ORACLE FLEXCUBE

Accelerator Pack 12.1– Product Catalogue

ORACLE

FINANCIAL SERVICES

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Overview & Objective

FLEXCUBE – Accelerator Pack provides pre-configured standard business products and ready to use transaction sets that a bank would want to parameterize using the FLEXCUBE application. The objective of the pack is to provide the bank a head start in the FLEXCUBE implementation so as to fast track the rollout. The module that is covered as part of this document is Payments & Collection.

The purpose of this document is to provide an insight into the various business products and the transaction products configured.

Product catalogue – Payments & Collections

1. Product Code - OPEX

1.1 Introduction – Outgoing Payment Product

1.2 Business Scenario

This Product is used to capture transactions initiated by the Debtor on behalf of its customer who wants to send funds to the beneficiary (Individual customer of an external bank).

1.3 Summary

Outgoing payment product for customer initiated transactions, features based on the network through which transaction will flow.

1.4 Synopsis

This product captures the features of the network through which the transactions are sent. This is a product for low amount clearing (Amount less than 15,000 GBP)

1.5 Detailed Coverage

The product is to be used for Outgoing payment transactions initiated by the debtor who wants to remit funds to the creditor having account in another bank. For the transactions booked using this product the debit to the initiating customer's account and the credit to the clearing will be done on the same day. The contract will be dispatched to clearing on the same day using the auto-dispatch function. The transaction amount should be between 1 GBP to 15,000.00 GBP (Both Included). Entries to the clearing NOSTRO account can be consolidated using the dispatch accounting feature. This will post debit to the clearing suspense payable GL and credit the clearing NOSTRO account for the particular clearing network.

1.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries –

| Dr Customer (Transaction amount) |
| Cr Intermediary suspense receivable (Transaction amount) |
| Dr Customer (Charge Amount) |
| Cr Charge Income GL (Charge Amount) |

- CRLQ – Credit Entry Liquidation, Accounting Entries

| Dr Intermediary suspense receivable |
| Cr Clearing suspense payable |

- DCLG – Dispatch contract to clearing
- REJT – Reject of Outgoing Payment.
- RJBS – Rejection Prior to Interbank Settlement.

1.7 Charges

Customer is charged a flat amount for the outgoing payment.

1.8 Special features / conditions

Charge is based on priority of message received

1.9 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

1.10 Messages

No messages

1.11 Reports Availability

No Reports available

1.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.
- Reject of outgoing payment will be processed using product JOPC

2. Product Code – JOPC

2.1 Introduction - Reject of Outgoing Payment

2.2 Business Scenario

Product used to capture the Transactions Rejected by the beneficiary who received funds from the Debtor bank.

2.3 Summary

Reject of Outgoing Payment Product for reject received from the beneficiary, features based on the network through which transaction is received

2.4 Synopsis

This product captures the features of the network through which the transactions are received.

2.5 Detailed Coverage

The product is to be used for Reject of Outgoing payment transactions received by the originator from the beneficiary. When the Outgoing Payment transaction is rejected, a reject of outgoing payment transaction is initiated with this product.

2.6 Events Covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations
- DRLQ – Debit Entry Liquidation, Accounting Entries

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Dr CLEARING SUSPENSE RECEIVABLE
Cr INTERMEDIARY SUSPENSE RECEIVABLE
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- CRLQ – Credit Entry Liquidation, Accounting Entries

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Dr   INTERMEDIARY SUSPENSE RECEIVABLE
(Transaction amount)
Cr  CUSTOMER  (Transaction amount)
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2.7 Advices supported

Credit advice to customer for the transaction amount when account is credited successfully

2.8 Messages

No messages

2.9 Reports Availability

No Reports available

2.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.

3. Product Code – IPPC

3.1 Introduction – Incoming Payment Product

3.2 Business Scenario

Product used to capture transactions in the Creditor bank on behalf of its customer who has received funds through clearing from the Debtor bank.

3.3 Summary

Incoming payment product for transactions carrying funds for the beneficiary in our bank, features based on the network through which transaction is received

3.4 Synopsis

This product captures the features of the network through which the transactions are received. This is a product for low amount clearing (Amount less than 15,000 GBP)

3.5 Detailed Coverage

The product is to be used for Incoming payment transactions received by the beneficiary who receives funds from the debtor having account in another bank. For the transactions booked using this product the debit to the clearing and the credit to the customer's account will be done on the same day. The transaction amount should be between 1 GBP to 15,000.00 GBP (Both Included). Customer is not charged any amount for receiving incoming payments. Rejects sent for the transaction are processed on the same day.

3.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr Clearing suspense receivable (Transaction amount)   Cr Intermediary suspense payable (Transaction amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense payable   Cr Customer

- DCLG – Dispatch to Clearing.
- REJT – Reject of Incoming payment.

3.7 Charges

No amount charged to the customer for receiving an incoming payment.

3.8 Special features / conditions

Customer name validations are done for the incoming payment transactions, contracts failing for customer name validations will generate a reject of incoming payment contract based on auto-reject mapping.

3.9 Advices supported

Credit advice to customer for the transaction amount when account is credited successfully.

3.10 Messages
No messages

3.11 Reports Availability
No Reports available

3.12 Additional information
- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- Customer names to be maintained for the customer validation.
- Reject of incoming payment contract will be booked using product JIPC.

4. Product Code – JIPC

4.1 Introduction - Reject of Incoming Payment

4.2 Business Scenario

This product is used to initiate the reject of the payment received from the debtor bank.

4.3 Summary

Reject of Incoming Payments product for transactions which is rejected by the beneficiary, features based on the network through which transaction will flow

4.4 Synopsis

This product captures the features of the network through which the transactions are sent.

4.5 Detailed Coverage

The product is to be used for Reject of Incoming payment transactions initiated by the Creditor. When the Incoming Payment transaction is rejected, a reject of incoming payment transaction is initiated with this product

4.6 Events Covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr CUSTOMER (Transaction amount)
Cr INTERMEDIARY SUSPENSE PAYABLE
(Transaction amount)
Dr CUSTOMER (Charge Amount)
Cr PCCHARGE1_INC (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr INTERMEDIARY SUSPENSE PAYABLE
Cr CLG SUSPENSE PAYABLE

- DCLG – Dispatch to Clearing.

4.7 Special features / conditions

Charge is based on priority of message

4.8 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully

4.9 Messages

No messages

4.10 Reports Availability

No Reports available

4.11 Additional information

UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.

5. Product Code – OCCD

5.1 Introduction – Outgoing Collection Product

5.2 Business Scenario

Product used to initiate a transaction by the Creditor (Individual Customer) who wants to receive funds from the Debtor (Individual customer of an external bank).

5.3 Summary

Outgoing collection product for transactions requesting funds for the beneficiary in our bank from external customers, features based on the network through which transaction is sent.

5.4 Synopsis

This product captures the features of the network through which the transactions are sent. This is a product for low amount clearing (Amount less than 2000 GBP).

5.5 Detailed Coverage

The product is to be used for outgoing collection transactions initiated by the beneficiary who requests funds from the debtor having account in another bank. For the transactions booked using this product the debit to the clearing and the credit to the customer's account will be done on the activation date. The transaction amount should be between 1 GBP to 2000.00 GBP (Both Included). The accounting entries to the customer can be consolidated by enabling the customer entry consolidation feature in product and at the agreement, and this will consolidate the entries and post a single accounting entry to the customer account.

Customer is charged percentage of transaction amount as the charge for initiating an outgoing collection. The charge basis will be premium. Rejects and Recalls received from the Debtor bank for the transaction are processed on the same day Rejects can be received before (pre-settlement rejects) or on/after the activation date (post settlement rejects). The creditor can initiate a pre-settlement or post-settlement reversal for the transaction which is sent to the clearing. If reversal is initiated post-settlement, system will generate a new reverse of outgoing collection contract with debit to customer and credit to clearing happening on the same day. In this case, the original outgoing collection contract will be marked as reversed.

5.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries –

Dr Clearing suspense receivable (Transaction amount)
Cr Interest suspense payable (Transaction amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Interest suspense payable
Cr Customer
Dr Customer (Charge amount)
Cr Charge Income GL (Charge amount)

- REJT – Transaction Rejection.
- RJBS- Rejection Prior to Interbank Settlement
- RECL – Collection Recall.

- REVP – Post Settlement reversal.
- REVR – Contract Reversal
- DCLG – Dispatch to clearing

5.7 Charges

Customer is charged percentage of transaction amount as the charge for initiating an outgoing collection. The charge basis will be premium.

5.8 Special features / conditions

Charge is based on priority of message received (Normal, urgent or highly urgent).

5.9 Advices supported

Credit advice to customer for the transaction amount when account is credited successfully.

5.10 Messages

No messages

5.11 Reports Availability

No Reports available

5.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.
- Reject of outgoing collection will be booked using product JOCD.
- Recall of outgoing collection will be booked using product CODC.
- Reversal of outgoing collection will be booked using product VODC.

6. Product Code- JOCD

6.1 Introduction – Reject of outgoing collection Product

6.2 Business Scenario

Product used to reject the transactions in creditor bank due to the reject initiated by the debtor for the collection received.

6.3 Summary

Reject of outgoing Collection product for direct debit transactions, features based on the network through which transaction will be received.

6.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 2000 GBP)

6.5 Detailed Coverage

The product is to be used for post settlement reject of outgoing collection transactions received by the creditor who has to receive funds from the debtor having account in another bank. The debtor can reject the collection that is received, and this is processed by the creditor as reject of outgoing collection. For the transactions booked using this product, the debit to the customer account and the credit to the clearing suspense GL will be done on the same day and the original transaction will be marked as rejected.

6.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations
- DRLQ – Debit Entry Liquidation,
- Accounting Entries

Dr Customer (Transaction amount)   Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount)   Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable   Cr Clearing suspense payable

6.7 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

6.8 Messages

No messages

6.9 Reports Availability

No Reports available

6.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The reject code needs to be entered for the contract.
- REJT event will be fired in the original outgoing collection contract on reject.

7. Product Code- VODC

7.1 Introduction – Reversal of outgoing collection Product

7.2 Business Scenario

Product used to capture reversal transactions initiated by the creditor (Individual Customer) to send the funds back to the Debtor.

