

# **Oracle FLEXCUBE Core Banking**

Payments User Manual  
Release 11.5.0.0.0

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Payments User Manual  
July 2014

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# 1. Preface

## 1.1. Intended Audience

This document is intended for the following audience:

- Customers
- Partners

## 1.2. Documentation Accessibility

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

## 1.3. Access to OFSS Support

<https://support.us.oracle.com>

## 1.4. Structure

This manual is organized into the following categories:

**Preface** gives information on the intended audience. It also describes the overall structure of the User Manual

**Chapters** are dedicated to individual transactions and its details, covered in the User Manual

## **1.5. Related Information Sources**

For more information on Oracle FLEXCUBE Core Banking Release 11.5.0.0.0, refer to the following documents:

- Oracle FLEXCUBE Core Banking Licensing Guide

## 1.1. 2030 - Outgoing Payment Initiation (CASA)

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

### Definition Prerequisites

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

### Modes Available

Not Available

### To initiate an outgoing payment transaction

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

## Outgoing Payment Initiation (CASA)

**Outgoing Payment Initiation(CASA)\***

|                              |   |                |                      |
|------------------------------|---|----------------|----------------------|
| Account No :                 | <input type="text"/>  |                |                      |
| Account Ccy :                | <input type="text"/>  | Remit Ccy :    | <input type="text"/> |
| Acct Ccy Rate :              | <input type="text"/>  | Txn Ccy Rate : | <input type="text"/> |
| Payment Transaction Code :   | <input type="text"/>  | Payment Type : | <input type="text"/> |
| Remit Amount :               | <input type="text"/>  |                |                      |
| Account Amt :                | <input type="text"/>  |                |                      |
| Charges (LCY) :              | <input type="text"/>  |                |                      |
| Net Amount(ACY) :            | <input type="text"/>  |                |                      |
| Reference No :               | <input type="text"/>  |                |                      |
| Narrative :                  | <input type="text" value="Outgoing Payment Transaction(Initiation)"/> |                |                      |
| Beneficiary Account Number : | <input type="text"/>  |                |                      |

  

Other Transactions

Service Charges Details  
Cheque Details  
Cost Rate Details

## Field Description

| Field Name         | Description  |
|--------------------|--|
| <b>Account No.</b> | <p>[Mandatory, Numeric, 14]</p> <p>Type the account number of the customer for whom the outgoing payment transaction is initiated.</p> <p>The name of the customer to whom the account belongs is displayed in the adjacent field.</p> |
| <b>Account Ccy</b> | <p>[Display]</p> <p>This field displays the currency of the customer account.</p> <p>All entries in the account are posted in this currency.</p>   |
| <b>Remit Ccy</b>   | <p>[Mandatory, Drop-Down]</p> <p>Select the currency in which amount is remitted from the drop-down list.</p>  |

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



| Field Name                        | Description   |
|-----------------------------------|---|
| <b>Narrative</b>                  | [Mandatory, Alphanumeric, 40]<br>Type the narration.<br>This field displays the default narration, based on the transaction.<br>The user can change the narration, if required. |
| <b>Beneficiary Account Number</b> | [Mandatory, Numeric, 14]<br>Type the destination account number to which the outgoing payment transaction is to be initiated.   |

3. Enter the account number and press the **<Tab>** or **<Enter>** key.
4. Select the payment transaction code from the pick list.
5. Enter the remit amount and the nominee account number.

### Outgoing Payment Initiation (CASA)

**Outgoing Payment Initiation(CASA)\***

Account No : 000000001271
TAUFIKCC

Account Ccy : IDR
Remit Ccy : IDR

Acct Ccy Rate : 1.00000
Txn Ccy Rate : 1.00000

Payment Transaction Code : INCON\_TDOB
Payment Type : OP

Remit Amount : 2,500.00

Account Amt : 2,500.00

Charges (LCY) : 0

Net Amount(ACY) : 2500

Reference No :

Narrative : Outgoing Payment Transaction(Initiation)

Beneficiary Account Number : 000000001339

Other Transactions

Service Charges Details

Cheque Details

Cost Rate Details

Negotiate OK Close Clear

6. Click the **Ok** button.
7. The system displays the transaction sequence number. The transaction sequence number is a system generated number that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction. Click the **Ok** button.
8. The system displays the network reference number. It is auto-generated by the system. Click the **Ok** button.
9. The system displays the **Documents** screen.
10. If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.  
OR  
Click the **Cancel** button.

## 1.2. 2041 - Outgoing Payment Initiation (Against GL)

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

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

### Definition Prerequisites

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

### Modes Available

Not Available

### To initiate an outgoing payment transaction against GL

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

### Outgoing Payment Initiation (Against GL)

**Outgoing Payment Initiation (Against GL)**

GL Ccy:  Remit Ccy:

GL Account:

GL Ccy Rate:  Txn Ccy Rate:

Payment Transaction Code:  Payment Type:

Remit Amount:

Charges (Lcy):

GL Amount:

Reference No:

Narrative:

Beneficiary Account Number:

**Other Transactions**  
[Cost Rates Details](#)

Ok Cancel

**Field Description**

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

## 2041 - Outgoing Payment Initiation (Against GL)

| Field Name                        | Description   |
|-----------------------------------|---|
| <b>GL Amount</b>                  | [Display]<br>This field displays the value of the remitted amount converted in account currency, if remit currency and account currency are different.  |
| <b>Reference No</b>               | [Display]<br>This field displays the user reference number assigned to identify the transaction.<br><br>The reference number is generated by the system for the outgoing payment transaction. |
| <b>Narrative</b>                  | [Mandatory, Alphanumeric, 120]<br>Type the narration.<br><br>This field displays the default narration, based on the transaction. The user can change the narration, if required.             |
| <b>Beneficiary Account Number</b> | [Mandatory, Numeric, 14]<br>Type the destination account number to which the outgoing payment transaction is to be initiated.   |

3. Select the remit currency from the drop-down list.
4. Select the GL account number and the payment transaction code from the pick list.
5. Enter the remit amount and the nominee account number.

## Outgoing Payment Initiation (Against GL)

**Outgoing Payment Initiation (Against GL)**

|                             |  |               |         |
|-----------------------------|--|---------------|---------|
| GL Ccy:                     | INR                                      | Remit Ccy:    | INR     |
| GL Account:                 | 100000000                                | GL PARM:      | ...     |
| GL Ccy Rate:                | 1.00000                                  | Txn Ccy Rate: | 1.00000 |
| Payment Transaction Code:   | RJ_IPSKN2                                | Payment Type: | OP      |
| Remit Amount:               | 100.00                                   |               |         |
| Charges (Lcy):              | 0.00                                     |               |         |
| GL Amount:                  | 100.00                                   |               |         |
| Reference No:               |  |               |         |
| Narrative:                  | Outgoing Payment Initiation (Against GL) |               |         |
| Beneficiary Account Number: | 000000003533                             |               |         |

  

Other Transactions  
Cost Rates Details

Ok Cancel

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

### 1.3. 2042 - Outgoing Payment Initiation (CASH)

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

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

#### Definition Prerequisites

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

#### Modes Available

Not Available

#### To initiate an outgoing payment transaction against cash

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

#### Outgoing Payment Initiation (CASH)

**Outgoing Payment Initiation (CASH)**

Cash GL Ccy:  Remit Ccy:

Cash GL Ccy Rate:  Txn Ccy Rate:

Payment Transaction Code:   Payment Type:

Remit Amount:

GL Amount:

Charges (Lcy):

Net Amount(Acy):

Reference No:

Narrative:

Beneficiary Account Number:

**Other Transactions**

[Service Charge Details](#)

[Cost Rates Details](#)

**Field Description**

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



## 2042 - Outgoing Payment Initiation (CASH)

| Field Name                        | Description  |
|-----------------------------------|--|
| <b>Net Amount(Acy)</b>            | [Display]<br>This field displays the net amount to be recovered from the customer initiating an outgoing payment transaction. The net amount is total of the Account Amount and Charges. |
| <b>Reference No</b>               | [Display]<br>This field displays the user reference number assigned to identify the transaction. The reference number is generated by the system for an outgoing payment transaction.    |
| <b>Narrative</b>                  | [Mandatory, Alphanumeric, 120]<br>Type the narration.<br>This field displays the default narration, based on the transaction. The user can change the narration, if required.            |
| <b>Beneficiary Account Number</b> | [Mandatory, Numeric, 14]<br>Type the destination account number to which the outgoing payment transaction is to be initiated.  |

3. Select the remit currency from the drop-down list.
4. Select the payment transaction code from the pick list.
5. Enter the remit amount and the nominee account number.

### Outgoing Payment Initiation (CASH)

**Outgoing Payment Initiation (CASH)**

Cash GL Ccy: 
Remit Ccy:

Cash GL Ccy Rate: 
Txn Ccy Rate:

Payment Transaction Code: 
Payment Type:

Remit Amount:

GL Amount:

Charges (Lcy):

Net Amount(Acy):

Reference No:

Narrative:

Beneficiary Account Number:

Other Transactions
Service Charge Details
Cost Rates Details

Ok Cancel

## 2042 - Outgoing Payment Initiation (CASH)

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

## 1.4. 2031 - Outgoing Payment Transaction (Message)

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

### Definition Prerequisites

- Bank – Branch (BIC) directory
- 2030 - Outgoing Payment Initiation (CASA)
- 2041 - Outgoing Payment Initiation (Against GL)
- 2042 - Outgoing Payment Initiation (CASH)

### Modes Available

Not Available

### To initiate an outgoing payment transaction

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

## Outgoing Payment Transaction (Message)

**Outgoing Payment Transaction(Message)**

Remittance Date: 16/01/2008

Reference No:

**Customer Details**

Account No:

Account Ccy:  Remit Ccy:

Acct Ccy Rate:  Trxn Ccy Rate:

Payment Transaction:  TRN:

Remit Amount:  LLD:

Account Amt:

Description: Outgoing Payment Transaction(Message)

**Remitter Details**

Remitter Name:

Remitter Phone Number:

Remitter National Id:

**Beneficiary Details**

Beneficiary Account:

Beneficiary Name:

Routing Number:  BI Code:

Bank Name:  Branch Name:

**Output**

Resolved Network:

PTR: 1

FEE: BEN

**Other Transactions**

Cost Rates Details

Ok Cancel

## Field Description

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

## 2031 - Outgoing Payment Transaction (Message)

| Field Name                 | Description   |
|----------------------------|---|
| <b>Remit Ccy</b>           | [Display]<br>This field displays the currency in which amount is remitted.  |
| <b>Acct Ccy Rate</b>       | [Display]<br>This field displays the rate at which the account currency is converted to the local currency of the bank.<br>If the account currency and the local currency are same, this field takes the default value 1, which cannot be modified.   |
| <b>Txn Ccy Rate</b>        | [Display]<br>This field displays the rate at which the transaction currency is converted to the local currency of the bank. This field takes default value, which cannot be modified.   |
| <b>Payment Transaction</b> | [Display]<br>This field displays the type of outgoing payment transaction.  |
| <b>TRN</b>                 | [Mandatory, Pick List]<br>Select the TRN code from the pick list.<br>TRN is a code decided by the central bank for identifying the type of transaction and destination account (CASA or GL). The user will have to choose the TRN according to the type of transaction.<br>This field is mandatory for RTGS transactions.       |
| <b>PTR</b>                 | [Mandatory, Drop-Down]<br>Select the settlement currency from the drop-down list.<br>The options are: <ul style="list-style-type: none"><li>• 001 – Local to local</li><li>• 002 – Local to foreign</li><li>• 003 – Foreign to local</li><li>• 004 – Foreign to foreign</li></ul> By default, system displays the value as 001. |
| <b>Remit Amount</b>        | [Display]<br>This field displays the amount that will be remitted.<br>The amount is displayed in remit currency.  |

## 2031 - Outgoing Payment Transaction (Message)

| Field Name                   | Description   |
|------------------------------|---|
| <b>LLD</b>                   | <p>[Mandatory, Drop-Down]</p> <p>Select the value for the outgoing payment transaction initiated from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 001: Select this option if the outgoing payment is initiated by a resident.</li> <li>• 002: Select this option if the outgoing payment is initiated by a non resident.</li> </ul> <p>By default, system displays the value as 001.</p>   |
| <b>FEE</b>                   | <p>[Mandatory, Drop-Down]</p> <p>Select the appropriate option to determine whether the charges for the payment transaction will be borne by the nominee or by the customer from the drop down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• BEN: The outgoing payment charges are to be borne by the nominee.</li> <li>• OUR: The outgoing payment charges are to be borne by the customer.</li> </ul> <p>By default, system displays the BEN option.</p> <p>Service charges will not be applied even if the user selects OUR option and it has to be handled manually.</p> |
| <b>Account Amt</b>           | <p>[Display]</p> <p>This field displays the total value of the remitted amount converted in account currency and service charges applicable. This amount is recovered from the customer.</p>  |
| <b>Description</b>           | <p>[Mandatory, Alphanumeric, 120]</p> <p>Type the narration.</p> <p>This field displays the default narration, based on the transaction. The user can change the narration, if required.</p>  |
| <b>Remitter Details</b>      |   |
| <b>Remitter Name</b>         | <p>[Mandatory, Alphanumeric, 40]</p> <p>Type the remitter name.</p>   |
| <b>Remitter Phone Number</b> | <p>[Optional, Numeric, 16]</p> <p>Type the remitter phone number.</p>   |
| <b>Remitter National ID</b>  | <p>[Optional, Numeric, 10]</p> <p>Type the remitter national ID.</p>  |
| <b>Beneficiary Details</b>   |   |

| Field Name                 | Description  |
|----------------------------|--|
| <b>Beneficiary Account</b> | [Optional, Numeric, 14]<br>Type the account number of the nominee for an outgoing payment transaction.                                       |
| <b>Beneficiary Name</b>    | [Mandatory, Alphanumeric, 40]<br>Type the name of nominee for an outgoing payment transaction.   |
| <b>Routing Number</b>      | [Mandatory, Pick List]<br>Select the routing number of the destination bank branch from the pick list.                                       |
| <b>BI Code</b>             | [Display]<br>This field displays the BI code of the bank.<br>The system displays the BI code based on the value in the routing number field. |
| <b>Bank Name</b>           | [Display]<br>This field displays the name of bank in which the counterparty account is maintained.   |
| <b>Branch Name</b>         | [Display]<br>This field displays the name of the branch in which the counterparty account is maintained.                                     |
| <b>Output</b>              |  |
| <b>Resolved Network</b>    | [Display]<br>This field displays the network used for sending the payment transaction.   |

3. Enter the reference number and press the **<Tab> or <Enter>** key.
4. Select the routing number from the pick list.
5. Enter the other required details.

## 2031 - Outgoing Payment Transaction (Message)

### Outgoing Payment Transaction (Message)

**Outgoing Payment Transaction(Message)**

Remittance Date: 20/03/2008  
Reference No : 9999008911500031

**Customer Details**  
Account No : 000000021667 AMARSHAH  
Account Ccy : INR Remit Ccy : INR  
Acct Ccy Rate : 1.0 Txn Ccy Rate : 1.0  
Payment Transaction : OUTGOING-PAYMENT FOR SKN CO TRN : IF T0000 PTR : 001  
Remit Amount : 5000 LLD : FEE : BEN  
Account Amt : 5000

Description : Outgoing Payment Transaction(Initiation)

**Remitter Details**  
Remitter Name : 8585  
Remitter Phone Number : 1212  
Remitter National Id : 1212

**Beneficiary Details**  
Beneficiary Account : 799654125  
Beneficiary Name :  
Routing Number : 1001005 B1 Code: 1001005  
Bank Name : CANARA Branch Name: B4

**Output**  
Resolved Network: SKNO1

**Other Transactions**  
**Cost Rates Details**

Ok Cancel

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



## 1.5. PM023 - Payment Transaction Authorization\*

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

- Account Closed
- Account Blocked
- Account Name & Beneficiary Name not matching
- Invalid Account number
- Account Number not found
- TRN code and account number value does not match, etc

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

### Definition Prerequisites

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

### Modes Available

Not Available

### To authorize a payment transaction

1. Type the fast path PM023 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Payment Transactions > Payment transaction Authorization.
2. The system displays the Payment Transaction Authorization screen.

## Payment Transaction Authorization

Payment transaction Authorization

Branch:

Start Date:

15/01/2008

End Date:

15/01/2008

Minimum Amount:

0.00

Maximum Amount:

9,999,999,999.99

Account No.:

Transactions

Transaction Details

| Txn Ref No | Network Ref No | Account No | Transaction Date | Currency | Amount |
|------------|----------------|------------|------------------|----------|--------|
|------------|----------------|------------|------------------|----------|--------|

Inquire

Close

Clear

## Field Description

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

| Field Name            | Description   |
|-----------------------|---|
| <b>Maximum Amount</b> | [Mandatory, Numeric, 13, Two]<br>Type the amount to view the unauthorised payment transactions with a maximum of that amount. |
| <b>Account No</b>     | [Optional, Numeric, 14]<br>Type the account number to view the unauthorised transactions for that account.                    |

3. Select the branch from the drop-down list.
4. Select the start date and the end date to view the unauthorized transactions within that period from the pick list.
5. Enter the range of amount.

### Payment Transaction Authorization

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

## Transactions

**Payment transaction Authorization**

Branch:  Start Date:  End Date:   
 Minimum Amount:  Maximum Amount:   
 Account No.:

**Transactions** | Transaction Details

| Txn Ref No           | Network Ref No                    | Account No | Transaction Date | Currency | Amount    |
|----------------------|-----------------------------------|------------|------------------|----------|-----------|
| 01410229004600000023 | 9999508022900034 0                |            | 29-02-2008       | INR      | 99.90     |
| 01610229001800000019 | 9999508022900032 000000030007     |            | 29-02-2008       | INR      | 97.90     |
| 01410229004600000021 | 9999508022900028 0                |            | 29-02-2008       | INR      | 99.90     |
| 01670229006800000062 | 9999508022900025 000000017657     |            | 29-02-2008       | INR      | 91.00     |
| 01410229004600000020 | 9999508022900021 0                |            | 29-02-2008       | INR      | 99.90     |
| 01410229004600000019 | 9999508022900020 0                |            | 29-02-2008       | INR      | 99.90     |
| 01610229001800000013 | 9999508022900019 000000027144     |            | 29-02-2008       | INR      | 99.90     |
| 01610229001800000012 | 9999508022900018 000000030007     |            | 29-02-2008       | INR      | 99.90     |
| 01410229004600000018 | 9999508022900017 000000010520     |            | 29-02-2008       | INR      | 91.00     |
| 01410229004600000014 | 9999508022900015 4779081104470001 |            | 29-02-2008       | INR      | 91.00     |
| 01410229004600000013 | 9999508022900014 000000010520     |            | 29-02-2008       | INR      | 91.00     |
| 06180229006500000004 | RETUR CN SDR NO 0000000000000002  |            | 29-02-2008       | INR      | 100.00    |
| 01410229004600000011 | 9999508022900013 900011001712     |            | 29-02-2008       | INR      | 99.90     |
| 01410229004600000010 | 9999508022900010 900011001712     |            | 29-02-2008       | INR      | 99.90     |
| 01410229004600000008 | 9999508022900008 000000013102     |            | 29-02-2008       | INR      | 99,991.00 |
| 01410229004600000007 | 9999508022900007 000000013102     |            | 29-02-2008       | INR      | 99,991.00 |
| 01410229004600000005 | 9999508022900006 900000010520     |            | 29-02-2008       | INR      | 91.00     |
| 01410229004600000004 | 9999508022900005 0                |            | 29-02-2008       | INR      | 91.00     |
| 01610229001800000007 | 9999508022900004 000001030007     |            | 29-02-2008       | INR      | 199.90    |
| 01410229004600000001 | 9999508022900002 4779081104470001 |            | 29-02-2008       | INR      | 91.00     |
| 01610229001800000001 | 9999508022900001 000001030007     |            | 29-02-2008       | INR      | 199.90    |
| 01410215003500000051 | 9999508021500053 900000010520     |            | 15-02-2008       | INR      | 91.00     |
| 01410215003500000050 | 9999508021500052 0                |            | 15-02-2008       | INR      | 91.00     |
| 01410215003500000047 | 9999508021500047 000000015321     |            | 15-02-2008       | INR      | 99,991.00 |
| 01410215003500000042 | 9999508021500040 000000010520     |            | 15-02-2008       | INR      | 99,991.00 |
| 06180215012200000001 | 9999508021500013 000000009787     |            | 15-02-2008       | INR      | 91.00     |
| 01410215003500000007 | 9999508021500004 000000010595     |            | 15-02-2008       | INR      | 99.90     |
| 01620131005600000073 | 9999508013100008 000000010595     |            | 31-01-2008       | INR      | 99.90     |

Inquire Close Clear

## Field Description

| Column Name             | Description  |
|-------------------------|--|
| <b>Txn Ref No</b>       | [Display]<br>This column displays the transaction reference number generated by the system.                              |
| <b>Network Ref No</b>   | [Display]<br>This column displays the reference number assigned by the network.  |
| <b>Account No</b>       | [Display]<br>This column displays the account number of the customer who has initiated the incoming payment transaction. |
| <b>Transaction Date</b> | [Display]<br>This column displays the date on which the transaction was performed.                                       |
| <b>Currency</b>         | [Display]<br>This column displays the currency in which the remittance is made.  |

| Column Name | Description |
|-------------|-------------|
|-------------|-------------|

|               |  |
|---------------|--|
| <b>Amount</b> | [Display]<br>This column displays the amount to be remitted. |
|---------------|--|

8. Double-click a record to view its details.
9. The system displays the Transaction Details tab.

### Transaction Details

The screenshot shows the 'Payment transaction Authorization' window with the 'Transaction Details' tab selected. The window contains several sections for data entry and display:

- Header Fields:** Branch (HO), Start Date (31/05/2004), End Date (31/05/2004).
- Transaction Details:** Reference No (01150531000300000044), Network (empty), Message State (MESSAGE FAILED).
- Account Details:** Account Number (09996030000995), Account Amount (15.00), Account Currency Rate (1.00000), Account Currency (INR), Account State (No Action), Receiver Name (empty).
- Transaction Details:** Payment Transaction (OP), Payment Package (CASA\_PKG), Transaction State (Transaction Rejected), Transaction Date (2007-01-09), Remit Amount (15.00), Remit Currency (INR), Remit Currency Rate (1.00000).
- Counterparty Details:** Name (empty), Bank Name (empty), Bank Code (empty).
- Reason Code:** (empty), Description (Outgoing Payment Initiation (CASA)).
- Override Details:** Account Name Mismatch, NLS Details not maintained, Customer is blacklisted with Low Severity.

At the bottom, there are buttons for 'Authorize', 'Reject', and 'Cancel'. The bottom right corner of the window has 'Inquire', 'Close', and 'Clear' buttons.

### Field Description

| Field Name | Description |
|------------|-------------|
|------------|-------------|

|                     |  |
|---------------------|--|
| <b>Reference No</b> | [Display]<br>This field displays the unique reference number generated by the system after the completion of a particular payment transaction. |
|---------------------|--|

|                |   |
|----------------|---|
| <b>Network</b> | [Display]<br>This field displays the network ID shortlisted as the per network resolution rules to which the message will be sent/received. |
|----------------|---|

| Field Name                   | Description  |
|------------------------------|--|
| <b>Message State</b>         | <p>[Display]</p> <p>This field displays the status of the message for an incoming payment transaction. For e.g. Message Sent, Message Received, etc.</p>                                   |
| <b>Account Details</b>       |  |
| <b>Account Number</b>        | <p>[Display]</p> <p>This field displays the account number of the <b>FLEXCUBE</b> customer, which is the destination account for an incoming payment transaction.</p>                      |
| <b>Account Amount</b>        | <p>[Display]</p> <p>This field displays the amount of the payment transaction to be debited from the relevant account, including service charges, or credited to a particular account.</p> |
| <b>Account Currency Rate</b> | <p>[Display]</p> <p>This field displays the account currency rate.</p> <p>It is defaulted as one when the payment transaction is done in the local currency.</p>                           |
| <b>Account Currency</b>      | <p>[Display]</p> <p>This field displays the default currency of the account.</p>   |
| <b>Account State</b>         | <p>[Display]</p> <p>This field displays the account state.</p> <p>The account state option is Credit, which represents an incoming transaction.</p>  |
| <b>Receiver Name</b>         | <p>[Display]</p> <p>This field displays the receiver name.</p>   |
| <b>Transaction Details</b>   |  |
| <b>Payment Transaction</b>   | <p>[Display]</p> <p>This field displays the type of incoming payment transaction.</p> <p>For e.g. CP (Commission Payments), etc.</p>   |
| <b>Payment Package</b>       | <p>[Display]</p> <p>This field displays the default payment package attached to that particular payment transaction.</p>   |
| <b>Transaction State</b>     | <p>[Display]</p> <p>This field displays the state of the transaction.</p> <p>It indicates whether the transaction is in an Initiated state or a Transaction Entry Completed state.</p>     |

| Field Name                  | Description  |
|-----------------------------|--|
| <b>Transaction Date</b>     | [Display]<br>This field displays the activation date of the payment transaction.   |
| <b>Remit Amount</b>         | [Display]<br>This field displays the amount of the payment transaction, which includes the service charges.  |
| <b>Remit Currency</b>       | [Display]<br>This field displays the currency in which the amount is credited in case of an incoming payment.  |
| <b>Remit Currency Rate</b>  | [Display]<br>This field displays the rate at which currency is remitted.<br>It is one by default if the account currency and the remit currency are the same.  |
| <b>Counterparty Details</b> |  |
| <b>Name</b>                 | [Display]<br>This field displays the name of the counterparty.<br>The name of counterparty is auto-populated by the system if the counterparty type is selected as Customer/Company. If the counterparty type is External system / Others then the user has to enter the name. |
| <b>Bank Name</b>            | [Display]<br>This field displays the name of the bank in which counterparty account is maintained.   |
| <b>Bank Code</b>            | [Display]<br>This field displays the code of the bank in which counterparty account is maintained.   |
| <b>Reason Code</b>          | [Mandatory, Drop-Down]<br>Select the reason code from the drop-down list.<br>This field gives the reason for rejecting an incoming payment transaction.  |
| <b>Description</b>          | [Display]<br>This field displays the description of the reason code.   |
| <b>Override Details</b>     | [Display]<br>This field displays the override details.<br>These details are specified at the time of authorisation of a rejected incoming payment transaction.   |

10. Click the **Close** button.

## 1.6. 2032 - SWIFT Outgoing Payment Message

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

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

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

### Definition Prerequisites

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

### Modes Available

Not Applicable

### To send a SWIFT outgoing payment message

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



## SWIFT Outgoing Payment Message

**SWIFT Outgoing Payment Message**

Remittance Date: 20/03/2008  
 Reference No:

**Customer Details**  
 Account No:

Account Ccy:  Remit Ccy:   
 Acct Ccy Rate:  Txn Ccy Rate:   
 Payment Transaction Code:  Payment Type:   
 Service Charge Amount:  Charge Bearer:   
 Remit Amount:   
 Account Amt:  FCC Product Code:

**Remitter Details**  
 Ordering Customer:   
  
  
  
  
 Intermediary:   
 Institution:

**Beneficiary Details**  
 Account With Institution:  (BIC Code)   
 Account With Inst. Details:   
  
  
  
  
 Beneficiary Details:   
  
  
  
  
 Sender to Receiver:  Information

Remittance Information:   
  
  
  
 Receiver Status:   
 Receiver Category:   
 Affiliation:   
 Transaction Purpose:   
 Remitter Status:   
 Remitter Category:

Ok Cancel

### Field Description

| Field Name | Description |
|------------|-------------|
|------------|-------------|

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

### Customer Details

|                   |  |
|-------------------|--|
| <b>Account No</b> | [Display]<br>This field displays the account number of the remitter (i.e. the customer) if the customer has initiated the transaction using the <b>Outgoing Payment Initiation (CASA)</b> (Fast Path 2030) option. |
|-------------------|--|

| Field Name                      | Description  |
|---------------------------------|--|
| <b>Account Ccy</b>              | <p>[Display]</p> <p>This field displays the currency of the account through which the customer has initiated the transaction.</p>  |
| <b>Remit Ccy</b>                | <p>[Mandatory, Drop-Down]</p> <p>Select the currency in which the payment is to be sent with the SWIFT message from the drop-down list.</p> <p>By default, the system displays the account currency if the transaction is initiated from a customer account.</p>   |
| <b>Acct Ccy Rate</b>            | <p>[Display]</p> <p>This field displays the rate at which the account currency is converted in the local currency of the bank.</p>   |
| <b>Txn Ccy Rate</b>             | <p>[Display]</p> <p>This field displays the rate of the transaction currency against the account currency.</p> <p>For a particular transaction, this rate is decided from the <b>Outgoing Payment Initiation (CASA)</b> (Fast Path: 2030), <b>Outgoing Payment Initiation (Against GL)</b> (Fast Path: 2041) or <b>Outgoing Payment Initiation (Against CASH)</b> (Fast Path: 2042) screens.</p> |
| <b>Payment Transaction Code</b> | <p>[Display]</p> <p>This field displays the selected payment transaction code.</p> <p>This payment transaction code is defaulted from the <b>Outgoing Payment Initiation (CASA)</b> (Fast Path: 2030), <b>Outgoing Payment Initiation (Against GL)</b> (Fast Path: 2041) and <b>Outgoing Payment Initiation (Against CASH)</b> (Fast Path: 2042) options.</p>                                    |
| <b>Payment Type</b>             | <p>[Display]</p> <p>This field displays the name of the payment type corresponding to the payment transaction code.</p>  |
| <b>Service Charge Amount</b>    | <p>[Display]</p> <p>This field displays the amount of service charge debited from the customer based on the charge bearer selected in the <b>Outgoing Payment Initiation (CASA)</b> (Fast Path: 2030), <b>Outgoing Payment Initiation (Against GL)</b> (Fast Path: 2041) and <b>Outgoing Payment Initiation (Against CASH)</b> (Fast Path: 2042) options.</p>                                    |
| <b>Charge Bearer</b>            | <p>[Display]</p> <p>This field displays the name of the person who is to be charged for the transaction.</p> <p>The charge bearer name is defaulted from the <b>Payments Transaction Definition</b> (Fast Path: PM002) screen.</p>   |

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

| Field Name                                   | Description   |
|--|---|
| <b>Account With Institution : (BIC Code)</b> | <p>[Mandatory, Pick List]</p> <p>Select the BIC code from the pick list.</p> <p>This pick list displays a list of all the BIC codes defined at the FCC level and replicated in FCR.</p>   |
| <b>Beneficiary Details</b>                   | <p>[Mandatory, Alphanumeric, 175]</p> <p>Type the beneficiary account number in the first line.</p> <p>Type the other information of the beneficiary like name, address, etc. in the remaining lines.</p> <p>n the first line, by default the system displays the beneficiary account number entered in the <b>Outgoing Payment Initiation -CASA</b> (Fast Path: 2030), <b>Outgoing Payment Initiation -Against GL</b> (Fast Path: 2041) or <b>Outgoing Payment Initiation - Against CASH</b> (Fast Path: 2042) options with a "/" before the account number. The user can modify this account number if required.</p>  |
| <b>Sender to Receiver Information</b>        | <p>[Optional, Pick List, Alphanumeric, 175]</p> <p>Select the appropriate sender to receiver information option from the pick list.</p> <p>Type the information that the sending bank wants to send, along with the message, to the receiving bank in the other lines.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• /ACC/</li> <li>• /INS/</li> <li>• /INT/</li> <li>• /REC/</li> <li>• /</li> </ul> <p>By default, the /ACC/ option is selected.</p> <p>If "/" option is selected from the pick list, the user can enter 34 characters. For the remaining options, the user can enter 30 characters.</p> <p>For the remaining five fields the user can enter 33 characters starting with the / defaulted editable.</p> |
| <b>Account With Inst. Details</b>            | <p>[Conditional, Alphanumeric, 175]</p> <p>Type the bank name and other details.</p> <p>This field is enabled only if the <b>Other</b> option is selected in the <b>Account With Institution (BIC Code)</b> field.</p>  |

| Field Name                    | Description   |
|-------------------------------|---|
| <b>Remittance Information</b> | <p>[Optional, Pick List, Alphanumeric, 175]</p> <p>Select the appropriate remittance information option from the pick list.</p> <p>Type the payment details that the remitter wants to send to the beneficiary along with the payment in the other lines.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• /INV/</li> <li>• /IPI/</li> <li>• /RFB/</li> <li>• /ROC/</li> <li>• /</li> </ul> <p>By default, the "/" option is selected.</p> <p>If "/" option is selected from the pick list, the user can enter 34 characters. For the remaining options, the user can enter 30 characters. Any details entered from the <b>Outgoing Payment Initiation -CASA</b> (Fast Path: 2030), <b>Outgoing Payment Initiation - Against GL</b> (Fast Path: 2041) or <b>Outgoing Payment Initiation - Against CASH</b> (Fast Path: 2042) options are defaulted.</p> |
| <b>Receiver Status</b>        | <p>[Conditional, Pick List]</p> <p>Select the receiver status from the pick list.</p> <p>This field is enabled only for SWIFT type payments and is mandatory for SWIFT outgoing payments.</p>   |
| <b>Receiver Category</b>      | <p>[Conditional, Pick List]</p> <p>Select the receiver category from the pick list.</p> <p>This field is enabled only for SWIFT type payments and is mandatory for SWIFT outgoing payments.</p>   |
| <b>Affiliation</b>            | <p>[Conditional, Pick List]</p> <p>Select the affiliation from the pick list.</p> <p>This field is enabled only for SWIFT type payments and is mandatory for SWIFT outgoing payments.</p>   |
| <b>Transaction Purpose</b>    | <p>[Conditional, Pick List]</p> <p>Select the transaction purpose from the pick list.</p> <p>This field is enabled only for SWIFT type payments and is mandatory for SWIFT outgoing payments.</p>   |
| <b>Remitter Status</b>        | <p>[Conditional, Pick List]</p> <p>Select the remitter status from the pick list.</p> <p>This field is enabled only for SWIFT type payments and is mandatory for SWIFT outgoing payments.</p>   |

| Field Name | Description |
|------------|-------------|
|------------|-------------|

|                          |   |
|--------------------------|---|
| <b>Remitter Category</b> | <p>[Conditional, Pick List]</p> <p>Select the remitter category from the pick list.</p> <p>This field is enabled only for <b>SWIFT type</b> payments and is mandatory for <b>SWIFT outgoing payments</b>.</p> |
|--------------------------|---|

- Enter the account number and press the <Tab> or <Enter> key.
- Enter the transaction amount.

