pick list displays the bank codes for which the **Direct** option has been specified for the Clearing Network.
Addressee	[Mandatory, Alphanumeric, 105]
	Type the address of the participant in the network.
Delete	[Optional, Check Box]
	Select the **Delete** check box to delete the record.

3. Click the **Add** button.

4. Enter the bank code and select the bank code type from the pick list.

5. Enter the bank name, city, address and validity period.

6. Click the **+** button and add the clearing details.

PM - Bank Directory Maintenance

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7. Click the **Ok** button.

8. The system displays the message "Record Successfully Saved". Click the **OK** button.

9. The PM bank directory record is added successfully once the record is authorised.

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1.3. PCM07 - Product Date Cutoff Maintenance

Using this option you can modify the window period for an outgoing payment product code for a branch for the current process date. The window period maintained in this option is applicable only for the current process date.

Definition Prerequisites

- BAM03 - Branch Master Maintenance
- PCM04 - PM - PC Product Definition and Preferences

Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To maintain the outgoing payments transaction window period

1. Type the fast path **PCM07** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payments Transactions > Product Date Cutoff Maintenance.**

2. The system displays the **Product Date Cutoff Maintenance** screen.

Product Date Cutoff Maintenance

Field Description

Field Name	Description
Branch Code	[Mandatory, Pick List] Select the branch code, for which the time window period is to be maintained, from the pick list.
Product Code	[Mandatory, Pick List] Select the product code, for which the time window period is to be maintained, from the pick list.
Process Date	[Mandatory, Pick List, dd/mm/yyyy] Select the process date from the pick list.
Outgoing Payments Transaction Window Period	
Initiator Start Time(HH24:MM)	[Optional, hh:mm] Type the start time for initiating an outgoing payment transaction.
Initiator End Time(HH24:MM)	[Optional, hh:mm] Type the end time up to which the outgoing payment transactions can be initiated.
Auth1 Start Time(HH24:MM)	[Optional, hh:mm] Type the start time for first level of authorization.
Auth1 End Time(HH24:MM)	[Optional, hh:mm] Type the end time for first level of authorization.
Auth2 Start Time(HH24:MM)	[Optional, hh:mm] Type the start time for second level of authorization.
Auth2 End Time(HH24:MM)	[Optional, hh:mm] Type the end time for second level of authorization.
Release Start Time(HH24:MM)	[Optional, hh:mm] Type the release start time.
Release End Time(HH24:MM)	[Optional, hh:mm] Type the release end time.

3. Click the **Add** button.
4. Select the branch code from the pick list.
5. Select the product code and process date from the pick list.
6. Enter the outgoing payments transaction window period details.

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Product Date Cutoff Maintenance

7.   Click the **Ok** button.

8.   The system displays the message "Record Successfully Saved". Click the **OK** button.

9.   The outgoing payments transaction window period for a particular product are added once the record is authorised.

1.4. PCM08 - Reject Code Maintenance

Using this option you can maintain reject codes along with the reject reason in different networks. It also allows you to identify the type of error that has occurred at the time of executing the transaction.

Definition Prerequisites

Not Applicable

Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add the payment transaction reject code to network id

1. Type the fast path **PCM08** and click **Go** or navigate through the menus to **Global Definitions > Payments > Reject Code Maintenance.**

2. The system displays the **Reject Code Maintenance** screen.

Reject Code Maintenance

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Field Description

Field Name	Description
Reject Code Maintenance	
Network Id	[Mandatory, Alphanumeric, 15, Pick List] Type the network code for which the reject code is to be maintained or select it from the pick list.
Reject Code	[Mandatory, Pick List] Select the reject code from the pick list.
Reject Reason	[Display] This field displays the description for the reject code selected from the pick list.
Error Type	[Optional, Drop-Down] Select the type of the error from the drop-down list. The options are as follows: • Error • Reschedule Error • Override

3. Click the **Add** button.
4. Type the network code or select it from the pick list.
5. Select the reject code from the pick list.
6. Select the error type from the drop-down list.