7.3 Summary

Reverse of outgoing Collection product for direct debit transactions, features based on the network through which transaction will be received.

7.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 2000 GBP)

7.5 Detailed Coverage

The product is to be used for post settlement reversal of outgoing collection transactions initiated by the creditor who has to receive funds from the debtor having account in another bank. The creditor can reverse the outgoing collection that is sent, and this is processed as reverse of outgoing collection. For the transactions booked using this product, the debit to the customer account and the credit to the clearing suspense GL will be done on the same day and the original transaction will be marked as reversed.

7.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr Customer (Transaction amount) Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount) Cr Charge Income GL (Charge Amount)

- Debit Advice to customer.
- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable Cr Clearing suspense payable

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7.7 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

7.8 Messages

No messages

7.9 Reports Availability

No Reports available

7.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The reversal code needs to be entered for the contract.
- REVP event will be fired in the original outgoing collection contract on reversal.

8. Product Code- CODC

8.1 Introduction – Recall of outgoing collection Product

8.2 Business Scenario

Product used to recall the transactions in creditor bank due to the reject initiated by the debtor after the response days for the collection received.

8.3 Summary

Recall of outgoing Collection product for direct debit transactions, features based on the network through which transaction will be received.

8.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 2000 GBP)

8.5 Detailed Coverage

The product is to be used for recall of outgoing collection transactions received by the creditor who has to receive funds from the debtor having account in another bank. The debtor can recall the collection that is received, within the recall days and after the response days, and this is processed by the creditor as recall of outgoing collection. For the transactions booked using this product, the debit to the customer account and the credit to the clearing suspense GL will be done on the same day and the original transaction will be marked as recalled.

8.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr Customer (Transaction amount) Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount) Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable Cr Clearing suspense Payable

8.7 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

8.8 Messages

No messages

8.9 Reports Availability

No Reports available

8.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The recall code needs to be entered for the contract.
- RECL event will be fired in the original outgoing collection contract on reversal.

9. Product Code - ICCD

9.1 Introduction – Incoming collection Product

9.2 Business Scenario

This product is used to transfer funds by debiting its own customer as a result of the collection received from the creditor bank.

9.3 Summary

Incoming Collection product for direct debit transactions, features based on the network through which transaction will be received.

9.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 2000 GBP)

9.5 Detailed Coverage

The product is to be used for incoming collection transactions received by the debtor who has to remit funds to the creditor having account in another bank. For the transactions booked using this product the debit to the remitting customer's account and the credit to the clearing will be done on the activation date. The transaction amount should be between 1 GBP to 2000.00 GBP (Both Included). Customer is charged percentage of transaction amount per transaction on a discount basis.

In cases where the transaction fails while uploading into the system, the auto reject feature will be made use of and the incoming collection contract will be auto rejected by the system according to the reject code and the accounting entries will be posted to the unsettled GL and the reject of incoming collection contract will be booked with the reversed accounting entries. Rejects/Recalls initiated for the transaction are processed on the same day and customer is charged flat amount. Reversals received for the transactions are processed on the same working day and the customer is charged a flat amount for the same.

9.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr Customer (Transaction amount) Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount) Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable Cr Clearing suspense payable

- REJT –Transaction Rejection.
- RJBS - Rejection Prior to Interbank Settlement.
- RECL –Collection Recall.
- REVP - Post Settlement Reversal
- REVR – Collection Reversal.

9.7 Charges

Percentage of transaction amount charged to the customer on discount basis for contract processing.

9.8 Special features / conditions

Charge is based on priority of message received, Reject contracts credit the funds to the debtor account and credits the amount to the clearing suspense GL. Recall contract credits the funds immediately to the customer account and interest amount is credited to the customer.

9.9 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

9.10 Messages

No messages

9.11 Reports Availability

No Reports available

9.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.
- Reject of Incoming collection will be booked using product JIDC.
- Recall of incoming collection will be booked using product CIDC.
- Reversal of incoming collection will be booked using product VIDC.

10. Product Code- JIDC

10.1 Introduction – Reject of incoming collection Product

10.2 Business Scenario

Product used to capture reject transactions initiated by the debtor (Individual Customer) who had sent funds to the creditor (Individual customer of an external bank)

10.3 Summary

Reject of incoming Collection product for direct debit transactions, features based on the network through which transaction will be received.

10.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 2000 GBP)

10.5 Detailed Coverage

The product is to be used for post settlement reject of incoming collection transactions initiated by the debtor who has sent funds to the creditor having account in another bank. The debtor can reject the collection that is received, and this is processed as reject of incoming collection. For the transactions booked using this product, the credit to the customer account and the debit to the clearing suspense GL will be done on the same day and the original transaction will be marked as rejected.

10.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation,
- Accounting Entries

Dr Customer (Transaction amount) Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount) Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable Cr Clearing suspense payable

10.7 Advices supported

No advices.

10.8 Messages

No messages

10.9 Reports Availability

No Reports available

10.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The reject code needs to be entered for the contract.
- REJT event will be fired in the original incoming collection contract on reject.

11. Product Code- VIDC

11.1 Introduction – Reversal of incoming collection Product

11.2 Business Scenario

Product used to process the reversal transactions received by the debtor (Individual Customer) who had sent the funds to the creditor (Individual customer of an external bank).

11.3 Summary

Reverse of incoming Collection product for direct debit transactions, features based on the network through which transaction will be received.

11.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 2000 GBP)

11.5 Detailed Coverage

The product is to be used for post settlement reversal of incoming collection transactions received by the debtor who has sent funds to the creditor having account in another bank. The creditor can reverse the outgoing collection that is sent, and this is processed by the debtor bank as reverse of incoming collection. For the transactions booked using this product, the credit to the customer account and the credit to the clearing suspense GL will be done on the same day and the original transaction will be marked as reversed. Customer is charged a flat amount on premium basis for processing of the reversal.

11.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation,
- Accounting Entries

Dr Customer (Transaction amount) Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount) Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable Cr Clearing suspense Payable

11.7 Advices supported

None

11.8 Messages

No messages

11.9 Reports Availability

No Reports available

11.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The reversal code needs to be entered for the contract.
- REVP event will be fired in the original incoming collection contract on reversal.

12.   Product Code- CIDC

12.1 Introduction – Recall of incoming collection Product

12.2 Business Scenario

Product used to capture reject transactions initiated by the debtor (Individual Customer) after the response days who had sent funds to the creditor (Individual customer of an external bank)

12.3 Summary

Recall of incoming Collection product for direct debit transactions, features based on the network through which transaction will be received.

12.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 2000 GBP)

12.5 Detailed Coverage

The product is to be used for recall of incoming collection transactions initiated by the debtor who has sent funds to the creditor having account in another bank. The debtor can recall the collection that is received, after the response days and within the recall days, and this is processed as recall of incoming collection. For the transactions booked using this product, the credit to the customer account and the debit to the clearing suspense GL will be done on the same day and the original transaction will be marked as recalled.

12.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr Customer (Transaction amount)
Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount)
Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable
Cr Clearing suspense Payable

12.7 Advices supported

None.

12.8 Messages

No messages

12.9 Reports Availability

No Reports available

12.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The recall code needs to be entered for the contract.
- RECL event will be fired in the original incoming collection contract on reversal.
- Interest amount will be given to the customer if applicable.

13.   Product Code – OCRC

13.1 Introduction – Outgoing Collection Product – Request for debit

13.2 Business Scenario

Product used to capture transactions initiated by the Creditor (Individual Customer) who wants to receive funds from the Debtor (Individual customer of an external bank).

13.3 Summary

Outgoing collection product for transactions requesting funds for the beneficiary in our bank from external customers, features based on the network through which transaction is sent.

13.4 Synopsis

This product captures the features of the network through which the transactions are sent. This is a product for low amount clearing (Amount less than 2000 GBP)

13.5 Detailed Coverage

The product is to be used for outgoing collection transactions initiated by the beneficiary who requests funds from the debtor having account in another bank. For the transactions booked using this product approval in the form of incoming payment is received and the debit to the clearing and the credit to the customer's account are done on the activation date. The transaction amount should be between 1 GBP to 2000.00 GBP (Both Included). Customer is charged percentage of transaction amount as the charge for initiating an outgoing collection. Rejects and Approvals received from the Debtor bank for the transaction are processed on the same day. If reversal is initiated for the transaction sent to clearing, system will generate a new contract with debit to customer and credit to clearing happening on the same day customer shall be charged a flat amount for transaction reversal.

13.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- APPR – Contract Approval, Accounting Entries – Accounting entries are passed in the Incoming payment contract received from the debtor bank. For accounting entries see the section for incoming
- REJT – Reject of Outgoing collection.
- REVP – Reversal of outgoing collection.

13.7 Charges

Customer is charged percentage of transaction amount as the charge for initiating an outgoing collection.

13.8 Special features / conditions

Charge is based on priority of message received

13.9 Advices supported

None.

13.10 Messages

No messages

13.11 Reports Availability

No Reports available

13.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.
- Reject of outgoing collection will be booked using product JORC.
- Reversal of outgoing collection will be booked using product VODC.

14. Product Code – ICRC

14.1 Introduction – Incoming collection Product – Request for Debit

14.2 Business Scenario

This product is used to transfer funds to the creditor after getting the approval from debtor to debit his account as a result of the collection received from the creditor bank.

14.3 Summary

Incoming Collection product for request for debit transactions, features based on the network through which transaction will be received.

14.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 2000 GBP)

14.5 Detailed Coverage

The product is to be used for incoming collection transactions received by the debtor who has to remit funds to the creditor having account in another bank. The Debtor needs to approve the incoming collection contract and generate an outgoing payment for the transaction amount the debit to the remitting customer's account and the credit to the clearing will be done on the same day. The transaction amount should be between 1 GBP to 2000.00 GBP (Both Included). Customer is charged percentage of transaction amount per transaction. Rejects initiated for the transaction are processed on the same day and customer is charged a flat amount for the same. Reversals received for the transactions are processed on the same working day and the customer is charged a flat amount for the same.

14.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- APPR – Contract Approval, Accounting Entries – Accounting entries are passed in the Outgoing payment contract sent to the creditor bank. For accounting entries see the section for outgoing payments product OPEX
- REJT – Reject of Incoming collection.
- REVR – Reversal of incoming collection.