### SWIFT Outgoing Payment Message

- Click the **Ok** button.
- The system displays the message "Authorisation Required. Do You Want to continue?". Click the **OK** button.
- The system displays the **Authorization Reason** screen.
- Enter the relevant information and click the **Grant** button. The system displays the transaction sequence number. The transaction sequence number is system generated that uniquely identifies each transaction performed by a teller and can be used for tracking the transaction.
- Click the **Ok** button. The system displays the **Documents** screen.
- If you want to print the receipt, select the record that needs to be printed. The system displays the message "Do You Want To Print". Click the **Yes** button.  
OR  
Click the **Cancel** button.

## 1.7. PM026 - Incoming Payment Repair Queue

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

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

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

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

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

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

### Definition Prerequisites

- BA452 - File Upload (GEFU ++)

### Modes Available

Not Applicable

### To view incoming repair queue details

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

## Incoming Payment Repair Queue

**Incoming Payment Repair Queue\***

Payment Type :  Payment Transaction Code :

Minimum Amount :  Maximum Amount :

Start Date :  End Date :

UTR Number :  Network ID :

Remitting Bank IFSC :

Summary Details

| Network Ref No                                  | Pytm Txn Code | Account No | New Account Number | Account Title | Benef Name | Remittg Bank | Remittg Branch | Amount |
|---|---------------|------------|--------------------|---------------|------------|--------------|----------------|--------|
| <div>0/0</div> <div>Inquire Return Repair</div> |               |            |                    |               |            |              |                |        |

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

UDF Close Clear

## 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.



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

3. Select the appropriate search criteria.

## Incoming Payment Repair Queue

**Incoming Payment Repair Queue\***

Payment Type :  Payment Transaction Code :

Minimum Amount :  Maximum Amount :

Start Date :  End Date :

UTR Number :  Network ID :

Remitting Bank IFSC :

**Summary** | Details

| Network Ref No                                   | Pymt Txn Code | Account No | New Account Number | Account Title | Benef Name | Remittg Bank | Remittg Branch | Amount |
|--|---------------|------------|--------------------|---------------|------------|--------------|----------------|--------|
| <div>0.00</div> <div>Inquire Return Repair</div> |               |            |                    |               |            |              |                |        |

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

UDIF Close Clear

4. Click the **Inquire** button.
5. The system displays the incoming payment details in the **Summary** tab.

## Summary

**Incoming Payment Repair Queue\***

Payment Type :  Payment Transaction Code :

Minimum Amount :  Maximum Amount :

Start Date :  End Date :

UTR Number :  Network ID :

Remitting Bank IFSC :

Summary Details

| Network Ref No    | Pymt Txn Code | Account No       | New Account Number | Account Title | Benef Name             | Remittg Bank        | Remittg Branch    | Amount     |
|-------------------|---------------|------------------|--------------------|---------------|------------------------|---------------------|-------------------|------------|
| SBINH09323000480  | R+1I          | 06061100000016   |                    |               | MUSKAAN CHAUDHARY      | STATE BANK OF INDIA | AGARTALA BRANCH   | 125,000.00 |
| SBINH09323000483  | R+1I          | 06061100000016   | 06049420000012     | KEVIN MATHEW  | MUSKAAN CHAUDHARY      | STATE BANK OF INDIA | AGARTALA BRANCH   | 125,000.00 |
| RSKRIN20091230006 | N02           | 0123456789123456 |                    |               | PaymentAcct27          | STATE BANK OF INDIA | CHURCHGATE BRANCH | 15,009.00  |
| MONIRIN2009585239 | N02           | 06039310         |                    |               | NAME VASAD             | STATE BANK OF INDIA | CHURCHGATE BRANCH | 630,000.00 |
| SMOKH09323000001  | R+1I          | 0123456789101112 |                    |               | SAISH ANIYERI PARAPRAT | STATE BANK OF INDIA | CHURCHGATE BRANCH | 100,000.00 |
| DATAH09323000108  | R+1I          | 0123456789101112 |                    |               | SAISH ANIYERI PARAPRAT | STATE BANK OF INDIA | CHURCHGATE BRANCH | 10,000.00  |
| SBINH09323000481  | R+1I          | 06061100000016   |                    |               | MUSKAAN CHAUDHARY      | STATE BANK OF INDIA | AGARTALA BRANCH   | 125,000.00 |

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[Inquire](#) [Return](#) [Repair](#)

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

[UDF](#) [Close](#) [Clear](#)

## Field Description

| Field Name                  | Description   |
|-----------------------------|---|
| <b>Network Reference No</b> | [Display]<br>This column displays the network reference number generated at the time of payment initiation. |
| <b>Pymt Txn Code</b>        | [Display]<br>This column displays the payment transaction code.   |
| <b>Account No</b>           | [Display]<br>This column displays the beneficiary account number.   |
| <b>New Account Number</b>   | [Optional, Alphanumeric,14]<br>Type the new account number.   |
| <b>Account Title</b>        | [Display]<br>This column displays the account title.  |
| <b>Benef Name</b>           | [Display]<br>This column displays the name of the beneficiary.  |

| Field Name            | Description  |
|-----------------------|--|
| <b>Remittg bank</b>   | [Display]<br>This column displays the remitting bank name.                 |
| <b>Remittg Branch</b> | [Display]<br>This column displays the branch name of the remitting branch. |
| <b>Amount</b>         | [Display]<br>This column displays the amount of the payment transaction.   |

### Details

This tab is for future use.

| Field Name                   | Description   |
|------------------------------|---|
| <b>Details</b>               |   |
| <b>Network Reference No</b>  | [Display]<br>This field displays the network reference number.  |
| <b>Branch Code</b>           | [Conditional, Numeric, Four]<br>Type the branch code.<br><br>This field is enabled if the GL account number is entered in the <b>Account No</b> field. For customer accounts this field displays the branch code for which the incoming payment transaction was initiated.  |
| <b>Account Details</b>       |   |
| <b>Account No</b>            | [Conditional, Numeric, 14]<br>Type the account number to which the transaction is to be reposted.<br>For the entered account number <b>FLEXCUBE</b> performs all the account level validations at the time of authorization. GL account can also be input in this field.<br><br>This field is enabled if the <b>Repost</b> check box is selected. |
| <b>Account Amount</b>        | [Display]<br>This field displays the incoming payment amount which is to be credited to the account.  |
| <b>Customer IC</b>           | [Display]<br>This field displays the unique customer identification number.   |
| <b>Account Currency Rate</b> | [Display]<br>This field displays the account currency rate.<br><br>It is defaulted as one when the payment transaction is done in the local currency.   |

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

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

6. To return the transaction, click the **Return** button.
7. The system displays the message "Transaction Returned Successfully". Click the **OK** button.
8. To repair the transaction, click the **Repair** button.
9. The system displays the message "Transaction Repaired Successfully". Click the **OK** button.

## 1.8. PM027 - Outgoing Payment Repair Queue

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

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

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

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

- TRN
- Routing Number

### Definition Prerequisites

- 2031 - Outgoing Payment Transaction (Message)

### Modes Available

Not Applicable

### To view outgoing repair queue details

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

## Outgoing Payment Repair Queue

**Outgoing Payment Repair Queue\***

|                        |   |                            |  |
|------------------------|---|----------------------------|--|
| Branch Code :          | <input type="text"/>                    | User Id :                  | <input type="text"/>                           |
| Account No :           | <input type="text"/>                    | Network Type :             | <input type="text"/>                           |
| Payment Type :         | <input type="text"/>                    | Payment Transaction Code : | <input type="text"/>                           |
| Network Reference No : | <input type="text"/>                    | Customer Id :              | <input type="text"/>                           |
| Min Amt :              | <input type="text" value="0.00"/>       | Max Amt :                  | <input type="text" value="99,999,999,999.00"/> |
| Start Date :           | <input type="text" value="20/03/2008"/> | End Date :                 | <input type="text" value="20/03/2008"/>        |

Summary Details

| Reference Number | Account No | Transaction Date | Amount | Repair | Reverse | Status |
|------------------|------------|------------------|--------|--------|---------|--------|
|                  |            |                  |        |        |         |        |

0 / 0

Repair Reversal

OK Close Clear

## Field Description

| Field Name | Description |
|------------|-------------|
|------------|-------------|

|                     |  |
|---------------------|--|
| <b>Branch Code</b>  | [Optional, Drop-Down]<br>Select the branch code, in which the outgoing payment transaction was initiated, from the drop-down list.       |
| <b>User Id</b>      | [Optional, Drop-Down]<br>Select the unique identification code of the user by whom the outgoing payment transaction was initiated.       |
| <b>Account No</b>   | [Optional, Numeric, 14]<br>Type the account number from which the outgoing payment transaction is initiated.                             |
| <b>Network Type</b> | [Optional, Drop-Down]<br>Select the type of network through which the outgoing payment transaction is initiated from the drop-down list. |
| <b>Payment Type</b> | [Optional, Drop-Down]<br>Select the type of payment transaction from the drop-down list.   |



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

3. Select the criteria to make the search.

## Outgoing Payment Repair Queue

**Outgoing Payment Repair Queue\***

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

Summary Details

| Reference Number | Account No | Transaction Date | Amount | Repair | Reverse | Status |
|------------------|------------|------------------|--------|--------|---------|--------|
|                  |            |                  |        |        |         |        |

0 /0

Repair Reversal

OK Close Clear

4. Click the **Ok** button.
5. The system displays the **Summary** tab screen.

## Summary

**Outgoing Payment Repair Queue\***

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

Summary Details

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

1 2 1 2

Repair Reversal

OK Close Clear

## Field Description

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

| Column Name    | Description  |
|----------------|--|
| <b>Reverse</b> | [Display]<br>This column displays <b>Y</b> if the transaction is reversed else displays the <b>N</b> .             |
| <b>Status</b>  | [Display]<br>This column displays <b>S</b> if the repair/reversal is successful else displays the value <b>F</b> . |

- Double-click on the appropriate record to view the details.
- The system displays the **Details** tab screen.

## Details

**Outgoing Payment Repair Queue\***

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

Summary | **Details**

|                            |                     |                       |           |
|----------------------------|---------------------|-----------------------|-----------|
| Reference No :             | 9999008032000001    |                       |           |
| <b>Account Details :</b>   |                     |                       |           |
| Account No :               | 000000017988        | Account Amount :      | 599       |
| Account State :            | Account Dr          |                       |           |
| <b>Transaction Details</b> |                     |                       |           |
| Payment Transaction :      | INCON_TDOB          | Payment Package :     | PACKAGE 1 |
| Transaction Date :         | 23/07/2008 15:04:27 | TRN Code :            |           |
| Remit Amount :             | 599.00              | Remit Currency Rate : | 1.0       |
| Remit Currency :           | IDR                 | LLD :                 | 001       |
| Narrative :                | PCM 000000017988    |                       |           |
| <b>Beneficiary</b>         |                     |                       |           |
| Account No :               | 6783453563          | Name :                |           |
| Routing Number :           | 1001001             | Bank Code :           | 100       |
| Branch Name :              | CANARA 1            | BI Code :             |           |
| Bank Name :                | CANARA              |                       |           |
| <b>Remitter Details</b>    |                     |                       |           |
| Remitter Name :            | TOMFELICIAJONES     | Remitter Phone No :   |           |
| Remitter Nation Id :       |                     |                       |           |
| Status :                   |                     |                       |           |

4 / 13 1 2 3 4 5

Repair ☒ Reverse ☐

OK Close Clear

## Field Description

| Field Name          | Description   |
|---------------------|---|
| <b>Reference No</b> | [Display]<br>This field displays the reference number generated in <b>Outgoing Payment Initiation</b> (Fast Path: 2030) option. |

## Account Details

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

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

| Field Name                | Description   |
|---------------------------|---|
| <b>Remitter Nation Id</b> | [Display]<br>This field displays the remitter national ID for the outgoing payment.   |
| <b>Status</b>             | [Display]<br>This field displays the error status in case the repair/reversal is not successful.  |
| <b>Repair</b>             | [Optional, Check Box]<br>Select <b>Repair</b> checkbox to modify the details of an outgoing payment transaction.<br>The user can modify the TRN and the routing number of the transaction.                              |
| <b>Reverse</b>            | [Optional, Check Box]<br>Select the checkbox to reverse an outgoing payment transaction.<br><b>FLEXCUBE</b> will reverse the customer entry and pass the following entry:<br>Intermediary GL - Dr<br>CASA/Cash/GL - Cr. |

8. Click the **Close** button.

### 1.9. PM030 - Non Financial Message\*

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

## Definition Prerequisites

- Payments Transaction Types
- Branch List

## Modes Available

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

## To add non financial message

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

## Non Financial Message

Non financial message

Payment Transaction:

Go

Posting Date :

20/03/2008

Branch Code :

▼

Message List

Message Details

| Reference No | Message Date | Receiving Bank Code | Sending Bank Code | User Id |
|--------------|--------------|---------------------|-------------------|---------|
|--------------|--------------|---------------------|-------------------|---------|

Add

Modify

Delete

Cancel

Amend

Authorize

Inquiry

Inquire

Close

Clear



## Field Description

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

3. Select the **Add** mode.
4. Select the payment transaction from the drop-down list and press the **<Tab>** or **<Enter>** key.
5. Enter posting date and select the branch code from the drop-down list and press the **<Tab>** or **<Enter>** key.

## Message List

**Non financial message**

Payment Transaction:

Posting Date :

Branch Code :

**Message List** | Message Details

| Reference No | Message Date        | Receiving Bank Code | Sending Bank Code | User Id |
|--------------|---------------------|---------------------|-------------------|---------|
| 99900001     | 17-11-2006 02:13:41 | 1031134             | 3359994           | TOMSAI  |

☐ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☒ Inquiry

## Field Description

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

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

## Message Details

**Non financial message**

Payment Transaction:

Posting Date :

Branch Code :

**Message List** | **Message Details**

Receiving Bank Code:

Receiving Bank Name:   Receiving Branch Name:

Sending Bank Code:  Sending Bank Name:

Description:

Notice:

User Id:

Reference Number:

JTMS Transaction Number:

Message Date:

FISC Reference Number:

Telegram Number:

☐ Add ☐ Modify ☐ Delete ☐ Cancel ☐ Amend ☐ Authorize ☒ Inquiry

## Field Description

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

7. Click the **Ok** button.

### 1.10. PM025 - RTGS-NEFT-Payment Inquiry

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

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

### Definition Prerequisites

- 2030 - Outgoing Payment Initiation (CASA)

## Modes Available

Not Available

### To inquire about payment transactions

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

## RTGS-NEFT-Payment Inquiry

RTGS-NEFT Payment Inquiry\*

Branch Code : 240

User Id :

Start Date : 31/12/2010

End Date : 31/12/2010

Payment Type :

Payment Transaction Code :

Amount(Min) : 0.00

Amount(Max) : 99,99,99,999.00

Account Number :

Network Id :

Neft Reference Number :

IFSC Code : [Look Up](#)

Transaction Status :

UTR Number :

Cutoff Status : All

File Name :

Transactions

Transaction Details

Audit Trail

| Network Reference Number | Payment Transaction Code | Account Number | Account Title | Initiation Date | Posting Date | Value Date | Amount | Txn Status | Message |
|--------------------------|--------------------------|----------------|---------------|-----------------|--------------|------------|--------|------------|---------|
|                          |                          |                |               |                 |              |            |        |            |         |

Card

Change Pin

Cheque

Cost Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Travellers Cheque

UDF

Inquire

Close

Clear

## Field Description

| Field Name   | Description   |
|--|---|
| It is mandatory to enter value in one of the fields. |   |
| <b>Branch Code</b>                                   | <p>[Optional, Pick List]</p> <p>Select the branch in which the payment transaction was initiated from the pick list.</p> <p>By default it displays the current branch code.</p>   |
| <b>User Id</b>                                       | <p>[Optional, Pick List]</p> <p>Select the ID of the user who initiated the payment transaction from the pick list.</p>   |
| <b>Start Date</b>                                    | <p>[Optional, Pick List, dd/mm/yyyy]</p> <p>Select the date to view the payment transactions initiated on/after that day.</p>   |
| <b>End Date</b>                                      | <p>[Optional, Pick List, dd/mm/yyyy]</p> <p>Select the date to view the payment transaction completed on/before that day from the pick list.</p>  |
| <b>Payment Type</b>                                  | <p>[Optional, Drop-Down]</p> <p>Select the type of payment to view the accounts with that payment type from the drop-down list.</p> <p>The option are:</p> <ul style="list-style-type: none"> <li>• Outgoing Payment</li> <li>• Reject of Incoming Payment</li> <li>• Incoming Payment</li> <li>• Reject of Outgoing Payment</li> </ul> |
| <b>Payment Transaction Code</b>                      | <p>[Optional, Pick List]</p> <p>Select the payment transaction code from the pick list.</p>   |
| <b>Amount (Min)</b>                                  | <p>[Optional, Numeric, 13, Two]</p> <p>Type the minimum amount beyond which the payment transactions are to be enquired.</p> <p>By default, the system displays the value as 0.00.</p>  |
| <b>Amount (Max)</b>                                  | <p>[Optional, Numeric, 13, Two]</p> <p>Type the maximum amount up to which the payment transactions are to be enquired.</p> <p>By default, the system displays the value as 9,999,999,999,999.99</p>  |

| Field Name                   | Description   |
|------------------------------|---|
| <b>Account Number</b>        | [Optional, Numeric, 16]<br>Type the account number if payment transactions related to specific account number is required.  |
| <b>Network Id</b>            | [Optional, Pick List]<br>Select the network ID from the pick list.  |
| <b>NEFT Reference Number</b> | [Optional, Numeric, 16]<br>Type the NEFT reference number if the transaction to be enquired is for a specific reference number.   |
| <b>IFSC Code</b>             | [Optional, Alphanumeric, 11]<br>Type the transaction reference number if the transaction to be enquired is for a specific reference number.   |
| <b>Transaction Status</b>    | [Optional, Drop-Down]<br>Select the transaction status from the drop-down list.   |
| <b>UTR Number</b>            | [Optional, Numeric, 16]<br>Type the UTR number if the transaction to be enquired is for a specific UTR number.  |
| <b>CutOff Status</b>         | [Optional, Drop-Down]<br>Select the cutoff status from the drop-down list.<br>The options are: <ul style="list-style-type: none"> <li>• All</li> <li>• Pre CutOff</li> <li>• Post CutOff</li> </ul> |
| <b>File Name</b>             | [Optional, Alphanumeric, 50, Pick List]<br>Type the file name or select the file name to view the particular transaction from the pick list.  |

3. Enter the relevant parameters.

## RTGS-NEFT-Payment Inquiry

**RTGS-NEFT-Payment Inquiry\***

Branch Code : 240 User Id :  
 Start Date : 31/12/2010 End Date : 31/12/2010  
 Payment Type : Payment Transaction Code :  
 Amount(Min) : 0.00 Amount(Max) : 99,99,99,999.00  
 Account Number : Network Id :  
 Neft Reference Number : IFSC Code : Look Up  
 Transaction Status : UTR Number :  
 Cutoff Status : Pre Cutoff File Name :

Transactions | Transaction Details | Audit Trail

| Network Reference Number | Payment Transaction Code | Account Number  | Account Title      | Initiation Date | Posting Date | Value Date | Amount       | Txn Status          | Message    |
|--------------------------|--------------------------|-----------------|--------------------|-----------------|--------------|------------|--------------|---------------------|------------|
| NEFTRN2010000804         | N02                      | 50100000001659  | ROGER FEDRER       |                 | 31/12/2010   | 31/12/2010 | 100.00       | Returned            | Message fa |
| XCDNH07324090001         | R41I                     | 50100000001659  | ROGER FEDRER       |                 | 31/12/2010   | 31/12/2010 | 1,00,000.00  | Accept Semi Author  | Message re |
| HDFCH11251000024         | R41                      | 50100000001659  | ROGER FEDRER       | 08/09/2011      | 31/12/2010   | 31/12/2010 | 2,00,000.00  | Reversed            | Message Re |
| HDFCH11252000065         | R41                      | 50100000000018  | H1                 | 09/09/2011      | 31/12/2010   | 31/12/2010 | 2,00,006.00  | Transaction deleted | Message in |
| 024011252N000063         | N07                      | 50100000001659  | ROGER FEDRER       |                 | 31/12/2010   | 31/12/2010 | 5.00         | Released            | Message se |
| 024011252N000066         | N06                      | 50100000001659  | ROGER FEDRER       | 09/09/2011      | 31/12/2010   | 31/12/2010 | 5,666.00     | Rejected            | Message fa |
| 024011252N000067         | N06                      | 50100000001659  | ROGER FEDRER       | 09/09/2011      | 31/12/2010   | 31/12/2010 | 5,000.00     | Released            | Message se |
| NEFTRN2010001741         | N02                      | 50100000001863  | suraj              |                 | 31/12/2010   | 31/12/2010 | 500.00       | Complete            | Message cc |
| 024011252N000068         | N06                      | 50100000001659  | ROGER FEDRER       | 09/09/2011      | 31/12/2010   | 31/12/2010 | 5,010.00     | Released            | Message se |
| HDFCH11252000070         | R41                      | 50100000000198  | SREEKANTH          | 09/09/2011      | 31/12/2010   | 31/12/2010 | 20,00,011.00 | Entry Complete      | Message in |
| NEFTRN2010000739         | N02                      | 50100000000198  | SREEKANTH          |                 | 31/12/2010   | 31/12/2010 | 501.00       | Complete            | Message cc |
| NEFTRN2010001739         | N02                      | 501000000002011 | TD MATURITY FAILED |                 | 31/12/2010   | 31/12/2010 | 2,600.00     | Returned            | Message fa |
| HDFCH11252000068         | R41                      | 50100000001659  | ROGER FEDRER       | 09/09/2011      | 31/12/2010   | 31/12/2010 | 2,00,001.00  | Released            | Message se |
| 024011252N000065         | N06                      | 50100000001659  | ROGER FEDRER       | 09/09/2011      | 31/12/2010   | 31/12/2010 | 5,555.00     | Released            | Message se |
| 024011252N000069         | N06                      | 50100000001659  | ROGER FEDRER       | 09/09/2011      | 31/12/2010   | 31/12/2010 | 5,007.00     | Transaction deleted | Message in |
| HDFCH11253000084         | R41                      | 50100000000567  | DEEPAI B O JHA     | 10/09/2011      | 31/12/2010   | 31/12/2010 | 2,00,000.00  | Released            | Message se |
| HDFCH11255000104         | R41                      | 190100056       | CASH IN ATM NO. 2  | 12/09/2011      | 31/12/2010   | 31/12/2010 | 2,05,000.00  | Released            | Message se |
| 024011252N000104         | N07                      | 50100000001659  | ROGER FEDRER       |                 | 31/12/2010   | 31/12/2010 | 100.00       | Released            | Message se |
| XCDNH07324090008         | R41I                     | 50100000001659  | ROGER FEDRER       |                 | 31/12/2010   | 31/12/2010 | 100.00       | Returned            | Message fa |
| HDFCH11255000105         | R41IR                    | 50100000001659  | ROGER FEDRER       |                 | 31/12/2010   | 31/12/2010 | 100.00       | Released            | Message se |

1 2 3 4

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

UDF Inquire Close Clear

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

## Field Description

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

| Column Name           | Description   |
|-----------------------|---|
| <b>Amount</b>         | [Display]<br>This column displays the remit amount.   |
| <b>Txn Status</b>     | [Display]<br>This column displays the status of the transaction.  |
| <b>Payment Type</b>   | [Display]<br>This column displays the payment type viz. incoming payment, outgoing payment, SWIFT incoming payment, SWIFT outgoing payment etc. |
| <b>Message Status</b> | [Display]<br>This column displays the status of the payment message sent.   |

- Double-click a record to view its details.
- The system displays the details in the **Transaction Details** tab.

## Transaction Details

**RTGS-NEFT-Payment Inquiry\***

Branch Code : 240 User Id :  
 Start Date : 31/01/2011 End Date : 31/01/2011  
 Payment Type : Payment Transaction Code :  
 Amount(Min) : 0.00 Amount(Max) : 99,99,99,999.00  
 Account Number : Network Id :  
 Neft Reference Number : IFSC Code : Look Up  
 Transaction Status : UTR Number :  
 CutOff Status : Post Cutoff File Name :

Transactions | **Transaction Details** | Audit Trail

Txn Reference No : 001112010123100310000055 Network : NEFT  
 UTR No : NEFT Reference No : 024011253N000088

**Transaction Details**  
 Payment Transaction Code : N06 Payment Transaction Description : NEFT outward Payment  
 Transaction Amount : 5,000.00 Service Charge Amount : 0.00  
 Narrative : NEFT Dr SBB30010002 asd SANDOZ - MUM 024011253N000088  
 Reject Code : Reject Reason :  
 Return Code : Return Reason :  
 Cheque No : Cheque Date : 31/01/2011

**Sender's Details**  
 Account Number : 50100000000274 Account Title : Sameer  
 Name : Sameer Branch IFSC Code : HDFC0000240  
 Bank Name : HDFC BANK LTD Branch Name : MUMBAI SANDOZ HOUSE

**Beneficiary Details**  
 Account : 789451357 Account Title : asd  
 Name : asd New Account Number : 789451357  
 Bank Name : STATE BANK OF BIKANER AND JAIPUR Branch IFSC Code : SBB30010002  
 Branch Name : ASHOK RAJPATH, PATNA

**Transaction Dates**  
 Value Date : Posting Date : 31/01/2011  
 Initiation Date : Txn Initiator Id : TCAMEER

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

<< >> UDF Inquire Close Clear



**Field Description**

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

| Field Name                 | Description  |
|----------------------------|--|
| <b>Cheque No</b>           | [Display]<br>This field displays the cheque number.  |
| <b>Cheque Date</b>         | [Display]<br>This field displays the date of issue of cheque.                                    |
| <b>Sender's Details</b>    |  |
| <b>Account Number</b>      | [Display]<br>This field displays the sender's account number.                                    |
| <b>Account Title</b>       | [Display]<br>This field displays the title of the account.                                       |
| <b>Name</b>                | [Display]<br>This field displays the name of the bank in which sender's account is maintained.   |
| <b>Branch IFSC Code</b>    | [Display]<br>This field displays the branch IFSC code.   |
| <b>Bank Name</b>           | [Display]<br>This field displays the name of the sender's bank.                                  |
| <b>Branch Name</b>         | [Display]<br>This field displays the branch name of sender's bank.                               |
| <b>Beneficiary Details</b> |  |
| <b>Account</b>             | [Display]<br>This field displays the beneficiary account on which the transaction was activated. |
| <b>Account Title</b>       | [Display]<br>This field displays the title of the beneficiary account.                           |
| <b>Name</b>                | [Display]<br>This field displays the name of the beneficiary bank.                               |
| <b>New Account Number</b>  | [Display]<br>This field displays the new beneficiary account number.                             |
| <b>Bank Name</b>           | [Display]<br>This field displays the name of the beneficiary bank.                               |
| <b>Branch IFSC Code</b>    | [Display]<br>This field displays the branch IFSC code of the beneficiary bank.                   |

| Field Name                    | Description  |
|-------------------------------|--|
| <b>Branch Name</b>            | [Display]<br>This field displays the branch name of the beneficiary bank.                    |
| <b>Transaction Dates</b>      |  |
| <b>Value Date</b>             | [Display]<br>This field displays the value date of the transaction.                          |
| <b>Posting Date</b>           | [Display]<br>This field displays the posting date of the transaction.                        |
| <b>Initiation Date</b>        | [Display]<br>This field displays the transaction dispatch date.                              |
| <b>Txn Initiator Id</b>       | [Display]<br>This field displays the Id of the user who has initiated the transaction.       |
| <b>Authorizer Id</b>          | [Display]<br>This field displays the Id of the officer who has authorized the transaction.   |
| <b>Authorization Time</b>     | [Display]<br>This field displays the time at which the authorization of transaction is done. |
| <b>Last Updated Date/Time</b> | [Display]<br>This field displays the date and time of the last update of the transaction.    |
| <b>Status</b>                 |  |
| <b>Transaction Status</b>     | [Display]<br>This field displays the transaction status.                                     |
| <b>Account Status</b>         | [Display]<br>This field displays the account status.   |
| <b>Message Status</b>         | [Display]<br>This field displays the message status.   |
| <b>CutOff Status</b>          | [Display]<br>This field displays the cut off status.   |

## Audit Trail

**RTGS-NEFT-Payment Inquiry\***

Branch Code :  ... User Id :  ...

Start Date :  ... End Date :  ...

Payment Type :  ... Payment Transaction Code :  ...

Amount(Min) :  ... Amount(Max) :  ...

Account Number :  ... Network Id :  ...

Neft Reference Number :  ... IPSC Code :   ...

Transaction Status :  ... UTR Number :  ...

CutOff Status :  ... File Name :  ...