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Reject Code Maintenance

Reject Code Maintenance*		
Reject Code Maintenance		
Network Id :	NEFT	[...]
Reject Code :	AC01 [...]	Reject Reason : IncorrectAccountNumber
Error Type :	Error ▾	

Record Details

Input By	Authorized By	Last Mnt. Date	Last Mnt. Action	Authorized
				☐

☐ Add By Copy   ◉ Add ○ Modify ○ Delete ○ Cancel ○ Amend ○ Authorize ○ Inquiry   UDF   Ok   Close   Clear

7. Click the **Ok** button.

8. The system displays the message "Record Successfully Saved and Authorised". Click the **OK** button.

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1.5. PCM09 - Product Cutoff Maintenance

Using this option you can maintain the product level cutoff which is effective on top of network level cutoff. You can set initiation, authorisation and release start and end time for full and half window periods for outgoing payment transactions.

Definition Prerequisites

Not Applicable

Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To initiate the outgoing payments transaction window period

1. Type the fast path PCM09 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Payments Transactions > Product Cutoff Maintenance.

2. The system displays the **Product Cutoff Maintenance** screen.

Product Cutoff Maintenance

Field Description

Field Name	Description
Product Code	[Mandatory, Pick List] Select the product code for which the time window period is to be maintained from the pick list.

Outgoing Payments Transaction Full Window Period

Field Name	Description
Initiator Start Time(HH24:MM)	[Mandatory, HH:MM] Type the initiation start time.
Initiator End Time(HH24:MM)	[Mandatory, HH:MM] Type the initiation end time.
Auth1 Start Time(HH24:MM)	[Mandatory, HH:MM] Type the level one authorization start time.
Auth1 End Time(HH24:MM)	[Mandatory, HH:MM] Type the level one authorization end time.
Auth2 Start Time(HH24:MM)	[Mandatory, HH:MM] Type the level two authorization start time.
Auth2 End Time(HH24:MM)	[Mandatory, HH:MM] Type the level two authorization end time.
Release Start Time(HH24:MM)	[Mandatory, HH:MM] Type the release start time.
Release End Time(HH24:MM)	[Mandatory, HH:MM] Type the release end time.

Outgoing Payments Transaction Half Window Period

Field Name	Description
Initiator Start Time(HH24:MM)	[Mandatory, HH:MM] Type the initiation start time.
Initiator End Time(HH24:MM)	[Mandatory, HH:MM] Type the initiation end time.
Auth1 Start Time(HH24:MM)	[Mandatory, HH:MM] Type the level one authorization start time.
Auth1 End Time(HH24:MM)	[Mandatory, HH:MM] Type the level one authorization end time.
Auth2 Start Time(HH24:MM)	[Mandatory, HH:MM] Type the level two authorization start time.

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Field Name	Description
Auth2 End Time(HH24:MM)	[Mandatory, HH:MM] Type the level two authorization end time .
Release Start Time(HH24:MM)	[Mandatory, HH:MM] Type the release start time.
Release End Time(HH24:MM)	[Mandatory, HH:MM] Type the release end time.

3. Click the **Add** button.

4. Select the product code from the pick list.

5. Enter outgoing payments transaction window period details.

Product Cutoff Maintenance

6. Click the **Ok** button.

7. The system displays the message "Record Successfully Saved". Click the **OK** button.

8. The outgoing payments transaction window period details are added once the record is authorised.

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1.6. PCM10 - Clearing Network Maintenance

Using this option, you can maintain the attributes of a network. A network represents a logical end-point for payment transactions. You can maintain incoming or outgoing payment transaction details for the network. You can also maintain the GL details and the cutoff time for full day window and half day window periods.

Definition Prerequisites

Not Available

Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

To maintain the attributes of a network

1. Type the fast path **PCM10** and click **Go** or navigate through the menus to **Global Definitions > Payments > Clearing Network Maintenance**.