14.7 Charges

Percentage of transaction amount charged to the customer for contract processing.

14.8 Special features / conditions

Charge is based on priority of message received.

14.9 Advices supported

None.

14.10 Messages

No messages

14.11 Reports Availability

No Reports available

14.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.
- Reject of Incoming collection will be booked using product JIRC.
- Reversal of incoming collection will be booked using product VIDC.

15. Product Code - OPPB

15.1 Introduction – Outgoing Payment Product – Bank Transfer

15.2 Business Scenario

This product is used to transfer funds to the creditor after getting the approval from debtor to debit his account as a result of the collection received from the creditor bank.

15.3 Summary

Outgoing payment product for bank initiated transactions, features based on the network through which transaction will flow.

15.4 Synopsis

This product captures the features of the network through which the transactions are sent. This is a product for low amount clearing for banks to remit funds to another financial institution (Amount less than 2000 GBP)

15.5 Detailed Coverage

The product is to be used for Outgoing payment transactions initiated by the bank which wants to remit funds to the creditor institution i.e. another bank. For the transactions booked using this product the debit to the bank's GL and the credit to the clearing will be done on the same day. The contract will be dispatched to clearing on the same day using the auto-dispatch function. The transaction amount should be between 1 GBP to 2000.00 GBP (Both Included). Charge is not taken for such transactions.

15.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Liquidation, Accounting Entries

Dr Customer (Transaction amount)
Cr Intermediary suspense receivable (Transaction amount)

- CRLQ – Credit Liquidation, Accounting Entries

Dr Intermediary suspense receivable
Cr Clearing suspense Payable

Dr Customer (Charge Amount)

Cr PCCHARGE1_INC (Charge Amount)

- DCLG – Dispatch contract to clearing
- REJT – Transaction Rejection
- RJBS – Rejection Prior to Interbank Settlement

15.7 Charges

Charge is not taken for such transactions.

15.8 Special features / conditions

This product is used by bank to send payments to another bank.

15.9 Advices supported

No advices

15.10 Messages

No messages

15.11 Reports Availability

No Reports available

15.12 Additional information

- Customer agreements maintained to accommodate GL transactions capturing the features of the product.

16. Product Code –BKOP

16.1 Introduction – Outgoing Payment Product-Book transfer

16.2 Business Scenario

Product used to capture transactions initiated by the debtor (Individual Customer) who has to send funds to the creditor (Individual customer of same bank).

16.3 Summary

Outgoing payment product for transactions to send funds from the customer in our bank, to beneficiary, the beneficiary being the customer of the same bank

16.4 Synopsis

This product is used for book transfer type of transactions.

16.5 Detailed Coverage

The product is to be used for outgoing payment transactions initiated by the debtor who sends funds to the creditor having account in same bank. For the transactions booked using this product the debit to the customer and the credit to the beneficiary will be done on the same day. The transaction amount should be between 1 GBP to 15,000.00 GBP (Both Included).

16.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries –

> Dr Customer (Transaction amount)
> Cr Intermediary suspense payable (Transaction amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

> Dr Intermediary suspense payable
> Cr Bridge GL

16.7 Special features / conditions

Customer is charged a flat amount.

16.8 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

16.9 Messages

No messages

16.10 Reports Availability

No Reports available

16.11 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.

17. Product Code –BKIP

17.1 Introduction – Incoming Payment Product-Book transfer

17.2 Business Scenario

Product used to capture transactions received by the Creditor (Individual Customer) who has received funds from the Debtor (Individual customer of same bank).

17.3 Summary

Incoming payment product for transactions carrying funds for the customer in our bank, the beneficiary being the customer of the same bank

17.4 Synopsis

This product is used for book transfer type of transactions.

17.5 Detailed Coverage

The product is to be used for Incoming payment transactions received by the beneficiary who receives funds from the debtor having account in same bank. For the transactions booked using this product the debit to the clearing and the credit to the customer's account will be done on the same day. The transaction amount should be between 1 GBP to 15,000.00 GBP (Both Included). Customer is not charged any amount for receiving incoming payments.

17.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Liquidation, Accounting Entries –

Dr Clearing suspense receivable (Transaction amount)
Cr Intermediary suspense payable (Transaction amount)

- CRLQ – Credit Liquidation, Accounting Entries

Dr Intermediary suspense payable
Cr Customer

- DCLG – Dispatch to Clearing

17.7 Special features / conditions

Customer name validations are done for the incoming payment transactions, contracts failing for customer name validations will generate a reject of incoming payment contract based on auto-reject mapping.

17.8 Advices supported

Credit advice to customer for the transaction amount when account is credited successfully.

17.9 Messages

No messages

17.10 Reports Availability

No Reports available

17.11 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- Customer names to be maintained for the customer validation.

18. Product Code - OPFE

18.1 Introduction – Outgoing Payment - FATCA

18.2 Business Scenario

This Product is used to capture transactions initiated by the Debtor on behalf of its customer who wants to send funds to the beneficiary (Individual customer of an external bank) and to collect the FATCA tax based on the reportable status of beneficiary.

18.3 Summary

Outgoing payment – FATCA product for customer initiated transactions, features based on the network through which transaction will flow.

18.4 Synopsis

This product captures the features of the network through which the transactions are sent. This is a product for collection of FATCA Tax.

18.5 Detailed Coverage

The product is to be used for collection of FATCA tax on Outgoing payment transactions initiated by the debtor who wants to remit funds to the creditor having account in another bank. For the transactions booked using this product the debit to the initiating customer's account and the credit to the clearing and a debit of FATCA tax amount to the clearing and credit to the tax liability will be done on the same day. The contract will be dispatched to clearing on the same day using the auto-dispatch function.

18.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries –

Dr Customer (Transaction amount)
Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount)
Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable (Transaction amount)
Cr Clearing suspense payable (Transaction amount)
Dr Clearing suspense payable (FATCA Tax amount)
Cr FATCA Liability Pay (FATCA Tax amount)
Dr Clearing suspense payable (FATCA Tax amount)
Cr FATCA Liability Escrow (FATCA Tax amount)

- DCLG – Dispatch contract to clearing
- REJT – Reject of Outgoing Payment.
- RJBS – Rejection Prior to Interbank Settlement.

18.7 Charges

Customer is charged a flat amount for the outgoing payment.

18.8 Special features / conditions

Charge is based on priority of message received

18.9 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

18.10 Messages

No messages

18.11 Reports Availability

No Reports available

18.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.
- Reject of outgoing payment will be processed using product JOPC

19.   Product Code – IPFE

19.1 Introduction – Incoming Payment - FATCA

19.2 Business Scenario

This Product is used to capture transactions in the Creditor bank on behalf of its customer who has received funds through clearing from the Debtor bank and to collect the FATCA tax based on the reportable status of customer.

19.3 Summary

Incoming payment product for transactions carrying funds for the beneficiary in our bank, features based on the network through which transaction is received

19.4 Synopsis

This product captures the features of the network through which the transactions are received. This is a product for collection of FATCA Tax.

19.5 Detailed Coverage

The product is to be used for collection of FATCA tax on Incoming payment transactions received by the beneficiary who receives funds from the debtor having account in another bank. For the transactions booked using this product the debit to the clearing and the credit to the customer's account and a debit of FATCA tax amount to the customer's account and credit to the tax liability will be done on the same day. Customer is not charged any amount for receiving incoming payments. Rejects sent for the transaction are processed on the same day.

19.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

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Dr Clearing suspense receivable (Transaction amount)
Cr  Intermediary suspense payable (Transaction amount)
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- CRLQ – Credit Entry Liquidation, Accounting Entries