Transactions | Transaction Details | **Audit Trail**

| User Id   | Date                | Transaction Status | Account Status         | Message Status   | N10 status |
|-----------|---------------------|--------------------|------------------------|------------------|------------|
| PAY_USER  | 08/09/2011 16:56:03 | In Pay Initiated   | No action              | Message received |            |
| PYMT_USER | 08/09/2011 16:56:42 | In Pay Initiated   | Accounting in progress | Message received |            |
| PYMT_USER | 08/09/2011 16:56:43 | Complete           | Credit                 | Message complete |            |
| SDEVPM4   | 12/09/2011 15:32:31 | Returned           | Credit Reverse         | Message failed   |            |

Export to Excel

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

## Field Description

| Field Name | Description |
|------------|-------------|
|------------|-------------|

|                |           |
|----------------|-----------|
| <b>User Id</b> | [Display] |
|----------------|-----------|

This field displays the user Id of the user who has done the changes.

|             |           |
|-------------|-----------|
| <b>Date</b> | [Display] |
|-------------|-----------|

This field displays the date and timestamp of when the changes done to the transaction.

|                           |           |
|---------------------------|-----------|
| <b>Transaction Status</b> | [Display] |
|---------------------------|-----------|

This field displays the transaction status.

|                       |           |
|-----------------------|-----------|
| <b>Account Status</b> | [Display] |
|-----------------------|-----------|

This field displays the status of the account related to the payment transaction.

|                       |           |
|-----------------------|-----------|
| <b>Message Status</b> | [Display] |
|-----------------------|-----------|

This field displays the message status of the payment transaction at each (on that particular) stage.

| Field Name        | Description   |
|-------------------|---|
| <b>N10 Status</b> | [Display]<br>This field displays the N10 status of the payment transaction. |
| <b>Reason</b>     | [Display]<br>This field displays the reason code (stage wise reason).       |

7. Click the **Close** button.

## 1.11. PM010 - Mandate Revocation\*

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

### Definition Prerequisites

- PM019 - Counterparty Master Maintenance
- PM020 - Mandate Definition

### Modes Available

Not Applicable

### To view mandate revocation details

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

### Mandate Revocation

Mandate Revocation

Customer Id:

Customer Account No:

Mandates To Be Revoked

| Agreement Id                          | Customer Id | Account No | Start Date | End Date | Mandate Status | Last Action | Auth Status | Select |
|---------------------------------------|-------------|------------|------------|----------|----------------|-------------|-------------|--------|
| <input type="button" value="Revoke"/> |             |            |            |          |                |             |             |        |

Inquire Close Clear

## Field Description

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

3. Select the customer Id and customer account number from the pick list.
4. Click the **Inquire** button.
5. The system displays the revoked mandate details in the **Mandates To Be Revoked** tab.

## Mandate Revocation

The screenshot shows the 'Mandate Revocation' application window. It features two input fields at the top: 'Customer Id:' and 'Customer Account No:', each with a pick list button. Below these is a tabbed interface with a single tab labeled 'Mandates To Be Revoked'. This tab contains a table with the following columns: Agreement Id, Customer Id, Account No, Start Date, End Date, Mandate Status, Last Action, Audit Status, and Select. Below the table is a 'Revoke' button. At the bottom right of the window are three buttons: 'Inquire', 'Close', and 'Clear'.

## Field Description

| Field Name            | Description  |
|-----------------------|--|
| <b>Agreement Id</b>   | [Display]<br>This field displays the agreement ID assigned to the mandate created between customer and the counterparty.   |
| <b>Customer Id</b>    | [Display]<br>This field displays the identification number of the customer.  |
| <b>Account No</b>     | [Display]<br>This field displays the account number of the customer.   |
| <b>Start Date</b>     | [Display]<br>This field displays the start date of the agreement.  |
| <b>End Date</b>       | [Display]<br>This field displays the end date of the agreement.  |
| <b>Mandate Status</b> | [Display]<br>This field displays the status of the mandate.<br>Status of the mandates are: <ul style="list-style-type: none"> <li>• Valid</li> <li>• Invalid</li> <li>• Pending</li> </ul> Mandate can be revoked only if the status is <b>Valid</b> .   |
| <b>Last Action</b>    | [Display]<br>This field displays last action performed on the mandate.<br>Various types of actions that can be performed on mandates are: <ul style="list-style-type: none"> <li>• Auto Created</li> <li>• Manual Created</li> <li>• Modified Self</li> <li>• Modified Counterparty</li> <li>• Revoked Self</li> <li>• Revoked Counterparty</li> <li>• Revocation Cancellation Self</li> <li>• Revocation Cancellation Counterparty</li> </ul> |



| Field Name         | Description  |
|--------------------|--|
| <b>Auth Status</b> | <p>[Display]</p> <p>This field displays the authorization status of the mandate.</p> <p>Type of authorization status can be:</p> <ul style="list-style-type: none"><li>• Authorization Initiated</li><li>• Authorization Requested</li><li>• Authorization Received</li><li>• Authorization Not Received</li></ul> |
| <b>Select</b>      | <p>[Toggle]</p> <p>Double click the status to change the mandate.</p> <p>If Y is selected then it allows the user to revoke the mandate.</p>   |

6. Click the **Close** button.

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

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

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

### Definition Prerequisites

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

### Modes Available

Not Applicable

### To initiate domestic outgoing payment through credit card

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

---

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

## 2035 - Domestic Outgoing Payment Initiation (Credit Card)

**Domestic Outgoing Payment Initiation(Credit Card)\***

Document No :  Card Account IBAN No :

**Credit Card Details**

Customer Name :  Personal Code :

Account Ccy :  Remit Ccy :

Acct Ccy Rate :  Txn Ccy Rate :

Input : ☐ Acct Amount ☒ Remit Amount

Account Amount :  Remit Amount :

Narrative :

**Remittance Data Capture**

Type Of Payment : ☒ Standard ☐ Urgent

Capture Format : ☐ Expand ☒ Shrink

Beneficiary IBAN :  Date Of Payment :

Beneficiary Name :  Beneficiary ID Code :

Client Code In Payer Information System :  Payer Code In Beneficiary Information System :

Reference No :  Excise Tax No :

Payment Details :

Ultimate Originator IBAN :  Ultimate Beneficiary IBAN :

Ultimate Originator Legal Code :  Ultimate Beneficiary Legal Code :

Ultimate Originator Name :  Ultimate Beneficiary Name :

**Charge Details**

Bank Charges (LCY) :

Payment Product :  Transaction Reference No :

Card  Cheque  Denomination  Inventory  Service Charge  Travellers Cheque

### Field Description

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

## 2035 - Domestic Outgoing Payment Initiation (Credit Card)

| Field Name                     | Description  |
|--------------------------------|--|
| <b>Remit Ccy</b>               | <p>[Display]</p> <p>This field displays the local currency as remit currency.</p>  |
| <b>Account Ccy Rate</b>        | <p>[Display ]</p> <p>This field displays the rate at which the card currency is converted to the local currency of the bank.</p>   |
| <b>Txn Ccy Rate</b>            | <p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>This field displays the standard transaction currency rate.</p>  |
| <b>Input</b>                   | <p>[Mandatory, Radio Button]</p> <p>Click on the appropriate input option.</p> <p>The options are</p> <ul style="list-style-type: none"> <li>• Remit Amount: Click on this option to input the amount in transaction currency in the Remit Amount field. The system converts the entered amount to account currency amount and displays it in the Account Amount field.</li> <li>• Acct Amount: Click on this option to input the amount in account currency in the Account Amount field. The system converts the entered amount to transaction currency amount and displays it in the Remit Amount field.</li> </ul> <p>For more information refer to the Example 01 provided at the end of the Cash Withdrawal (Fast Path: 1001) option.</p> |
| <b>Account Amount</b>          | <p>[Conditional, Numeric, 13, Two]</p> <p>Type the account amount for the transaction.</p> <p>The amount will be debited to the account in the account currency.</p> <p>This field is enabled if the <b>Acct Amount</b> option is selected from the <b>Input</b> field.</p>  |
| <b>Remit Amount</b>            | <p>[Conditional, Numeric, 13, Two]</p> <p>Type the remit amount for the transaction.</p> <p>This field is enabled if the <b>Remit Amount</b> option is selected from the <b>Input</b> field.</p>   |
| <b>Narrative</b>               | <p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narration for the transaction.</p> <p>The system displays the default narration "Outgoing Payment Transaction". You can change the narration if required.</p>   |
| <b>Remittance Data Capture</b> |  |

## 2035 - Domestic Outgoing Payment Initiation (Credit Card)

| Field Name  | Description  |
|---|--|
| <b>Type Of Payment</b>                              | <p>[Mandatory, Radio Button]</p> <p>Click on the appropriate type of payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Standard</li> <li>• Urgent</li> </ul>   |
| <b>Capture Format</b>                               | <p>[Mandatory, Radio Button]</p> <p>Click on the appropriate capture format option for the transaction.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Expand</li> <li>• Shrink</li> </ul>                                       |
| <b>Beneficiary IBAN</b>                             | <p>[Mandatory, Alphanumeric, 20]</p> <p>Type the beneficiary IBAN to whom the payment amount is to be remitted.</p>  |
| <b>Date Of Payment</b>                              | <p>[Display]</p> <p>This field displays the current processing date.</p>   |
| <b>Beneficiary Name</b>                             | <p>[Mandatory, Alphanumeric, 200]</p> <p>Type the beneficiary's name to whom the payment amount is to be remitted.</p>   |
| <b>Beneficiary ID Code</b>                          | <p>[Optional, Numeric, 11]</p> <p>Type the legal code of the beneficiary.</p>  |
| <b>Client Code in Payer Information System</b>      | <p>[Optional, Alphanumeric, 16]</p> <p>Type the reference used for payer to identify the payment.</p>  |
| <b>Payer Code in Beneficiary Information System</b> | <p>[Optional, Alphanumeric, 16]</p> <p>Type the reference used for beneficiary to identify the payment.</p>  |
| <b>Reference No</b>                                 | <p>[Conditional, Alphanumeric, Eight]</p> <p>Type the valid reference code.</p> <p>This field is enabled if the CASA account number entered is maintained in the <b>Account Number and Reference Code Xref</b> (Fast Path: BAM66) option.</p>          |
| <b>Excise Tax No</b>                                | <p>[Conditional, Alphanumeric, 19]</p> <p>Type the excise tax number.</p> <p>This field is enabled if the <b>Yes</b> option is selected in the <b>Excise Tax Number</b> field in the <b>Account Reference Code Xref</b> (Fast Path: BAM66) option.</p> |

## 2035 - Domestic Outgoing Payment Initiation (Credit Card)

| Field Name   | Description   |
|--|---|
| <b>Payment Details</b>   | <p>[Mandatory, Alphanumeric, 300]</p> <p>Type the payment details.</p> <p>This field is mandatory, if the <b>Expand</b> option is selected in the <b>Capture Format</b> field.</p>  |
| These fields are enabled if the <b>Expand</b> option is selected in the <b>Capture Format</b> field. |   |
| <b>Ultimate Originator IBAN</b>  | <p>[Optional, Alphanumeric, 35]</p> <p>Type the Ultimate Originator's IBAN.</p> <p>This is the actual originator's IBAN on whose behalf the payment is made.</p>  |
| <b>Ultimate Originator Legal Code</b>  | <p>[Optional, Numeric, 11]</p> <p>Type the Ultimate Originator's Legal Code.</p> <p>This is the actual originator's Legal Code on whose behalf the payment is made.</p>   |
| <b>Ultimate Originator Name</b>  | <p>[Conditional, Alphanumeric, 140]</p> <p>Type the Ultimate Originator's Name.</p> <p>This is the actual originator's name on whose behalf the payment is made.</p> <p>If the <b>Ultimate Originator Legal Code</b> is entered, then this field is mandatory.</p>        |
| <b>Ultimate Beneficiary IBAN</b>   | <p>[Optional, Alphanumeric, 35]</p> <p>Type the Ultimate Beneficiary Party's IBAN.</p> <p>This is the final beneficiary's IBAN to whom the final payment is made.</p>   |
| <b>Ultimate Beneficiary Legal Code</b>   | <p>[Optional, Numeric, 11]</p> <p>Type the Ultimate Beneficiary Party's Legal Code.</p> <p>This is the final beneficiary's Legal Code to whom the final payment is made.</p>  |
| <b>Ultimate Beneficiary Name</b>   | <p>[Conditional, Alphanumeric, 140]</p> <p>Type the Ultimate Beneficiary Party's name.</p> <p>This is the final beneficiary's name to which the final payment is made.</p> <p>If the <b>Ultimate Beneficiary Legal Code</b> is entered, then this field is mandatory.</p> |
| <b>Charge Details</b>  |   |
| <b>Bank Charges(LCY)</b>   | <p>[Display]</p> <p>This field displays the final service charge after considering applicable variance in local currency.</p>   |

## 2035 - Domestic Outgoing Payment Initiation (Credit Card)

### Field Name

### Description

#### Payment Product

[Display]

This field displays the FCC payment product after the FCC PE has successfully resolved the network.

#### Transaction Reference No

[Display]

This field displays the system generated transaction reference number after the accounting entries are posted successfully.

3. Enter the document number and the card account IBAN number and press the <Tab> or <Enter> key.
4. Click the **Validate Card Details** button.
5. Enter the amount.
6. Click on the appropriate type of payment and capture format.
7. Enter the other relevant details in the remittance data capture and charge details section.

### Domestic Outgoing Payment Initiation (Credit Card)

| Domestic Outgoing Payment Initiation(Credit Card)*  |   |
|---|---|
| Document No :   | AR25  |
| Card Account IBAN No :  | VT434567890123450067  |
| <b>Credit Card Details</b>  |   |
| Customer Name :   | MATHIAS CREDITUSR2  |
| Personal Code :   | 12345678901234500067  |
| Account Ccy :   | USD   |
| Remit Ccy :   | LTL   |
| Acct Ccy Rate :   | 1.75000   |
| Txn Ccy Rate :  | 1.00000   |
| Input :   | <input type="radio"/> Acct Amount <input checked="" type="radio"/> Remit Amount |
| Account Amount :  | 7,142.86  |
| Remit Amount :  | 12,500.00   |
| Narrative :   | Outgoing payment transaction  |
| <b>Remittance Data Capture</b>  |   |
| <b>Type Of Payment :</b><br><input checked="" type="radio"/> Standard <input type="radio"/> Urgent  |   |
| <b>Capture Format :</b><br><input checked="" type="radio"/> Expand <input type="radio"/> Shrink   |   |
| Beneficiary IBAN :  | LT707044060000000002  |
| Date Of Payment :   | 31/01/2008  |
| Beneficiary Name :  | John  |
| Beneficiary ID Code :   | 7385584   |
| Client Code In Payer Information System :   | 2564  |
| Payer Code In Beneficiary Information System :  | 9735  |
| Reference No :  | 9754378   |
| Excise Tax No :   | 75294556  |
| Payment Details:  | Payment Through Credit Card   |
| Ultimate Originator IBAN :  | LT597044060000000006  |
| Ultimate Beneficiary IBAN :   | LT917044060000000012  |
| Ultimate Originator Legal Code :  | 6434547   |
| Ultimate Beneficiary Legal Code :   | 342999  |
| Ultimate Originator Name :  | Jane  |
| Ultimate Beneficiary Name :   | George  |
| <b>Charge Details</b>   |   |
| Bank Charges (LCY) :  |   |
| Payment Product :   |   |
| Transaction Reference No :  |   |
| <input type="button" value="Validate Card Details"/> <input type="button" value="Validate"/>  |   |
| <div> <div>Card</div> <div>Change Pin</div> <div>Cheques</div> <div>Cost Rate</div> <div>Denomination</div> <div>Instrument</div> <div>Inventory</div> <div>Pin Validation</div> <div>Service Charge</div> <div>Signature</div> <div>Travellers Cheque</div> </div> <div> <input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </div> |   |

8. Click the **Validate** button.
9. Click the **Ok** button.
10. The system generates the transaction sequence number. Click the **Ok** button.
11. The system generates the network reference number. Click the **Ok** button.

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

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

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

#### Definition Prerequisites

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

#### Modes Available

Not Applicable

#### To perform SEPA outgoing payment through credit cards

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

---

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



## SEPA Outgoing Payment Initiation (Credit Card)

**SEPA Outgoing Payment Initiation(Credit Card)\***

Document No :  Card Account IBAN No :

**Credit Card Details**

Customer Name :  Personal Code :

Account Ccy :  Remit Ccy :

Acct Ccy Rate :  Txn Ccy Rate :

Input : ☐ Acct Amount ☒ Remit Amount

Account Amount :  Remit Amount :

Narrative :

**Remittance Data Capture**

**Capture Format :**

☐ Expand ☒ Shrink

Remitter Address :

Country :

Type Of Originator ID Code :

Originator ID Code Details :

**Beneficiary Bank**

Beneficiary Bank BIC :  Beneficiary Bank Name :

**Beneficiary**

Beneficiary Account No :  Beneficiary Name :

Beneficiary Address :

Beneficiary Country :

Type Of Beneficiary ID Code :

Beneficiary Code Details :

**Remittance Information**

Type Of Remittance Information :

Details Of Remittance Information :

**Charge Details**

Charges (LCY) :

Payment Product :  Transaction Reference No :

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

## Field Description

## Field Name

## Description

**Document No**

[Mandatory, Alphanumeric, 35]

Type the document number for the payment transaction.

By default, the system displays the value as NOTPROVIDED.

**Card Account IBAN No**

[Mandatory, Alphanumeric, 20]

Type the credit card IBAN number.

**Oracle FLEXCUBE** will check whether the number of characters entered in Credit Card IBAN field is equal to 20 or not. The actual validation of Card account IBAN will be done by the external system on clicking the **Validate Card Details** button.

**Credit Card Details****Customer Name**

[Display]

This field displays the name of the customer as provided by the interface system.

| Field Name              | Description  |
|-------------------------|--|
| <b>Personal Code</b>    | <p>[Display]</p> <p>This field displays the personal code of the credit card as provided by the interface system.</p>  |
| <b>Account Ccy</b>      | <p>[Display]</p> <p>This field displays the account currency of the credit card.</p>   |
| <b>Remit Ccy</b>        | <p>[Display]</p> <p>This field displays Euro as remittance currency.</p>   |
| <b>Account Ccy Rate</b> | <p>[Display ]</p> <p>This field displays the rate at which the account currency is converted to the local currency of the bank.</p>  |
| <b>Txn Ccy Rate</b>     | <p>[Display]</p> <p>This field displays the rate at which the transaction currency is converted to the local currency of the bank.</p> <p>This field displays the standard transaction currency rate.</p>  |
| <b>Input</b>            | <p>[Mandatory, Radio Button]</p> <p>Click on the appropriate input option.</p> <p>The options are</p> <ul style="list-style-type: none"> <li>• Remit Amount: Click on this option to input the amount in transaction currency in the Remit Amount field. The system converts the entered amount to account currency amount and displays it in the Account Amount field.</li> <li>• Acct Amount: Click on this option to input the amount in account currency in the Account Amount field. The system converts the entered amount to transaction currency amount and displays it in the Remit Amount field.</li> </ul> <p>For more information refer to the Example 01 provided at the end of the Cash Withdrawal (Fast Path: 1001) option.</p> |
| <b>Account Amount</b>   | <p>[Conditional, Numeric, 13, Two]</p> <p>Type the account amount for the transaction.</p> <p>The amount will be debited to the account in the account currency.</p> <p>This field is enabled if the <b>Acct Amount</b> option is selected from the <b>Input</b> field.</p>  |
| <b>Remit Amount</b>     | <p>[Conditional, Numeric,13, Two]</p> <p>Type the remit amount for the transaction.</p> <p>This field is enabled if the <b>Remit Amount</b> option is selected from the <b>Input</b> field.</p>  |

| Field Name                        | Description   |
|-----------------------------------|---|
| <b>Narrative</b>                  | <p>[Mandatory, Alphanumeric,120]</p> <p>Type the narration for the transaction.</p> <p>The system displays the default narration "Outgoing Payment Transaction". You can change the narration if required.</p>  |
| <b>Remittance Data Capture</b>    |   |
| <b>Capture Format</b>             | <p>[Mandatory, Radio Button]</p> <p>Click on the appropriate capture format option for the transaction.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Expand</li> <li>• Shrink</li> </ul>  |
| <b>Remitter Address</b>           | <p>[Mandatory, Alphanumeric,140]</p> <p>Type the remitter address.</p>  |
| <b>Country</b>                    | <p>[Optional, Drop-Down]</p> <p>Select the country name from the drop-down list.</p>  |
| <b>Type Of Originator ID Code</b> | <p>[Conditional, Drop-Down]</p> <p>Select the type of originator (remitter) code from the drop-down list.</p> <p>This field is enabled if the <b>Expand</b> option is selected in the <b>Capture Format</b> field.</p> <p>The Originator codes are maintained as part of the Day-0 setup.</p> |
| <b>Originator ID Code Details</b> | <p>[Conditional, Alphanumeric]</p> <p>Type the originator id code details.</p> <p>This field is enabled on selection of <b>Type of Originator ID Code</b> and the field length depends on the originator ID code selected.</p>  |
| <b>Beneficiary Bank</b>           |   |
| <b>Beneficiary Bank BIC</b>       | <p>[Mandatory, Alphanumeric, 11]</p> <p>Type the BIC code of the Beneficiary bank i.e. the Beneficiary Banks SWIFT code.</p>  |
| <b>Beneficiary Bank Name</b>      | <p>[Optional, Alphanumeric, 70]</p> <p>Type the beneficiary bank name.</p>  |
| <b>Beneficiary</b>                |   |
| <b>Beneficiary Account No</b>     | <p>[Mandatory, Alphanumeric, 34]</p> <p>Type the IBAN number of the beneficiary.</p> <p>The IBAN entered will be validated by FCC PE.</p>   |

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

## 2037 - SEPA Outgoing Payment Initiation(Credit Card)

| Field Name | Description |
|------------|-------------|
|------------|-------------|

|                                 |  |
|---------------------------------|--|
| <b>Transaction Reference No</b> | [Display]<br>This field displays the system generated transaction reference number after the accounting entries are posted successfully. |
|---------------------------------|--|

- Enter the document number and Card IBAN number and press the **<Tab>** or **<Enter>** key.
- Click the **Validate Card Details** button. The system validates the card details from the external system.
- Enter the amount.
- Click on the appropriate capture format option.
- Enter the other relevant details in the remittance data capture, beneficiary bank, beneficiary and remittance information section.

### SEPA Outgoing Payment Initiation(Credit Card)

| SEPA Outgoing Payment Initiation(Credit Card)*   |   |
|--|---|
| Document No :  | 25AR  |
| Card Account IBAN No :   | VT434567890123450067  |
| <b>Credit Card Details</b>   |   |
| Customer Name :  | MATHIAS CREDITUSR2  |
| Personal Code :  | 12345678901234500067  |
| Account Ccy :  | USD   |
| Remit Ccy :  | EUR   |
| Acct Ccy Rate :  | 1.75000   |
| Txn Ccy Rate :   | 6.00000   |
| Input :  | <input type="radio"/> Acct Amount <input checked="" type="radio"/> Remit Amount |
| Account Amount :   | 42,857.14   |
| Remit Amount :   | 12,500.00   |
| Narrative :  | Outgoing payment transaction  |
| <b>Remittance Data Capture</b>   |   |
| <b>Capture Format :</b><br><input checked="" type="radio"/> Expand <input type="radio"/> Shrink  |   |
| Remitter Address :   | 12 Antop Tower, Hill Road   |
| Country :  | UNITED KINGDOM  |
| Type Of Originator ID Code :   | Allen Registration Number   |
| Originator ID Code Details :   | 12767895  |
| <b>Beneficiary Bank</b>  |   |
| Beneficiary Bank BIC :   | 782337657   |
| Beneficiary Bank Name :  | CITI  |
| <b>Beneficiary</b>   |   |
| Beneficiary Account No :   | 60000000011114  |
| Beneficiary Name :   | James   |
| Beneficiary Address :  | 12 Wall Street  |
| Beneficiary Country :  | UNITED STATES OF AMERICA  |
| Type Of Beneficiary ID Code :  | Business Entity Identifier  |
| Beneficiary Code Details :   | 16464754  |
| <b>Remittance Information</b>  |   |
| Type Of Remittance Information :   | Commercial Contract   |
| Details Of Remittance Information :  | 177994  |
| <b>Charge Details</b>  |   |
| Charges (LCY) :  |   |
| Payment Product :  |   |
| Transaction Reference No :   |   |
| <input type="button" value="Validate Card Details"/> <input type="button" value="Validate"/>   |   |
| <div> <div>Card</div> <div>Change Pin</div> <div>Cheque</div> <div>Cost Rate</div> <div>Denomination</div> <div>Instrument</div> <div>Inventory</div> <div>Pin Validation</div> <div>Service Charge</div> <div>Signature</div> <div>Travellers Cheque</div> </div> <div> <input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </div> |   |

- Click the **Validate** button.
- Click the **Ok** button.
- The transaction sequence number is generated. Click the **Ok** button.
- The network reference number is generated.

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

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

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

### Definition Prerequisite

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

### Modes Available

Not Applicable

### To perform cross border outgoing payment through credit card

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

---

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

## 2039 - Cross Border Outgoing Payment Initiation(Credit Card)

### Cross Border Outgoing Payment Initiation(Credit Card)

| Cross border Outgoing Payment Initiation(Credit Card)*   |  |
|--|--|
| Document No :  | Card Account IBAN No :   |
| <b>Credit Card Details</b>   |  |
| Customer Name :  | Personal Code :  |
| Account Ccy :  | Remit Ccy :  |
| Acct Ccy Rate :  | Txn Ccy Rate :   |
| Input :  |  |
| Account Amount :   | Remit Amount :   |
| Narrative :  | Outgoing payment transaction   |
| <b>Remittance Data Capture</b>   |  |
| Type Of Payment :  | Charge Option :  |
| <input checked="" type="radio"/> Standard <input type="radio"/> Urgent <input type="radio"/> Extra Urgent  | <input checked="" type="radio"/> Our <input type="radio"/> Ben <input type="radio"/> Sha |
| Date Of Payment :  |  |
| Remitter Address :   |  |
| <b>Beneficiary Bank Correspondent</b>  |  |
| Correspondent Bank BIC :   | Correspondent Bank Account No :  |
| Correspondent Bank Name :  | Correspondent Bank Address :   |
| <b>Beneficiary Bank</b>  |  |
| Beneficiary Bank BIC :   | Beneficiary Bank Code :  |
| Beneficiary Bank Name :  | Beneficiary Bank Address :   |
| <b>Beneficiary</b>   |  |
| Beneficiary Account No :   | Beneficiary Name :   |
| Remittance Details :   | Beneficiary Address :  |
| <b>Charge Details</b>  |  |
| Bank Charges (LCY) :   | Network Charge (TCY) :   |
| Payment Product :  | Transaction Reference No :   |
| <input type="button" value="Validate Card Details"/> <input type="button" value="Validate"/>   |  |
| <div> <div>Card</div> <div>Change Pin</div> <div>Cheque</div> <div>Cost Rate</div> <div>Denomination</div> <div>Instrument</div> <div>Inventory</div> <div>Pin Validation</div> <div>Service Charge</div> <div>Signature</div> <div>Travellers Cheque</div> </div> <div> <input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </div> |  |

### Field Description

| Field Name | Description |
|------------|-------------|
|------------|-------------|

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

| Field Name              | Description  |
|-------------------------|--|
| <b>Account Ccy</b>      | [Display]<br>This field displays the account currency of the credit card.  |
| <b>Remit Ccy</b>        | [Mandatory, Drop-Down]<br>Select the remit currency from the drop-down list.   |
| <b>Account Ccy Rate</b> | [Display ]<br>This field displays the rate at which the account currency is converted to the local currency of the bank.   |
| <b>Txn Ccy Rate</b>     | [Display]<br>This field displays the rate at which the transaction currency is converted to the local currency of the bank.  |
| <b>Input</b>            | [Mandatory, Radio Button]<br>Click on the appropriate input option.<br>The options are <ul style="list-style-type: none"> <li>• Remit Amount: Click on this option to input the amount in transaction currency in the Remit Amount field. The system converts the entered amount to account currency amount and displays it in the Account Amount field.</li> <li>• Acct Amount: Click on this option to input the amount in account currency in the Account Amount field. The system converts the entered amount to transaction currency amount and displays it in the Remit Amount field.</li> </ul> For more information refer to the Example 01 provided at the end of the Cash Withdrawal (Fast Path: 1001) option. |
| <b>Account Amount</b>   | [Conditional, Numeric, 13, Two]<br>Type the account amount for the transaction.<br>The amount will be debited to the account in the account currency.<br>This field is enabled if the <b>Acct Amount</b> option is selected from the <b>Input</b> field.   |
| <b>Remit Amount</b>     | [Conditional, Numeric,13, Two]<br>Type the remit amount for the transaction.<br>This field is enabled if the <b>Remit Amount</b> option is selected from the <b>Input</b> field.   |
| <b>Narrative</b>        | [Mandatory, Alphanumeric,120]<br>Type the narration for the transaction.<br>The system displays the default narration "Outgoing Payment Transaction". You can change the narration if required.  |

**Remittance Data Capture**



| Field Name                            | Description  |
|---------------------------------------|--|
| <b>Type Of Payment</b>                | <p>[Mandatory, Radio Button]</p> <p>Click on the appropriate type of payment.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Standard</li> <li>• Urgent</li> <li>• Extra Urgent</li> </ul>   |
| <b>Charge Option</b>                  | <p>[Mandatory, Radio Button]</p> <p>Click on the appropriate charge option.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Our:- FCC PE will compute the network charges which will be displayed in the Network charges field and debited to the remitters account</li> <li>• Ben: - FCC PE will compute the senders charge which will be deducted from the beneficiary's remittance amount</li> <li>• Sha: - FCC PE will not compute the network charges and Oracle FLEXCUBE will compute the charge and debit to the customer's account</li> </ul> |
| <b>Date Of Payment</b>                | <p>[Display]</p> <p>This field displays the current processing date.</p>   |
| <b>Remitter Address</b>               | <p>[Mandatory, Alphanumeric, 70]</p> <p>Type the remitter address.</p> <p>By default, the address of the primary account holder is displayed.</p>  |
| <b>Beneficiary Bank Correspondent</b> |  |
| <b>Correspondent Bank BIC</b>         | <p>[Optional, Alphanumeric, 11]</p> <p>Type the BIC code of the correspondent bank...</p> <p>This code will be validated by FCC PE.</p>  |
| <b>Correspondent Bank Name</b>        | <p>[Optional, Alphanumeric, 70]</p> <p>Type the name of the correspondent bank.</p>  |
| <b>Correspondent Bank Account No</b>  | <p>[Optional, Alphanumeric, 34]</p> <p>Type the account number of the correspondent bank.</p>  |
| <b>Correspondent Bank Address</b>     | <p>[Optional, Numeric, 70]</p> <p>Type the correspondent bank's address.</p>   |
| <b>Beneficiary Bank</b>               |  |

| Field Name                      | Description   |
|---------------------------------|---|
| <b>Beneficiary Bank BIC</b>     | <p>[Conditional, Alphanumeric, 11]</p> <p>Type the BIC code of the beneficiary bank.</p> <p>This field is optional, if the <b>Beneficiary Bank Code</b> is entered.</p> <p>It will be validated by FCC PE, if not valid FCC PE will reject the test message and send a warning message. Then enter the valid Beneficiary Bank BIC and resend the test message</p> |
| <b>Beneficiary Bank Code</b>    | <p>[Conditional, Alphanumeric, 34]</p> <p>Type the beneficiary bank digital code.</p> <p>This field is optional, if the <b>Beneficiary Bank BIC</b> is entered.</p> <p>In FCC PE, such payments with digital code go to repair queue and the test payment gives positive response to FCR.</p>   |
| <b>Beneficiary Bank Name</b>    | <p>[Conditional, Alphanumeric, 70]</p> <p>Type the beneficiary bank name.</p> <p>If either of beneficiary bank BIC or beneficiary bank code is not entered it is mandatory to enter a value in this field.</p>  |
| <b>Beneficiary Bank Address</b> | <p>[Optional, Numeric, 70]</p> <p>Type the beneficiary bank address.</p>  |
| <b>Beneficiary</b>              |   |
| <b>Beneficiary Account No</b>   | <p>[Optional, Alphanumeric, 14]</p> <p>Type the account number of the beneficiary.</p>  |
| <b>Beneficiary Name</b>         | <p>[Mandatory, Alphanumeric, 70]</p> <p>Type the beneficiary's name to whom the payment amount is to be remitted</p>  |
| <b>Remittance Details</b>       | <p>[Optional, Alphanumeric, 140]</p> <p>Type the remittance details.</p>  |
| <b>Beneficiary Address</b>      | <p>[Conditional, Alphanumeric, 70]</p> <p>Type the beneficiary address.</p> <p>This field is mandatory if Beneficiary Account No and Beneficiary Name are not entered.</p>  |
| <b>Charge Details</b>           |   |
| <b>Bank Charges (LCY)</b>       | <p>[Display]</p> <p>This field displays the final service charge after considering applicable variance in local currency.</p>   |

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

3. Enter the document number and Card IBAN number and press the <Tab> or <Enter> key.
4. Click the **Validate Card Details** button. The system validates the card details from the external system.
5. Enter the amount.
6. Click on the appropriate type of payment and charge option.
7. Enter the other relevant details in the remittance data capture, beneficiary bank's correspondent, beneficiary bank and beneficiary section.