2. The system displays the **Clearing Network Maintenance** screen.

Clearing Network Maintenance

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Field Description

Field Name	Description
Network	
Clearing Network	[Mandatory, Alphanumeric, 15]
	Type the name of the clearing network.
Description	[Optional, Alphanumeric, 35]
	Type the description of the clearing network.
Clearing Currency	[Mandatory, Alphanumeric, Three, Pick List]
	Type the code of the currency that should be related to the clearing network or select it from the pick list.
Network Type	[Mandatory, Radio Button]
	Click on the appropriate network type.
	The options are:
	• RTGS
	• NEFT
Incoming	
Branch Code	[Mandatory, Alphanumeric, Four, Pick List]
	Type the code for the branch that is participating in the incoming account transaction or select it from the pick list.
Incoming Account	[Mandatory, Numeric, Nine, Pick List]
	Type the GL code or select it from the pick list.
	In case of incoming transactions received over the network, the GL code entered in this field is debited by default.
Description	[Display]
	This field displays the description of the incoming account.
Outgoing	
Branch Code	[Mandatory, Alphanumeric, Four, Pick List]
	Type the code for the branch that is participating in the outgoing account transaction or select it from the pick list.
Outgoing Account	[Mandatory, Numeric, Nine, Pick List]
	Type the GL code or select it from the pick list.
	In case of outgoing transactions received over the network, the GL code entered in this field is debited by default.
Description	[Display]
	This field displays the description of the outgoing account.

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Field Name	Description
GL	
Suspense GL	[Mandatory, Numeric, Nine, Pick List]
	Type the suspense GL code that has to be used in case of multiple debits and single credit or select it from the pick list.
Intermediary GL	[Mandatory, Numeric, Nine, Pick List]
	Type the Intermediary GL code that has to be used for the network accounting entries or select it from the pick list.
Cutoff Time	
FullDay Window Period	
Start Time(HH24:MM)	[Optional, HH:MM]
	Type the start time for full day period.
End Time(HH24:MM)	[Optional, HH:MM]
	Type the end time for full day period.
HalfDay Window Period	
Start Time(HH24:MM)	[Optional, HH:MM]
	Type the start time for half day period.
End Time(HH24:MM)	[Optional, HH:MM]
	Type the end time for half day period.

3. Click the **Add** button.

4. Enter the name and description of the clearing network.

5. Select the clearing currency from the pick list.

6. Select the network type.

7. Enter relevant details in the Incoming, Outgoing and GL sections.

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Clearing Network Maintenance

8. Click the **Ok** button.

9. The system displays the message "Record Successfully Saved". Click the **Ok** button.

10. The clearing network details are added successfully once the record is authorised.

1.7. PCM12 - Network Calendar Maintenance

Using this option you can maintain a calendar for maintenance of working days, half days and holidays for a network.

Definition Prerequisites

Not Applicable

Modes Available

 Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add a network calendar

1. Type the fast path **PCM12** and click **Go** or navigate through the menus to **Global Definitions > Payments > Network Calendar.**

2. The system displays the **Network Calendar** screen.

Network Calendar

Field Description

Field Name	Description
Network ID	[Mandatory, Pick List] Select the name of the network ID from the pick list.
Network Description Name	[Display] This field displays the description of the network corresponding to the Network ID.
Year	[Mandatory, Numeric, Four] Type the year for which the network holiday maintenance has to be done.

3. Click the **Add** button.

4. Select the network ID from the pick list.

5. Enter the year for which the calendar has to be defined and press the **Tab** button.

Network Calendar

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6. The system displays network calendar for the year.

7. Select the appropriate half days and holidays from the network calendar. Click the **Ok** button.

8. The system displays the message "Record Successfully Saved". Click the **OK** button.

9. The network calendar is added once the record is authorised.

Note: The colored date boxes represent half days and holidays.

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1.8. PCM13 - Beneficiary 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. Using this option you can add the beneficiary details for a particular account.

Definition Prerequisites

Not Applicable

Modes Available

Add By Copy, Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to **Standard Maintenance Procedures**.

To add beneficiary details

1. Type the fast path PCM13 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Payments Transactions > Beneficiary Maintenance.