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Dr  Intermediary suspense payable
Cr  Customer
Dr  Customer (FATCA Tax amount)
Cr  FATCA Liability Pay (FATCA Tax amount)
Dr  Customer (FATCA Tax amount)
Cr  FATCA Liability Escrow (FATCA Tax amount)
```

- DCLG – Dispatch to Clearing.
- REJT – Reject of Incoming payment.

19.7 Charges

No amount charged to the customer for receiving an incoming payment.

19.8 Special features / conditions

Customer name validations are done for the incoming payment transactions, contracts failing for customer name validations will generate a reject of incoming payment contract based on auto-reject mapping.

19.9 Advices supported

Credit advice to customer for the transaction amount when account is credited successfully.

19.10 Messages

No messages

19.11 Reports Availability

No Reports available

19.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- Customer names to be maintained for the customer validation.
- Reject of incoming payment contract will be booked using product JIPC.

20.   Product Code – OCFT

20.1 Introduction – Outgoing Collection DD - FATCA

20.2 Business Scenario

This product is used to initiate a transaction by the Creditor (Individual Customer) who wants to receive funds from the Debtor (Individual customer of an external bank) and to collect the FATCA tax based on the reportable status of creditor.

20.3 Summary

Outgoing collection product for transactions requesting funds for the beneficiary in our bank from external customers, features based on the network through which transaction is sent.

20.4 Synopsis

This product captures the features of the network through which the transactions are sent. This is a product for collection of FATCA Tax.

20.5 Detailed Coverage

The product is to be used for collecting FATCA tax on outgoing collection transactions initiated by the beneficiary who requests funds from the debtor having account in another bank. For the transactions booked using this product the debit to the clearing and the credit to the customer's account and a debit of FATCA tax amount to the customer's account and credit to the tax liability will be done on the activation date. The transaction amount should be between 1 GBP to 2000.00 GBP (Both Included).

Customer is charged percentage of transaction amount as the charge for initiating an outgoing collection. The charge basis will be premium. Rejects and Recalls received from the Debtor bank for the transaction are processed on the same day Rejects can be received before (pre-settlement rejects) or on/after the activation date (post settlement rejects). The creditor can initiate a pre-settlement or post-settlement reversal for the transaction which is sent to the clearing. If reversal is initiated post-settlement, system will generate a new reverse of outgoing collection contract with debit to customer and credit to clearing happening on the same day. In this case, the original outgoing collection contract will be marked as reversed.

20.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries –

> Dr Clearing suspense receivable (Transaction amount)
> Cr Interest suspense payable (Transaction amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

> Dr Interest suspense payable
> Cr Customer
> Dr Customer (Charge amount)
> Cr Charge Income GL (Charge amount)
> Dr Customer (FATCA Tax amount)
> Cr FATCA Liability Pay (FATCA Tax amount)
> Dr Customer (FATCA Tax amount)
> Cr FATCA Liability Escrow (FATCA Tax amount)

- REJT – Transaction Rejection.
- RJBS- Rejection Prior to Interbank Settlement
- RECL – Collection Recall.
- REVP – Post Settlement reversal.
- REVR – Contract Reversal
- DCLG – Dispatch to clearing

20.7 Charges

Customer is charged percentage of transaction amount as the charge for initiating an outgoing collection. The charge basis will be premium.

20.8 Special features / conditions

Charge is based on priority of message received (Normal, urgent or highly urgent).

20.9 Advices supported

Credit advice to customer for the transaction amount when account is credited successfully.

20.10 Messages

No messages

20.11 Reports Availability

No Reports available

20.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.
- Reject of outgoing collection will be booked using product JOCD.
- Recall of outgoing collection will be booked using product CODC.
- Reversal of outgoing collection will be booked using product VODC.

21. Product Code - ICDF

21.1 Introduction – Incoming collection DD - FATCA

21.2 Business Scenario

This product is used to transfer funds by debiting its own customer as a result of the collection received from the creditor bank and to collect the FATCA tax based on the reportable status of beneficiary.

21.3 Summary

Incoming Collection product for direct debit transactions, features based on the network through which transaction will be received.

21.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for collection of FATCA Tax.

21.5 Detailed Coverage

The product is to be used for collecting FATCA tax on incoming collection transactions received by the debtor who has to remit funds to the creditor having account in another bank. For the transactions booked using this product the debit to the remitting customer's account and the credit to the clearing and a debit of FATCA tax amount to the clearing and credit to the tax liability will be done on the activation date. Customer is charged percentage of transaction amount per transaction on a discount basis.

In cases where the transaction fails while uploading into the system, the auto reject feature will be made use of and the incoming collection contract will be auto rejected by the system according to the reject code and the accounting entries will be posted to the unsettled GL and the reject of incoming collection contract will be booked with the reversed accounting entries. Rejects/Recalls initiated for the transaction are processed on the same day and customer is charged flat amount. Reversals received for the transactions are processed on the same working day and the customer is charged a flat amount for the same.

21.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr Customer (Transaction amount) Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount) Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable Cr Clearing suspense payable Dr Clearing suspense payable (FATCA Tax amount) Cr FATCA Liability Pay (FATCA Tax amount)

| Dr Clearing suspense payable (FATCA Tax amount) |
| Cr FATCA Liability Escrow (FATCA Tax amount) |

- REJT –Transaction Rejection.
- RJBS - Rejection Prior to Interbank Settlement.
- RECL –Collection Recall.
- REVP - Post Settlement Reversal
- REVR – Collection Reversal.

21.7 Charges

Percentage of transaction amount charged to the customer on discount basis for contract processing.

21.8 Special features / conditions

Charge is based on priority of message received, Reject contracts credit the funds to the debtor account and credits the amount to the clearing suspense GL. Recall contract credits the funds immediately to the customer account and interest amount is credited to the customer.

21.9 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

21.10 Messages

No messages

21.11 Reports Availability

No Reports available

21.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.
- Reject of Incoming collection will be booked using product JIDC.
- Recall of incoming collection will be booked using product CIDC.
- Reversal of incoming collection will be booked using product VIDC.

22.   Product Code – ICFT

22.1 Introduction – Incoming Collection RFD - FATCA

22.2 Business Scenario

This product is used to transfer funds to the creditor after getting the approval from debtor to debit his account as a result of the collection received from the creditor bank and to collect the FATCA tax based on the reportable status of beneficiary.

22.3 Summary

Incoming Collection product for request for debit transactions, features based on the network through which transaction will be received.

22.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for collection of FATCA Tax.

22.5 Detailed Coverage

The product is to be used for collecting FATCA tax as part of outgoing payment on incoming collection transactions received by the debtor who has to remit funds to the creditor having account in another bank. The Debtor needs to approve the incoming collection contract and generate an outgoing payment for the transaction amount the debit to the remitting customer's account and the credit to the clearing and a debit of FATCA tax amount to the clearing and credit to the tax liability will be done on the same day. Customer is charged percentage of transaction amount per transaction. Rejects initiated for the transaction are processed on the same day and customer is charged a flat amount for the same. Reversals received for the transactions are processed on the same working day and the customer is charged a flat amount for the same.

22.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- APPR – Contract Approval, Accounting Entries – Accounting entries are passed in the Outgoing payment contract sent to the creditor bank. For accounting entries see the section for outgoing payments product OPEX
- REJT – Reject of Incoming collection.
- REVR – Reversal of incoming collection.

22.7 Charges

Percentage of transaction amount charged to the customer for contract processing.

22.8 Special features / conditions

Charge is based on priority of message received.

22.9 Advices supported

None

22.10 Messages

No messages

22.11 Reports Availability

No Reports available

22.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.
- Reject of Incoming collection will be booked using product JIRC.
- Reversal of incoming collection will be booked using product VIDC.

23. Product Code – P2PC

23.1 Introduction – P2P Customer Debit-Outgoing Book Transfer

23.2 Business Scenario

Product used to capture transactions initiated by the debtor (Individual Customer) who has to send funds to the creditor (Individual customer of same bank) through FCDB channel.

23.3 Summary

Outgoing book transfer product for transactions to send funds to beneficiary, who is not registered in our bank. Using other information like Email ID, Telephone number or Facebook ID the request is sent from FCDB channel.

23.4 Synopsis

This product is used for book transfer type of transactions when the beneficiary is not registered.

23.5 Detailed Coverage

The product is to be used for booking the Book transfer type of contract when there is Payment request is sent from FCDB channel and the beneficiary mentioned is not registered in our bank. For this transaction no offset Incoming book transfer contract gets booked. Customer is charged a flat amount for initiating an outgoing payment.

23.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries –

> Dr Customer (Transaction amount)
> Cr Intermediary suspense payable (Transaction amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

> Dr Intermediary suspense payable
> Cr Suspense GL

23.7 Special features / conditions

Customer is charged a flat amount.

23.8 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

23.9 Messages

No messages

23.10 Reports Availability

No Reports available

23.11 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- Book transfer contract gets reversed if the beneficiary registration does not happen within specified period at P2P parameter.

24. Product Code - P2PT

24.1 Introduction – P2P Test transaction- Outgoing External

24.2 Business Scenario

This Product is used to capture a Test transaction with respect to the Book transfer created as part P2P transfer, which is initiated by the Debtor on behalf of its customer who wants to send funds to the beneficiary (Individual customer of an external bank) through FCDB channel.

24.3 Summary

Post beneficiary registration a test transaction which is of External clearing type is initiated with respect to the P2P book transfer contract created, features based on the network through which transaction will flow.

24.4 Synopsis

This product captures the features of the network through which the transactions are sent. This is a product for low amount clearing (Amount less than 15,000 GBP)

24.5 Detailed Coverage

The product is to be used for Outgoing payment transactions followed to the book transfer contract created as part of P2P transfer. For the transactions booked using this product the debit to the initiating customer expense GL and credit to the counter party GL will be done on the same day. The contract will be dispatched to clearing on the same day using the auto-dispatch function. The transaction amount should be between 1 GBP to 15,000.00 GBP (Both Included).

24.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries –

Dr Bank's Expense GL (Transaction amount)
Cr   Intermediary suspense payable (Transaction amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense payable
Cr Clearing suspense payable

- DCLG – Dispatch contract to clearing
- REJT – Reject of Outgoing Payment.
- RJBS – Rejection Prior to Interbank Settlement.

24.7 Charges

Customer is charged a flat amount for the outgoing payment.

24.8 Special features / conditions

Charge is based on priority of message received

24.9 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

24.10 Messages

No messages

24.11 Reports Availability

No Reports available

24.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.
- Reject of test transaction - outgoing payment will be processed using product P2RT

25. Product Code - P2PF

25.1 Introduction – P2P Final Payment- Outgoing External

25.2 Business Scenario

This Product is used to capture a Final transaction with respect to the test transaction created as part P2P transfer, which is initiated by the Debtor on behalf of its customer who wants to send funds to the beneficiary (Individual customer of an external bank) through FCDB channel.

25.3 Summary

Post beneficiary registration a final transaction which is of External clearing type is initiated with respect to the P2P test transaction created, features based on the network through which transaction will flow.