## 2039 - Cross Border Outgoing Payment Initiation(Credit Card)

### Cross Border Outgoing Payment Initiation(Credit Card)

| Cross border Outgoing Payment Initiation(Credit Card)*   |  |
|--|--|
| Document No : 25AR   | Card Account IBAN No : YT434567890123450067      |
| <b>Credit Card Details</b>   |  |
| Customer Name : MATHIAS CREDITUSR2   | Personal Code : 12345678901234500067             |
| Account Ccy : USD  | Remit Ccy : LTL                                  |
| Acct Ccy Rate : 1.75000  | Txn Ccy Rate : 1.00000                           |
| Input : <input type="radio"/> Acct Amount <input checked="" type="radio"/> Remit Amount  |  |
| Account Amount : 7,142.86  | Remit Amount : 12,500.00                         |
| Narrative : Outgoing payment transaction   |  |
| <b>Remittance Data Capture</b>   |  |
| <b>Type Of Payment :</b><br><input checked="" type="radio"/> Standard <input type="radio"/> Urgent <input type="radio"/> Extra Urgent  |  |
| <b>Charge Option :</b><br><input checked="" type="radio"/> Our <input type="radio"/> Ben <input type="radio"/> Sha   |  |
| Date Of Payment : 31/01/2008   |  |
| Remitter Address : 15 Antop Tower, Hill Road   |  |
| <b>Beneficiary Bank Correspondent</b>  |  |
| Correspondent Bank BIC : 54489944768   | Correspondent Bank Account No : 60000000011114   |
| Correspondent Bank Name :  | Correspondent Bank Address : 15 Wall Street      |
| <b>Beneficiary Bank</b>  |  |
| Beneficiary Bank BIC : 6639568954  | Beneficiary Bank Code : 66394                    |
| Beneficiary Bank Name : CITI   | Beneficiary Bank Address : Block 10, Hill Road   |
| <b>Beneficiary</b>   |  |
| Beneficiary Account No : 60000001506360  | Beneficiary Name : Glen                          |
| Remittance Details : Cross Border  | Beneficiary Address : 121 Grand Towers, Sea Road |
| <b>Charge Details</b>  |  |
| Bank Charges (LCY) :   | Network Charge (TCY) :                           |
| Payment Product :  | Transaction Reference No :                       |
| <input type="button" value="Validate Card Details"/> <input type="button" value="Validate"/>   |  |
| <div> <div>Card</div> <div>Change Pin</div> <div>Cheque</div> <div>Cost Rate</div> <div>Denomination</div> <div>Instrument</div> <div>Inventory</div> <div>Pin Validation</div> <div>Service Charge</div> <div>Signature</div> <div>Travellers Cheque</div> </div> <div> <input type="button" value="UDF"/> <input type="button" value="OK"/> <input type="button" value="Close"/> <input type="button" value="Clear"/> </div> |  |

8. Click the **Validate** button.
9. Click the **Ok** button.
10. The transaction sequence number is generated. Click the **Ok** button.
11. The network reference number is generated. Click the **Ok** button.

## 1.15. PM037 - RTGS-NEFT-Beneficiary Master Maintenance

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

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

### Definition Prerequisites

- PM004 - Bank Branch Directory

### Modes Available

Not Applicable

### To add the RTGS-NEFT beneficiary details

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

### RTGS-NEFT-Beneficiary Master Maintenance

**Field Description**

| Field Name                          | Description   |
|-------------------------------------|---|
| <b>Account Number</b>               | [Mandatory, Numeric,14]<br>Type the CASA account number for which the beneficiary is being maintained.  |
| <b>Description</b>                  | [Display]<br>This field displays title of the account.  |
| <b>Beneficiary ID</b>               | [Display]<br>This field displays the beneficiary id.<br>It is a unique identification number assigned to a beneficiary for a payment transaction.   |
| <b>Beneficiary Details</b>          |   |
| <b>Account Number</b>               | [Mandatory, Alphanumeric, 14]<br>Type the beneficiary account number maintained with the external bank.   |
| <b>Name</b>                         | [Mandatory, Alphanumeric, 50]<br>Type the name of the beneficiary account holder.   |
| <b>Account Type</b>                 | [Optional, Drop-Down]<br>Select the account type from the drop-down list.<br>The option are: <ul style="list-style-type: none"> <li>• 10 - Savings Bank</li> <li>• 11 - Current Account</li> <li>• 12 - Overdraft</li> <li>• 13 - Cash Credit</li> <li>• 14 - Loan Account</li> <li>• 40 - NRE</li> </ul> |
| <b>Beneficiary Branch IFSC Code</b> | [Mandatory, Pick List]<br>Select the beneficiary branch IFSC code from the pick list.<br>These codes are maintained in the <b>Bank Branch Directory</b> (Fast Path: PM004) option.  |
| <b>Bank Name</b>                    | [Display]<br>This field displays the bank name of the beneficiary.  |
| <b>Branch Name</b>                  | [Display]<br>This field displays the branch name of the beneficiary.  |
| <b>Beneficiary Address</b>          |   |

## Field Name

## Description

### Address

[Optional, Alphanumeric, 35, Four Lines]

Type the address of the beneficiary.

3. Enter the account number and press the <Tab> or <Enter> key.
4. Enter the beneficiary details.

## RTGS-NEFT-Beneficiary Master Maintenance

RTGS-NEFT-Beneficiary Master Maintenance\*

Account Number :

06049420000012

Description :

KEVIN MATHEW

Beneficiary ID :

1

Beneficiary Details

Account Number :

06039280000011

Name :

John

Account Type :

Beneficiary Branch IFSC Code :

CNRB0000001

Look Up

Bank Name :

CANARA BANK

Branch Name :

VILE PARLE BRANCH

Beneficiary Address

Address :

12 park Avenue

sector 23

NY

Record Details

| Input By | Authorized By | Last Mnt. Date | Last Mnt. Action | Authorized               |
|----------|---------------|----------------|------------------|--------------------------|
|          |               |                |                  | <input type="checkbox"/> |

☐ Add By Copy
 ☒ Add
 ☐ Modify
 ☐ Delete
 ☐ Cancel
 ☐ Amend
 ☐ Authorize
 ☐ Inquiry

UDF

Ok

Close

Clear

5. Click the **Ok** button.
6. The system displays the message "Record Added... Authorisation Pending". Click the **Ok** button.
7. The RTGS-NEFT beneficiary details are added once the record is authorised.

## 1.16. 2055 - 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 **2055** and click **Go** or navigate through the menus to **Transaction Processing > Account Transactions > Payment Transactions > RTGS Outgoing Payment Initiation - Customer**.
2. The system displays the **RTGS Outgoing Payment Initiation - Customer** screen.

### RTGS Outgoing Payment Initiation - Customer

**RTGS - Outgoing Payment Initiation - Customer\***

Action : \* Initiation Search Criteria : Search String :

Payment Transaction Code : \* R41  Payment Type : OP

User Reference Number :

**Transaction Details**

Payment from : \*  Sender's Transaction Branch: 240

CASA Account Number :  GL Account Number:

Account Currency: INR  Cheque No :  Cheque Date : 28/02/2017

Remit Amount : (4488) \*  Charges (LCY) :  Net Amount(ACY) :

Amount in words :  Narrative : \* RTGS

**Sender And Beneficiary Details** Intermediary / Sender's / Receiver's Correspondent Details

Ordering Customer Details: (5500) \*

Beneficiary ID:

Beneficiary IFSC Code : \*

Beneficiary Customer Account No: (5561) \*

Beneficiary Customer details: (5561) \*

Bank Name :

Branch Name:

Payment Details: (7023)

Charges Details: (7028)

Sender to Receiver Info Code: (7495) FAST

Code Info: (7495) FAST

Additional Info 1: (7495)

Additional Info 2: (7495)

Additional Info 3: (7495)

Additional Info 4: (7495)

Additional Info 5: (7495)

Account with Institution: \* 6516

Account with Institution IFSC: (6516) \*

Bank Name :

Ordering Institution: 5516

Ordering Institution IFSC: (5517)

Bank Name :

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



## Field Description

| Field Name                      | Description   |
|---------------------------------|---|
| <b>Action</b>                   | <p>[Mandatory, Drop-Down]</p> <p>Select the action from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Initiation</li> <li>• Modify</li> <li>• Delete</li> </ul> <p>By default value for this field is initiation and user will be allowed to initiate a fresh transaction in this mode.</p>    |
| <b>Search Criteria</b>          | <p>[Conditional, Drop-Down]</p> <p>Select the search criteria from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Remit Account Number</li> <li>• UTR Number</li> </ul> <p>This field is enabled if <b>Modify</b> and <b>Delete</b> options are selected from <b>Action</b> drop-down list.</p> |
| <b>Search String</b>            | <p>[Conditional, Alphanumeric, 20, Pick List]</p> <p>Select the search string from the pick list.</p> <p>This field is enabled if <b>Modify</b> and <b>Delete</b> options are selected from <b>Action</b> drop-down list.</p>   |
| <b>Payment Transaction Code</b> | <p>[Mandatory, Pick List]</p> <p>Select the payment transaction code from the pick list.</p> <p>These codes are defined in the <b>Payment Transaction Definition</b> (Fast Path: PM002) option. Transaction code will be defaulted to R41.</p>  |
| <b>Payment Type</b>             | <p>[Display]</p> <p>This field displays the payment type based on the payment transaction code selected in the corresponding field.</p>   |
| <b>User Reference Number</b>    | <p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>Only / - ? : ( ) , . '+ Space special characters are allowed.</p>  |
| <b>Transaction Details</b>      |   |

| Field Name                         | Description  |
|------------------------------------|--|
| <b>Payment From</b>                | <p>[Mandatory, Drop-Down]</p> <p>Select the type of account from which the outgoing payment is to be initiated from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• CASA</li> <li>• GL</li> </ul>                           |
| <b>Sender's Transaction Branch</b> | <p>[Mandatory, Pick List]</p> <p>Select the sender's transaction branch from the pick list.</p> <p>It is the branch which is originating the payment transaction in case it is different from the log in branch.</p>   |
| <b>CASA Account Number</b>         | <p>[Conditional, Numeric, 14]</p> <p>Type a valid CASA account number of the customer through which the outgoing payment transaction is initiated.</p> <p>This field is enabled if the <b>CASA</b> option is selected in the <b>Payment From</b> drop-down list.</p> |
| <b>GL Account Number</b>           | <p>[Conditional, Numeric, Nine]</p> <p>Type a valid GL account number from where the payment has to be initiated.</p> <p>This field is enabled if the <b>GL</b> option is selected in the <b>Payment From</b> drop-down list.</p>                                    |
| <b>Account Currency</b>            | <p>[Display]</p> <p>This field displays the account currency.</p>  |
| <b>Cheque No</b>                   | <p>[Optional, Numeric, 12]</p> <p>Type the cheque number.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: The system displays error messages for paid, stopped, and invalid cheques.</p> </div>                                  |
| <b>Cheque Date</b>                 | <p>[Display]</p> <p>This field displays the cheque date present on the instrument.</p>   |
| <b>Remit Amount (4488)</b>         | <p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that is to be remitted.</p> <p>The remit amount should be in range maintained in the <b>Payment Transaction Attributes</b> (Fast Path: PM039) option.</p>  |
| <b>Charges(LCY)</b>                | <p>[Display]</p> <p>This field displays the service charges to be applied in local currency.</p>   |

| Field Name             | Description   |
|------------------------|---|
| <b>Net Amount(ACY)</b> | <p>[Display]</p> <p>This field displays the net amount to be recovered from the customer on whose behalf an outgoing payment transaction is being initiated.</p> <p><i>Net Amount = Total of Payment Amount + Charges</i></p> |
| <b>Amount in words</b> | <p>[Display]</p> <p>This field displays the amount in words as entered in the Remit Amount field.</p>   |
| <b>Narrative</b>       | <p>[Mandatory, Alphanumeric, 40]</p> <p>Type the narrative.</p> <p>The system displays the default narration. You can change it, if required.</p>   |

3. Select the payment transaction code from the pick list.
4. Enter the relevant details in the transaction details section.

**Note:** At the time of Initiation proper funds management check will be done. If the funds are not sufficient then system displays a message "Account would overdraw ". Supervisor can authorise or reject the transaction. Transaction will not be completed if the reason cannot be overridden (e.g. account blocked) and supervisor will reject the transaction, else a prompt "All the reasons" will be displayed. If the supervisor selects Ok, the transaction will be marked for force debit and send to Authoriser (based on Authorisation Limits). In case of 'Cancel' the focus will move back to the transaction screen and the supervisor can choose to reject the transaction.

## RTGS - Outgoing Payment Initiation - Customer

5. Enter the required details in the various tabs.

## Sender And Beneficiary Details

RTGS - Outgoing Payment Initiation - Customer\*

Action : \* Initiation Search Criteria : Search String :  
 Payment Transaction Code : \* R41 Payment Type : OP  
 User Reference Number :  
**Transaction Details**  
 Payment from : \* GL Sender's Transaction Branch: 240  
 CASA Account Number : GL Account Number : \* 100100009 CURRENT ACCOUNT  
 Account Currency: INR Cheque No : Cheque Date : 28/02/2017  
 Remit Amount : (488) \* 10,00,000.00 Charges (LCY) : 0.00 Net Amount(ACY) : 10,00,000.00  
 Amount in words : Ten Lakh Only Narrative : \* RTGS

**Sender And Beneficiary Details** Intermediary / Sender's / Receiver's Correspondent Details

Ordering Customer Details: (5500) \* CURRENT ACCOUNTS  
 John Willson  
 10, Red Woods  
 Mumbai

Beneficiary ID: \*  
 Beneficiary IFSC Code : \* SBIN0004430 Look Up  
 Beneficiary Customer Account No: (5561) \* 50000000309232  
 Beneficiary Customer details: (5561) \* Roger Fedrer

Bank Name : SATE BANK OF INDIA  
 Branch Name: MUMBAI

Payment Details: (7023) Demo Bank  
 Park Street  
 Johnson Road  
 Mumbai

Charges Details: (7028)

Sender to Receiver Info Code: (7495) FAST  
 Code Info: (7495) FAST  
 Additional Info 1: (7495)  
 Additional Info 2: (7495)  
 Additional Info 3: (7495)  
 Additional Info 4: (7495)  
 Additional Info 5: (7495)

Account with Institution: \* 6516  
 Account with Institution IFSC: (6516) SBIN0004430 Look Up  
 Bank Name : SATE BANK OF INDIA

Ordering Institution: 5517  
 Ordering Institution IFSC: (5517) \* HDFC0000240 Look Up  
 Bank Name :

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

UPF OK Close Clear

### Field Description

#### Column Name

#### Description

#### Ordering Customer Details (5500)

[Mandatory, Alphanumeric, 35, 4 lines]

Type the sender's bank account number, name of the sender and address.

Only / - ? : ( ) , . ' + space special characters are allowed.

#### 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 IFSC Code

[Mandatory, Alphanumeric, 11, Pick List]

Type the IFSC code of the beneficiary bank receiving the remittance or select it from the pick list.

Note: IFSC code search field accept only capital letters so that when the user inputs IFSC code in small letter system will receive it as capital letters. System should not display own bank IFSC code in payment initiation screen.

| Column Name                                   | Description  |
|---|--|
| <b>Beneficiary Customer Account No (5561)</b> | [Mandatory, Alphanumeric, 34]<br>Type the valid beneficiary customer's account number.   |
| <b>Beneficiary Customer Details (5561)</b>    | [Mandatory, Alphanumeric, 35, 4 lines]<br>Type the name of the beneficiary, address and place of residence.<br>The first line is mandatory. Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.  |
| <b>Bank Name</b>                              | [Display]<br>This field displays the bank name based on the IFSC Code selected.  |
| <b>Branch Name</b>                            | [Display]<br>This field displays the branch name based on the IFSC Code selected.  |
| <b>Payment Details (7023)</b>                 | [Optional, Alphanumeric, 35, 4 Lines]<br>Type the payments details.<br>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.   |
| <b>Charges Details (7028)</b>                 | [Optional, Alphanumeric, Three]<br>Type the charges details.   |
| <b>Sender to Receiver Info Code (7495)</b>    | [Optional, Drop-Down ]<br>Select the code from the drop-down list.<br>The options are: <ul style="list-style-type: none"> <li>• NONE</li> <li>• EOD</li> <li>• FUND</li> <li>• IDLIB</li> <li>• NRE</li> <li>• RETURN</li> <li>• FAST</li> <li>• URGENT</li> </ul> This field displays the <b>NRE</b> option in the drop-down list if the NRE account number is used for payment initiation. |
| <b>Code Info (7495)</b>                       | [Optional, Alphanumeric, 25]<br>Type the code related information.<br>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.  |

| Column Name                                 | Description  |
|---|--|
| <b>Additional Info 1,2,3,4,5 (7495)</b>     | <p>[Conditional, Alphanumeric, 5 lines, 33]</p> <p>Type additional information related to the code.</p> <p>If the <b>Return</b> option is selected in the <b>Sender to Receiver Info Code</b> 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.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p> |
| <b>Account with Institution</b>             | <p>[Optional, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 6516</li> <li>• 6719</li> <li>• 5551</li> </ul>  |
| <b>Account with Institution IFSC (6516)</b> | <p>[Conditional, Pick List]</p> <p>Select the beneficiary bank IFSC code from the pick list.</p> <p>This field is enabled if the <b>6516</b> option is selected in the <b>Account with Institution</b> drop-down list.</p>   |
| <b>Bank Name</b>                            | <p>[Display]</p> <p>This field displays the bank name based on the account with institution IFSC Code selected.</p>  |
| <b>Branch Name</b>                          | <p>[Display]</p> <p>This field displays the branch name based on the account with institution IFSC Code selected.</p>  |
| <b>Code (6719)</b>                          | <p>[Conditional, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> </ul> <p>This field is enabled if the <b>6719</b> option is selected in the <b>Account with Institution</b> field.</p>   |
| <b>Code Info (6719)</b>                     | <p>[Conditional, Alphanumeric, 32]</p> <p>Type the name of the beneficiary bank and other details.</p> <p>This field is enabled if the <b>6719</b> option is selected in the <b>Account with Institution</b> drop-down list.</p>   |

| Column Name                             | Description   |
|---|---|
| <b>Additional Information (6719)</b>    | <p>[Conditional, Alphanumeric, 35]</p> <p>Type any additional details related to the beneficiary bank.</p> <p>This field is enabled if the <b>6719</b> option is selected in the <b>Account with Institution</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>   |
| <b>Code (5551)</b>                      | <p>[Mandatory, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• C-Credit</li> <li>• D-Debit</li> </ul> <p>This field is enabled if the <b>5551</b> option is selected in the <b>Account with Institution</b> drop-down list. Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p> |
| <b>Code Info (5551)</b>                 | <p>[Conditional, Alphanumeric, 32]</p> <p>Type the name of the beneficiary bank and other details.</p> <p>This field is enabled if the <b>5551</b> option is selected in the <b>Account with Institution</b> drop-down list.</p>  |
| <b>Additional Info 1,2,3,4,5 (5551)</b> | <p>[Conditional, Alphanumeric, 35]</p> <p>Type any additional details related to the beneficiary bank.</p> <p>This field is enabled if the <b>5551</b> option is selected in the <b>Account with Institution</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>   |
| <b>Ordering Institution</b>             | <p>[Optional, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 5517</li> <li>• 5516</li> </ul>   |
| <b>Ordering Institution IFSC (5517)</b> | <p>[Conditional, Pick List]</p> <p>Select the ordering institution IFSC code from the pick list.</p> <p>It is the sending branch's IFSC code. It is a unique code used for NEFT and RTGS.</p> <p>This field is enabled if the <b>5517</b> option is selected in the <b>Ordering Institution</b> drop-down list.</p>   |
| <b>Bank Name</b>                        | <p>[Display]</p> <p>This field displays the bank name based on the IFSC Code selected.</p>  |



## 2055 - RTGS Outgoing Payment Initiation - Customer

| Column Name                                | Description  |
|--|--|
| <b>Branch Name</b>                         | [Display]<br>This field displays the branch name based on the IFSC Code selected.  |
| <b>Ordering Institution Details (5516)</b> | [Conditional, Alphanumeric, 35, 4 lines]<br>Type the ordering institution details such as the name of the exchange house and intermediary institution from which originating banks have received the money.<br><br>This field is enabled if the <b>5516</b> option is selected in the <b>Ordering Institution</b> drop-down list. Only / - ? : ( ) , . ' + space special characters are allowed. |

### Intermediary / Sender's /Receiver's Correspondent Details

RTGS - Outgoing Payment Initiation - Customer\*

Action : **Initiation** Search Criteria : Search String : Payment Transaction Code : **R41** Payment Type : **OP**

User Reference Number :

**Transaction Details**

Payment from : **GL** Sender's Transaction Branch : **240**

CASA Account Number : GL Account Number : **100100009** CURRENT ACCOUNT

Account Currency : **INR** Cheque No : Cheque Date : **28/02/2017**

Remit Amount : (4488) **10,00,000.00** Charges (LCY) : **0.00** Net Amount(ACY) : **10,00,000.00**

Amount in words : **Ten Lakh Only** Narrative : **RTGS**

**Sender And Beneficiary Details** **Intermediary / Sender's / Receiver's Correspondent Details**

**Sender's Correspondent:** **5518**

Sender's Correspondent IFSC:(5518) **SBIN0004430** Look Up

Code:(6717) Code Info:(6717) Additional Information:(6717)

Code:(5521) Code Info:(5521) Additional Info 1:(5521) Additional Info 2:(5521) Additional Info 3:(5521) Additional Info 4:(5521)

**Receiver's Correspondent:** **6718**

Receiver's Correspondent IFSC:(6500) Look Up

Code:(6718) **Credit** Code Info:(6718) Additional Information:(6718)

Code:(5526) Code Info:(5526) Additional Info 1:(5526) Additional Info 2:(5526) Additional Info 3:(5526) Additional Info 4:(5526)

**Intermediary:** **6511**

Intermediary IFSC:(6511) **SBIN0004430** Look Up

Code:(5546) Code Info:(5546) Additional Info 1:(5546)

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

UPF OK Close Clear

## Field Description

| Field Name                                | Description  |
|---|--|
| <b>Sender's Correspondent</b>             | <p>[Optional, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are :</p> <ul style="list-style-type: none"> <li>• 5518</li> <li>• 6717</li> <li>• 5521</li> </ul>   |
| <b>Sender's Correspondent IFSC (5518)</b> | <p>[Conditional, Pick List]</p> <p>Select the IFSC code of the bank receiving the remittance for onward transmission to the beneficiary's bank from the pick list.</p> <p>This field is enabled if the <b>5518</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p>   |
| <b>Code (6717)</b>                        | <p>[Conditional, Drop-down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• C-Credit</li> <li>• D-Debit</li> </ul> <p>This field is enabled if the <b>6717</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p>  |
| <b>Code Info (6717)</b>                   | <p>[Conditional, Alphanumeric, 32]</p> <p>Type the name of the bank receiving the remittance for onward transmission to the beneficiary's bank.</p> <p>This field is enabled if the <b>6717</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + space special characters are allowed.</p>                        |
| <b>Additional Information (6717)</b>      | <p>[Conditional, Alphanumeric, 35]</p> <p>Type the name and other details of the bank receiving the remittance for onward transmission to the beneficiary's bank.</p> <p>This field is enabled only if the <b>6717</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + space special characters are allowed.</p> |

| Field Name                                  | Description  |
|---|--|
| <b>Code (5521)</b>                          | <p>[Conditional, Drop-down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• C-Credit</li> <li>• D-Debit</li> </ul> <p>This field is enabled if the <b>5521</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p> |
| <b>Code Info (5521)</b>                     | <p>[Conditional, Alphanumeric, 32]</p> <p>Type the name of the bank receiving the remittance for onward transmission to the beneficiary's bank.</p> <p>This field is enabled if the <b>5521</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p>  |
| <b>Additional Info 1, 2,3,4 (5521)</b>      | <p>[Conditional, Alphanumeric, 35, Four Lines]</p> <p>Type name and other details of the bank receiving the remittance for onward transmission to the beneficiary's bank.</p> <p>This field is enabled if the <b>5521</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>                         |
| <b>Receiver's Correspondent</b>             | <p>[Optional, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 6500</li> <li>• 6718</li> <li>• 5526</li> </ul>  |
| <b>Receiver's Correspondent IFSC (6500)</b> | <p>[Conditional, Pick List]</p> <p>Select the IFSC code of the beneficiary bank from the pick list.</p> <p>This field is enabled if the <b>6500</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p>  |

| Field Name                             | Description  |
|--|--|
| <b>Code (6718)</b>                     | <p>[Conditional, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> </ul> <p>This field is enabled if the <b>6718</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p> |
| <b>Code Info (6718)</b>                | <p>[Conditional, Alphanumeric, 32]</p> <p>Type the name of the beneficiary bank and other details.</p> <p>This field is enabled if the <b>6718</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p>   |
| <b>Additional Information (6718)</b>   | <p>[Conditional, Alphanumeric, 35]</p> <p>Type any additional details related to the beneficiary bank.</p> <p>This field is enabled if the <b>6718</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>  |
| <b>Code (5526)</b>                     | <p>[Conditional, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> </ul> <p>This field is enabled if the <b>5526</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p> |
| <b>Code Info (5526)</b>                | <p>[Conditional, Alphanumeric, 32]</p> <p>Type the name of the beneficiary bank and other details.</p> <p>This field is enabled if the <b>5526</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list</p>  |
| <b>Additional Info 1, 2,3,4 (5526)</b> | <p>[Conditional, Alphanumeric, 4 lines, 35]</p> <p>Type additional details related to the name of the beneficiary bank.</p> <p>These field is enabled if the <b>5526</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>  |

| Field Name                            | Description   |
|---------------------------------------|---|
| <b>Intermediary</b>                   | <p>[Conditional, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 6511</li> <li>• 5546</li> </ul>  |
| <b>Intermediary IFSC (6511)</b>       | <p>[Conditional, Pick List]</p> <p>Select the IFSC code of the intermediary bank from the pick list.</p> <p>This field is enabled if the <b>6511</b> option is selected in the <b>Intermediary</b> drop-down list.</p>  |
| <b>Code (5546)</b>                    | <p>[Conditional, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> </ul> <p>This field is enabled if the <b>5546</b> option is selected in the <b>Intermediary</b> drop-down list.</p>         |
| <b>Code Info (5546)</b>               | <p>[Conditional, Alphanumeric, 32]</p> <p>Type the name of the Intermediary Bank and other details.</p> <p>This field is enabled if the <b>5546</b> option is selected in the <b>Intermediary</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>                      |
| <b>Additional Info 1,2,3,4 (5546)</b> | <p>[Conditional, Alphanumeric, 35, 4 lines]</p> <p>Type additional details related to the name of the intermediary bank.</p> <p>This field is enabled if the <b>5546</b> option is selected in the <b>Intermediary</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p> |

6. Click the **Ok** button.

**Note:** Concurrency Issue: If at the same time two users (teller and supervisor) trying to access the same transaction then whoever is first committed the transaction will be considered as final i.e. if authorizer has authorized the transaction then the same cannot be amended/canceled/Modify / Delete by the teller, and a message "Transaction is already authorized, can't be modified or canceled" or vice versa will be displayed. If user has amended the transaction then a message will be shown to the authorizer on committing the transaction as "Transaction is already modified or deleted, can't be authorized".

7. The system displays the UTR number. Click the OK button.

### 1.17. 2056 - RTGS - Bank Payment

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

## Definition Prerequisites

- PM002 - Payments Transaction Definition

## Modes Available

Not Available

### To initiate RTGS bank payment

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

## RTGS - Bank Payment

RTGS-Bank Payment\*

Action : \*

Initiation

Search Criteria :

Search String :

Payment Transaction Code : \*

R42

Payment Type :

OP

User Reference Number :

Related Reference Number : (2006) \*

Transaction Details

Payment From : \*

Sender's Transaction Branch :

240

CASA Account Number : \*

GL Account Number :

Account Currency : (4488)

INR

Cheque No :

Cheque Date :

28/02/2017

Remit Amount : (4488) \*

Charges (LCY) :

Net Amount(ACY) :

Amount in words :

Payment Details/Narrative : \*

RTGS

Sender And Beneficiary Details

Intermediary / Sender's / Receiver's Correspondent Details

Ordering Institution :

5516

Ordering Institution IFSC : (5517)

Look Up

Bank Name :

HDFC BANK

Branch Name :

LOKHANDWALA WEST

Ordering Institution Details : (5516)

HDFC BANK LTD

MAIN BRANCH

SANDOZ HOUSE, DR. A.B.ROAD

WORLI

Beneficiary Institution : \*

6521

Beneficiary ID :

Beneficiary Institution IFSC Code : (6521)

Look Up

Code : (5556)

Code Info :

Beneficiary Institution Details :

Bank Name :

Branch Name :

Account with Institution : \*

6516

Account with Institution IFSC : (6516) \*

Look Up

Bank Name :

Branch Name :

Sender to Receiver Information Code :

FAST

Code Info :

FAST

Additional Info 1 :

Additional Info 2 :

Card

Change Pin

Cheque

Cost Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Travellers Cheque

## Field Description

| Field Name                      | Description   |
|---------------------------------|---|
| <b>Action</b>                   | <p>[Mandatory, Drop-Down]</p> <p>Select the action from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Initiation</li> <li>• Modify</li> <li>• Delete</li> </ul> <p>By default value for this field is initiation and user will be allowed to initiate a fresh transaction in this mode.</p>    |
| <b>Search Criteria</b>          | <p>[Conditional, Drop-Down]</p> <p>Select the search criteria from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Remit Account Number</li> <li>• UTR Number</li> </ul> <p>This field is enabled if <b>Modify</b> and <b>Delete</b> options are selected from <b>Action</b> drop-down list.</p> |
| <b>Search String</b>            | <p>[Conditional, Alphanumeric, 20, Pick List]</p> <p>Select the search string from the pick list.</p> <p>This field is enabled if <b>Modify</b> and <b>Delete</b> options are selected from <b>Action</b> drop-down list.</p>   |
| <b>Payment Transaction Code</b> | <p>[Mandatory, Pick List]</p> <p>Select the payment transaction code from the pick list.</p> <p>These codes are defined in the <b>Payment Transaction Definition</b> (Fast Path: PM002) option.</p> <p>Transaction code will be defaulted to R42.</p>   |
| <b>Payment Type</b>             | <p>[Display]</p> <p>This field displays the payment type based on the payment transaction code selected in the corresponding field.</p>   |
| <b>User Reference Number</b>    | <p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>  |

| Field Name                             | Description   |
|--|---|
| <b>Related Reference Number (2006)</b> | <p>[Mandatory, Alphanumeric, 16]</p> <p>Type the transaction reference number of the received inward credit message at bank branch that is returned.</p> <p>This number is entered if an incoming credit is rejected and manually sent out as an outgoing payment.</p> <p>This field is mandatory if the following payment codes are selected from the <b>Payment Transaction Code</b> pick list :</p> <ul style="list-style-type: none"> <li>• RTGS - Reject of incoming Payment to Bank (R42)</li> <li>• Reject of Incoming Payment to Customer</li> </ul> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p> |
| <b>Transaction Details</b>             |   |
| <b>Payment From</b>                    | <p>[Mandatory, Drop-Down]</p> <p>Select the type of account from which the outgoing payment is to be initiated from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• CASA</li> <li>• GL</li> </ul>  |
| <b>Sender's Transaction Branch</b>     | <p>[Mandatory, Pick List]</p> <p>Select the transaction branch from the pick list.</p> <p>It is the branch which is originating the payment transaction in case it is different from the log in branch.</p>   |
| <b>CASA Account Number</b>             | <p>[Conditional, Numeric, 14]</p> <p>Type a valid CASA account number of the customer through which the outgoing payment transaction is initiated.</p> <p>The account title is displayed in the adjacent field.</p> <p>This field is enabled if the <b>CASA</b> option is selected in the <b>Payment From</b> drop-down list.</p>   |
| <b>GL Account Number</b>               | <p>[Conditional, Numeric, Nine]</p> <p>Type a valid GL account number from where the outgoing payment transaction has to be initiated.</p> <p>The GL code description is displayed in the adjacent field.</p> <p>This field is enabled if the <b>GL</b> option is selected in the <b>Payment From</b> drop-down list.</p>   |
| <b>Account Currency (4488)</b>         | <p>[Display]</p> <p>This field displays the account currency.</p>   |



| Field Name                       | Description   |
|----------------------------------|---|
| <b>Cheque No</b>                 | <p>[Optional, Numeric, 12]</p> <p>Type the cheque number.</p> <p>Note: The system displays error messages for paid, stopped, and invalid cheques.</p>   |
| <b>Cheque Date</b>               | <p>[Display]</p> <p>This field displays the cheque date present on the instrument and normally be the date at which clearing process is run.</p>  |
| <b>Remit Amount (4488)</b>       | <p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount that is to be remitted.</p> <p>The remit amount should be in the range maintained in the <b>Payment Transaction Attributes</b> (Fast Path: PM039) option.</p> |
| <b>Charges (LCY)</b>             | <p>[Display]</p> <p>This field displays the service charges applied in local currency.</p>  |
| <b>Net Amount (ACY)</b>          | <p>[Display]</p> <p>This field displays the net amount to be recovered from the customer who is initiating an outgoing payment transaction.</p> <p><i>Net Amount = Total of Account Amount + Charges</i></p>          |
| <b>Amount in words</b>           | <p>[Display]</p> <p>This field displays the amount in words as entered in the Remit Amount field.</p>   |
| <b>Payment Details/Narrative</b> | <p>[Mandatory, Alphanumeric, 40]</p> <p>Type the payment/narrative details.</p> <p>By default, the system displays <b>RTGS</b>.</p>   |

3. Select the payment transaction code from the pick list.
4. Enter the relevant details in the transaction details.

Note: At the time of Initiation proper funds management check will be done. If the funds are not sufficient then system displays a message "Account would overdraw ". Supervisor can authorize or reject the transaction. Transaction will not be completed if the reason cannot be overridden (e.g. account blocked) and supervisor will reject the transaction, else a prompt "All the reasons" will be displayed. If the supervisor selects Ok, the transaction will be marked for force debit and send to Authoriser ( based on Auth Limits). In case of 'Cancel' the focus will move back to the transaction screen and the supervisor can choose to reject the transaction.