2. The system displays the **Beneficiary Maintenance** screen.

Beneficiary Maintenance

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Field Description

Field Name	Description
Beneficiary Id	[Mandatory, Alphanumeric, 15] Type the beneficiary Id.
Description	[Optional, Alphanumeric, 35] Type the description for the beneficiary Id entered in the corresponding field.
Customer Details	
Customer Number	[Mandatory, Alphanumeric, Nine, Pick List] Type the customer number to be related to the beneficiary ID or select it from the pick list.
Name	[Display] This field displays the name of the customer based on the customer number entered in the corresponding field.
Account Branch	[Display] This field displays the name of the branch.
Account Number	[Mandatory, Alphanumeric, 16, Pick List] Type the account number of the customer or select it from the pick list.
Identification Details	
Identification	[Optional, Drop-Down] Select the appropriate option to identify the customer from the drop-down list. The options are: • Organization • Private
Identification Type	[Conditional, Pick List] Select the appropriate identification type from the pick list. This field is mandatory if an option is selected from the **Identification** drop-down list.
Identification Value	[Conditional, Alphanumeric, 35] Type the identification value for the customer for the given identification type. This field is mandatory if an **Identification Type** is selected.

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Field Name	Description
Issuer	[Optional, Alphanumeric, 35] Type the identification issuer of the customer. It is used to identify whether Organization or Private Identification is used as Proprietary Identification.
Other Identification Type	[Optional, Alphanumeric, Two] Type any other identification type specified for the customer.
City Of Birth	[Optional, Alphanumeric, 35] Type the name of the customer's city of birth.
Country of Birth	[Optional, Alphanumeric, Three] Type the code of the customer's country of birth.
Address Details	
Address Line 1,2,3,4	[Optional, Alphanumeric, 35, Four Lines] Type the address of the customer.
Counter Party Details	
Bank Code	[Mandatory, Alphanumeric, 20] Type the bank code of the counterparty account.
Name	[Optional, Alphanumeric, 35] Type the name of the counterparty.
Account Number	[Mandatory, Alphanumeric, 20] Type the account number of the counterparty.
Account Type	[Optional, Drop-Down] Select the account type of the counter party from the drop-down list. The options are: • Savings Bank • Current Account • Overdraft • Cash Credit • Loan Account • NRE
Identification Details	

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Field Name	Description
Identification	[Optional, Drop-Down]
	Select the appropriate option to identify the counterparty from the drop-down list.
	The options are:
	• Organization
	• Private
Identification Type	[Conditional, Pick List]
	Select the appropriate identification type of the counterparty from the pick list.
	This field is mandatory if an option is selected from the **Identification** drop-down list.
Identification Value	[Conditional, Alphanumeric, 35]
	Type the identification value for the counterparty for the given identification type.
	This field is mandatory if an **Identification Type** is selected.
Issuer	[Optional, Alphanumeric, 35]
	Type the Identification Issuer of the counterparty.
	It is used to identify whether Organization or Private Identification is used as Proprietary Identification.
Other Identification Type	[Optional, Alphanumeric, Two]
	Type any other identification type specified for the counterparty.
City Of Birth	[Optional, Alphanumeric, 35]
	Type the name of the counterparty's city of birth.
Country of Birth	[Optional, Alphanumeric, Three]
	Type the code of the counterparty's country of birth.
Address Details	
Address Line 1,2,3,4	[Optional, Alphanumeric, 35, Four Lines]
	Type the address of the counterparty.

3. Click the **Add** button.

4. Enter the beneficiary ID.

5. Select the customer number and the account number of the selected customer from the pick list.

6. Enter the counterparty details and other relevant details.

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Beneficiary Maintenance

7.   Click the **Ok** button.

8.   The system displays the message "Record Successfully Saved". Click the **OK** button.

9.   The beneficiary details are added once the record is authorised.

2. Payment Transactions

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2.1. 2955 - RTGS Outgoing Payment Initiation - Customer

RTGS is the RBI controlled interbank payment system where transactions of higher amount are 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 **2955** 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 the 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 the 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.

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Sender And Beneficiary Details

Field Description

Column Name	Description
Ordering Customer Details (5500)	[Mandatory, Alphanumeric, 35, For 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, Four Lines] Type the name of the beneficiary, address and place of residence. The first line is mandatory.
Payment Details (7023)	[Optional, Alphanumeric, 35, Four 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, 33, Five 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. 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, Four 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 of message format 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 of message format 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, 35, Four Lines] Type additional details related to the name of the beneficiary bank. These fields are 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, Pick List] 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, Four 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.