25.4 Synopsis

This product captures the features of the network through which the transactions are sent. This is a product for low amount clearing (Amount less than 15,000 GBP)

25.5 Detailed Coverage

The product is to be used for Outgoing payment transactions followed to the test transactions created as part of P2P transfer. For the transactions booked using this product the debit to the initiating customer's Account and credit to the Clearing suspense GL will be done on the same day. The contract will be dispatched to clearing on the same day using the auto-dispatch function. The transaction amount should be between 1 GBP to 15,000.00 GBP (Both Included).

25.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries –

| Dr Customer account (Transaction amount) |
| Cr Intermediary suspense payable (Transaction amount) |

| Dr   Customer account (Charge amount) |
| Cr   Charge Income GL (Charge Amount) |

- CRLQ – Credit Entry Liquidation, Accounting Entries

| Dr Intermediary suspense payable |
| Cr Clearing suspense payable |

- DCLG – Dispatch contract to clearing
- REJT – Reject of Outgoing Payment.
- RJBS – Rejection Prior to Interbank Settlement.

25.7 Charges

Customer is charged a flat amount for the outgoing payment.

25.8 Special features / conditions

Charge is based on priority of message received

25.9 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

25.10 Messages

No messages

25.11 Reports Availability

No Reports available

25.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.
- Reject of test transaction - outgoing payment will be processed using product P2RF

26. Product Code – P2RT

26.1 Introduction - P2P Test Transaction-Reject of Outgoing payment

26.2 Business Scenario

Product used to capture the Test Transactions Rejected.

26.3 Summary

Reject of Outgoing Payment - Test Product for reject received from the beneficiary, features based on the network through which transaction is received

26.4 Synopsis

This product captures the features of the network through which the transactions are received.

26.5 Detailed Coverage

The product is to be used for Reject of Outgoing payment test transactions. When the Outgoing Payment transaction is rejected, a reject of outgoing payment transaction is initiated with this product.

26.6 Events Covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations
- DRLQ – Debit Entry Liquidation, Accounting Entries

  | Dr CLEARING SUSPENSE RECEIVABLE |
  | Cr INTERMEDIARY SUSPENSE RECEIVABLE |

- CRLQ – Credit Entry Liquidation, Accounting Entries

  | Dr   INTERMEDIARY SUSPENSE RECEIVABLE (Transaction amount) |
  | Cr   P2PTESTEX (Transaction amount) |

26.7 Advices supported

No Advices

26.8 Messages

No messages

26.9 Reports Availability

No Reports available

26.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.

27.   Product Code – P2RF

27.1 Introduction - P2P Final Payment-Reject of Outgoing Payment

27.2 Business Scenario

Product used to capture the Final Payment Transactions Rejected.

27.3 Summary

Reject of Outgoing Payment - Final Product for reject received from the beneficiary, features based on the network through which transaction is received

27.4 Synopsis

This product captures the features of the network through which the transactions are received.

27.5 Detailed Coverage

The product is to be used for Reject of Outgoing payment final payment transactions. When the Outgoing Payment transaction is rejected, a reject of outgoing payment transaction is initiated with this product.

27.6 Events Covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations
- DRLQ – Debit Entry Liquidation, Accounting Entries

| Dr CLEARING SUSPENSE RECEIVABLE |
| Cr INTERMEDIARY SUSPENSE RECEIVABLE |

- CRLQ – Credit Entry Liquidation, Accounting Entries

| Dr   INTERMEDIARY SUSPENSE RECEIVABLE (Transaction amount) |
| Cr   Customer (Transaction amount) |

27.7 Advices supported

No Advices

27.8 Messages

No messages

27.9 Reports Availability

No Reports available

27.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.

28. Product Code - OEFX

28.1 Introduction – Outgoing External Payment-FX Linkage

28.2 Business Scenario

This Product is used to capture transactions initiated by the Debtor on behalf of its customer who wants to send funds to the beneficiary (Individual customer of an external bank) linking the Forward FX Contract into it.

28.3 Summary

Outgoing payment product for customer initiated transactions, features based on the network through which transaction will flow.

28.4 Synopsis

This product captures the features of the network through which the transactions are sent. For this product 'Auto Exchange Rate' would be marked as NO. This is a product for low amount clearing (Amount less than 20,000 GBP)

28.5 Detailed Coverage

The product is to be used for Outgoing payment transactions initiated by the debtor who wants to remit funds to the creditor having account in another bank linking a forward FX contract to it. For the transactions booked using this product the debit to the initiating customer's account and the credit to the clearing will be done based on the activation date. Outgoing payment transaction activation date should be greater than or equal to the option date and lesser than the maturity date of FX contract. For Outgoing payment transaction currency should be the sell currency of the FX contract. The contract will be dispatched to clearing on the same day using the auto-dispatch function. The transaction amount should be between 1 GBP to 20,000.00 GBP (Both Included).

28.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries –

| Dr Customer (Transaction amount) |
| Cr Intermediary suspense receivable (Transaction amount) |
| Dr Customer (Charge Amount) |
| Cr Charge Income GL (Charge Amount) |

- CRLQ – Credit Entry Liquidation, Accounting Entries

| Dr Intermediary suspense receivable |
| Cr Clearing suspense payable |

- DCLG – Dispatch contract to clearing
- REJT – Reject of Outgoing Payment.
- RJBS – Rejection Prior to Interbank Settlement.

28.7 Charges

Customer is charged a flat amount for the outgoing payment.

28.8 Special features / conditions

Charge is based on priority of message received

28.9 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

28.10 Messages

No messages

28.11 Reports Availability

No Reports available

28.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- UDF's (Normal, urgent & Highly Urgent) can be maintained and captured as a part of the charges setup.
- Reject of outgoing payment will be processed using product JOPC

29. Product Code – IEFX

29.1 Introduction – Incoming External Payment-FX Linkage

29.2 Business Scenario

Product used to capture transactions in the Creditor bank on behalf of its customer who has received funds through clearing from the Debtor bank linking the Forward FX Contract into it.

29.3 Summary

Incoming payment product for transactions carrying funds for the beneficiary in our bank, features based on the network through which transaction is received.

29.4 Synopsis

This product captures the features of the network through which the transactions are received. For this product 'Auto Exchange Rate' would be marked as NO. This is a product for low amount clearing (Amount less than 15,000 GBP)

29.5 Detailed Coverage

The product is to be used for Incoming payment transactions received by the beneficiary who receives funds from the debtor having account in another bank linking a forward FX contract to it. For the transactions booked using this product the debit to the clearing and the credit to the customer's account will be done based on the activation date. Incoming payment transaction activation date should be greater than or equal to the option date and lesser than the maturity date of FX contract. For Incoming payment transaction currency should be the buy currency of the FX contract. Customer is not charged any amount for receiving incoming payments. Rejects sent for the transaction are processed on the same day.

29.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

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| Dr Clearing suspense receivable (Transaction amount) |
| Cr Intermediary suspense payable (Transaction amount) |

- CRLQ – Credit Entry Liquidation, Accounting Entries

| Dr Intermediary suspense payable |
| Cr Customer |

- DCLG – Dispatch to Clearing.
- REJT – Reject of Incoming payment.

29.7 Charges

No amount charged to the customer for receiving an incoming payment.

29.8 Special features / conditions

Customer name validations are done for the incoming payment transactions, contracts failing for customer name validations will generate a reject of incoming payment contract based on auto-reject mapping.

29.9 Advices supported

Credit advice to customer for the transaction amount when account is credited successfully.

29.10 Messages

No messages

29.11 Reports Availability

No Reports available

29.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- Customer names to be maintained for the customer validation.
- Reject of incoming payment contract will be booked using product JIPC.

30. Product Code -SOPC

30.1. Introduction – Outgoing Payment Product - SEPA

30.2. Business Scenario
Product used to capture transactions initiated by the Debtor (Individual Customer) who wants to send funds to the Creditor (Individual customer of an external bank) for SEPA.

30.3. Summary
Outgoing payment product for customer initiated transactions, features based on the SEPA network through which transaction will flow.

30.4. Synopsis
This product captures the features of the SEPA network through which the transactions are sent. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR)

30.5. Detailed Coverage
The product is to be used for Outgoing payment transactions in the SEPA region initiated by the debtor (sending pain001 to the bank) who wants to remit funds (EUR) to the creditor having account in another bank. The contract will be dispatched to clearing on the same day using manual dispatch (pacs008 generated). The transaction amount should be between 0.01 EUR to 999 999 999.99.00 EUR (Both Included). Rejects received (pacs002 and pacs004) for the transactions are processed on the same date.

30.6. Events covered
- BOOK – Contract entry into Flexcube. No accounting or advices
- INIT – Contract Initiation, Product Defaulting and validations. No accounting or Advices.
- DRLQ – Debit Liquidation,

| Dr Customer (Transaction amount) |
| Cr Intersusrec (Transaction amount) |
| |

- Accounting Entries
- Debit Advice to customer
- CRLQ – Credit Liquidation, Accounting Entries

| Dr Intersusrec |
| Cr Clgsuspay |

- No Advices
- DCLG – Dispatch contract to clearing
- REJT – Reject of Outgoing Payment. Reject advice to the Customer

30.7. Advices supported
Debit advice to customer for the transaction amount when account is debited successfully. Reject Advice to customer if reject is received for the transaction

---

30.8. Messages

- Pain001- customer initiation for outgoing payment.
- Pacs008 – Outgoing payment
- CAMT056 – Recall\Cancellation of outgoing payment

30.9. Reports Availability

No Reports available

30.10. Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- Message Mapping for the Products.
- Reject of outgoing payment will be processed using product SOXC

31.   Product Code –SOXC

31.1 Introduction - Reject of Outgoing Payment SEPA

31.2 Business Scenario

Product used to capture the transactions rejected by the beneficiary who received funds from the Debtor bank.

31.3 Summary

Reject of Outgoing Payment Product for reject received from the beneficiary, features based on the network through which transaction is received

31.4 Synopsis

This product captures the features of the network through which the transactions are received.

31.5 Detailed Coverage

The product is to be used for Reject of Outgoing payment transactions received by the originator from the beneficiary. When the Outgoing Payment transaction is rejected, a reject of outgoing payment transaction is initiated with this product.

31.6   Events Covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations
- DRLQ – Debit Entry Liquidation, Accounting Entries

> Dr CLEARING SUSPENSE RECEIVABLE
> Cr INTERMEDIARY SUSPENSE RECEIVABLE

- CRLQ – Credit Entry Liquidation, Accounting Entries

> Dr   INTERMEDIARY SUSPENSE RECEIVABLE (Transaction amount)
> Cr CUSTOMER (Transaction amount)

31.7 Advices supported

Credit advice to customer for the transaction amount when account is credited successfully

31.8 Messages

No messages

31.9   Reports Availability

No Reports available

31.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.

32. Product Code – SIPC

32.1 Introduction – Incoming Payment Product - SEPA

32.2 Business Scenario

Product used to capture EURO transactions received by the Creditor (Individual Customer) who has received funds from the Debtor (Individual customer of an external bank)

32.3 Summary

Incoming payment product for transactions carrying funds for the beneficiary in our bank, features based on the SEPA network through which transaction is received.

32.4 Synopsis

This product captures the features of the SEPA network through which the transactions are received. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR)

32.5 Detailed Coverage

The product is to be used for Incoming payment transactions (Pacs008) in SEPA region received by the beneficiary who receives funds from the debtor having account in another bank. For the transactions booked using this product the debit to the clearing and the credit to the customer's account will be done on the same day. The transaction amount should be between 0.01 EUR to 999 999 999.99.00 EUR (Both Included).. Rejects (pacs004) sent for the transaction are processed on the same day

32.6 Events covered

- BOOK – Contract entry into Flexcube. No accounting or advices
- INIT – Contract Initiation, Product Defaulting and validations. No accounting or Advices.
- DRLQ – Debit Liquidation,
- Accounting Entries