## RTGS - Bank Payment - Sender And beneficiary Details

**RTGS-Bank Payment\***

Action : Initiation Search Criteria : Search String :

Payment Transaction Code : R42 Payment Type : OP

User Reference Number : Related Reference Number : (2006) 65656666

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**Transaction Details**

Payment From : GL Sender's Transaction Branch : 240

CASA Account Number : GL Account Number : 100100009 CURRENT ACCOUNTS

Account Currency : (4488) INR Cheque No : Cheque Date : 28/02/2017

Remit Amount : (4488) 10,00,000.00 Charges (LCY) : 0.00 Net Amount(ACY) : 10,00,000.00

Amount in words : Ten Lakh Only Payment Details/Narrative : RTGS

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**Sender And Beneficiary Details** Intermediary / Sender's / Receiver's Correspondent Details

Ordering Institution : 5516 Beneficiary Institution : 6521

Ordering Institution IFSC : (5517) Look Up Beneficiary ID : Look Up

Bank Name : HDFC BANK Beneficiary Institution IFSC Code : (6521) SBIN0004430 Look Up

Branch Name : LOKHANDWALA WEST Code : (5556)

Ordering Institution Details : (5516) HDFC BANK LTD Code Info :

MAIN BRANCH Beneficiary Institution Details :

SANDOZ HOUSE, DR. A.B.ROAD Bank Name : SATE BANK OF INDIA

WORLI Branch Name : MUMBAI

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Account with Institution : 6516 Sender to Receiver Information Code : FAST

Account with Institution IFSC : (6516) SBIN0004430 Look Up Code Info : FAST

Bank Name : SATE BANK OF INDIA Additional Info 1 :

Branch Name : MUMBAI Additional Info 2 :

Code : (6719) Additional Info 3 :

---

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

5. Enter the required details in the various tabs.

## 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.

**Bank Name**

[Display]

This field displays the bank name based on the IFSC Code selected.

| Column Name                                     | Description  |
|---|--|
| <b>Branch Name</b>                              | <p>[Display]</p> <p>This field displays the branch name based on the IFSC Code selected.</p>   |
| <b>Ordering Institution Details (5516)</b>      | <p>[Conditional, Alphanumeric, 35, 4 lines]</p> <p>Type the ordering institution details such as the name of the exchange house and intermediary institution from which originating banks have received the money.</p> <p>This field is enabled if the <b>5516</b> option is selected in the <b>Ordering Institution</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>                                      |
| <b>Beneficiary Institution</b>                  | <p>[Mandatory, Drop- Down]</p> <p>Select the beneficiary institution from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 6521</li> <li>• 5556</li> </ul>   |
| <b>Beneficiary ID</b>                           | <p>[Conditional, Pick List]</p> <p>Select the beneficiary Id from the pick list.</p> <p>This field is enabled if the <b>CASA</b> option is selected in the <b>Payment From</b> drop-down list.</p>   |
| <b>Beneficiary Institution IFSC Code (6521)</b> | <p>[Mandatory, Numeric, 11, Pick List]</p> <p>Type the beneficiary institution IFSC code or select it form the pick list.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p><b>Note:</b> IFSC code search field accept only capital letters so that when the user inputs IFSC code in small letter system will receive it as capital letters. System should not display own bank IFSC code in payment initiation screen</p> </div> |
| <b>Code (5556)</b>                              | <p>[Conditional, Drop-Down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> </ul> <p>This field is enabled if the <b>5556</b> option is selected in the <b>Beneficiary Institution</b> drop-down list.</p>   |
| <b>Code Info</b>                                | <p>[Conditional, Alphanumeric, 34]</p> <p>Type the name of the beneficiary bank.</p> <p>This field is enabled if the <b>5556</b> option is selected in the <b>Beneficiary Institution</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>   |

| Column Name                                | Description  |
|--|--|
| <b>Beneficiary Institution Details</b>     | <p>[Conditional, Alphanumeric, 35, 4 lines]</p> <p>Type the beneficiary institution details.</p> <p>This field is enabled if the <b>5556</b> option is selected in the <b>Beneficiary Institution</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + space special characters are allowed.</p>  |
| <b>Bank Name</b>                           | <p>[Display]</p> <p>This field displays the bank name based on the IFSC Code selected.</p>   |
| <b>Branch Name</b>                         | <p>[Display]</p> <p>This field displays the branch name based on the IFSC Code selected.</p>   |
| <b>Sender to Receiver Information Code</b> | <p>[Optional, Drop-Down ]</p> <p>Select the code from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• NONE</li> <li>• EOD</li> <li>• FUND</li> <li>• IDLIB</li> <li>• FAST</li> <li>• NRE</li> <li>• RETURN</li> <li>• URGENT</li> </ul> <p>This field displays the <b>NRE</b> option in the drop-down list if the NRE account number is used for payment initiation.</p> |
| <b>Code Info</b>                           | <p>[Optional, Alphanumeric, 25]</p> <p>Type the code related information.</p>  |
| <b>Additional Info 1,2,3,4,5</b>           | <p>[Conditional, Alphanumeric, 33, 5 lines]</p> <p>Type additional information related to the code.</p> <p>If the <b>Return</b> option is selected in the <b>Sender to Receiver Info Code</b> drop-down list, then the Additional Info 1 and 2 are mandatory.</p>  |

| Column Name                                 | Description   |
|---|---|
| <b>Account with Institution</b>             | <p>[Optional, Drop-Down]</p> <p>Select the account with institution from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 6516</li> <li>• 6719</li> <li>• 5551</li> </ul>   |
| <b>Account with Institution IFSC (6516)</b> | <p>[Conditional, Pick List]</p> <p>Select the beneficiary bank IFSC code from the pick list.</p> <p>This field is enabled if the <b>6516</b> option is selected in the <b>Account with Institution</b> drop-down list. System should not display own bank IFSC code in payment initiation screen</p>                      |
| <b>Bank Name</b>                            | <p>[Display]</p> <p>This field displays the bank name based on the IFSC Code selected.</p>  |
| <b>Branch Name</b>                          | <p>[Display]</p> <p>This field displays the branch name based on the IFSC Code selected.</p>  |
| <b>Code (6719)</b>                          | <p>[Conditional, Drop-down]</p> <p>Select the appropriate code from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> </ul> <p>This field is enabled if the <b>6719</b> option is selected in the <b>Account with Institution</b> drop-down list.</p> |
| <b>Code Info</b>                            | <p>[Conditional, Alphanumeric, 34]</p> <p>Type the name of the beneficiary bank and other details.</p> <p>This field is enabled if the <b>6719</b> option is selected in the <b>Account with Institution</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>             |
| <b>Additional Information</b>               | <p>[Conditional, Alphanumeric, 35]</p> <p>Type any additional details related to the beneficiary bank.</p> <p>This field is enabled if the <b>6719</b> option is selected in the <b>Account with Institution</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>         |

| Column Name                        | Description  |
|------------------------------------|--|
| <b>Code (5551)</b>                 | <p>[Conditional, Drop-down]</p> <p>Select the appropriate code from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> </ul> <p>This field is enabled if the <b>5551</b> option is selected in the <b>Account with Institution</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p> |
| <b>Code Info</b>                   | <p>[Conditional, Alphanumeric, 34]</p> <p>Type the name of the beneficiary bank.</p> <p>This field is enabled if the <b>5551</b> option is selected in the <b>Account with Institution</b> drop-down list.</p>   |
| <b>Additional Info<br/>1,2,3,4</b> | <p>[Conditional, Alphanumeric, 35, 4 Lines]</p> <p>Type additional information related to the code.</p> <p>This field is enabled if the <b>5551</b> option is selected in the <b>Account with Institution</b> drop-down list.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>   |

## Intermediary / Sender's /Receiver's Correspondent Details

RTGS-Bank Payment\*

Action : \* Initiation Search Criteria : Search String : ...

Payment Transaction Code : \* R42 Payment Type : OP

User Reference Number : Related Reference Number : (2006) \* 65656666

**Transaction Details**

Payment From : \* GL Sender's Transaction Branch : 240

CASA Account Number : GL Account Number : \* 100100009 CURRENT ACCOUNTS

Account Currency : (4488) INR Cheque No : Cheque Date : 28/02/2017

Remit Amount : (4488) \* 10,00,000.00 Charges (LCY) : 0.00 Net Amount(ACY) : 10,00,000.00

Amount in words : Ten Lakh Only Payment Details/Narrative : \* RTGS

**Sender And Beneficiary Details** Intermediary / Sender's / Receiver's Correspondent Details

Sender's Correspondent : 5518 Receiver's Correspondent : 6500

Sender's Correspondent IFSC : (5518) \* SBIN0004430 Look Up Receiver's Correspondent IFSC : (6500) \* SBIN0004430 Look Up

Code : (6717) Code : (6718)

Code Info : Code Info :

Additional Information : Additional Information :

Code : (5521) Code : (5526)

Code Info : Code Info :

Additional Info 1 : Additional Info 1 :

Additional Info 2 : Additional Info 2 :

Additional Info 3 : Additional Info 3 :

Additional Info 4 : Additional Info 4 :

Intermediary : 6511

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

UDF OK Close Clear

### 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   |
|----------------------------------|---|
| <b>Code (6717)</b>               | <p>[Conditional, Drop-down]</p> <p>Select the appropriate option from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> </ul> <p>This field is enabled if the <b>6717</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p> |
| <b>Code Info</b>                 | <p>[Conditional, Alphanumeric, 34]</p> <p>Type the name of the bank receiving the remittance.</p> <p>This field is enabled if the <b>6717</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p>   |
| <b>Additional Information</b>    | <p>[Conditional, Alphanumeric, 35]</p> <p>Type additional details of the bank.</p> <p>This field is enabled if the <b>6717</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p>  |
| <b>Code (5521)</b>               | <p>[Conditional, Drop-Down]</p> <p>Select the appropriate code from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> </ul> <p>This field is enabled if the <b>5521</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p>   |
| <b>Code Info</b>                 | <p>[Conditional, Alphanumeric, 34]</p> <p>Type the name of the bank receiving the remittance.</p> <p>This field is enabled if the <b>5521</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p>   |
| <b>Additional Info 1, 2,3, 4</b> | <p>[Conditional, Alphanumeric, 35, Four Lines]</p> <p>Type the additional details.</p> <p>This field is enabled if the <b>5521</b> option is selected in the <b>Sender's Correspondent</b> drop-down list.</p>  |



| Field Name                                  | Description   |
|---|---|
| <b>Receiver's Correspondent</b>             | <p>[Optional, Drop-Down]</p> <p>Select the receiver's correspondent from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 6500</li> <li>• 6718</li> <li>• 5526</li> </ul>   |
| <b>Receiver's Correspondent IFSC (6500)</b> | <p>[Conditional, Pick List]</p> <p>Select the IFSC code of the beneficiary bank from the pick list.</p> <p>This field is enabled if the <b>6500</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p>   |
| <b>Code (6718)</b>                          | <p>[Conditional, Drop-Down]</p> <p>Select the appropriate code from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> </ul> <p>This field is enabled if the <b>6718</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p> |
| <b>Code Info</b>                            | <p>[Conditional, Alphanumeric, 34]</p> <p>Type the name of the beneficiary bank and other details.</p> <p>This field is enabled if the <b>6718</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p>  |
| <b>Additional Information</b>               | <p>[Conditional, Alphanumeric, 35]</p> <p>Type any additional details related to the beneficiary bank.</p> <p>This field is enabled if the <b>6718</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p>  |
| <b>Code (5526)</b>                          | <p>[Conditional, Drop-Down]</p> <p>Select the appropriate code from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> </ul> <p>This field is enabled if the <b>5526</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p> |

| Field Name                      | Description   |
|---------------------------------|---|
| <b>Code Info</b>                | <p>[Conditional, Alphanumeric, 34]</p> <p>Type the name of the beneficiary bank and other details.</p> <p>This field is enabled if the <b>5526</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p>  |
| <b>Additional Info 1, 2,3,4</b> | <p>[Conditional, Alphanumeric, 35, 4 lines]</p> <p>Type additional details related to the beneficiary bank.</p> <p>This field is enabled if the <b>5526</b> option is selected in the <b>Receiver's Correspondent</b> drop-down list.</p>   |
| <b>Intermediary</b>             | <p>[Optional, Drop-Down]</p> <p>Select the appropriate intermediary from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 6511</li> <li>• 5546</li> </ul>   |
| <b>Intermediary IFSC (6511)</b> | <p>[Conditional, Alphanumeric, 11, Pick list]</p> <p>Type the IFSC code of the intermediary bank or select it from the pick list.</p> <p>This field is enabled if the <b>6511</b> option is selected in the <b>Intermediary</b> drop-down list.</p>   |
| <b>Code (5546)</b>              | <p>[Conditional, Drop-Down]</p> <p>Select the appropriate code from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Credit</li> <li>• Debit</li> </ul> <p>This field is enabled if the <b>5546</b> option is selected in the <b>Intermediary</b> drop-down list.</p> |
| <b>Code Info</b>                | <p>[Conditional, Alphanumeric, 34]</p> <p>Type the name of the intermediary bank and other details.</p> <p>This field is enabled if the <b>5546</b> option is selected in the <b>Intermediary</b> drop-down list.</p>   |
| <b>Additional Info 1,2,3,4</b>  | <p>[Conditional, Alphanumeric, 35, 4 lines]</p> <p>Type additional details related to the intermediary bank.</p> <p>This field is enabled if the <b>5546</b> option is selected in the <b>Intermediary</b> drop-down list.</p>  |

6. Click the **OK** button.

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

## 1.18. 2057 - NEFT - Outgoing Payment Initiation

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

### Definition Prerequisites

- PM002 - Payments Transaction Definition

### Modes Available

Not Available

### To initiate NEFT outgoing payments

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

### NEFT - Outgoing Payment Initiation

**NEFT-Outgoing Payment Initiation\***

Action :  Search Criteria :  Search String :

Payment Transaction Code :  Payment Type :

User Reference Number :  Related Reference Number : (2006)

**Transaction Details**

Payment from :  Sender's Transaction Branch :

CASA Account Number :  GL Account Number :

Sender's Account Number :  Account Title :  Cheque No :  Cheque Date :

Account Type :  Currency : (4488)

Remit Amount : (4488)  Charges (LCY) :  Net Amount (ACY) :

Amount in words :  Narrative :  Sender Information :

**Sender Bank Details**

Sending Branch IFSC Code : (5756)  Look Up  Originator of Remittance : (7002)

Bank Name :

Branch Name :

Sender to Receiver Information : (7495)

Sender Email Id :

Sender Mobile No :

**Beneficiary Details**

Beneficiary ID :  Beneficiary Customer Name : (6081)

Beneficiary Account Number : (6061)  Beneficiary Customer Address : (5565)

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

## Field Description

| Field Name                      | Description   |
|---------------------------------|---|
| <b>Action</b>                   | <p>[Mandatory, Drop-Down]</p> <p>Select the action from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Initiation</li> <li>• Modify</li> <li>• Delete</li> </ul> <p>By default value for this field is initiation and user will be allowed to initiate a fresh transaction in this mode.</p>    |
| <b>Search Criteria</b>          | <p>[Conditional, Drop-Down]</p> <p>Select the search criteria from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Remit Account Number</li> <li>• UTR Number</li> </ul> <p>This field is enabled if <b>Modify</b> and <b>Delete</b> options are selected from <b>Action</b> drop-down list.</p> |
| <b>Search String</b>            | <p>[Conditional, Alphanumeric, 20, Pick List]</p> <p>Select the search string from the pick list.</p> <p>This field is enabled if <b>Modify</b> and <b>Delete</b> options are selected from <b>Action</b> drop-down list.</p>   |
| <b>Payment Transaction Code</b> | <p>[Mandatory, Pick List]</p> <p>Select the payment transaction code from the pick list.</p> <p>These codes are defined in the <b>Payment Transaction Definition</b> (Fast Path : PM002) option.</p> <p>Transaction code will be defaulted to N06.</p>  |
| <b>Payment Type</b>             | <p>[Display]</p> <p>This field displays the payment type based on the Payment Transaction Code selected in the corresponding field.</p>   |
| <b>User Reference Number</b>    | <p>[Optional, Alphanumeric, 40]</p> <p>Type the user reference number assigned to identify the transaction.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>  |

| Field Name                             | Description   |
|--|---|
| <b>Related Reference Number (2006)</b> | <p>[Optional, Alphanumeric, 16]</p> <p>Type the transaction reference number of the received inward credit message which is returned.</p> <p>This number is entered in case an incoming credit is being rejected and manually sent out as an outgoing payment.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>   |
| <b>Transaction Details</b>             |   |
| <b>Payment From</b>                    | <p>[Mandatory, Drop-Down]</p> <p>Select the type of account from which the outgoing payment is to be initiated from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• CASA</li> <li>• GL</li> </ul>  |
| <b>Sender's Transaction Branch</b>     | <p>[Mandatory, Pick List]</p> <p>Select the transaction branch from the pick list.</p> <p>It is the branch which is originating the payment transaction.</p>  |
| <b>CASA Account Number</b>             | <p>[Conditional, Numeric, 14]</p> <p>Type a valid CASA account number of the customer for whom the outgoing payment transaction is initiated.</p> <p>The account title is displayed in the adjacent field.</p> <p>This field is enabled and mandatory if the <b>CASA</b> option is selected in the <b>Payment From</b> drop-down list.</p>  |
| <b>Account Title</b>                   | <p>[Display]</p> <p>This field displays the name of the account holder.</p>   |
| <b>GL Account Number</b>               | <p>[Conditional, Numeric, Nine, Pick List]</p> <p>Type a valid GL account number from where the payment has to be initiated or select it from the pick list.</p> <p>The GL description is displayed in the adjacent field.</p> <p>For outgoing payment transactions, both asset and liability type of GL are allowed.</p> <p>This field is enabled and mandatory if the <b>GL</b> option is selected in the <b>Payment From</b> drop-down list.</p> |

| Field Name                     | Description  |
|--------------------------------|--|
| <b>Sender's Account Number</b> | <p>[Mandatory, Numeric, 16]</p> <p>Type the account number from which the payment is originated.</p> <p>It can be an external account number. This account number is mapped to the Sending Customer Account Number (6021) in the NEFT message (N06).</p> <p>By default it displays the CASA or GL account number entered based on the option selected in the <b>Payment From</b> drop-down list.</p> <p>Only / ( ) - . , + { } ' ? : special characters are allowed.</p>   |
| <b>Cheque No</b>               | <p>[Optional, Numeric, 12]</p> <p>Type the cheque number.</p> <p>This field is enabled if the <b>CASA</b> option is selected in the <b>Payment From</b> drop-down list.</p> <div style="border: 1px solid black; padding: 5px;"> <p>Note: The system displays error messages for paid, stopped, and invalid cheques.</p> </div>  |
| <b>Cheque Date</b>             | <p>[Display]</p> <p>This field displays the cheque date present on the instrument .</p>  |
| <b>Account Type</b>            | <p>[Mandatory, Drop-Down]</p> <p>Select the account type of the sending customer from the drop-down list. These account types are given by RBI.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 10 - Savings Bank</li> <li>• 11 - Current Account</li> <li>• 12 - Overdraft</li> <li>• 13 - Cash Credit</li> <li>• 14 - Loan Account</li> <li>• 40 - NRE</li> <li>• 50 - Cash</li> <li>• 51- Indo Nepal</li> <li>• 52 - Credit Card</li> </ul> <p>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.</p> |
| <b>Currency (4488)</b>         | <p>[Display]</p> <p>This field displays the account currency.</p>  |

| Field Name                             | Description   |
|--|---|
| <b>Remit Amount (4488)</b>             | <p>[Mandatory, Numeric, 13, Two]</p> <p>Type the amount to be remitted.</p> <p>The remit amount should be in the range maintained in the <b>Payment Transaction Attributes</b> (Fast Path: PM039) option.</p>   |
| <b>Charges (LCY)</b>                   | <p>[Display]</p> <p>This field displays the service charges to be applied in local currency.</p>  |
| <b>Net Amount (ACY)</b>                | <p>[Display]</p> <p>This field displays the net amount to be recovered from the customer initiating an outgoing payment transaction.</p> <p><i>Net Amount = Total of Account Amount + Charges.</i></p>  |
| <b>Amount in words</b>                 | <p>[Display]</p> <p>This field displays the amount in words as entered in the Remit Amount field.</p>   |
| <b>Narrative</b>                       | <p>[Mandatory, Alphanumeric, 40]</p> <p>Type the payment details/ narrative.</p> <p>By default, the system displays <b>NEFT</b>.</p>  |
| <b>Sender Information</b>              | <p>[Mandatory, Drop-Down]</p> <p>Select the mode of sending sender information to the customer.</p> <p>The options are</p> <ul style="list-style-type: none"> <li>• <b>DEFAULT</b>- System captures the default e-mail id in the appropriate field so that as part of sending the alerts, lookup can be avoided.</li> <li>• <b>SMS</b>- System defaults the sender mobile number field to the value set in customer master maintenance.</li> <li>• <b>EML</b>- System defaults the sender e-mail Id field to the value set in customer master maintenance.</li> </ul> <p>Based on the selection system should populate the necessary values in the message.</p> |
| <b>Sender Bank Details</b>             |   |
| <b>Sending Branch IFSC Code (5756)</b> | <p>[Mandatory, Alphanumeric, 11, Pick List]</p> <p>Select the sending branch IFSC code from the pick list.</p> <p>It is a unique code used for <b>NEFT</b> and <b>RTGS</b>.</p>   |
| <b>Bank Name</b>                       | <p>[Display]</p> <p>This field displays the bank name based on the account with institution IFSC Code selected.</p>   |

| Field Name                                   | Description  |
|--|--|
| <b>Branch Name</b>                           | [Display]<br>This field displays the branch name based on the account with institution<br>IFSC Code selected.  |
| <b>Sender to Receiver Information (7495)</b> | [Optional, Alphanumeric, 35, 6 Lines]<br>Type the remittance information from sender to receiver.<br>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.   |
| <b>Sender Email Id</b>                       | [Mandatory, Alphanumeric, 62]<br>Type the e-mail Id to which the response message is to be delivered. By default system displays the customer e-mail id if sender information is selected as EML.<br>Only / _ @ .. special characters are allowed.   |
| <b>Sender Mobile No</b>                      | [Mandatory, Numeric, 30]<br>Type the mobile number of the sender .By default system displays the customer mobile number if sender information is selected as sms.  |
| <b>Originator of the Remittance (7002)</b>   | [Mandatory, Alphanumeric, 35, Four lines]<br>Type the account details of the sending customer.<br>You can input any details of the originator such as address, contact number or any other identification details.<br>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.                    |
| <b>Beneficiary Details</b>                   |  |
| <b>Beneficiary ID</b>                        | [Conditional, Pick list]<br>Select the beneficiary ID from the pick list.<br>The beneficiary ids are maintained in the <b>RTGS-NEFT-Beneficiary Master Maintenance</b> (Fast Path: PM037) option.<br>This field is applicable if the <b>CASA</b> option is selected in the <b>Payment From</b> drop-down list. |
| <b>Beneficiary Customer Name (6081)</b>      | [Mandatory, Numeric, 50]<br>Type the beneficiary customer's account name.<br>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.   |
| <b>Beneficiary Account Number (6061)</b>     | [Mandatory, Alphanumeric, 35]<br>Type the beneficiary account number to which the outgoing payments transaction is to be initiated.<br>Only / ( ) - . , + { } ' ? : special characters are allowed.  |



| Field Name                                 | Description  |
|--|--|
| <b>Beneficiary Customer Address (5565)</b> | <p>[Optional, Alphanumeric, 35, Four lines]</p> <p>Type the beneficiary customer address.</p> <p>Only / - ? : ( ) , . ' + <b>space</b> special characters are allowed.</p>   |
| <b>Beneficiary Account Type (6310)</b>     | <p>[Optional, Drop-Down]</p> <p>Select the beneficiary account type from the pick list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• 10 - Savings Bank</li> <li>• 11 - Current Account</li> <li>• 12 - Overdraft</li> <li>• 13 - Cash Credit</li> <li>• 14 - Loan Account</li> <li>• 40 - NRE</li> </ul> |
| <b>Beneficiary Branch IFSC Code</b>        | <p>[Mandatory, Pick List]</p> <p>Select the beneficiary IFSC code from the pick list.</p> <p>System should not display own bank IFSC code in payment initiation screen.</p>  |
| <b>Bank Name</b>                           | <p>[Display]</p> <p>This field displays the bank name based on the account with institution IFSC Code selected.</p>  |
| <b>Branch Name</b>                         | <p>[Display]</p> <p>This field displays the branch name based on the account with institution IFSC Code selected.</p>  |

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

Note: At the time of Initiation proper funds management check will be done. If the funds are not sufficient then system displays a message "Account would overdraw ". Supervisor can authorize or reject the transaction. Transaction will not be completed if the reason cannot be overridden (e.g. account blocked) and supervisor will reject the transaction, else a prompt "All the reasons" will be displayed. If the supervisor selects Ok, the transaction will be marked for force debit and send to Authoriser ( based on Auth Limits). In case of 'Cancel' the focus will move back to the transaction screen and the supervisor can choose to reject the transaction.

4. Select the type of account from the drop-down list.
5. Enter the other relevant transaction, sender bank and beneficiary details.

## NEFT - Outgoing Payment Initiation

**NEFT-Outgoing Payment Initiation\***

Payment from:  Sender's Transaction Branch:

CASA Account Number:  GL Account Number:

Sender's Account Number:  Account Title:  Cheque No:  Cheque Date:

Account Type:  Currency: (4488)

Remit Amount: (4488)  Charges (LCY):  Net Amount(ACY):

Amount in words:  Narrative:  Sender Information:

**Sender Bank Details**

Sending Branch IFSC Code: (5756)   Originator of Remittance: (7002)

Bank Name:

Branch Name:

Sender to Receiver Information: (7495)

Sender Email Id:

Sender Mobile No:

**Beneficiary Details**

Beneficiary ID:  Beneficiary Customer Name: (6081)

Beneficiary Account Number: (6061)  Beneficiary Customer Address: (5565)

Beneficiary Account Type: (6310)

Beneficiary Branch IFSC Code:

Bank Name:

Branch Name:

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

6. Click the **OK** button.

**Note: Concurrency Issue:** If at the same time two users (teller and supervisor) trying to access the same transaction then whoever is first committed the transaction will be considered as final i.e. if authorizer has authorized the transaction then the same cannot be amended/canceled/ Modify / Delete by the teller, and a message "Transaction is already authorized, can't be modified or canceled" or vice versa will be displayed. If user has amended the transaction then a message will be shown to the authorizer on committing the transaction as "Transaction is already modified or deleted, can't be authorized".

7. The system displays the NEFT Reference number. Click the **OK** button.

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

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

### Definition Prerequisites

- 2056 - RTGS - Bank Payment
- 2055 - RTGS Outgoing Payment Initiation - Customer

## Modes Available

Not Available

**To authorize the RTGS outgoing payment transactions**

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

## RTGS-Outgoing Pymt Auth Screen

[illegible]

## Field Description

| Field Name                      | Description   |
|---------------------------------|---|
| <b>Branch Code</b>              | <p>[Mandatory, Pick List]</p> <p>Select the branch code from the pick list.</p> <p>These codes are defined in the <b>Branch Master Maintenance</b> (Fast Path : BAM03) option.</p> <p>By default the system displays the branch code in which teller has logged in.</p> <p>Branch code can be changed by the user any time.</p> |
| <b>User Id</b>                  | <p>[Optional, Pick List]</p> <p>Select the user id whose transactions need to be authorized, from the pick list.</p>  |
| <b>Account No</b>               | <p>[Optional, Numeric, 14]</p> <p>Type a valid CASA account number of the customer for whom the outgoing payment transaction is initiated.</p>  |
| <b>Network ID</b>               | <p>[Display]</p> <p>This field displays the network id as RTGS.</p>   |
| <b>Payment Type</b>             | <p>[Optional, Drop-Down]</p> <p>Select the payment type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Outgoing Payment</li> <li>• Reject of Incoming Payment</li> </ul>   |
| <b>Payment Transaction Code</b> | <p>[Optional, Pick List]</p> <p>Select the payment transaction code associated with the transaction from the pick list.</p> <p>These codes are defined in the <b>Payment Transaction Definition</b> (Fast Path : PM002) option.</p>   |
| <b>UTR Number</b>               | <p>[Optional, Alphanumeric, 16]</p> <p>Type the UTR number of the transaction which you want to authorize.</p>  |
| <b>Customer Id</b>              | <p>[Optional, Numeric, 10]</p> <p>Type the id of the customer whose outgoing payment transactions are to be authorised.</p>   |
| <b>Minimum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the minimum amount above which you want to view unauthorized transactions.</p>  |

| Field Name                   | Description   |
|------------------------------|---|
| <b>Maximum Amount</b>        | <p>[Optional, Numeric, 13, Two]</p> <p>Type the maximum amount till which the unauthorized transactions need to be viewed.</p>  |
| <b>Start Date</b>            | <p>[Display]</p> <p>This field displays the start date.</p> <p>[Optional, Pick list, HH:MM:SS]</p> <p>Select the start time which is the latest timestamp updated in the system at the time of repair from the pick list.</p> <p>The start time can be changed the time as the user need to filter according to the requirement.</p> <div style="border: 1px solid black; background-color: #e0f0ff; padding: 5px;"> <p>The time stamp has various cases like Inputting, Modification , Authorization at 1st, 2nd level, Release, Sent to PI, Acknowledgement, settled/canceled, returned.</p> </div> |
| <b>End Date</b>              | <p>[Display]</p> <p>This field displays the end date</p> <p>[Optional, Pick list, HH:MM:SS]</p> <p>Select the end time from the pick list.</p> <p>The end time can be changed the time as the user need to filter according to the requirement.</p>   |
| <b>Transaction Status</b>    | <p>[Optional, Drop-Down]</p> <p>Select the transaction status from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Initiated</li> <li>• Semi-Authorized</li> </ul>   |
| <b>File Name</b>             | <p>[Optional, Alphanumeric, 50, Pick List]</p> <p>Type the file name or select it from the pick list.</p>   |
| <b>Beneficiary Bank IFSC</b> | <p>[Optional, Alphanumeric, 11, Pick List]</p> <p>Type the IFSC of the beneficiary or select it from the pick list.</p> <ol style="list-style-type: none"> <li>3. Select the branch code from the pick list.</li> <li>4. Enter the other relevant information.</li> </ol>   |

## RTGS-Outgoing Pymt Auth Screen

[illegible]

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

## Summary

**RTGS-Outgoing Pymt Auth Screen\***

Branch Code :  ... User Id :  ...