ORACLE®

2.2. 2956 - RTGS Outgoing Payment Initiation- Bank

RTGS is an RBI controlled inter bank 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 **2956** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > RTGS Outgoing Payment Initiation- Bank**.

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

RTGS Outgoing Payment Initiation- Bank

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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 the 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 the 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 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 Outgoing Payment Initiation- Bank

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, Four 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, Four 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, Five 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.

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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, Four 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.

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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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, Four 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, Pick List] 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, Four 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.

ORACLE

2.3. 2957 - 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.
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 the 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 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, Pick List]
	Type the 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.

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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, Six 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 **Beneficiary Maintenance** (Fast Path: PCM13) option. This field is applicable if the **CASA** option is selected in the **Payment From** drop-down list.
Beneficiary Account Number (6061)	[Mandatory, Numeric, 35] Type the beneficiary account number.
Beneficiary Customer Name (6081)	[Mandatory, Numeric, 50] Type the name of the beneficiary.

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Field Name	Description
Beneficiary Customer Address (5565)	[Optional, Alphanumeric, 35, Four Lines] Type the address of the beneficiary.
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 details, 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.

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2.4. PCM33 - RTGS-NEFT-Outgoing Payment Authorization

Outgoing payment transactions involve accessing secured networks. The payment is initiated after ensuring 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

- 2956 - RTGS Outgoing Payment Initiation- Bank

- 2957 - NEFT Outgoing Payment Initiation

Modes Available

Not Available

To authorize the RTGS-NEFT outgoing payment transactions

1. Type the fast path **PCM33** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Payment Transactions > RTGS-NEFT-Outgoing Payment Authorization.

2. The system displays the **RTGS-NEFT-Outgoing Payment Authorization** Screen.

RTGS-NEFT-Outgoing Payment Authorization

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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.
	The name of the network is displayed in the adjacent field.
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.
RTGS/ NEFT Ref No	[Optional, Alphanumeric, 16]
	Type the RTGS/NEFT reference number of the transaction need to be authorized.
Customer Id	[Optional, Numeric, Six]
	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.

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Field Name	Description
Maximum Amount	[Optional, Numeric, 13, Two] Type the maximum amount up to which the unauthorized transactions have to be viewed.
Start Date	[Mandatory, Pick List, dd/mm/yyyy] Select the start date from the pick list. By default it displays the current process 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 Payment Authorization

	RTGS-NEFT Outgoing Payment Authorization*						

Branch Code : 9999
Account No :
Payment Type :
RTGS/NEFT Ref No :
Minimum Amount : 0.00
Start Date : 30/06/2008
Transaction Status : Initiated
Beneficiary Bank IFSC :   [Look Up]

User Id :
Network ID :
Payment Transaction Code : N006
Customer Id :
Maximum Amount : 99,999,999,999.00
End Date : 30/06/2008
File Name :

Summary | RTGS Details | NEFT Details

☐ Select All

	Network Ref No	Pymt Txn Code	Account No	Account Title	Benef Name	Benef Bank	
N	007N006081820176	N006	06065240000029	SANDEEP SAHO	RAVI TEST	SBIN0000001	SBIN000(
N	007N006081820178	N006	06064150000027	SUNITA ROY	RAVI TEST	SBIN0000001	SBIN000(
N	007N006081820180	N006	06064930000011	DANIEL MS S	RAVI TEST	SBIN0000001	SBIN000(
N	**007N006081820182**	**N006**	**06055540000122**	**D'SOUZA & SONS**	**1**	**SBIN0000001**	**SBIN000(**
N	007N006081820184	N006	06065240000071	SANDEEP SAHO	TGJBVJY	SBIN0000001	SBIN000(
N	007N006081820186	N006	06065240000071	SANDEEP SAHO	15451	SBIN0000001	SBIN000(
N	007N006081820188	N006	06065240000071	SANDEEP SAHO	4154151	SBIN0000001	SBIN000(
N	007N006081820204	N006	06063720000142	SMITHA BAGAD	VCCHGVJH	SBIN0000001	SBIN000(
N	007N006081820212	N006	06063720000155	SMITHA BAGAD	14515	SBIN0000001	SBIN000(

Reject Code: CUSTOMER REC   Reject Description: customer request   [Reject] [Authorize]

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

[UDF] [Fetch] [Close] [Clear]

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 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.