```
Dr Clgsusrec (Transaction amount)
Cr Intersuspay (Transaction amount)
```

- CRLQ – Credit Liquidation, Accounting Entries

```
Dr Intersuspay
Cr Customer
```

- Credit Advice to the Customer
  - ➢ REJT – Reject of Incoming payment. Reject advice to customer.

32.7

32.8 Special features / conditions

Customer name validations are done for the incoming payment transactions, contracts failing for customer name validations will generate a reject of incoming payment contract based on auto-reject mapping.

32.9 Advices supported

Credit advice to customer for the transaction amount when account is credited successfully. Reject advice is sent to the customer when reject is initiated for the incoming payment.

32.10 Messages

- Pacs008 – Incoming payments
- Pacs004 – Reject of incoming payment/Acceptance of cancellation
- CAMT029 –Non Acceptance of cancellation

32.11 Reports Availability

No Reports available

32.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- Customer names to be maintained for the customer validation.
- Reject of incoming payment contract will be booked using product SIXC
- Message mapping for the product

33. Product Code –SIXC

33.1 Introduction - Reject of Incoming Payment

33.2 Business Scenario

This product is used to initiate the reject of the payment received from the debtor bank.

33.3 Summary

Reject of Incoming Payments product for transactions which is rejected by the beneficiary, features based on the network through which transaction will flow

33.4 Synopsis

This product captures the features of the network through which the transactions are sent.

33.5 Detailed Coverage

The product is to be used for Reject of Incoming payment transactions initiated by the Creditor. When the Incoming Payment transaction is rejected, a reject of incoming payment transaction is initiated with this product

33.6 Events Covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

```
Dr CUSTOMER (Transaction amount)
Cr INTERMEDIARY SUSPENSE PAYABLE
(Transaction amount)
Dr CUSTOMER (Charge Amount)
Cr PCCHARGE1_INC (Charge Amount)
```

- CRLQ – Credit Entry Liquidation, Accounting Entries

```
Dr INTERMEDIARY SUSPENSE PAYABLE
Cr CLG SUSPENSE PAYABLE
```

- DCLG – Dispatch to Clearing.

33.7 Special features / conditions

Charge is based on priority of message

33.8 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully

33.9 Messages

No messages

33.10 Reports Availability

No Reports available

33.11 Additional information

NA

34. Product Code –DOCC

34.1 Introduction – Outgoing Collection Product – SEPA (Core)

34.2 Business Scenario

Product used to capture transactions initiated by the Creditor (Individual Customer) who wants received funds from the Debtor (Individual customer of an external bank) in the SEPA region.

34.3 Summary

Outgoing collection product for transactions requesting funds for the beneficiary in our bank from external customers, features based on the SEPA network through which transaction is sent.

34.4 Synopsis

This product captures the features of the SEPA network through which the transactions are sent. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR) in the SEPA region.

34.5 Detailed Coverage

The product is to be used for outgoing collection transactions initiated by the beneficiary (sends a pain001) who requests funds (EUR) from the debtor having account in another bank. For the transactions booked using this product the debit to the clearing and the credit to the customer's account will be done on the activation date. The transaction amount should be between 0.01 EUR to 999 999 999.99.00 EUR (Both Included). Contracts are dispatched to clearing on the activation date using manual dispatch (Pacs003 is generated).Rejects and Recalls received from the Debtor bank for the transaction are processed on the same day. If reversal is initiated (pain007) for the transaction sent to clearing, system will generate a new contract (pacs007) with debit to customer and credit to clearing happening on the same day.

34.6 Events covered

- BOOK – Contract entry into Flexcube. No accounting or advices
- INIT – Contract Initiation, Product Defaulting and validations. No accounting or Advices.
- DRLQ – Debit Liquidation
- Accounting Entries

```
Dr Clgsusrec (Transaction amount)
Cr Intersuspay (Transaction amount)
```

- CRLQ – Credit Liquidation, Accounting Entries

```
Dr Intersuspay
Cr Customer
Dr Customer (Charge amount)
Cr Charge Income GL (Charge amount)
```

- Credit Advice to the Customer

- REJT – Reject of Outgoing collection. Reject advice to customer.

- RECL – Recall of outgoing collection. Recall Advice to Customer.

- REVP – Reversal of outgoing collection.

34.7 Advices supported

Credit advice to customer for the transaction amount when account is credited successfully. Reject/Recall/Reversal advice is sent to the customer when reject/recall/reversal is processed for the Outgoing collection.

34.8 Messages

- Pain001 – Customer initiation
- Pain007 – Customer initiated reversal
- Pacs002 – Pre settlement Reject
- Pacs003 – Outgoing Collection
- Pacs004 – Reject/Recall of outgoing collection
- Pacs007 – Reversal of outgoing collection
- CAMT056 – Cancellation of outgoing collection

34.9 Reports Availability

No Reports available

34.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- Message mapping for the product
- Reject of outgoing collection will be booked using product DOXC
- Recall of outgoing collection will be booked using product DORC
- Reversal of outgoing collection will be booked using product DOVC

35. Product Code- DOXC

35.1 Introduction – Reject of outgoing collection Product

35.2 Business Scenario

Product used to reject the transactions in creditor bank due to the reject initiated by the debtor for the collection received.

35.3 Summary

Reject of outgoing Collection product for direct debit transactions, features based on the network through which transaction will be received.

35.4 Synopsis

This product captures the features of the network through which the transactions are processed.

35.5 Detailed Coverage

The product is to be used for post settlement reject of outgoing collection transactions received by the creditor who has to receive funds from the debtor having account in another bank. The debtor can reject the collection that is received, and this is processed by the creditor as reject of outgoing collection. For the transactions booked using this product, the debit to the customer account and the credit to the clearing suspense GL will be done on the same day and the original transaction will be marked as rejected.

35.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations
- DRLQ – Debit Entry Liquidation,
- Accounting Entries

Dr Customer (Transaction amount)
Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount)
Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable
Cr Clearing suspense payable

35.8 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

35.9 Messages

No messages

35.10 Reports Availability

No Reports available

35.11 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The reject code needs to be entered for the contract.
- REJT event will be fired in the original outgoing collection contract on reject.

36.   Product Code- DOVC

36.1   Introduction – Reversal of outgoing collection Product

36.2   Business Scenario

Product used to capture reversal transactions initiated by the creditor (Individual Customer) to send the funds back to the Debtor.

36.3   Summary

Reverse of outgoing Collection product for direct debit transactions, features based on the network through which transaction will be received.

36.4   Synopsis

This product captures the features of the network through which the transactions are processed.

36.5   Detailed Coverage

The product is to be used for post settlement reversal of outgoing collection transactions initiated by the creditor who has to receive funds from the debtor having account in another bank. The creditor can reverse the outgoing collection that is sent, and this is processed as reverse of outgoing collection. For the transactions booked using this product, the debit to the customer account and the credit to the clearing suspense GL will be done on the same day and the original transaction will be marked as reversed.

36.6   Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr Customer (Transaction amount) Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount) Cr Charge Income GL (Charge Amount)

- Debit Advice to customer.
- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable Cr Clearing suspense payable

.

36.7   Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

36.8   Messages

No messages

36.9   Reports Availability

No Reports available

36.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The reversal code needs to be entered for the contract.
- REVP event will be fired in the original outgoing collection contract on reversal.

37. Product Code- DORC

37.1 Introduction – Recall of outgoing collection Product

37.2 Business Scenario

Product used to recall the transactions in creditor bank due to the reject initiated by the debtor after the response days for the collection received.

37.3 Summary

Recall of outgoing Collection product for direct debit transactions, features based on the network through which transaction will be received.

37.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR)

37.5 Detailed Coverage

The product is to be used for recall of outgoing collection transactions received by the creditor who has to receive funds from the debtor having account in another bank. The debtor can recall the collection that is received, within the recall days and after the response days, and this is processed by the creditor as recall of outgoing collection. For the transactions booked using this product, the debit to the customer account and the credit to the clearing suspense GL will be done on the same day and the original transaction will be marked as recalled.