Account No :  Network ID :  ...

Payment Type :  ... Payment Transaction Code :  ...

UTR Number :  Customer Id :  ...

Minimum Amount :  Maximum Amount :  ...

Start Date :  ... End Date :  ...

Transaction Status :  ... File Name :  ...

Beneficiary Bank IFSC :

**Summary** **RTGS Details**

☐ Select All Number Of Records:

| UTR No                                    | Pymt Txn Code | Account No     | Account Title      | Benef Name | Cr IFSC     |      |
|---|---------------|----------------|--------------------|------------|-------------|------|
| <input type="checkbox"/> HDFCH11258000184 | R41           | 50100000000580 | JAYESH SALE        | 6546544    | SBIN0006046 | 4564 |
| <input type="checkbox"/> HDFCH11262000205 | R42           | 190100061      | CASH ON HAND-ATM-7 |            | SBIN0006609 |      |
| <input type="checkbox"/> HDFCH11258000187 | R41           | 50100000000481 | KALPIT THACKER     | ewewiq     | BKID0002744 | 4342 |
| <input type="checkbox"/> HDFCH11262000202 | R41           | 50100000000580 | JAYESH SALE        | HK         | SBIN0000004 | 6876 |

Reject Code:  Reject Description:

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

## Field Description

### Column Name

### Description

#### Select All

[Optional, Check Box]

Select the check box if you want to authorise or reject all the fetched transactions.

This field is enabled if, the file pending for authorisation is selected from the field **File Name**.

#### Number Of Records

[Display]

This field displays the total count of the records under a selection.

#### UTR No

[Display]

This column displays the UTR number.

#### Pymt Txn Code

[Display]

This field displays the payment transaction code.

#### Account No

[Display]

This field displays the CASA or GL account number from which the payment transaction is initiated.

| Column Name              | Description  |
|--------------------------|--|
| <b>Account Title</b>     | [Display]<br>This field displays the account title.  |
| <b>Benef Name</b>        | [Display]<br>This field displays the name of the beneficiary.  |
| <b>Cr IFSC</b>           | [Display]<br>This field displays the IFSC code of the beneficiary bank to which the credit is given.         |
| <b>Credit Account no</b> | [Display]<br>This field displays the account number of the beneficiary account to which the credit is given. |
| <b>Amount</b>            | [Display]<br>This field displays the amount of the payment transaction.                                      |
| <b>Status</b>            | [Display]<br>This field displays the status of the payment transaction.                                      |
| <b>Maker Id</b>          | [Display]<br>This field displays the maker Id.   |
| <b>Channel Id</b>        | [Display]<br>This field displays the channel Id.   |

| Column Name               | Description  |
|---------------------------|--|
| <b>Reject Code</b>        | [Optional, Drop-Down]<br>Select the reject code from the drop-down list.<br>The reject codes are maintained in the <b>Reason Code Maintenance</b> (Fast Path: BAM40) option. |
| <b>Reject Description</b> | [Optional, Alphanumeric,150]<br>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.

Note: The flow of payment transaction will be- At the time of Initiation proper funds management check will be done. If the funds are not sufficient then system displays a message "Account would overdraw ". Supervisor can authorise or reject the transaction. Transaction will not be completed if the reason cannot be overridden (e.g. account blocked) and supervisor will reject the transaction, else a prompt "All the reasons" will be displayed. If the supervisor selects Ok, the transaction will be marked for force debit and send to Authoriser ( based on Authorisation Limits). In case of 'Cancel' the focus will move back to the transaction screen and the supervisor can choose to reject the transaction.



## RTGS Details

**RTGS-Outgoing Pymt Auth Screen\***

Branch Code : 240    User Id : TSAMEER  
 Account No :    Network ID : RTGS  
 Payment Type : Outgoing Payment    Payment Transaction Code :  
 UTR Number :    Customer Id :  
 Minimum Amount : 0.00    Maximum Amount : 99,99,99,99,999.00  
 Start Date : 31/12/2010 00:00:00    End Date : 20/02/2011 23:59:59  
 Transaction Status : Initiated    File Name :  
 Beneficiary Bank IFSC :    Look Up

Summary | **RTGS Details**

Payment Transaction Code : R41    Payment Type : OP  
 UTR Number : HDFCH11258000184    User Reference Number : HDFCH11258000184

**Transaction Details**

Payment from : CASA    Sender's Transaction Branch: 240  
 CASA Account Number : 50100000000580 JAYESH SALE    GL Account Number :  
 Cheque No :    Cheque Date : 31/01/2011    Currency : INR  
 Remit Amount : 2,50,000.00    Charges (LCY) : 0.00    Net Amount(ACY) : 2,50,000.00  
 Amount in words : Two Lakh Fifty Thousand Only    Narrative : RTGS Dr: SBIN0006046 6546544 SANDOZ - MUM  
 HDFCH11258000184

Return Code :    Maker ID : TSAMEER  
 Return Description :    Authorization Reasons: Transaction Amt is greater than Auth Limit Amount,  
 Reject Code :     
 Reject Description :   

Reject    Authorize

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

UDF    Fetch    Close    Clear

## Field Description

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

| Field Name                 | Description   |
|----------------------------|---|
| <b>CASA Account Number</b> | [Display]<br>This field displays the CASA account number of the customer through which the outgoing payment transaction is initiated.         |
| <b>GL Account Number</b>   | [Display]<br>This field displays the GL account number through which the outgoing payment transaction is initiated.                           |
| <b>Cheque No</b>           | [Display]<br>This field displays the cheque number of the instrument.   |
| <b>Cheque Date</b>         | [Display]<br>This field displays the cheque date present on the instrument.   |
| <b>Currency</b>            | [Display]<br>This field displays the account currency.  |
| <b>Remit Amount</b>        | [Display]<br>This field displays the remit amount.  |
| <b>Charges (LCY)</b>       | [Display]<br>This field displays the service charge to be applied in local currency.  |
| <b>Net Amount (ACY)</b>    | [Display]<br>This field displays the net amount to be recovered from the customer who has initiated an outgoing payment transaction.          |
| <b>Amount in words</b>     | [Display]<br>This field displays the net amount in words to be recovered from the customer who has initiated an outgoing payment transaction. |
| <b>Narrative</b>           | [Display]<br>This field displays the transaction narration.   |
| <b>Return Code</b>         | [Display]<br>This field displays the return code.   |
| <b>Maker Id</b>            | [Display]<br>This field displays the maker Id.  |
| <b>Return Description</b>  | [Display]<br>This field displays the description of the return code.  |
| <b>Reject Code</b>         | [Optional, Drop-Down]<br>Select the reject code from the drop-down list.  |

| Field Name                                    | Description  |
|---|--|
| <b>Reject Description</b>                     | [Optional, Alphanumeric, 150]<br>Type the description for rejecting the transaction.             |
| <b>Authorization Reasons</b>                  | [Display]<br>This field displays the authorization reason for the outgoing payments.             |
| <b>Ordering Customer Details (5500)</b>       | [Display]<br>This field displays the ordering (sender) customer details.                         |
| <b>Beneficiary ID</b>                         | [Display]<br>This field the beneficiary id.  |
| <b>Receiver Address</b>                       | [Display]<br>This field displays the IFSC code of the beneficiary bank receiving the remittance. |
| <b>Beneficiary Customer Account No (5561)</b> | [Display]<br>This field displays the beneficiary account number.                                 |
| <b>Beneficiary Customer details (5561)</b>    | [Display]<br>This field displays the beneficiary customer details.                               |
| <b>Bank Name</b>                              | [Display]<br>This field displays the bank name based on the IFSC Code selected.                  |
| <b>Branch Name</b>                            | [Display]<br>This field displays the branch name based on the IFSC Code selected.                |
| <b>Payment Details (7023)</b>                 | [Display]<br>This field displays the payment details.  |
| <b>Charges Details (7028)</b>                 | [Display]<br>This field displays the charges details.  |
| <b>Sender to Receiver Info Code (7495)</b>    | [Display]<br>This field displays the sender to receiver information code.                        |
| <b>Code Info</b>                              | [Display]<br>This field displays the information related to code.                                |
| <b>Additional Info 1,2,3,4,5</b>              | [Display]<br>This field displays the additional information related to the code.                 |

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

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

| Field Name  | Description   |
|---|---|
| <b>Additional Info<br/>1,2,3,4</b>                      | [Display]<br>This field displays the additional information about the code. |
| <b>Beneficiary<br/>Institution</b>                      | [Display]<br>This field displays the beneficiary institution code.          |
| <b>Beneficiary ID</b>                                   | [Displays]<br>This field displays the beneficiary ID.                       |
| <b>Beneficiary<br/>Institution IFSC<br/>Code (6521)</b> | [Display]<br>This field displays the beneficiary institution IFSC code.     |
| <b>Code (5556)</b>                                      | [Display]<br>This field displays the code.                                  |
| <b>Code Info</b>  | [Display]<br>This field displays the code information.                      |
| <b>Beneficiary<br/>Institution Details</b>              | [Display]<br>This field displays the beneficiary institution details.       |

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. The authorizer can reject the transaction, and can select a reject reason code and reject the transaction.
11. The system displays the message "Record Force Authorized". Click the **Ok** button.
12. Once the transaction has been authorized/rejected the system fetches the next record for authorisation. After last transaction system displays a message "No more records are pending".

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

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

### Definition Prerequisites

- 2055 - RTGS Outgoing Payment Initiation - Customer
- 2056 - RTGS - Bank Payment
- PM033 - RTGS-Outgoing Pymt Auth Screen

## Modes Available

Not Applicable

## To release the RTGS outgoing payments

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

## RTGS-Outgoing Pymt Release Screen

RTGS-Outgoing Pymt Release Screen\*

Branch Code :

240

...

Account No :

Payment Type :

▼

UTR Number :

Minimum Amount :

0.00

Start Date :

20/02/2011

...

Transaction Status :

▼

Beneficiary Bank IPSC :

Look Up

User Id :

...

Network ID :

RTGS

Payment Transaction Code :

...

Customer Id :

Maximum Amount :

99,99,99,99,999.00

End Date :

20/02/2011

...

File Name :

...

Summary

RTGS Details

☐ Select All

| UTR No   | Pymt.Txn Code | Account No | Account Title | Benef Bank | Benef Branch |
|--|---------------|------------|---------------|------------|--------------|
| <div> <div>◀</div> <div></div> <div>▶</div> </div> |               |            |               |            |              |

Reject

Release

Card

Change Pin

Cheque

Coit Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Traveller Cheque

UDF

Fetch

Close

Clear

**Field Description**

| Field Name                      | Description   |
|---------------------------------|---|
| <b>Branch Code</b>              | <p>[Mandatory, Pick List]</p> <p>Select the branch code from the pick list.</p> <p>All the authorized outgoing payment transactions pending for release for the selected branch are displayed.</p> <p>You can release the transactions from any branch.</p> |
| <b>User Id</b>                  | <p>[Optional, Pick List]</p> <p>Select the user id from the pick list.</p> <p>All the transactions of the selected user id are fetched.</p>   |
| <b>Account No</b>               | <p>[Optional, Alphanumeric, 14]</p> <p>Type the CASA account number through which the payment was initiated.</p>  |
| <b>Network Id</b>               | <p>[Display]</p> <p>This field displays the network id as RTGS.</p>   |
| <b>Payment Type</b>             | <p>[Optional, Drop-Down]</p> <p>Select payment type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Outgoing Payment</li> <li>• Reject Of Incoming Payment</li> </ul>   |
| <b>Payment Transaction Code</b> | <p>[Optional, Pick list]</p> <p>Select the payment transaction code associated with the transaction from the pick list.</p> <p>These codes are defined in the <b>Payment Transaction Definition</b> (Fast Path: PM002) option.</p>                          |
| <b>UTR Number</b>               | <p>[Optional, Alphanumeric, 16]</p> <p>Type the unique transaction reference number.</p>  |
| <b>Customer Id</b>              | <p>[Optional, Numeric, 10]</p> <p>Type the id of the customer whose payment transactions should be released.</p>  |
| <b>Minimum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the minimum amount above which the unreleased transactions need to be fetched.</p>  |
| <b>Maximum Amount</b>           | <p>[Optional Numeric, 13, Two]</p> <p>Type the maximum amount up to which the unreleased transactions need to be fetched.</p>   |



| Field Name                   | Description  |
|------------------------------|--|
| <b>Start Date</b>            | <p>[Mandatory, Pick list, dd/mm/yyyy]</p> <p>Select the date from which the unreleased transactions need to be fetched from the pick list.</p> <p>By default it displays the current process date.</p>   |
| <b>End Date</b>              | <p>[Mandatory, Pick list, dd/mm/yyyy]</p> <p>Select the date up to which the unreleased transactions need to be fetched from the pick list.</p> <p>By default it displays the current process date.</p>  |
| <b>Transaction Status</b>    | <p>[Optional, Drop-Down]</p> <p>Select the status of the transaction which needs to be fetched from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Transaction Complete</li> <li>• Transaction Failed</li> </ul> |
| <b>File Name</b>             | <p>[Optional, Alphanumeric, 50, Pick List]</p> <p>Type the file name or select it from the pick list.</p> <p>The pick list displays the list of uploaded files for which the payment messages are unreleased.</p>  |
| <b>Beneficiary Bank IFSC</b> | <p>[Mandatory, Alphanumeric, 11, Pick List]</p> <p>Type the beneficiary bank IFS code or select it from the pick list.</p>   |

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.

## RTGS-Outgoing Pymt Release Screen

**RTGS-Outgoing Pymt Release Screen\***

Branch Code : 240 User Id :  
 Account No : Network ID : RTGS  
 Payment Type : Payment Transaction Code :  
 UTR Number : Customer Id :  
 Minimum Amount : 0.00 Maximum Amount : 99,99,99,99,999.00  
 Start Date : 20/02/2011 End Date : 20/02/2011  
 Transaction Status : File Name :  
 Beneficiary Bank IFSC : Look Up

Summary RTGS Details

☐ Select All

| UTR No | Pymt Txn Code | Account No | Account Title | Benef Bank | Benef Branch |
|--------|---------------|------------|---------------|------------|--------------|
|--------|---------------|------------|---------------|------------|--------------|

Reject Release

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

UDF Fetch Close Clear

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

## Summary

**RTGS-Outgoing Pymt Release Screen\***

|                         |                      |                            |                    |
|-------------------------|----------------------|----------------------------|--------------------|
| Branch Code :           | 240                  | User Id :                  | TKAPIL             |
| Account No :            |                      | Network ID :               | RTGS               |
| Payment Type :          | Outgoing Payment     | Payment Transaction Code : |                    |
| UTR Number :            |                      | Customer Id :              |                    |
| Minimum Amount :        | 0.00                 | Maximum Amount :           | 99,99,99,99,999.00 |
| Start Date :            | 20/05/2010           | End Date :                 | 20/02/2011         |
| Transaction Status :    | Transaction Complete | File Name :                |                    |
| Beneficiary Bank IFSC : |                      |                            |                    |

Look Up

Summary | RTGS Details

☐ Select All

| UTR No             | Pymt Txn Code | Account No     | Account Title | Benef Bank     | Benef Branch          |
|--------------------|---------------|----------------|---------------|----------------|-----------------------|
| N HDFCH11252000070 | R41           | 50100000000198 | SREEKANTH     | ICICI BANK LTD | HYDERABAD KHAIRATABAD |

Reject Release

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

UDP Fetch Close Clear

## Field Description

### Column Name

### Description

#### Select All

[Optional, Check Box]

Select the check box to reject or release all the fetched transactions.

#### UTR No

[Display]

This column displays the UTR number.

#### 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.

#### Benef Bank

[Display]

This column displays the name of the beneficiary bank for which the payment transaction is initiated.

## PM034 - RTGS-Outgoing Pymt Release Screen

| Column Name         | Description  |
|---------------------|--|
| <b>Benef Branch</b> | [Display]<br>This column displays the beneficiary branch name.                       |
| <b>Amount</b>       | [Display]<br>This column displays the amount of the payment transaction.             |
| <b>Status</b>       | [Display]<br>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

**RTGS-Outgoing Pymt Release Screen\***

|   |  |   |  |
|---|--|---|--|
| <b>Transaction Details</b><br>Payment from: CASA<br>CASA Account Number : 5010000000198 SREEKANTH<br>Remit Amount : 20,00,011.00<br>Narrative : RTGS Dr ICIC0000008 a SANDOZ - MUM HDFCH11252000070 |  | Sender's Transaction Branch: 240<br>GL Account Number:<br>Currency: INR<br>Charges (LCY) : 0.00 Net Amount(ACV) : 20,00,011.00  |  |
| Return Code:<br>Return Description:   |  | Authorization Reasons: Transaction Amt is greater than Auth1 Limit Amount, Transaction Amt is greater than Auth2 Limit Amount<br><input type="button" value="Reject"/> <input type="button" value="Release"/> |  |
| Ordering Customer Details:(5500)<br>50100000000198<br>SREEKANTH<br>A7, Jefferia STREET, Tumdi NAGAR, V<br>1JAYAWADA, ANDHRA PRADESH, 400023   |  | Beneficiary ID:<br>Receiver Address: ICIC0000008 Look Up<br>Beneficiary Customer Account No:(5561) as<br>Beneficiary Customer details:(5561)<br>a<br>b<br>c<br>d  |  |
| Payment Details:(7023)<br>Charges Details:(7028)  |  | Sender to Receiver Information Code:(74)<br>Code Info: FAST<br>Additional Info 1:<br>Additional Info 2:<br>Additional Info 3:<br>Additional Info 4:<br>Additional Info 5:                                     |  |
| Account with Institution: 6516  |  | Ordering Institution: 5516<br>Ordering Institution IFSC:(5517) Look Up  |  |

### Field Description

| Field Name                      | Description  |
|---------------------------------|--|
| <b>Payment Transaction Code</b> | [Display]<br>This field displays the transaction code of the selected payment. |

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

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

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

| Field Name                                      | Description   |
|---|---|
| <b>Receiver's Correspondent</b>                 | [Display]<br>This field displays the receiver's correspondence code.        |
| <b>Receiver's Correspondent IFSC (6500)</b>     | [Display]<br>This field displays the receiver's correspondence IFSC code.   |
| <b>Code (6718)</b>                              | [Display]<br>This field displays the code.                                  |
| <b>Code Info</b>                                | [Display]<br>This field displays the code information.                      |
| <b>Additional Information</b>                   | [Display]<br>This field displays the additional information about the code. |
| <b>Code (5526)</b>                              | [Display]<br>This field displays the code.                                  |
| <b>Code Info</b>                                | [Display]<br>This field displays the code information.                      |
| <b>Additional Info 1,2,3,4</b>                  | [Display]<br>This field displays the additional information about the code. |
| <b>Intermediary</b>                             | [Display]<br>This field displays the intermediary code.                     |
| <b>Intermediary IFSC (6511)</b>                 | [Display]<br>This field displays the intermediary IFSC code.                |
| <b>Code (5546)</b>                              | [Display]<br>This field displays the code.                                  |
| <b>Code Info</b>                                | [Display]<br>This field displays the code information.                      |
| <b>Additional Info 1,2,3,4</b>                  | [Display]<br>This field displays the additional information about the code. |
| <b>Beneficiary Institution</b>                  | [Display]<br>This field displays the beneficiary institution code.          |
| <b>Beneficiary ID</b>                           | [Displays]<br>This field displays the beneficiary ID.                       |
| <b>Beneficiary Institution IFSC Code (6521)</b> | [Display]<br>This field displays the beneficiary institution IFSC code.     |



| Field Name                                 | Description   |
|--|---|
| <b>Code (5556)</b>                         | [Display]<br>This field displays the code.                            |
| <b>Code Info</b>                           | [Display]<br>This field displays the code information.                |
| <b>Beneficiary<br/>Institution Details</b> | [Display]<br>This field displays the beneficiary institution details. |

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.

### 1.21. PM035 - RTGS - Incoming Pymt Auth Screen

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.

Pending repair transactions can be repaired or returned in teller mode. If returned then new UTR number will be generated and the transaction will follow the normal outward flow. If repaired the status will be marked as “Semi authorized” and the transaction will not be available for authorization for the same level users.

## Definition Prerequisites

Not Applicable

## Modes Available

Not Available

**To authorize the incoming payment transactions**

1. Type the fast path PM035 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Payment Transactions > RTGS - Incoming Pymt Auth Screen.
2. The system displays the RTGS - Incoming Pymt Auth Screen screen.

## RTGS - Incoming Pymt Auth Screen

[illegible]

## Field Description

| Field Name                      | Description  |
|---------------------------------|--|
| <b>Account No</b>               | <p>[Optional, Numeric, 14]</p> <p>The account number of the customer in whose account the incoming payment transaction is going to be received.</p>  |
| <b>Network ID</b>               | <p>[Display]</p> <p>This field displays the network id as RTGS.</p>  |
| <b>Payment Type</b>             | <p>[Optional, Drop-Down]</p> <p>Select the payment type from the drop-down list to authorize transactions of a particular payment type.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Incoming Payment</li> <li>• Reject of Incoming Payment</li> </ul>   |
| <b>Payment Transaction Code</b> | <p>[Optional, Pick List]</p> <p>Select the payment transaction code associated with the transaction from the pick list.</p> <p>These codes are defined in the <b>Payment Transaction Definition</b> (Fast Path : PM002) option.</p>  |
| <b>Minimum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the minimum amount above which you can view unauthorized transactions.</p>   |
| <b>Maximum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the maximum amount below which you can view unauthorized transactions.</p>   |
| <b>Start Date</b>               | <p>[Mandatory, Pick list, dd/mm/yyyy]</p> <p>Select the date from which the transactions need to be viewed from the pick list.</p> <p>By default it displays the current process date.</p> <p>[Optional, Pick list, HH:MM:SS]</p> <p>Select the start time which is the latest timestamp updated in the system at the time of repair from the pick list.</p> |
| <b>End Date</b>                 | <p>[Mandatory, Pick list, dd/mm/yyyy]</p> <p>Select the date up to which the transactions need to be viewed from the pick list.</p> <p>By default it displays the current process date.</p> <p>[Optional, Pick list, HH:MM:SS]</p> <p>Select the end time from the pick list.</p>  |

| Field Name                 | Description   |
|----------------------------|---|
| <b>Transaction Status</b>  | <p>[Optional, Drop-Down]</p> <p>Select the transaction status from the drop-down list to view transactions for that status for the purpose of authorization.</p> <p>The options are:</p> <ul style="list-style-type: none"><li>• Tanked</li><li>• Complete</li><li>• Repaired</li></ul> |
| <b>UTR Number</b>          | <p>[Optional, Numeric, 16]</p> <p>Type the UTR number of the transaction which you want to authorize.</p>   |
| <b>Remitting Bank IFSC</b> | <p>[Optional, Alphanumeric, 11, Pick List]</p> <p>Type the remitting bank IFSC code or select it from the pick list.</p>  |
| <b>Rejection Reason</b>    | <p>[Optional, Drop-Down]</p> <p>Select the reject reason from the drop down list to filter on reason specific records.</p>  |

3. Enter the relevant search information.
4. Click the **Fetch** button. The system displays a list of transactions matching the entered criteria in the **Summary** tab.

## Summary

RTGS-Incoming Pymt Auth Screen\*

Account No :

Payment Type :

Minimum Amount :

0.00

Start Date :

28/02/2014

00 : 00 : 00

Transaction Status :

Tanked

Remitting Bank IFSC :

Look Up

Reject Reason :

Network ID :

RTGS

Payment Transaction Code :

Maximum Amount :

99,99,99,99,99,99,99

End Date :

28/02/2014

23 : 59 : 59

UTR Number :

Summary

RTGS Details

Select All

Number Of Records

| Benef Name | Account Title + Joint Account Names | Sender Name | Amount | Transaction Status | Beneficiary a/c no. |
|------------|-------------------------------------|-------------|--------|--------------------|---------------------|
|            |                                     |             |        |                    |                     |

Card

Change Pin

Cheque

Cost Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Travellers Cheque

UDIF

Fetch

Close

Clear

## Field Description

| Field Name        | Description   |
|-------------------|---|
| Select All        | <p>[Optional, Check Box]</p> <p>Select the check box to authorize all the fetched transactions.</p>   |
| Number Of Records | <p>[Display]</p> <p>This field displays the total count of the records under a selection.</p> <p>Pagination will not be provided on the incoming screens. All 150 records should be displayed in a single page.</p> |

  

| Column Name                         | Description   |
|-------------------------------------|---|
| Benef Name                          | <p>[Display]</p> <p>This field displays the name of the beneficiary received in the incoming payment message.</p> |
| Account Title + Joint Account Names | <p>[Display]</p> <p>This field displays the account and short name of the joint holders.</p>                      |

| Column Name                           | Description   |
|---------------------------------------|---|
| <b>Sender Name</b>                    | [Display]<br>This field displays the name of the sender received in the incoming payment message.                         |
| <b>Amount</b>                         | [Display]<br>This field displays the remit amount.  |
| <b>Transaction Status</b>             | [Display]<br>This field displays the status of the payment transaction status can be tanked and repaired.                 |
| <b>Beneficiary a/c no.</b>            | [Display]<br>This field displays the beneficiary account number.  |
| <b>Transaction Reference No.</b>      | [Display]<br>This field displays the system generated transaction reference number.                                       |
| <b>Transaction Receipt time stamp</b> | [Display]<br>This field displays the date and time for receipt of the payments message.                                   |
| <b>UTR No</b>                         | [Display]<br>This field displays the UTR number.  |
| <b>Pymt Txn Code</b>                  | [Display]<br>This field displays the payment transaction code.  |
| <b>Remittg Bank</b>                   | [Display]<br>This field displays the remitting bank name.   |
| <b>Remittg Branch</b>                 | [Display]<br>This field displays the remitting branch name.   |
| <b>Reject Reason</b>                  | [Display]<br>This field displays the reason for which the authorization is required. For example, invalid account number. |

5. 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.

The screenshot displays the 'RTGS-Incoming Pymt Auth Screen' with the following fields and values:

- Payment Transaction Code :** R411
- UTR Number :** SBDH07323011180
- Payment Type :** IP
- User Reference Number:** SBDH07323011180
- Transaction Details:**
  - Payment from:** CASA
  - CASA Account Number :** 501000002649
  - Joint Holder Name:**
  - Beneficiary Customer details:(5561)** PAYMENT1
  - Charges (LCY) :** 0.00
  - Remit Amount :** 4,444.77
  - Net Amount(ACY) :** 4,444.77
  - Transaction Date & Time:**
  - Narrative :** RTGS Cr SBDH0011353 SAISH PAYMENT1 SBDH07323011180
- Return Code:**
- Reason Code:**
- Reason Description:**
- Authorization Reasons:** Invalid Account. Repair is allowed.
- Buttons:** Repair, Return, Authorize
- Ordering Customer Details:(5500)**
  - 50105989400096
  - SAISH
- Beneficiary ID:**
- Receiver Address:** SBDH0011353
- Beneficiary Customer Account No:(5561)** 501000002649
- Bank Name :** STATE BANK OF INDIA
- Branch Name :** DEVANAHALLI AIRCARGO COMPLEX
- Payment Details:(7023)**
- Charges Details:(7028)**
- Sender to Receiver Info Code:(7495)** URGENT
- Code Info:** RECEIPT111
- Additional Info 1:**
- Additional Info 2:**
- Additional Info 3:**
- Additional Info 4:**
- Additional Info 5:**
- Account with Institution:**
- Account with Institution IFSC:(6516)**
- Code:(6719)**
- Buttons:** Card, Change Pin, Cheque, Cost Rate, Denomination, Instrument, Inventory, Pin Validation, Service Charge, Signature, Travellers Cheque, UDF, Fetch, Close, Clear

## Field Description

### Column 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.

#### UTR Number

[Display]

This field displays the UTR number.

#### 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.

| Column Name                                | Description   |
|--|---|
| <b>Sender's Transaction Branch</b>         | [Display]<br>This field displays the sender's transaction branch.   |
| <b>CASA Account Number</b>                 | [Display]<br>This field displays the CASA account number of the customer for which the incoming payment transaction is initiated. |
| <b>GL Account Number</b>                   | [Display]<br>This field displays the GL account number for which the incoming payment transaction is initiated.                   |
| <b>Joint Holder Name</b>                   | [Display]<br>This field displays the name of the holder of joint account.   |
| <b>Currency</b>                            | [Display]<br>This field displays the account currency.  |
| <b>Beneficiary Customer details (5561)</b> | [Display]<br>This field displays the beneficiary customer details.  |
| <b>Charges (LCY)</b>                       | [Display]<br>This field displays the service charges to be applied in local currency.   |
| <b>Net Amount (ACY)</b>                    | [Display]<br>This field displays the net amount to be credited to the customer account.   |
| <b>Remit Amount</b>                        | [Display]<br>This field displays the remit amount.  |
| <b>Transaction Date and Time</b>           | [Display]<br>This field displays the latest timestamp based on the transaction status.  |
| <b>Narrative</b>                           | [Display]<br>This field displays the narration.   |
| <b>Return Code</b>                         | [Display]<br>This field displays the return code.   |
| <b>Reason Code</b>                         | [Display]<br>This field displays the reason code.   |
| <b>Reason Description</b>                  | [Display]<br>This field displays the reason description.  |



| Column Name                                   | Description  |
|---|--|
| <b>Authorization Reasons</b>                  | [Display]<br>This field displays the authorization reason for the incoming payments.   |
| <b>Ordering Customer Details (5500)</b>       | [Display]<br>This field displays the ordering (sender) customer details.   |
| <b>Beneficiary ID</b>                         | [Display]<br>This field the beneficiary id.  |
| <b>Receiver Address</b>                       | [Display]<br>This field displays the IFSC code of the beneficiary bank receiving the remittance.   |
| <b>Beneficiary Customer Account No (5561)</b> | [Display]<br>This field displays the beneficiary account number.   |
| <b>Bank Name</b>                              | [Display]<br>This field displays the bank name based on the IFSC Code selected.  |
| <b>Branch Name</b>                            | [Display]<br>This field displays the branch name based on the IFSC Code selected.  |
| <b>Payment Details (7023)</b>                 | [Display]<br>This field displays the payment details.  |
| <b>Charges Details (7028)</b>                 | [Display]<br>This field displays the charges details.  |
| <b>Sender to Receiver Info Code (7495)</b>    | [Display]<br>This field displays the sender to receiver information code.  |
|   | Note: For beneficiary account as NRE account type, the payment transaction would be STP and if NRE is not mentioned in the field then should get tanked. For non NRE account type the payment transactions would be STP irrespective of whether NRE is mentioned or not. |
| <b>Code Info</b>                              | [Display]<br>This field displays the information related to the code.  |
| <b>Additional Info 1,2,3,4,5</b>              | [Display]<br>This field displays the additional information related to the code.   |
| <b>Account with Institution</b>               | [Display]<br>This field displays the account institution.  |

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

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

| Column Name                                     | Description   |
|---|---|
| <b>Beneficiary Institution</b>                  | [Display]<br>This field displays the beneficiary institution code.      |
| <b>Beneficiary ID</b>                           | [Displays]<br>This field displays the beneficiary ID.                   |
| <b>Beneficiary Institution IFSC Code (6521)</b> | [Display]<br>This field displays the beneficiary institution IFSC code. |
| <b>Code (5556)</b>                              | [Display]<br>This field displays the code.                              |
| <b>Code Info</b>                                | [Display]<br>This field displays the code information.                  |
| <b>Beneficiary Institution Details</b>          | [Display]<br>This field displays the beneficiary institution details.   |

6. To repair the incoming payment transaction for invalid accounts, click the **Repair** button.
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.

Note: If clicking on 'Authorize' button overrides conditions (e.g. High level Memo present on account, Account status Dormant, Account status Dormant and credit block with override, Account status Credit block with override or Account status Credit block) is present a respective override message is displayed. If user clicks on "OK" button then the transaction will be overridden and committed and "Cancel" button then the transaction will not be overridden and has to return the transaction through Return button in the screen. For reject reason the system will display the reject reason and then force the authorizer to return the transaction.