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Column Name	Description
Account Title	[Display] This field displays the account title.
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.

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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.
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 (after including charges) from the customer who has initiated an outgoing payment transaction.
Narrative	[Display] This field displays 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 displays 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 Information 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.
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.

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Field Name	Description
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 displays 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.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3	[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.

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Field Name	Description
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.
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.

ORACLE®

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	[Conditional, Numeric, 13, Two] Type the remit amount. This field is enabled if the remit amount is greater than the Rekey Limit for authorisation set at the product level.
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 displays 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.

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Field Name	Description
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.
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.

ORACLE

2.5. PCM34 - RTGS-NEFT-Outgoing Payment 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 **PCM34** 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 Payment Release Screen**.

RTGS-NEFT-Outgoing Payment 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
	• RTGS
Payment Type	[Optional, Drop-Down]
	Select 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.
RTGS/ NEFT Ref No	[Optional, Alphanumeric, 16]
	Type the RTGS/NEFT reference number of the transaction that needs to be released.
Customer Id	[Optional, Numeric, Six]
	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.

ORACLE

Field Name	Description
Maximum Amount	[Optional Numeric, 13, Two] Type the maximum amount up to 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 up to 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 IFSC 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 Payment 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.

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

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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 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 displays the narration.

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Field Name	Description
Return Code	[Display] This field displays the return code.
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 displays 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.

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Field Name	Description
Code (6719)	[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 (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 displays 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.

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Field Name	Description
Additional Info 1,3	[Display] This field displays the additional information about the code.
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.

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Field Name	Description
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.
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

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.

ORACLE®

2.6. PCM26 - RTGS-NEFT Incoming Payment Repair

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 entered 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 **PCM26** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > RTGS-NEFT Incoming Payment Repair**.

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

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RTGS-NEFT Incoming Payment Repair

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.
RTGS/NEFT RefNo.	[Optional, Numeric, 16] Type the RTGS/NEFT number of the transaction which you want to repair.
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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RTGS-NEFT Incoming Payment Repair

4. Click the **Inquire** button.

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

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.

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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2.7. PCM35 - RTGS- NEFT Incoming Payment Authorization

Using this option you can view all the incoming payment messages and authorize the transaction for credit to the customer's 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 **PCM35** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Payment Transactions > RTGS- NEFT Incoming Payment Authorization.

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

RTGS- NEFT Incoming Payment Authorization

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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 • Return of outgoing 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 up to 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 up to 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.
	The options are:
	• Tanked
	• Accept Semi Authorized
	• Complete
RTGS/ NEFT Ref No	[Optional, Alphanumeric, 16]
	Type the RTGS/NEFT reference number of the transaction that needs to be authorized.
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.

RTGS- NEFT Incoming Payment Authorization

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 displays the narration.
Return Code	[Optional, Drop-Down] Select the return code from the drop-down list.

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Field Name	Description
Return Description	[Mandatory, Alphanumeric, 35] 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.
Additional 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 displays 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.

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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	[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.

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 displays the narration.

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Field Name	Description
Return Code	[Optional, Drop-Down] Select the return code from the drop-down list.
Return Description	[Mandatory, Alphanumeric, 150] Type the return description.
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.

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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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3. Inquiries

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3.1. PCM25 - RTGS-NEFT Payment Inquiry Screen

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

- Payment transactions should be available

Modes Available

Not Available

To inquire about payment transactions

1. Type the fast path **PCM25** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > RTGS-NEFT Payment Inquiry Screen**.

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

RTGS-NEFT Payment Inquiry Screen

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Field Description

Field Name	Description
Branch Code	[Mandatory, 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	[Mandatory, Pick List, dd/mm/yyyy] Select the date to view the payment transactions initiated on/after that day.
End Date	[Mandatory, 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)	[Mandatory, 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)	[Mandatory, Numeric, 13, Two] Type the maximum amount up to which the payment transactions are to be enquired. By default, the system displays the value as 9,999,999,999,999.99
Account Number	[Optional, Numeric, 16] Type the account number if payment transactions related to specific account number is required.