37.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr Customer (Transaction amount)   Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount)   Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable   Cr Clearing suspense Payable

37.7 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

37.8 Messages

No messages

37.9 Reports Availability

No Reports available

37.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The recall code needs to be entered for the contract.
- RECL event will be fired in the original outgoing collection contract on reversal.

38. Product Code – DICC

38.1 Introduction – Incoming collection Product - SEPA

38.2 Business Scenario

Product used to capture transactions received by the Debtor (Individual Customer) who has to remit funds (EUR) to the Creditor (Individual customer of an external bank) in the SEPA region

38.3 Summary

Incoming Collection product for direct debit transactions, features based on the SEPA network through which transaction will be received.

38.4 Synopsis

This product captures the features of the SEPA network through which the transactions are processed. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR)

38.5 Detailed Coverage

The product is to be used for incoming collection transactions received by the debtor who has to remit funds to the creditor having account in another bank in the SEPA region. For the transactions booked using this product the debit to the remitting customer's account and the credit to the Clearing Suspense account will be done on the same day. The transaction amount should be between 0.01 EUR to 999 999 999.99.00 EUR (Both Included). Rejects/Recalls initiated for the transaction are processed on the same day. Reversals received for the transactions are processed on the same working day.

38.6 Events covered

- BOOK – Contract entry into Flexcube. No accounting or advices
- INIT – Contract Initiation, Product Defaulting and validations. No accounting or Advices.
- DRLQ – Debit Liquidation,
- Accounting Entries

Dr Customer (Transaction amount)
Cr Intersusrec (Transaction amount)
Dr Customer (Charge Amount)
Cr Charge Income GL (Charge Amount)

- Debit Advice to customer.
- CRLQ – Credit Liquidation, Accounting Entries

Dr Intersusrec
Cr Clgsuspay

- No Advices
- REJT – Reject of Incoming collection. Reject advice to the Customer
- RECL – Recall of incoming collection. Recall advice to the customer

- REVR – Reversal of incoming collection.

38.7 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully. Reject/Recall Advice to customer if reject/Recall is received for the transaction

38.8 Messages

- Pacs002 – Pre settlement reject
- Pacs003 – Incoming Collection
- Pacs004 – Reject/Recall of Incoming collection
- Pacs007 – Reversal of incoming collection

38.9 Reports Availability

No Reports available

38.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- Recall of incoming collection will be booked using product DIRC
- Reversal of incoming collection will be booked using product DIVC

39. Product Code- DIXC

39.1   Introduction – Reject of incoming collection Product

39.2   10.2 Business Scenario

Product used to capture reject transactions initiated by the debtor (Individual Customer) who had sent funds to the creditor (Individual customer of an external bank)

39.3   10.3 Summary

Reject of incoming Collection product for direct debit transactions, features based on the network through which transaction will be received.

39.4   10.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR)

39.5   10.5 Detailed Coverage

The product is to be used for post settlement reject of incoming collection transactions initiated by the debtor who has sent funds to the creditor having account in another bank. The debtor can reject the collection that is received, and this is processed as reject of incoming collection. For the transactions booked using this product, the credit to the customer account and the debit to the clearing suspense GL will be done on the same day and the original transaction will be marked as rejected.

39.6   10.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation,
- Accounting Entries

Dr Customer (Transaction amount)   Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount)   Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable   Cr Clearing suspense payable

39.7   Advices supported

No advices.

39.8   Messages

No messages

39.9   Reports Availability

No Reports available

39.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The reject code needs to be entered for the contract.
- REJT event will be fired in the original incoming collection contract on reject.

40. Product Code- DIVC

40.1 Introduction – Reversal of incoming collection Product

40.2 Business Scenario

Product used to process the reversal transactions received by the debtor (Individual Customer) who had sent the funds to the creditor (Individual customer of an external bank).

40.3 Summary

Reverse of incoming Collection product for direct debit transactions, features based on the network through which transaction will be received.

40.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR)

40.5 Detailed Coverage

The product is to be used for post settlement reversal of incoming collection transactions received by the debtor who has sent funds to the creditor having account in another bank. The creditor can reverse the outgoing collection that is sent, and this is processed by the debtor bank as reverse of incoming collection. For the transactions booked using this product, the credit to the customer account and the credit to the clearing suspense GL will be done on the same day and the original transaction will be marked as reversed. Customer is charged a flat amount on premium basis for processing of the reversal.

40.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation,
- Accounting Entries

| Dr Customer (Transaction amount) |
| Cr Intermediary suspense receivable (Transaction amount) |
| Dr Customer (Charge Amount) |
| Cr Charge Income GL (Charge Amount) |

- CRLQ – Credit Entry Liquidation, Accounting Entries

| Dr Intermediary suspense receivable |
| Cr Clearing suspense Payable |

41.9 Advices supported

None

41.10 Messages

No messages

41.11 Reports Availability

No Reports available

41.12 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The reversal code needs to be entered for the contract.
- REVP event will be fired in the original incoming collection contract on reversal.

41. Product Code- DIRC

41.1 Introduction – Recall of incoming collection Product

41.2 Business Scenario

Product used to capture reject transactions initiated by the debtor (Individual Customer) after the response days who had sent funds to the creditor (Individual customer of an external bank)

41.3 Summary

Recall of incoming Collection product for direct debit transactions, features based on the network through which transaction will be received.

41.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR)

41.5 Detailed Coverage

The product is to be used for recall of incoming collection transactions initiated by the debtor who has sent funds to the creditor having account in another bank. The debtor can recall the collection that is received, after the response days and within the recall days, and this is processed as recall of incoming collection. For the transactions booked using this product, the credit to the customer account and the debit to the clearing suspense GL will be done on the same day and the original transaction will be marked as recalled.

41.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr Customer (Transaction amount)
Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount)
Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable
Cr Clearing suspense Payable

41.8 Advices supported

None.

41.9 Messages

No messages

41.10 Reports Availability

No Reports available

41.11 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The recall code needs to be entered for the contract.
- RECL event will be fired in the original incoming collection contract on reversal.
- Interest amount will be given to the customer if applicable.

42. Product Code – DOCB

42.1 Introduction – Outgoing Collection Product – SEPA(B2B)

42.2 Business Scenario

Product used to capture transactions initiated by the Creditor (Corporate Customer) who wants received funds from the Debtor (Corporate customer of an external bank) in the SEPA region.

42.3 Summary

Outgoing collection product for transactions requesting funds for the beneficiary in our bank from external customers, features based on the SEPA network through which transaction is sent.

42.4 Synopsis

This product captures the features of the SEPA network through which the transactions are sent. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR) in the SEPA region

42.5 Detailed Coverage

The product is to be used for outgoing collection transactions initiated by the beneficiary (sends a pain001) who requests funds (EUR) from the debtor having account in another bank. For the transactions booked using this product the debit to the clearing and the credit to the customer's account will be done on the activation date. The transaction amount should be between 0.01 EUR to 999 999 999.99.00 EUR (Both Included).. Contracts are dispatched to clearing on the activation date using manual dispatch (Pacs003 is generated).Rejects and Recalls received from the Debtor bank for the transaction are processed on the same day. If reversal is initiated (pain007) for the transaction sent to clearing, system will generate a new contract (pacs007) with debit to customer and credit to clearing happening on the same day.

42.6 Events covered

- BOOK – Contract entry into Flexcube. No accounting or advices
- INIT – Contract Initiation, Product Defaulting and validations. No accounting or Advices.
- DRLQ – Debit Liquidation
- Accounting Entries

Dr Clgsusrec (Transaction amount)
Cr Intersuspay (Transaction amount)

- CRLQ – Credit Liquidation, Accounting Entries