9. Once the transaction has been authorized the system fetches the next record for authorisation. After last transaction system displays a message "No more records pending".

## 1.22. PM036 - RTGS - Incoming Payment For Semi Authorized

This screen will be used for authorizing semi authorized transactions only. Access right of this screen will be given to the supervisors only.

If authorized by the concerned authoriser then the transaction will be marked as “Completed”.

If returned the semi authorized transactions by using this screen then new RTGS reference number will be generated and then the transaction will follow the normal outward flow. Whether these returned incoming transactions will require single or dual or no authorization will depend on the payment transaction code defined for the for return of incoming transactions in PM002 - Payments Transaction Definition screen and auth limit set for this payment codes in PM039 - Payment Transaction Attributes screen.

Example:

Suppose for return of R41I-RTGS Customer incoming transactions, a new payment code R41IR is defined in PM002 and similarly the payment transaction attributes (such as auth limits) are defined in PM039. While returning the R41I transactions FC will take into consideration the values set for R41IR in the PM039 screen to determine whether these returned transactions will require single authorization or double or no authorization.

### Definition Prerequisites

- PM002 - Payments Transaction Definition
- PM035 - RTGS Incoming Pymt Auth Screen
- PM039 - Payment Transaction Attributes

### Modes Available

Not Available

#### To authorize the incoming payment transactions

1. Type the fast path **PM036** and click **Go** or navigate through the menus to **Transaction Processing > Payment Transactions > RTGS - Incoming Pymt For Semi Authorized** screen.
2. The system displays the **RTGS - Incoming Payment For Semi Authorized** screen.

## RTGS - Incoming Payment For Semi Authorized

RTGS-Incoming Payment For Semi Authorized\*

Account No :

Payment Type :

Minimum Amount :

0.00

Start Date :

31/03/2011 00:00:00

Transaction Status :

Accept Semi Authorized

Remitting Bank IFSC :

Reject Reason :

Network ID :

RTGS

Payment Transaction Code :

Maximum Amount :

99,99,99,99,999.00

End Date :

31/03/2011 23:59:59

UTR Number :

Look Up

Summary

RTGS Details

Select All

Number Of Records

| UTR No | Pymt Txn Code | Account No | Account Title | Benef Name | Remittg Bank |
|--------|---------------|------------|---------------|------------|--------------|
|        |               |            |               |            |              |

Authorize

Card

Change Pin

Cheque

Cost Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Travellers Cheque

UDF

Fetch

Close

Clear

## Field Description

| Field Name          | Description  |
|---------------------|--|
| <b>Account No</b>   | <p>[Optional, Numeric, 14]</p> <p>The account number of the customer in whose account the incoming payment transaction is going to be received.</p>  |
| <b>Network ID</b>   | <p>[Display]</p> <p>This field displays the network id as RTGS.</p>  |
| <b>Payment Type</b> | <p>[Optional, Drop-Down]</p> <p>Select the payment type from the drop-down list to authorize transactions of a particular payment type.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Incoming Payment</li> <li>• Return of Outgoing Payment</li> </ul> |

## PM036 - RTGS - Incoming Payment For Semi Authorized

| Field Name                      | Description  |
|---------------------------------|--|
| <b>Payment Transaction Code</b> | <p>[Optional, Pick List]</p> <p>Select the payment transaction code associated with the transaction from the pick list.</p> <p>These codes are defined in the <b>Payment Transaction Definition</b> (Fast Path : PM002) option.</p>  |
| <b>Minimum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the minimum amount above which you can view semi-authorized transactions.</p>  |
| <b>Maximum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the maximum amount below which you can view semi-authorized transactions.</p>  |
| <b>Start Date</b>               | <p>[Mandatory, Pick list, dd/mm/yyyy]</p> <p>Select the date from which the transactions need to be viewed from the pick list.</p> <p>By default it displays the current process date.</p> <p>[Optional, Pick list, HH:MM:SS]</p> <p>Select the start time which is the latest timestamp updated in the system at the time of repair from the pick list.</p> |
| <b>End Date</b>                 | <p>[Mandatory, Pick list, dd/mm/yyyy]</p> <p>Select the date up to which the transactions need to be viewed from the pick list.</p> <p>By default it displays the current process date.</p> <p>[Optional, Pick list, HH:MM:SS]</p> <p>Select the end time from the pick list.</p>  |
| <b>Transaction Status</b>       | <p>[Display]</p> <p>This field displays the current status (at the time of inquiry) of a transaction.</p> <p>By default system displays the transaction status as Accept Semi Authorized. This will be filtered and subsequently can be authorized or returned.</p>  |
| <b>UTR Number</b>               | <p>[Optional, Numeric, 16]</p> <p>Type the UTR number of the transaction which you want to authorize.</p>  |
| <b>Remitting Bank IFSC</b>      | <p>[Optional, Alphanumeric, 11, Pick List]</p> <p>Type the remitting bank IFSC code or select it from the pick list.</p>   |
| <b>Rejection Reason</b>         | <p>[Optional, Drop-Down]</p> <p>Select the reject reason from the drop down list to filter on reason specific records.</p>   |

## PM036 - RTGS - Incoming Payment For Semi Authorized

3. Enter the relevant search information.

### RTGS - Incoming Pymt Semi Auth Screen

RTGS-Incoming Payment For Semi Authorized\*

Account No :  Network ID : RTGS

Payment Type :  Payment Transaction Code :

Minimum Amount : 0.00 Maximum Amount : 99,99,99,99,999.00

Start Date : 31/03/2011 00:00:00 End Date : 31/03/2011 23:59:59

Transaction Status : Accept Semi Authorized UTR Number :

Remitting Bank IFSC :  Look Up

Reject Reason :

Summary RTGS Details

☐ Select All Number Of Records:

| UTR No | Pymt Txn Code | Account No | Account Title | Benef Name | Remittg Bank |
|--------|---------------|------------|---------------|------------|--------------|
|--------|---------------|------------|---------------|------------|--------------|

Authorize

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

UDF Fetch Close Clear

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



## Summary

Account No :

Payment Type :

Minimum Amount :

0.00

Start Date :

31/12/2008 00:00:00

Transaction Status :

Accept Semi Authorized

Remitting Bank IPSC :

Look Up

Reject Reason :

Network ID :

RTGS

Payment Transaction Code :

Maximum Amount :

99,99,99,99,999.00

End Date :

20/02/2011 23:59:59

UTR Number :

Summary

RTGS Details

☐ Select All
 Number Of Records 1

| UTR No                                    | Pynt Txn Code | Account No     | Account Title | Benef Name | Remittg Bank        |        |
|---|---------------|----------------|---------------|------------|---------------------|--------|
| <input type="checkbox"/> SBINH07323011167 | R411          | 50100000000274 | Sameer        | PAYMENT1   | STATE BANK OF INDIA | DEVANA |

Authorize

Card

Change Pin

Cheque

Cost Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Travellers Cheque

UDF

Fetch

Close

Clear

## Field Description

### Field Name

### Description

#### Select All

[Optional, Check Box]

Select the check box to authorize all the fetched transactions.

#### Number Of Records

[Display]

This field displays the total count of the records under a selection.

Pagination will not be provided on the incoming screens. All 150 records should be displayed in a single page.

### Column Name

### Description

#### UTR No

[Display]

This field displays the UTR number.

#### Pynt Txn Code

[Display]

This field displays the payment transaction code.

| Column Name           | Description   |
|-----------------------|---|
| <b>Account No</b>     | [Display]<br>This field displays the CASA or GL account number from which the payment transaction is initiated. |
| <b>Account Title</b>  | [Display]<br>This field displays the account title.   |
| <b>Benef Name</b>     | [Display]<br>This field displays the name of the beneficiary.   |
| <b>Remittg Bank</b>   | [Display]<br>This field displays the remitting bank name.   |
| <b>Remittg Branch</b> | [Display]<br>This field displays the remitting branch name.   |
| <b>Amount</b>         | [Display]<br>This field displays the remit amount.  |
| <b>Status</b>         | [Display]<br>This field displays the status of the payment transaction.   |

5. 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.

**RTGS-Incoming Payment For Semi Authorized\***

Summary | RTGS Details

Payment Transaction Code : R41I  
 UTR Number : SBDH07323011167  
 Payment Type : IP  
 User Reference Number: SBDH07323011167

**Transaction Details**

Payment from: CASA  
 CASH Account Number : 50100000000274 Sameer  
 Joint Holder Name:  
 Beneficiary Customer details:(5561) PAYMENT1  
 Charges (LCY) : 0.00 Net Amount(ACY) : 9,874.00  
 Remit Amount : 9,874.00 Transaction Date & Time: 17/09/2011 13:06:55

Narrative : RTGS Cr SBDH0011353 SAISH PAYMENT1 SBDH07323011167

Return Code: R02 ACCOUNT TRANSFERRED  
 Reason Code:  
 Reason Description:  
 Authorization Reasons: Beneficiary name does not match,Account repaired.  
 Old Account: << 5010000002649 >>

Repair Return Authorize

Ordering Customer Details:(5900) 50105989400096  
 SAISH  
 Beneficiary ID:  
 Receiver Address: SBDH0011353  
 Beneficiary Customer Account No:(5561) 5010000002649  
 Bank Name : STATE BANK OF INDIA  
 Branch Name : DEVANAHALLI AIRCARGO COMPLEX

Payment Details:(7023)  
 Charges Details:(7028)

Sender to Receiver Info Code:(7495) URGENT  
 Code Info: RECEIPT111  
 Additional Info 1:  
 Additional Info 2:  
 Additional Info 3:  
 Additional Info 4:  
 Additional Info 5:

Account with Institution:  
 Account with Institution IFSC:(6516)  
 Code:(6719)

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

<< >> UDF Fetch Close Clear

## Field Description

| Column Name                     | Description   |
|---------------------------------|---|
| <b>Payment Transaction Code</b> | [Display]<br>This field displays the transaction code of the selected payment.          |
| <b>Payment Type</b>             | [Display]<br>This field displays the payment type.                                      |
| <b>UTR Number</b>               | [Display]<br>This field displays the UTR number.  |
| <b>User Reference Number</b>    | [Display]<br>This field displays the user reference number of the selected transaction. |
| <b>Transaction Details</b>      |   |
| <b>Payment from</b>             | [Display]<br>This field displays the mode of payment transaction.                       |

| Column Name                                | Description   |
|--|---|
| <b>Sender's Transaction Branch</b>         | [Display]<br>This field displays the sender's transaction branch.   |
| <b>CASA Account Number</b>                 | [Display]<br>This field displays the CASA account number of the customer for which the incoming payment transaction is initiated. |
| <b>GL Account Number</b>                   | [Display]<br>This field displays the GL account number for which the incoming payment transaction is initiated.                   |
| <b>Joint Holder Name</b>                   | [Display]<br>This field displays the name of the holder of joint account.   |
| <b>Currency</b>                            | [Display]<br>This field displays the account currency.  |
| <b>Beneficiary Customer details (5561)</b> | [Display]<br>This field displays the beneficiary customer details.  |
| <b>Charges (LCY)</b>                       | [Display]<br>This field displays the service charges to be applied in local currency.   |
| <b>Net Amount (ACY)</b>                    | [Display]<br>This field displays the net amount to be credited to the customer account.   |
| <b>Remit Amount</b>                        | [Display]<br>This field displays the remit amount.  |
| <b>Transaction Date and Time</b>           | [Display]<br>This field displays the latest timestamp based on the transaction status.  |
| <b>Narrative</b>                           | [Display]<br>This field displays the narration.   |
| <b>Return Code</b>                         | [Display]<br>This field displays the return code.<br><br>[Optional, Drop-Down]<br>Select the return code from the drop-down list. |
| <b>Reason Code</b>                         | [Display]<br>This field displays the reason code.   |

| Column Name                                   | Description  |
|---|--|
| <b>Reason Description</b>                     | [Display]<br>This field displays the reason description.   |
| <b>Authorization Reasons</b>                  | [Display]<br>This field displays the authorization reason for the incoming payments.   |
| <b>Ordering Customer Details (5500)</b>       | [Display]<br>This field displays the ordering (sender) customer details.   |
| <b>Beneficiary ID</b>                         | [Display]<br>This field the beneficiary id.  |
| <b>Receiver Address</b>                       | [Display]<br>This field displays the IFSC code of the beneficiary bank receiving the remittance.   |
| <b>Beneficiary Customer Account No (5561)</b> | [Display]<br>This field displays the beneficiary account number.   |
| <b>Bank Name</b>                              | [Display]<br>This field displays the bank name based on the IFSC Code selected.  |
| <b>Branch Name</b>                            | [Display]<br>This field displays the branch name based on the IFSC Code selected.  |
| <b>Payment Details (7023)</b>                 | [Display]<br>This field displays the payment details.  |
| <b>Charges Details (7028)</b>                 | [Display]<br>This field displays the charges details.  |
| <b>Sender to Receiver Info Code (7495)</b>    | [Display]<br>This field displays the sender to receiver information code.  |
|   | Note: For beneficiary account as NRE account type, the payment transaction would be STP and if NRE is not mentioned in the field then should get tanked. For non NRE account type the payment transactions would be STP irrespective of whether NRE is mentioned or not. |
| <b>Code Info</b>                              | [Display]<br>This field displays the information related to the code.  |
| <b>Additional Info 1,2,3,4,5</b>              | [Display]<br>This field displays the additional information related to the code.   |

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

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

| Column Name   | Description   |
|---|---|
| <b>Additional Info<br/>1,2,3,4</b>                      | [Display]<br>This field displays the additional information about the code. |
| <b>Beneficiary<br/>Institution</b>                      | [Display]<br>This field displays the beneficiary institution code.          |
| <b>Beneficiary ID</b>                                   | [Displays]<br>This field displays the beneficiary ID.                       |
| <b>Beneficiary<br/>Institution IFSC<br/>Code (6521)</b> | [Display]<br>This field displays the beneficiary institution IFSC code.     |
| <b>Code (5556)</b>                                      | [Display]<br>This field displays the code.                                  |
| <b>Code Info</b>  | [Display]<br>This field displays the code information.                      |
| <b>Beneficiary<br/>Institution Details</b>              | [Display]<br>This field displays the beneficiary institution details.       |

6. To repair the incoming payment transaction for invalid accounts, click the **Repair** button.
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 of semi authorised transaction, click the **Authorize** button. The system displays the message "Transaction Authorized". Click the **Ok** button.

**Note:** If during authorization of semi authorized transactions a new override reason has been occurred. Click the authorize button, a respective override message is displayed with 'Ok' and 'Cancel' button. Click the Ok button, transaction will be overridden and marked as 'completed', click "Cancel" button, the transaction will not be overridden and later on if the user wants then he can have again take a decision to override or return the same transaction .

9. Once the transaction has been authorized the system fetches the next record for authorisation. After last transaction system displays a message "No more records pending".



## 1.23. PM043 - NEFT-Outgoing Pymt Auth Screen

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

### Definition Prerequisites

- 2057 - NEFT Outgoing Payment Initiation

### Modes Available

Not Available

### To authorize the NEFT outgoing payment transactions

1. Type the fast path PM043 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Payment Transactions > NEFT-Outgoing Pymt Auth Screen.
2. The system displays the NEFT-Outgoing Pymt Auth Screen.

### NEFT-Outgoing Pymt Auth Screen

**NEFT-Outgoing Pymt Auth Screen\***

Branch Code : 240 User Id :  
 Account No : Network ID : NEFT  
 Payment Type : Payment Transaction Code :  
 Minimum Amount : 0.00 Maximum Amount : 99,99,99,999.00  
 Start Date : 20/02/2011 00:00:00 End Date : 20/02/2011 23:59:59  
 Transaction Status : File Name :  
 Beneficiary Bank IFSC : Customer Id :  
 NEFT Reference No : Cutoff Status : All

Lock Up

Summary | NEFT Details

Select All Number Of Records

| Network Ref No | Pymt Txn Code | Account No | Account Title | Initiation Date | Posting Date | Value Date | Benef Na |
|----------------|---------------|------------|---------------|-----------------|--------------|------------|----------|
|----------------|---------------|------------|---------------|-----------------|--------------|------------|----------|

Reject Code: Reject Description: Reject Authorize

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

UDF Fetch Close Clear

## Field Description

| Field Name                      | Description   |
|---------------------------------|---|
| <b>Branch Code</b>              | <p>[Mandatory, Pick List]</p> <p>Select the branch code from the pick list.</p> <p>These codes are defined in the <b>Branch Master Maintenance</b> (Fast Path : BAM03) option.</p> <p>By default the system displays the branch code in which teller has logged in.</p> <p>Branch code can be changed by the user any time.</p> |
| <b>User Id</b>                  | <p>[Optional, Pick List]</p> <p>Select the user id whose transactions need to be authorized, from the pick list.</p>  |
| <b>Account No</b>               | <p>[Optional, Numeric, 14]</p> <p>Type a valid CASA account number of the customer for whom the outgoing payment transaction is initiated.</p>  |
| <b>Network ID</b>               | <p>[Display]</p> <p>This field displays the network id as NEFT.</p>   |
| <b>Payment Type</b>             | <p>[Optional, Drop-Down]</p> <p>Select the payment type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Outgoing Payment</li> <li>• Reject of Incoming Payment</li> </ul>   |
| <b>Payment Transaction Code</b> | <p>[Optional, Pick List]</p> <p>Select the payment transaction code associated with the transaction from the pick list.</p> <p>These codes are defined in the <b>Payment Transaction Definition</b> (Fast Path : PM002) option.</p>   |
| <b>Minimum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the minimum amount above which you want to view unauthorized transactions.</p>  |
| <b>Maximum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the maximum amount till which the unauthorized transactions need to be viewed.</p>  |
| <b>Start Date</b>               | <p>[Display]</p> <p>This field displays the start date.</p>   |

| Field Name            | Description  |
|-----------------------|--|
|                       | <p>[Optional, Pick list, HH:MM:SS]</p> <p>Select the start time which is the latest timestamp updated in the system at the time of repair from the pick list.</p> <p>The start time can be changed the time as the user need to filter according to the requirement.</p> <p>Note: The time stamp has various cases like Inputting, Modification , Authorization at 1st, 2nd level, Release, Sent to PI, Acknowledgement, settled/canceled, returned.</p> |
| End Date              | <p>[Display]</p> <p>This field displays the end date</p> <p>[Optional, Pick list, HH:MM:SS]</p> <p>Select the end time from the pick list.</p> <p>The end time can be changed the time as the user need to filter according to the requirement.</p>  |
| Transaction Status    | <p>[Optional, Drop-Down]</p> <p>Select the transaction status from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Initiated</li> <li>• Semi-Authorized</li> </ul>  |
| File Name             | <p>[Optional, Alphanumeric, 50, Pick List]</p> <p>Type the file name or select it from the pick list.</p>  |
| Beneficiary Bank IFSC | <p>[Optional, Alphanumeric, 11, Pick List]</p> <p>Type the IFSC of the beneficiary or select it from the pick list.</p>  |
| Customer Id           | <p>[Optional, Numeric, 10]</p> <p>Type the id of the customer whose outgoing payment transactions are to be authorised.</p>  |
| NEFT Reference No     | <p>[Optional, Numeric, 16]</p> <p>Type the NEFT reference number.</p>  |
| CutOff Status         | <p>[Optional, Drop-Down]</p> <p>Select the cut off status from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• All</li> <li>• Pre-CutOff</li> <li>• Post-CutOff</li> </ul>  |

3. Select the branch code from the pick list.
4. Enter the other relevant information.

## NEFT-Outgoing Pymt Auth Screen

[illegible]

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

## Summary

**NEFT-Outgoing Pymt Auth Screen\***

Branch Code : 240 User Id :  
 Account No : Network ID : NEFT  
 Payment Type : Payment Transaction Code :  
 Minimum Amount : 0.00 Maximum Amount : 99,99,99,99,999.00  
 Start Date : 31/12/2010 00:00:00 End Date : 20/02/2011 23:59:59  
 Transaction Status : File Name :  
 Beneficiary Bank IFSC : Look Up Customer Id :  
 NEFT Reference No : CutOff Status : All

Summary | NEFT Details

☐ Select All Number Of Records 11

| Network Ref No                            | Pymt Txn Code | Account No      | Account Title     | Initiation Date | Posting Date | Value Date | Benef Na     |
|---|---------------|-----------------|-------------------|-----------------|--------------|------------|--------------|
| <input type="checkbox"/> 024011253N000085 | N06           | 50100000000274  | Sameer            | 10/09/2011      | 01/01/2011   | 01/01/2011 | 989          |
| <input type="checkbox"/> 024011263N000088 | N06           | 50100000000274  | Sameer            | 10/09/2011      | 31/01/2011   | 31/01/2011 | asd          |
| <input type="checkbox"/> 024011264N000294 | N06           | 50400000000014  | SS                | 21/09/2011      | 20/02/2011   | 20/02/2011 | SACHIN PATIL |
| <input type="checkbox"/> 024011265N000295 | N06           | 501000000001965 | EMPL              | 22/09/2011      | 20/02/2011   | 20/02/2011 | BISDU        |
| <input type="checkbox"/> 024011265N000296 | N06           | 50100000000057  | H5                | 22/09/2011      | 20/02/2011   | 20/02/2011 | turdd        |
| <input type="checkbox"/> 024011262N000219 | N06           | 501000000000580 | JAYESH SALE       | 19/09/2011      | 31/01/2011   | 31/01/2011 | g            |
| <input type="checkbox"/> 024011259N000187 | N06           | 501000000000198 | SREEKANTH         | 16/09/2011      | 31/01/2011   | 31/01/2011 | SACHIN PATIL |
| <input type="checkbox"/> 024011262N000220 | N06           | 501000000001801 | COOL              | 19/09/2011      | 31/01/2011   | 31/01/2011 | KUMAR        |
| <input type="checkbox"/> 024011263N000263 | N06           | 501000000002586 | PAYMENT9          | 20/09/2011      | 31/01/2011   | 31/01/2011 | dfdsf        |
| <input type="checkbox"/> 024011259N000189 | N06           | 501000000000198 | SREEKANTH         | 16/09/2011      | 31/01/2011   | 31/01/2011 | SSS          |
| <input type="checkbox"/> 024011265N000301 | N06           | 501000000002011 | TDMATURITY FAILED | 22/09/2011      | 20/02/2011   | 20/02/2011 | DASD         |

Reject Code: Reject Description: Reject Authorize

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

UDF Fetch Close Clear

## Field Description

### Column Name

### Description

#### Select All

[Optional, Check Box]

Select the check box if you want to authorise or reject all the fetched transactions.

This field is enabled if, the file pending for authorisation is selected from the field **File Name**.

#### Number Of Records

[Display]

This field displays the total count of the records under a selection.

#### Network Ref No

[Display]

This column 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 column displays the payment transaction code.

| Column Name                    | Description  |
|--------------------------------|--|
| <b>Account No</b>              | [Display]<br>This column displays the CASA or GL account number from which the payment transaction is initiated.   |
| <b>Account Title</b>           | [Display]<br>This column displays the account title.   |
| <b>Initiation Date</b>         | [Display]<br>This column displays the initiation date of the transaction.  |
| <b>Posting Date</b>            | [Display]<br>This column displays the posting date.  |
| <b>Value Date</b>              | [Display]<br>This column displays the value date of the transaction.   |
| <b>Benef Name</b>              | [Display]<br>This column displays the name of the beneficiary.   |
| <b>Cr Account No</b>           | [Display]<br>This column displays the account number of the beneficiary account to which the credit is given.  |
| <b>User ID</b>                 | [Display]<br>This column displays the user Id who has initiated the transaction.   |
| <b>Amount</b>                  | [Display]<br>This column displays the amount of the payment transaction.   |
| <b>Status</b>                  | [Display]<br>This field column displays the status of the payment transaction.   |
| <b>Post CutOff Transaction</b> | [Display]<br>This column displays the post cutoff transaction.   |
| <b>User Id</b>                 | [Display]<br>This column displays the user id whose transactions need to be authorized, from the pick list.  |
| Column Name                    | Description  |
| <b>Reject Code</b>             | [Optional, Drop-Down]<br>Select the reject code from the drop-down list.<br>The reject codes are maintained in the <b>Reason Code Maintenance</b> (Fast Path: BAM40) option. |

| Column Name | Description |
|-------------|-------------|
|-------------|-------------|

|                           |   |
|---------------------------|---|
| <b>Reject Description</b> | [Optional, Alphanumeric,150]<br>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.

Note: The flow of payment transaction will be- At the time of Initiation proper funds management check will be done. If the funds are not sufficient then system displays a message "Account would overdraw ". Supervisor can authorise or reject the transaction. Transaction will not be completed if the reason cannot be overridden (e.g. account blocked) and supervisor will reject the transaction, else a prompt "All the reasons" will be displayed. If the supervisor selects Ok, the transaction will be marked for force debit and send to Authoriser ( based on Authorisation Limits). In case of 'Cancel' the focus will move back to the transaction screen and the supervisor can choose to reject the transaction.

## NEFT Details

## Field Description

| Field Name | Description |
|------------|-------------|
|------------|-------------|

|                                 |  |
|---------------------------------|--|
| <b>Payment Transaction Code</b> | [Display]<br>This field displays the transaction code of the selected payment. |
|---------------------------------|--|

| Field Name                         | Description   |
|------------------------------------|---|
| <b>Payment Type</b>                | [Display]<br>This field displays the payment type.  |
| <b>User Reference Number</b>       | [Display]<br>This field displays the user reference number of the selected transaction.   |
| <b>CutOff Status</b>               | [Display]<br>This field displays the cut off status of the payment transaction.   |
| <b>Transaction Details</b>         |   |
| <b>Payment from</b>                | [Display]<br>This field displays the mode of payment transaction.   |
| <b>Sender's Transaction Branch</b> | [Display]<br>This field displays the sender's transaction branch.   |
| <b>CASA Account Number</b>         | [Display]<br>This field displays the CASA account number of the customer through which the outgoing payment transaction is initiated. |
| <b>GL Account Number</b>           | [Display]<br>This field displays the GL account number through which the outgoing payment transaction is initiated.                   |
| <b>Cheque No</b>                   | [Display]<br>This field displays the cheque number of the instrument.   |
| <b>Cheque Date</b>                 | [Display]<br>This field displays the cheque date present on the instrument.   |
| <b>Account Type</b>                | [Display]<br>This field displays the account type.<br><br>[Display]<br>This field displays the debit account status.                  |
| <b>Currency</b>                    | [Display]<br>This field displays the account currency.  |
| <b>Sender Info</b>                 | [Display]<br>This field displays the sender information.  |
| <b>Remit Amount</b>                | [Display]<br>This field displays the remit amount.  |



| Field Name                                   | Description   |
|--|---|
| <b>Charges (LCY)</b>                         | [Display]<br>This field displays the service charges to be applied in local currency.   |
| <b>Net Amount (ACY)</b>                      | [Display]<br>This field displays the net amount to be recovered from the customer initiating an outgoing payment transaction.                 |
| <b>Amount in words</b>                       | [Display]<br>This field displays the net amount in words to be recovered from the customer who has initiated an outgoing payment transaction. |
| <b>Narrative</b>                             | [Display]<br>This field displays the narration.   |
| <b>Return Code</b>                           | [Display]<br>This field displays the return code.   |
| <b>Maker Id</b>                              | [Display]<br>This field displays the maker Id.  |
| <b>Authorization Reasons</b>                 | [Display]<br>This field displays the authorization reason.  |
| <b>Reject Code</b>                           | [Optional, Drop-Down]<br>Select the reject code from the drop-down list.  |
| <b>Reject Description</b>                    | [Display]<br>This field displays the description of the reject code.  |
| <b>Sender Bank Details</b>                   |   |
| <b>Sending Branch IFSC Code (5756)</b>       | [Display]<br>This field displays the sending branch IFSC code.  |
| <b>Sender to Receiver Information (7495)</b> | [Display]<br>This field displays the sender to receiver information.  |
| <b>Originator of Remittance (7002)</b>       | [Display]<br>This field displays the originator of remittance.  |
| <b>Bank Name</b>                             | [Display]<br>This field displays the bank name based on the IFSC Code selected.   |
| <b>Branch Name</b>                           | [Display]<br>This field displays the branch name based on the IFSC Code selected.   |

| Field Name                                     | Description   |
|--|---|
| <b>Sender Email Id</b>                         | [Display]<br>This field displays the default email id of the bank.                |
| <b>Sender Mobile No</b>                        | [Display]<br>This field displays the default contact number of the bank.          |
| <b>Beneficiary Details</b>                     |   |
| <b>Beneficiary ID</b>                          | [Displays]<br>This field displays the beneficiary ID.                             |
| <b>Beneficiary Customer Account No. (5561)</b> | [Displays]<br>This field displays the beneficiary customer account number.        |
| <b>Beneficiary Customer Name (6081)</b>        | [Display]<br>This field displays the name of the beneficiary account holder.      |
| <b>Beneficiary Account Type (6310)</b>         | [Display]<br>This field displays the beneficiary account type.                    |
| <b>Beneficiary Customer Address (5565)</b>     | [Display]<br>This field displays the address of the beneficiary customer.         |
| <b>Beneficiary Branch IFSC Code (5569)</b>     | [Display]<br>This field displays the beneficiary branch IFSC code.                |
| <b>Transaction Dates</b>                       |   |
| <b>Bank Name</b>                               | [Display]<br>This field displays the bank name based on the IFSC Code selected.   |
| <b>Branch Name</b>                             | [Display]<br>This field displays the branch name based on the IFSC Code selected. |
| <b>Initiation Date</b>                         | [Display]<br>This field displays the initiation date of the transaction.          |
| <b>Posting Date</b>                            | [Display]<br>This field displays the posting date.                                |
| <b>Value Date</b>                              | [Display]<br>This field displays the value date of the transaction.               |

| Field Name   | Description  |
|--|--|
| <b>Last Modified Date/Time</b>   | [Display]<br>This field displays the last modified date/time of the transaction. |
| <ol style="list-style-type: none"><li>8. To reject the payment transaction, click the <b>Reject</b> button.</li><li>9. The system displays the message "Reject Operation Complete". Click the <b>Ok</b> button.</li><li>10. To authorize the payment transaction, click the <b>Authorize</b> button. The authorizer can reject the transaction, and can select a reject reason code and reject the transaction.</li><li>11. The system displays the message "Record Force Authorized". Click the <b>Ok</b> button.</li><li>12. Once the transaction has been authorized/rejected the system fetches the next record for authorisation. After last transaction system displays a message "No more records pending".</li></ol> |  |

## 1.24. PM044 - NEFT-Outgoing Pymt Release Screen

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

### Definition Prerequisites

- 2057 - NEFT Outgoing Payment Initiation
- PM043 -NEFT-Outgoing Pymt Auth Screen

### Modes Available

Not Applicable

### To release the NEFT outgoing payments

1. Type the fast path **PM044** and click **Go** or navigate through the menus to Transaction Processing > Account Transactions > Payment Transactions > NEFT-Outgoing Pymt Release Screen.
2. The system displays the **NEFT-Outgoing Pymt Release Screen**.