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Field Name	Description
Network Id	[Optional, Pick List] Select the network ID from the pick list.
RTGS/NEFT Ref No.	[Optional, Numeric, 16] Type the RTGS/NEFT reference number if the transaction to be enquired is for a specific reference number.
IFSC Code	[Optional, Alphanumeric, 11] Type the IFSC code.
Transaction Status	[Optional, Drop-Down] Select the transaction status from the drop-down list.
File Name	[Optional, Alphanumeric, 50, Pick List] Type the file name or select the file name to view a particular transaction from the pick list.

3.   Enter the relevant parameters.

RTGS-NEFT Payment Inquiry Screen

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

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Transactions

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 code 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.
Amount	[Display] This column displays the remit amount.

Column Name	Description
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

ORACLE

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.
RTGS/NEFT Ref No.	[Display] This field displays the RTGS/NEFT reference number of the transaction.
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	
Account Number	[Display] This field displays the sender's account number.

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Field Name	Description
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.
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.
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.
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.

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Field Name	Description
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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3.2. PCM40 - PC - Incoming Message Browser

Using this option you can view the messages which have been received. You can filter the records to be viewed based on DCN, reference number, external reference number, message type and status, process status, message id and error code.

Definition Prerequisites

- Incoming messages should be available

Modes Available

Not Applicable

To view incoming messages

1. Type the fast path **PCM40** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > PC - Incoming Message Browser**.

2. The system displays the **PC - Incoming Message Browser** screen.

PC - Incoming Message Browser

ORACLE®

Field Description

Field Name	Description
DCN	[Optional, Alphanumeric, 16, Pick List] Type the DCN number or select it from the pick list.
Reference No	[Optional, Alphanumeric, 16] Type the reference number.
External Ref No	[Optional, Alphanumeric, 16] Type the external reference number.
Message Type	[Optional, Alphanumeric, Three] Type the message type.
Message Status	[Optional, Character, One] Type the message status.
Process Status	[Optional, Character, One] Type the process status.
Message ID	[Optional, Alphanumeric, Three] Type the message ID.
Error Code	[Optional, Alphanumeric, 11] Type the error code.

3. Select the appropriate search criteria.

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PC - Incoming Message Browser

4. Click the **Inquire** button.

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

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Summary

DCN	Reference No	External Ref No	Message Type	Message Status	Process Status	Error Code	Error Description
007MSIC081210003			R41	P	R	PC-SVV-043	Transaction amount
007MSIC081210004			R41	P	R	PC-SVV-043	Transaction amount
007MSIC081210007			R41	P	R	PC-SVV-043	Transaction amount
007MSIC081210008		XXXXXXXXXXXXXXXX	N02	P			
007MSIC081210009		XXXXXXXXXXXXXXXX	N02	P			
007MSIC08121000A		XXXXXXXXXXXXXXXX	N02	P			
007MSIC08121000B		XXXXXXXXXXXXX2XX	N02	P			
007MSIC08152000C			R41	P	R	PC-SVV-043	Transaction amount
007MSIC08152000D		XXXXXXXXXXXXX2XX	N02	P			
007MSIC08152000F		XXXXXXXXXXXXXXXX	N02	P			
007MSIC08152000G	007RI44081520001		R42	P			
007MSIC08152000H		XXXXXXXXXXXXXXXX	N02	P			
007MSIC08152000I		XXXXXXXXXXXXXRAJ	N02	P			
007MSIC081520003	007RI44081520003		R42	P	D	PC-ONL054	The UTR / Message
007MSIC08152000K			R42	P	R	PC-ONL041	The current time is b

1 /41 | 1 | 2 | 3 | 4 | 5

Field Description

Field Name	Description
DCN	[Display] This column displays the DCN number.
Reference No	[Display] This column displays the reference number of the transaction.
External Ref No	[Display] This column displays the external reference number of the transaction.
Message Type	[Display] This column displays the message type.
Message Status	[Display] This column displays the message status.
Process Status	[Display] This column displays the process status.

Field Name	Description
Error Code	[Display] This column displays the error code.
Error Description	[Display] This column displays the error description.

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

7. The system displays the **Message** tab.

Message

Field Description

Field Name	Description
Details	
Message	[Display] This field displays the message details for the transaction.

8. Click the **Close** button.

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3.3. PCM41 - PC - Outgoing Message Browser

Using this option you can view all the messages which have been generated and sent out. You can view the records based on DCN, reference number, message type, branch, receiver or product code.

Definition Prerequisites

- Outgoing messages should be available

Modes Available

Not Applicable

To view outgoing messages

1. Type the fast path **PCM41** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > PC - Outgoing Message Browser**.

2. The system displays the **PC - Outgoing Message Browser** screen.

PC - Outgoing Message Browser

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Field Description

Field Name	Description
DCN	[Optional, Alphanumeric, 16, Pick List]
	Type the DCN number or select it from the pick list.
Branch	[Optional, Alphanumeric, Five]
	Type the code of the branch.
Reference No	[Optional, Alphanumeric, 20]
	Type the reference number.
Receiver	[Optional, Alphanumeric, Nine]
	Type the name of the receiver.
Message Type	[Optional, Alphanumeric, 15]
	Type the message type.
Product	[Optional, Alphanumeric, Four]
	Type the product code.

3. Select the appropriate search criteria.

PC - Outgoing Message Browser

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4. Click the **Inquire** button.

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

Summary

Field Description

Column Name	Description
DCN	[Display] This column displays the DCN number.
Reference No	[Display] This column displays the reference number.
Msg Type	[Display] This column displays the message type.
Branch	[Display] This column displays the branch code.
Cust Ac No	[Display] This column displays the customer account number.

Column Name	Description
Ccy	[Display] This column displays the transaction currency.
Product	[Display] This column displays the product code.
Amount	[Display] This column displays the transaction amount.
Name	[Display] This column displays the customer name.
Name2	[Display] This column displays the name.
Address 1,2,3,4	[Display] This column displays the address.
Msg Status	[Display] This column displays the message status.
Repair Reason	[Display] This column displays the repair reason.
Handoff Time	[Display] This column displays the handoff time.
Country	[Display] This column displays the name of the country.
Rtgs Neft Msg Type	[Display] This column displays the RTGS NEFT message type.

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

7. The system displays the **Message** tab.

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Message

Field Description

Field Name	Description
Details	
Message	[Display] This field displays the message details for the transaction.

8. Click the **Close** button.

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3.4. PCM42 - PC - Process Exception

Using this option you can view Incoming or Outgoing payment transactions which are not processed due to system issue, maintenance problem or any unhandled exception condition.

Definition Prerequisites

- Incomplete and Unprocessed Payment transactions should be available

Modes Available

Not Available

To view process exception transactions

1. Type the fast path **PCM42** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > PC- Process Exception**.

2. The system displays the **PC- Process Exception** screen.

PC- Process Exception

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Field Description

Field Name	Description
Branch Code	[Mandatory, 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	[Mandatory, 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)	[Mandatory, 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
Account Number	[Optional, Numeric, 16] Type the account number if payment transactions related to specific account number is required.

ORACLE

Field Name	Description
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 of the transaction to be enquired is for a specific reference 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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PC- Process Exception

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

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Transactions

Field Description

Column Name	Description
Network Reference Number	[Display] This column displays the network reference number.
Payment Transaction Code	[Display] This column displays the payment transaction code 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 is performed.

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Column Name	Description
Amount	[Display] This column displays the payment 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

Field Description

Field Name	Description
Txn Reference No	[Display] This field displays the transaction reference number

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Field Name	Description
	generated by the system.
Network	[Display] This field displays the network name.
UTR No	[Display] This field displays the UTR number of the transaction.
NEFT Reference No	[Display] This field displays the NEFT reference number of the transaction.
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	
Account Number	[Display] This field displays the sender's account number.
Account Title	[Display]

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Field Name	Description
	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.
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	

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Field Name	Description
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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Payments UBS User Manual

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Oracle Corporation
World Headquarters
500 Oracle Parkway
Redwood Shores, CA 94065
U.S.A.

Worldwide Inquiries:
Phone: +1.650.506.7000
Fax: +1.650.506.7200

www.oracle.com/ financial_services/