### NEFT-Outgoing Pymt Release Screen

**Field Description**

| Field Name                      | Description   |
|---------------------------------|---|
| <b>Branch Code</b>              | <p>[Mandatory, Pick List]</p> <p>Select the branch code from the pick list.</p> <p>All the authorized outgoing payment transactions pending for release for the selected branch are displayed.</p> <p>You can release the transactions from any branch.</p> |
| <b>User Id</b>                  | <p>[Optional, Pick List]</p> <p>Select the user id from the pick list.</p> <p>All the transactions of the selected user id are fetched.</p>   |
| <b>Account No</b>               | <p>[Optional, Numeric, 14]</p> <p>Type the CASA account number through which the payment was initiated.</p>   |
| <b>Network Id</b>               | <p>[Display]</p> <p>This field displays the network ID.</p>   |
| <b>Payment Type</b>             | <p>[Optional, Drop-Down]</p> <p>Select payment type from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Outgoing Payment</li> <li>• Reject Of Incoming Payments</li> </ul>  |
| <b>Payment Transaction Code</b> | <p>[Optional, Pick list]</p> <p>Select the payment transaction code associated with the transaction from the pick list.</p> <p>These codes are defined in the <b>Payment Transaction Definition</b> (Fast Path: PM002) option.</p>                          |
| <b>Minimum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the minimum amount above which the unreleased transactions need to be fetched.</p>  |
| <b>Maximum Amount</b>           | <p>[Optional Numeric, 13, Two]</p> <p>Type the maximum amount up to which the unreleased transactions need to be fetched.</p> <p>You can enter maximum value as 99,99,99,99,999.00.</p>   |
| <b>Start Date</b>               | <p>[Mandatory, Pick list, dd/mm/yyyy]</p> <p>Select the date from which the unreleased transactions need to be fetched from the pick list.</p> <p>By default it displays the current process date.</p>  |

| Field Name                   | Description  |
|------------------------------|--|
| <b>End Date</b>              | <p>[Mandatory, Pick list, dd/mm/yyyy]</p> <p>Select the date up to which the unreleased transactions need to be fetched from the pick list.</p> <p>By default it displays the current process date.</p>  |
| <b>Transaction Status</b>    | <p>[Optional, Drop-Down]</p> <p>Select the status of the transaction which needs to be fetched from the drop-down list.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Transaction Complete</li> <li>• Transaction Failed</li> </ul> |
| <b>File Name</b>             | <p>[Optional, Alphanumeric, 50, Pick List]</p> <p>Type the file name or select it from the pick list.</p> <p>The pick list displays the list of uploaded files for which the payment messages are unreleased.</p>  |
| <b>Beneficiary Bank IFSC</b> | <p>[Mandatory, Alphanumeric, 11, Pick List]</p> <p>Type the beneficiary bank IFS code or select it from the pick list.</p>   |
| <b>Customer Id</b>           | <p>[Optional, Numeric, 10]</p> <p>Type the id of the customer whose payment transactions should be released.</p>   |
| <b>NEFT Reference No</b>     | <p>[Optional, Numeric, 16]</p> <p>Type the NEFT reference number.</p>  |

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.

## NEFT-Outgoing Pymt Release Screen

NEFT-Outgoing Pymt Release Screen\*

Branch Code :

240

...

Account No :

Payment Type :

▼

Minimum Amount :

0.00

Start Date :

31/07/2000

...

...

Transaction Status :

▼

Beneficiary Bank IFSC :

Look Up

NEFT Reference No :

User Id :

...

Network ID :

NEFT

Payment Transaction Code :

...

Maximum Amount :

99,99,99,99,999.00

End Date :

31/07/2008

...

...

File Name :

...

Customer Id :

Summary

NEFT Details

Select All

| Network Ref No | Pymt Txn Code | Account No | Account Title | Benef Bank | Benef Branch |
|----------------|---------------|------------|---------------|------------|--------------|
|                |               |            |               |            |              |

◀

▶

Reject

Release

Card

Change Pin

Cheque

Cost Rate

Denomination

Instrument

Inventory

Pin Validation

Service Charge

Signature

Travellers Cheque

UDF

Fetch

Close

Clear

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

## PM044 - NEFT-Outgoing Pymt Release Screen

### Summary

NEFT-Outgoing Pymt Release Screen\*

Branch Code : 240 User Id : Network ID : NEFT  
 Account No : Payment Transaction Code :  
 Payment Type : Minimum Amount : 0.00 Maximum Amount : 99,99,99,99,999.00  
 Start Date : 31/07/2000 End Date : 31/07/2008  
 Transaction Status : File Name :  
 Beneficiary Bank IFSC : Look Up Customer Id :  
 NEFT Reference No :

Summary | NEFT Details

☐ Select All

|   | Network Ref No  | Pymt Txn Code | Account No     | Account Title | Benef Bank          | Benef Branch              |
|---|-----------------|---------------|----------------|---------------|---------------------|---------------------------|
| N | 240102300000542 | N06           | 30100000002358 | QG34          | STATE BANK OF INDIA | CHURCHGATE BRANCH         |
| N | 240102180000523 | N06           | 30100000002358 | QG34          | STATE BANK OF INDIA | CHURCHGATE BRANCH         |
| N | 240102420000589 | N06           | 30100000000933 | VINU          | STATE BANK OF INDIA | KOLKATA UNIVERSITY BRANCH |

Reject Release

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

UDF Fetch Close Clear

### 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.



## PM044 - NEFT-Outgoing Pymt Release Screen

| Column Name         | Description  |
|---------------------|--|
| <b>Benef Bank</b>   | [Display]<br>This column displays the name of the beneficiary bank for which the payment transaction is initiated. |
| <b>Benef Branch</b> | [Display]<br>This column displays the beneficiary branch name.   |
| <b>Amount</b>       | [Display]<br>This column displays the amount of the payment transaction.   |
| <b>Status</b>       | [Display]<br>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.

### NEFT Details

**NEFT-Outgoing Pymt Release Screen\***

Branch Code : 240 User Id : Network ID : NEFT  
 Account No : Payment Transaction Code :  
 Payment Type : Minimum Amount : 0.00 Maximum Amount : 99,99,99,999.00  
 Start Date : 31/07/2000 End Date : 31/07/2008  
 Transaction Status : File Name :  
 Beneficiary Bank IFSC : Look Up Customer Id :  
 NEFT Reference No :

Summary | **NEFT Details**

Payment Transaction Code : N06 Payment Type : OP  
 User Reference Number : 0622720080615001600000042

**Transaction Details**

Payment from : CASA Sender's Transaction Branch: 240  
 CASA Account Number : 30100000002358 QG34 GL Account Number :  
 Account Type : 10 - Savings Bal Currency : INR Sender Info : DEFAULT  
 Remit Amount : 16,001.00 Charges (LCY) : 0.00 Net Amount(ACY) : 16,001.00  
 Narrative : NEFT Dr SBIN0000001 RAJESH SANDOZ - MUM 240 102300000542

Return Code : Authorization Reasons: Transaction Amt is greater than Auth Limit Amount,  
 Reject Description: Reject Release

**Sender Bank Details**

Sending Branch IFSC Code : (5756) HDFC0000240 Originator of Remittance : (7002) QG34  
 Sender to Receiver Information : (7495) egeq, egeqeq, qequeq, HYDERABAD  
 , MAHARASHTRA, 31313

Card Change Pin Cheque Cost Rate Denomination Instrument Inventory Pin Validation Service Charge Signature Travellers Cheque  
 UDF Fetch Close Clear

**Field Description**

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

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

| Field Name                                 | Description  |
|--|--|
| <b>Beneficiary Branch IFSC Code (5569)</b> | [Display]<br>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.

## 1.25. PM045 - NEFT - Incoming Pymt Auth Screen

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.

Pending repair transactions can be repaired or returned in teller mode. If returned then new UTR number will be generated and the transaction will follow the normal outward flow. If repaired the status will be marked as "Semi authorized" and the transaction will not be available for authorization for the same level users.

Note: If transaction to credit card is done all the company details of credit card and accounts are maintained in BAM81 - Company Master Maintenance screen. If remit account type is 52 or remit account no. length is 16 digits (numeric) do Credit Card validation, on successful validation, **FLEXCUBE** credit the bill company to CASA else treat the transaction as normal and continue with existing validations and processing.

### Definition Prerequisites

Not Applicable

### Modes Available

Not Available

### To authorize the incoming payment transactions

1. Type the fast path PM045 and click Go or navigate through the menus to Transaction Processing > Account Transactions > Payment Transactions > NEFT - Incoming Pymt Auth Screen.
2. The system displays the NEFT - Incoming Pymt Auth Screen screen.



| Field Name                      | Description   |
|---------------------------------|---|
| <b>Payment Transaction Code</b> | <p>[Optional, Pick List]</p> <p>Select the payment transaction code associated with the transaction from the pick list.</p> <p>These codes are defined in the <b>Payment Transaction Definition</b> (Fast Path : PM002) option.</p>   |
| <b>Minimum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the minimum amount above which you can view unauthorized transactions.</p>  |
| <b>Maximum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the maximum amount below which you can view unauthorized transactions.</p>  |
| <b>Start Date</b>               | <p>[Mandatory, Pick list, dd/mm/yyyy]</p> <p>Select the date from which the transactions need to be viewed from the pick list.</p> <p>By default it displays the current process date.</p> <p>[Optional, Pick list, HH:MM:SS]</p> <p>Select the start time which is the latest time stamp updated in the system at the time of repair from the pick list.</p> <p>The start time can be changed the time as the user need to filter according to the requirement.</p> <div style="border: 1px solid black; padding: 5px; margin-top: 10px;"> <p>Note: The time stamp has various cases like Inputting, Modification , Authorization at 1st, 2nd level, Release, Sent to PI, Acknowledgement, settled/canceled, returned</p> </div> |
| <b>End Date</b>                 | <p>[Mandatory, Pick list, dd/mm/yyyy]</p> <p>Select the date up to which the transactions need to be viewed from the pick list.</p> <p>By default it displays the current process date.</p> <p>[Optional, Pick list, HH:MM:SS]</p> <p>Select the end time from the pick list.</p> <p>The end time can be changed the time as the user need to filter according to the requirement.</p>  |
| <b>Transaction Status</b>       | <p>[Optional, Drop-Down]</p> <p>Select the transaction status from the drop-down list to view transactions for that status for the purpose of authorization.</p> <p>The options are:</p> <ul style="list-style-type: none"> <li>• Tanked</li> <li>• Complete</li> <li>• Repaired</li> </ul>   |

| Field Name  | Description   |
|---|---|
| <b>NEFT Batch Time</b>  | [Optional, Alphanumeric, Four]<br>Type the batch entry time for the NEFT batch time for the incoming payment message. For example, 0900 or 1300 to indicate 9 AM and 1 PM batch respectively. |
| <b>Remitting Bank IFSC</b>  | [Optional, Alphanumeric, 11, Pick List]<br>Type the remitting bank IFSC code or select it from the pick list.   |
| <b>NEFT Reference No</b>  | [Optional, Numeric, 16]<br>Type the NEFT reference number.  |
| <b>From Serial Number</b>   | [Numeric, 5]<br>Type the serial number from which you need to select the payments.<br>All incoming payments are assigned a serial number.   |
| <b>To Serial Number</b>   | [Numeric, 5]<br>Type the serial number up to which you need to select the payments.<br>All incoming payments are assigned a serial number.  |
| <b>Reject Reason</b>  | [Optional, Drop-Down]<br>Select the reject reason from the drop down list to filter on reason specific records.   |
| <ol style="list-style-type: none"> <li>3. Enter the account number.</li> <li>4. Enter the other relevant information.</li> <li>5. Click the <b>Fetch</b> button. The system displays a list of transactions matching the entered criteria in the <b>Summary</b> tab.</li> </ol> |   |



## Summary

[illegible]

## Field Description

| Field Name        | Description  |
|-------------------|--|
| Select All        | [Optional, Check Box]<br>Select the check box to authorize all the fetched transactions.   |
| Number Of Records | [Display]<br>This field displays the total count of the records under a selection.<br>Pagination will not be provided on the incoming screens. All 150 records should be displayed in a single page. |
| Column Name       | Description  |
| Batch Sr No.      | [Display]<br>This field displays the serial number for the batch entries.  |
| Benef Name        | [Display]<br>This field displays name of beneficiary as received in the incoming payment message.  |

| Column Name                                | Description   |
|--|---|
| <b>Account Title + Joint Account Names</b> | [Display]<br>This field displays the account and short name of the joint holders.                         |
| <b>Sender Name</b>                         | [Display]<br>This field displays the name of the sender received in the incoming payment message.         |
| <b>Amount</b>                              | [Display]<br>This column displays the remit amount.   |
| <b>Status</b>                              | [Display]<br>This column displays the status of the payment transaction.                                  |
| <b>Account No</b>                          | [Display]<br>This column displays the CASA or GL account number into which the payment is to be credited. |
| <b>Txn Receipt time stamp</b>              | [Display]<br>This field displays the date and time for receipt of the payments message.                   |
| <b>NEFT Reference Number</b>               | [Display]<br>This field displays the NEFT reference number as received in the incoming payment message.   |
| <b>Pymt Txn Code</b>                       | [Display]<br>This column displays the payment transaction code.   |
| <b>Remittg Bank</b>                        | [Display]<br>This column displays the remitting bank name.  |
| <b>Remittg Branch</b>                      | [Display]<br>This column displays the remitting branch name.  |
| <b>Posting Date</b>                        | [Display]<br>This column displays the date of payment transaction.  |
| <b>Reject Reason</b>                       | [Display]<br>This column 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.



| Field Name  | Description   |
|---|---|
| <b>Sender's Transaction Branch</b>  | [Display]<br>This field displays the sender's transaction branch.   |
| <b>CASA Account Number</b>  | [Display]<br>This field displays the CASA account number of the customer for which the incoming payment transaction is initiated. |
| <b>GL Account Number</b>  | [Display]<br>This field displays the GL account number for which the incoming payment transaction is initiated.                   |
| <b>Joint Holder Name</b>  | [Display]<br>This field displays the joint holder's name.   |
| <b>Account Type</b>   | [Display]<br>This field displays the account type.  |
| <b>Currency</b>   | [Display]<br>This field displays the account currency.  |
| <b>Remit Amount</b>   | [Display]<br>This field displays the remit amount.  |
| <b>Charges (LCY)</b>  | [Display]<br>This field displays the service charges to be applied in local currency.   |
| <b>Net Amount (ACY)</b>   | [Display]<br>This field displays the net amount to be provided to the customer initiating an incoming payment transaction.        |
| <b>Narrative</b>  | [Display]<br>This field displays the narration.   |
| <b>Remitter Name</b>  | [Display]<br>This field displays the remitter name.   |
| <b>Batch Time</b>   | [Display]<br>This field display the batch time and validate against the batch time window.  |
| <div style="border: 1px solid black; padding: 5px;">           Note: If the window has been exceeded then the transaction will be displayed to the user but he will be unable to return it. In case validation fails the system displays an error message.         </div> |   |
| <b>Transaction Status</b>   | [Display]<br>This field displays the current status (at the time of inquiry) of a transaction .                                   |

| Field Name  | Description   |
|---|---|
| <b>Beneficiary Customer Name (6081)</b>   | [Display]<br>This field displays the name of the beneficiary.   |
| <b>Transaction Posting Date</b>   | [Display]<br>This field displays the transaction posting date.  |
| <b>Transaction Value Date</b>   | [Display]<br>This field displays the transaction value date.  |
| <b>Return Code</b>  | [Optional, Drop-Down]<br>Select the return code from the drop-down list.  |
| <b>Authorization Reasons</b>  | [Display]<br>This field displays the authorization reason.  |
| <b>Reason Code</b>  | [Display]<br>This field displays the reason code.<br><br>[Optional, Drop-Down]<br>Select the reason code from the drop-down list. |
| <b>Reason Description</b>   | [Display]<br>This field displays the description of the reason code.  |
| <b>Sender Bank Details</b>  |   |
| <b>Sending Branch IFSC Code (5756)</b>  | [Display]<br>This field displays the sending branch IFSC code.  |
| <b>Originator of Remittance (7002)</b>  | [Display]<br>This field displays the originator of remittance.  |
| <b>Bank Name</b>  | [Display]<br>This field displays the bank name based on the IFSC Code selected.   |
| <b>Branch Name</b>  | [Display]<br>This field displays the branch name based on the IFSC Code selected.   |
| <b>Sender to Receiver Information (7495)</b>  | [Display]<br>This field displays the sender to receiver information.  |
| <div>Note: For beneficiary account as NRE account if remit account type code is 40 then the payment transaction would be STP and if other than 40 then it would get tanked. For beneficiary account as NON NRE account then irrespective of whether remit account type code is 40 or not, transaction would be STP.</div> |   |

| Field Name  | Description   |
|---|---|
| <b>Beneficiary Details</b>  |   |
| <b>Beneficiary ID</b>   | [Displays]<br>This field displays the beneficiary ID.                             |
| <b>Beneficiary Account Number (6061)</b>  | [Displays]<br>This field displays the beneficiary customer account number.        |
| <b>Beneficiary Account Type (6310)</b>  | [Display]<br>This field displays the beneficiary account type.                    |
| <b>Beneficiary Customer Address (5565)</b>  | [Display]<br>This field displays the address of the beneficiary customer.         |
| <b>Beneficiary IFSC Code</b>  | [Display]<br>This field displays the IFSC Code of the beneficiary customer.       |
| <b>Bank Name</b>  | [Display]<br>This field displays the bank name based on the IFSC Code selected.   |
| <b>Branch Name</b>  | [Display]<br>This field displays the branch name based on the IFSC Code selected. |
| <ol style="list-style-type: none"> <li>7. To repair the incoming payment transaction, click the <b>Repair</b> button. The authorization button will be disabled on every successful authorization of repaired transactions.</li> <li>8. To return the incoming payment transaction, click the <b>Return</b> button. The system displays the message "Return Operation Complete". Click the <b>Ok</b> button.</li> <li>9. To authorize the incoming payment transaction, click the <b>Authorize</b> button. The system displays the message "Transaction Authorized". Click the <b>Ok</b> button.</li> </ol>   |   |
| <p>Note: If clicking on 'Authorize' button overrides conditions (e.g. High level Memo present on account, Account status Dormant, Account status Dormant and credit block with override, Account status Credit block with override or Account status Credit block) is present a respective override message is displayed. If user clicks on "OK" button then the transaction will be overridden and committed and "Cancel" button then the transaction will not be overridden and has to return the transaction through Return button in the screen. For reject reason the system will display the reject reason and then force the authorizer to return the transaction.</p> |   |
| <ol style="list-style-type: none"> <li>10. Once the transaction has been authorized the system fetches the next record for authorisation. After last transaction system displays a message "No more records pending".</li> </ol>  |   |

## 1.26. PM046- NEFT - Incoming Payment For Semi Authorized

This screen is used for authorising semi-authorized transaction. Access right of this screen is given to the supervisors only.

If returned the semi authorized transactions by using this screen then new RTGS reference number will be generated and then the transaction will follow the normal outward flow. Whether these returned incoming transactions will require single or dual or no authorization will depend on the payment transaction code defined for the for return of incoming transactions in PM002 - Payments Transaction Definition screen and auth limit set for this payment codes in PM039 - Payment Transaction Attributes screen.

Example: Suppose for return of N02 NEFT incoming transactions, a payment code N07 is defined in PM002 and similarly the payment transaction attributes (such as auth limits) are defined in PM039. While returning the N02 transactions FC will take into consideration the values set for N07 in the PM039 screen to determine whether these returned transactions will require single authorization or double or no authorization.

### Definition Prerequisites

- PM002 - Payments Transaction Definition
- PM039 - Payment Transaction Attributes
- PM045 - NEFT - Incoming Pymt Auth Screen

### Modes Available

Not Applicable

### To authorize the incoming payment for semi authorised transactions

1. Type the fast path **PM046** and click **Go** or navigate through the menus to Transaction Processing > Payment Transactions > NEFT - Incoming Pymt For Semi Authorized.
2. The system displays the **NEFT - Incoming Payment For Semi Authorized** screen.





| Field Name                      | Description   |
|---------------------------------|---|
| <b>Payment Transaction Code</b> | <p>[Optional, Pick List]</p> <p>Select the payment transaction code associated with the transaction from the pick list.</p> <p>These codes are defined in the <b>Payment Transaction Definition</b> (Fast Path : PM002) option.</p>   |
| <b>Minimum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the minimum amount above which you can view semi authorized transactions.</p>   |
| <b>Maximum Amount</b>           | <p>[Optional, Numeric, 13, Two]</p> <p>Type the maximum amount below which you can view semi authorized transactions.</p>   |
| <b>Start Date</b>               | <p>[Mandatory, Pick list, dd/mm/yyyy]</p> <p>Select the date from which the transactions need to be viewed from the pick list.</p> <p>By default it displays the current process date.</p> <p>[Optional, Pick list, HH:MM:SS]</p> <p>Select the start time which is the latest time stamp updated in the system at the time of repair from the pick list.</p> <p>The start time can be changed the time as the user need to filter according to the requirement.</p> <div style="border: 1px solid black; background-color: #e0f0ff; padding: 5px;"> <p><b>Note:</b> The time stamp has various cases like Inputting, Modification , Authorization at 1st, 2nd level, Release, Sent to PI, Acknowledgement, settled/canceled, returned</p> </div> |
| <b>End Date</b>                 | <p>[Mandatory, Pick list, dd/mm/yyyy]</p> <p>Select the date up to which the transactions need to be viewed from the pick list.</p> <p>By default it displays the current process date.</p> <p>[Optional, Pick list, HH:MM:SS]</p> <p>Select the end time from the pick list.</p> <p>The end time can be changed the time as the user need to filter according to the requirement.</p>  |
| <b>Transaction Status</b>       | <p>[Display]</p> <p>This field displays the current status (at the time of inquiry) of a transaction .</p> <p>By default system displays the transaction status as Accept Semi Authorized. This will be filtered and subsequently can be authorized or returned.</p>  |
| <b>NEFT Batch Time</b>          | <p>[Optional, Alphanumeric, Four]</p> <p>Type the batch entry time for the NEFT transaction.</p>  |

## PM046- NEFT - Incoming Payment For Semi Authorized

| Field Name                 | Description   |
|----------------------------|---|
| <b>Remitting Bank IFSC</b> | [Optional, Alphanumeric, 11, Pick List]<br>Type the remitting bank IFSC code or select it from the pick list.   |
| <b>NEFT Reference No</b>   | [Optional, Numeric, 16]<br>Type the NEFT reference number.  |
| <b>Reject Reason</b>       | [Optional, Drop-Down]<br>Select the reject reason from the drop down list to filter on reason specific records. |

3. Enter the account number.
4. Enter the other relevant information.

### NEFT - Incoming Payment For Semi Authorized

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

## Summary

**NEFT-Incoming Payment For Semi Authorized\***

Account No :  Network ID :

Payment Type :  Payment Transaction Code :

Minimum Amount :  Maximum Amount :

Start Date :   End Date :

Transaction Status :  NEFT Batch Time :

Remitting Bank IFSC :   NEFT Reference No:

Reject Reason :

**Summary** | **NEFT Details**

☐ Select All Number Of Records

| Network Ref No                            | Pymt Txn Code | Account No     | Account Title | Benef Name    | Remittg Bank        |         |
|---|---------------|----------------|---------------|---------------|---------------------|---------|
| <input type="checkbox"/> NEFTRN2010003355 | N02           | 50200000000774 | PRASHANT D    | PRASHANTD0001 | STATE BANK OF INDIA | CHANDP  |
| <input type="checkbox"/> NEFTRN2010001760 | N02           | 50200000000774 | PRASHANT D    | PRASHANTD0001 | STATE BANK OF INDIA | CHANDP  |
| <input type="checkbox"/> NEFTRN2010001787 | N02           | 50100000000198 | SREEKANTH     | PAYMENT1      | STATE BANK OF INDIA | CHANDP  |
| <input type="checkbox"/> NEFTRN333333336  | N02           | 50100000000021 | H2            | H2            | STATE BANK OF INDIA | PERUVAN |

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

## Field Description

### Field Name Description

|                          |  |
|--------------------------|--|
| <b>Select All</b>        | [Optional, Check Box]<br>Select the check box to authorize all the fetched transactions.   |
| <b>Number Of Records</b> | [Display]<br>This field displays the total count of the records under a selection.<br>Pagination will not be provided on the incoming screens. All 150 records should be displayed in a single page. |

### Column Name Description

|                       |   |
|-----------------------|---|
| <b>Network Ref No</b> | [Display]<br>This column displays the network reference number generated at the time of payment initiation. |
| <b>Pymt Txn Code</b>  | [Display]<br>This column displays the payment transaction code.   |

## PM046- NEFT - Incoming Payment For Semi Authorized

| Column Name           | Description  |
|-----------------------|--|
| <b>Account No</b>     | [Display]<br>This column displays the CASA or GL account number from which the payment transaction is initiated. |
| <b>Account Title</b>  | [Display]<br>This column displays the account title.   |
| <b>Benef Name</b>     | [Display]<br>This column displays the name of the beneficiary.   |
| <b>Remittg Bank</b>   | [Display]<br>This column displays the remitting bank name.   |
| <b>Remittg Branch</b> | [Display]<br>This column displays the remitting branch name.   |
| <b>Amount</b>         | [Display]<br>This column displays the remit amount.  |
| <b>Status</b>         | [Display]<br>This column displays the status of the payment transaction.   |
| <b>Posting Date</b>   | [Display]<br>This column displays the posting date of the payment transaction.                                   |
| <b>Reject Reason</b>  | [Display]<br>This column displays the reject reason of the transaction.  |

3. Enter the RD account number and press the **<Tab> or <Enter>** key.
4. Select the installment mode.
5. 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.

## NEFT Details

The details of the NEFT incoming payment transactions are displayed.

**NEFT-Incoming Payment For Semi Authorized\***

Summary | **NEFT Details**

Payment Transaction Code : N02  
NEFT Reference No: NEFTRN2010003355

Payment Type : IP  
User Reference Number: 0002220110131002700002005

**Transaction Details**

Payment from: CASA  
CASA Account Number : 5020000000774  
Joint Holder Name:  
Remit Amount : 4,999.00  
Narrative : NEFT Cr SBDN0006046 SAM PRASHANTD0001 NEFTRN2010003355  
Remitter Name: SAM  
Beneficiary Customer Name : (6081) PRASHANTD0001

Sender's Transaction Branch: 240  
GL Account Number:  
Account Type: 10 - Savings Bal  
Currency: INR  
Charges (LCY) : 0.00  
Net Amount(ACV) : 4,999.00  
Batch Time : 1500  
Transaction Status: Accept Semi Au  
Transaction Posting Date: 31/01/2011  
Transaction Value Date: 31/01/2011

Return Code:  
Reason Code:  
Reason Description:

Authorization Reasons: Payment Amount is greater than Incoming Payment Authorization Limit.

Repair Return Authorize

**Sender Bank Details**

Sending Branch IFSC Code : (5756) SBDN0006046  
Bank Name : STATE BANK OF INDIA  
Branch Name : CHANDPARA  
Sender to Receiver Information : (7495)

Originator of Remittance : (7002)

REMIT ORIGINATOR 1 111  
REMIT ORIGINATOR 2 111  
REMIT ORIGINATOR 3 111  
REMIT ORIGINATOR 4 111

Remittance Information 1  
Remittance Information 1  
Remittance Information 1  
Remittance Information 1  
Remittance Information 1

**Beneficiary Details**

Beneficiary ID :  
Beneficiary Account Number : (6061)

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

<< >> UDF Fetch Close Clear

## Field Description

| Field Name                      | Description   |
|---------------------------------|---|
| <b>Payment Transaction Code</b> | [Display]<br>This field displays the transaction code of the selected payment.          |
| <b>Payment Type</b>             | [Display]<br>This field displays the payment type.                                      |
| <b>NEFT Reference Number</b>    | [Display]<br>This field displays the NEFT reference number of the selected transaction. |
| <b>User Reference Number</b>    | [Display]<br>This field displays the user reference number of the selected transaction. |
| <b>Payment Transaction Code</b> | [Display]<br>This field displays the transaction code of the selected payment.          |

## Transaction Details

## PM046- NEFT - Incoming Payment For Semi Authorized

| Field Name                         | Description   |
|------------------------------------|---|
| <b>Payment from</b>                | [Display]<br>This field displays the mode of payment transaction.   |
| <b>Sender's Transaction Branch</b> | [Display]<br>This field displays the sender's transaction branch.   |
| <b>CASA Account Number</b>         | [Display]<br>This field displays the CASA account number of the customer for which the incoming payment transaction is initiated. |
| <b>GL Account Number</b>           | [Display]<br>This field displays the GL account number for which the incoming payment transaction is initiated.                   |
| <b>Joint Holder Name</b>           | [Display]<br>This field displays the name of the holder of joint account.   |
| <b>Account Type</b>                | [Display]<br>This field displays the account type.  |
| <b>Currency</b>                    | [Display]<br>This field displays the account currency.  |
| <b>Remit Amount</b>                | [Display]<br>This field displays the remit amount.  |
| <b>Charges(LCY)</b>                | [Display]<br>This field displays the service charges to be applied in local currency.   |
| <b>Net Amount (ACY)</b>            | [Display]<br>This field displays the net amount to be provided to the customer initiating an incoming payment transaction.        |
| <b>Narrative</b>                   | [Display]<br>This field displays the narration.   |
| <b>Remitter Name</b>               | [Display]<br>This field displays the remitter name.   |
| <b>Batch Time</b>                  | [Display]<br>This field displays the batch time and validate against the batch time window.                                       |

**Note:** If the window has been exceeded then the transaction will be displayed to the user but he will be unable to return it. In case validation fails the system displays an error message.

| Field Name                              | Description   |
|---|---|
| <b>Transaction Status</b>               | [Display]<br>This field displays the current status (at the time of inquiry) of a transaction.  |
| <b>Beneficiary Customer Name (6081)</b> | [Display]<br>This field displays the name of the beneficiary.   |
| <b>Transaction Posting Date</b>         | [Display]<br>This field displays the transaction posting date.  |
| <b>Transaction Value Date</b>           | [Display]<br>This field displays the transaction value date.  |
| <b>Return Code</b>                      | [Optional, Drop-Down]<br>Select the return code from the drop-down list. The system displays the return code along with the return description. |
| <b>Authorization Reasons</b>            | [Display]<br>This field displays the authorization reason.  |
| <b>Reason Code</b>                      | [Display]<br>This field displays the reason code.   |
| <b>Reason Description</b>               | [Display]<br>This field displays the description of the reason code.  |
| <b>Sender Bank Details</b>              |   |
| <b>Sending Branch IFSC Code (5756)</b>  | [Display]<br>This field displays the sending branch IFSC code.  |
| <b>Originator of Remittance (7002)</b>  | [Display]<br>This field displays the originator of remittance.  |
| <b>Bank Name</b>                        | [Display]<br>This field displays the bank name based on the IFSC Code selected.   |
| <b>Branch Name</b>                      | [Display]<br>This field displays the branch name based on the IFSC Code selected.   |

| Field Name   | Description   |
|--|---|
| <b>Sender to Receiver Information (7495)</b>   | <p>[Display]</p> <p>This field displays the sender to receiver information.</p> <div> <p><b>Note:</b> For beneficiary account as NRE account if remit account type code is 40 then the payment transaction would be STP and if other than 40 then it would get tanked. For beneficiary account as NON NRE account then irrespective of whether remit account type code is 40 or not, transaction would be STP.</p> </div> |
| <b>Beneficiary Details</b>   |   |
| <b>Beneficiary ID</b>  | <p>[Displays]</p> <p>This field displays the beneficiary ID.</p>  |
| <b>Beneficiary Account Number (6061)</b>   | <p>[Displays]</p> <p>This field displays the beneficiary customer account number.</p>   |
| <b>Beneficiary Account Type (6310)</b>   | <p>[Display]</p> <p>This field displays the beneficiary account type.</p>   |
| <b>Beneficiary Customer Address (5565)</b>   | <p>[Display]</p> <p>This field displays the address of the beneficiary customer.</p>  |
| <b>Beneficiary IFSC Code</b>   | <p>[Display]</p> <p>This field displays the IFSC Code of the beneficiary customer.</p>  |
| <b>Bank Name</b>   | <p>[Display]</p> <p>This field displays the bank name based on the IFSC Code selected.</p>  |
| <b>Branch Name</b>   | <p>[Display]</p> <p>This field displays the branch name based on the IFSC Code selected.</p>  |
| <ol style="list-style-type: none"> <li>To repair the incoming payment transaction, click the <b>Repair</b> button. The authorization button will be disabled on every successful authorization of repaired transactions.</li> <li>To return the incoming payment transaction, click the <b>Return</b> button. The system displays the message "Return Operation Complete". Click the <b>Ok</b> button.</li> <li>To authorize the incoming payment of semi authorised transaction, click the <b>Authorize</b> button. The system displays the message "Transaction Authorized". Click the <b>Ok</b> button.</li> </ol>  |   |
| <p><b>Note:</b> If during authorization of semi authorized transactions a new override reason has been occurred then on Clicking the authorize button, a respective override message is displayed with 'Ok' and 'Cancel' button. Click the Ok button, transaction will be overridden and marked as 'completed', click "Cancel" button then the transaction will not be overridden and later on if the user wants then he can have again take a decision to override or return the same transaction. Once the transaction has been authorized the system fetches the next record for authorisation. After last transaction system displays a message "No more records pending".</p> |   |