```
Dr Intersuspay
Cr Customer
Dr Customer (Charge amount)
Cr Charge Income GL (Charge amount)
```

- Credit Advice to the Customer

  - REJT – Reject of Outgoing collection. Reject advice to customer.

  - RECL – Recall of outgoing collection. Recall Advice to Customer.

  - REVP – Reversal of outgoing collection.

42.7 Advices supported

Credit advice to customer for the transaction amount when account is credited successfully. Reject/Recall/Reversal advice is sent to the customer when reject/recall/reversal is processed for the Outgoing collection.

42.8 Messages

- Pain001 – Customer initiation
- Pain007 – Customer initiated reversal
- Pacs002 – Pre settlement Reject
- Pacs003 – Outgoing Collection
- Pacs004 – Reject/Recall of outgoing collection
- Pacs007 – Reversal of outgoing collection
- CAMT056- Cancellation of outgoing collection.

42.9 Reports Availability

No Reports available

42.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- Message mapping for the product
- Reject of outgoing collection will be booked using product DOXB
- Recall of outgoing collection will be booked using product DORB
- Reversal of outgoing collection will be booked using product DOVB

43. Product Code- DOXB

43.1 Introduction – Reject of outgoing collection Product

43.2 Business Scenario

Product used to reject the transactions in creditor bank due to the reject initiated by the debtor for the collection received.

43.3 Summary

Reject of outgoing Collection product for direct debit transactions, features based on the network through which transaction will be received.

43.4 Synopsis

This product captures the features of the network through which the transactions are processed.

43.5 Detailed Coverage

The product is to be used for post settlement reject of outgoing collection transactions received by the creditor who has to receive funds from the debtor having account in another bank. The debtor can reject the collection that is received, and this is processed by the creditor as reject of outgoing collection. For the transactions booked using this product, the debit to the customer account and the credit to the clearing suspense GL will be done on the same day and the original transaction will be marked as rejected.

43.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations
- DRLQ – Debit Entry Liquidation,
- Accounting Entries

Dr Customer (Transaction amount) Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount) Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable Cr Clearing suspense payable

43.7 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully.

43.8 Messages

No messages

43.9 Reports Availability

No Reports available

43.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The reject code needs to be entered for the contract.
- REJT event will be fired in the original outgoing collection contract on reject.

44. Product Code- DOVB

44.1 Introduction – Reversal of outgoing collection Product -SEPA (B2B)

44.2 Business Scenario
Product used to capture reversal transactions initiated by the creditor (Corporate Customer) to send the funds back to the Debtor.

44.3 Summary
Reverse of outgoing Collection product for direct debit transactions, features based on the network through which transaction will be received.

44.4 Synopsis
This product captures the features of the network through which the transactions are processed.

44.5 Detailed Coverage
The product is to be used for post settlement reversal of outgoing collection transactions initiated by the creditor who has to receive funds from the debtor having account in another bank. The creditor can reverse the outgoing collection that is sent, and this is processed as reverse of outgoing collection. For the transactions booked using this product, the debit to the customer account and the credit to the clearing suspense GL will be done on the same day and the original transaction will be marked as reversed.

44.6 Events covered
- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr Customer (Transaction amount)   Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount)   Cr Charge Income GL (Charge Amount)

- Debit Advice to customer.
- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable   Cr Clearing suspense payable

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44.7 Advices supported
Debit advice to customer for the transaction amount when account is debited successfully.

44.8 Messages
No messages

44.9 Reports Availability
No Reports available

44.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The reversal code needs to be entered for the contract.
- REVP event will be fired in the original outgoing collection contract on reversal.

45. Product Code- DORB

45.1 Introduction – Recall of outgoing collection Product -SEPA (B2B)

45.2 Business Scenario

Product used to recall the transactions in creditor bank due to the reject initiated by the debtor after the response days for the collection received.

45.3 Summary
Recall of outgoing Collection product for direct debit transactions, features based on the network through which transaction will be received.

45.4 Synopsis
This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR)

45.5 Detailed Coverage
The product is to be used for recall of outgoing collection transactions received by the creditor who has to receive funds from the debtor having account in another bank. The debtor can recall the collection that is received, within the recall days and after the response days, and this is processed by the creditor as recall of outgoing collection. For the transactions booked using this product, the debit to the customer account and the credit to the clearing suspense GL will be done on the same day and the original transaction will be marked as recalled.

45.6 Events covered
- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr Customer (Transaction amount) Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount) Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable Cr Clearing suspense Payable

45.7 Advices supported
Debit advice to customer for the transaction amount when account is debited successfully.

45.8 Messages
No messages

45.9 Reports Availability
No Reports available

45.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The recall code needs to be entered for the contract.
- RECL event will be fired in the original outgoing collection contract on reversal.

46. Product Code –DICB

46.1 Introduction – Incoming collection Product – SEPA (B2B)

46.2 Business Scenario

Product used to capture transactions received by the Debtor (Corporate Customer) who has to remit funds (EUR) to the Creditor (Corporate customer of an external bank) in the SEPA region

46.3 Summary

Incoming Collection product for direct debit transactions, features based on the SEPA network through which transaction will be received.

46.4 Synopsis

This product captures the features of the SEPA network through which the transactions are processed. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR)

46.5 Detailed Coverage

The product is to be used for incoming collection transactions received by the debtor who has to remit funds to the creditor having account in another bank in the SEPA region. For the transactions booked using this product the debit to the remitting customer's account and the credit to the Clearing Suspense account will be done on the same day. The transaction amount should be between 0.01 EUR to 999 999 999.99.00 EUR (Both Included). Rejects/Recalls initiated for the transaction are processed on the same day. Reversals received for the transactions are processed on the same working day.

46.6 Events covered

- BOOK – Contract entry into Flexcube. No accounting or advices
- INIT – Contract Initiation, Product Defaulting and validations. No accounting or Advices.
- DRLQ – Debit Liquidation,
- Accounting Entries

Dr Customer (Transaction amount)
Cr Intersusrec (Transaction amount)
Dr Customer (Charge Amount)
Cr Charge Income GL (Charge Amount)

- Debit Advice to customer.
- CRLQ – Credit Liquidation, Accounting Entries

Dr Intersusrec
Cr Clgsuspay

- No Advices
- REJT – Reject of Incoming collection. Reject advice to the Customer
- RECL – Recall of incoming collection. Recall advice to the customer
- REVR – Reversal of incoming collection.

46.7 Advices supported

Debit advice to customer for the transaction amount when account is debited successfully. Reject/Recall Advice to customer if reject/Recall is received for the transaction

46.8 Messages

- Pacs002 – Pre settlement reject
- Pacs003 – Incoming Collection
- Pacs004 – Reject/Recall of Incoming collection
- Pacs007 – Reversal of incoming collection

46.9 Reports Availability

No Reports available

46.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- Reject of incoming collection will be booked using product DIXB
- Recall of incoming collection will be booked using product DIRB
- Reversal of incoming collection will be booked using product DIVB

47. Product Code- DICB

47.1 Introduction – Reject of incoming collection Product

47.2 Business Scenario

Product used to capture reject transactions initiated by the debtor (Individual Customer) who had sent funds to the creditor (Individual customer of an external bank)

47.3 Summary

Reject of incoming Collection product for direct debit transactions, features based on the network through which transaction will be received.

47.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR)

47.5 Detailed Coverage

The product is to be used for post settlement reject of incoming collection transactions initiated by the debtor who has sent funds to the creditor having account in another bank. The debtor can reject the collection that is received, and this is processed as reject of incoming collection. For the transactions booked using this product, the credit to the customer account and the debit to the clearing suspense GL will be done on the same day and the original transaction will be marked as rejected.

47.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation,
- Accounting Entries

Dr Customer (Transaction amount)   Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount)   Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable   Cr Clearing suspense payable

47.7 Advices supported

No advices.

47.8 Messages

No messages

47.9 Reports Availability

No Reports available

47.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The reject code needs to be entered for the contract.
- REJT event will be fired in the original incoming collection contract on reject.

48. Product Code- DIVB

48.1 Introduction – Reversal of incoming collection Product -SEPA (B2B)

48.2 Business Scenario

Product used to process the reversal transactions received by the debtor (Corporate Customer) who had sent the funds to the creditor (Corporate customer of an external bank).

48.3 Summary

Reverse of incoming Collection product for direct debit transactions, features based on the network through which transaction will be received.

48.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR)

48.5 Detailed Coverage

The product is to be used for post settlement reversal of incoming collection transactions received by the debtor who has sent funds to the creditor having account in another bank. The creditor can reverse the outgoing collection that is sent, and this is processed by the debtor bank as reverse of incoming collection. For the transactions booked using this product, the credit to the customer account and the credit to the clearing suspense GL will be done on the same day and the original transaction will be marked as reversed. Customer is charged a flat amount on premium basis for processing of the reversal.

48.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation,
- Accounting Entries

| Dr Customer (Transaction amount) |
| Cr Intermediary suspense receivable (Transaction amount) |
| Dr Customer (Charge Amount) |
| Cr Charge Income GL (Charge Amount) |

- CRLQ – Credit Entry Liquidation, Accounting Entries

| Dr Intermediary suspense receivable |
| Cr Clearing suspense Payable |

48.7 Advices supported

None

48.8 Messages

No messages

48.9 Reports Availability

No Reports available

48.10 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The reversal code needs to be entered for the contract.
- REVP event will be fired in the original incoming collection contract on reversal.

49. Product Code- DIRB

49.1 Introduction – Recall of incoming collection Product -SEPA (B2B)

49.2 Business Scenario

Product used to capture reject transactions initiated by the debtor (Corporate Customer) after the response days who had sent funds to the creditor (Corporate customer of an external bank)

49.3 Summary

Recall of incoming Collection product for direct debit transactions, features based on the network through which transaction will be received.

49.4 Synopsis

This product captures the features of the network through which the transactions are processed. This is a product for low amount clearing (Amount less than 999 999 999.99 EUR)

49.5 Detailed Coverage

The product is to be used for recall of incoming collection transactions initiated by the debtor who has sent funds to the creditor having account in another bank. The debtor can recall the collection that is received, after the response days and within the recall days, and this is processed as recall of incoming collection. For the transactions booked using this product, the credit to the customer account and the debit to the clearing suspense GL will be done on the same day and the original transaction will be marked as recalled.

49.6 Events covered

- BOOK – Contract entry into FLEXCUBE.
- INIT – Contract Initiation, Product Defaulting and validations.
- DRLQ – Debit Entry Liquidation, Accounting Entries

Dr Customer (Transaction amount)
Cr Intermediary suspense receivable (Transaction amount)
Dr Customer (Charge Amount)
Cr Charge Income GL (Charge Amount)

- CRLQ – Credit Entry Liquidation, Accounting Entries

Dr Intermediary suspense receivable
Cr Clearing suspense Payable

49.8 Advices supported

None.

49.9 Messages

No messages

49.10 Reports Availability

No Reports available

49.11 Additional information

- Customer agreements between the customer and the bank to be maintained capturing the features of the product.
- The recall code needs to be entered for the contract.
- RECL event will be fired in the original incoming collection contract on reversal.
- Interest amount will be given to the customer if applicable.

Annexure –A (Product Categories)

Product Categories to be used for Processing Transactions

Product Category	Description	Book Transfer	External Clearing Product	Offset Category	Redispatch Category	Reject Category	Recall Category	Reverse Category
INPA	Incoming Payment	BKIP	IPPC			INPR		
INPR	Reject Of Incoming Payment		JIPC	OPRJ				
OUPA	Outgoing Payment	BKOP	OPEX	INPA				
OPRJ	Reject Of Outgoing Payment		JOPC					
INCO	Incoming Collection		ICCD			INRJ	INRC	
INRJ	Incoming Collection Reject		JIDC	OURJ				
INRC	Incoming Collection Recall		CIDC	OURC				
INRV	Reverse Of Incoming Collection		VIDC					
OUCL	Outgoing Collection		OCCD		OUCL			OURV
OURJ	Outgoing Collection Reject		JOCD					
OURC	Outgoing Collection Recall		CODC					
OURV	Reverse Of Outgoing Collection		VODC	INRV				
ICCR	Incoming Collection - RFD		ICRC			XICR		
XICR	Incoming Collection Reject - RFD		JIRC	XOCR				
OCCR	Outgoing Collection - RFD		OCRC	ICCR	OCRC			
XOCR	Outgoing Collection Reject - RFD		JORC					
OPBT	Outgoing Payment Bank Transfer		OPPB					
FCOP	Outgoing Product - FATCA		OPFE					
FCIP	Incoming Product - FATCA		IPFE			INPR		

FCOC	Outgoing Collection DD - FATCA		OCFT				
FCIC	Incoming Collection DD - FATCA		ICDF				
FCIR	Incoming Collection RFD - FATCA		ICFT				
POUP	Outgoing Payment-P2P	P2PC	P2PT				
PFOU	Outgoing Payment-P2P FINAL		P2PF	INPA			
PORJ	Reject Of Outgoing Payment-P2P		P2RT P2RF				
OPFX	Outgoing External Payment-FX Linkage		OEFX	IPFX			
IPFX	Incoming External Payment-FX Linkage		IEFX			INPR	
SEPA DIRECT PARTICIPANTS							
CIPC	SEPA Incoming Payment		SIPC			CIRC	
CIXC	SEPA Incoming Payment Reject		SIXC	COXC			
COPC	SEPA Outgoing Payment		SOPC	CIPC			
COXC	SEPA Outgoing Payment Reject		SOXC				
EICC	SEPA Incoming Collection - CORE		DICC			EIXC	EIRC
EIRC	SEPA Incoming Collection Recall - CORE		DIRC	EORC			
EIXC	SEPA Incoming Collection Reject - CORE		DIXC	EOXC			
EOCC	SEPA Outgoing Collection - CORE		DOCC	EICC			
EORC	SEPA Outgoing Collection		DORC				

	Recall - CORE							
EOXC	SEPA Outgoing Collection Reject - CORE		DOXC					
EIVC	SEPA Incoming Collection Reverse - CORE		DIVC	EOVC				
EOVC	SEPA Outgoing Collection Reverse - CORE		DOVC					
EICB	SEPA Incoming Collection – B2B		DICB			EIXB	EIRB	
EIRB	SEPA Incoming Collection Recall - B2B		DIRB	EORB				
EIXB	SEPA Incoming Collection Reject - B2B		DIXB	EOXB				
EOCB	SEPA Outgoing Collection - B2B		DOCB	EICB				
EORB	SEPA Outgoing Collection Recall - B2B		DORB					
EOXB	SEPA Outgoing Collection Reject - B2B		DOXB					
EIVB	SEPA Incoming Collection Reverse - B2B		DIVB	EOVB				
EOVB	SEPA Outgoing Collection Reverse - B2B		DOVB					

Note: The Offset and Reject/Recall/Redispatch/Reverse categories will be used to process the system generated legs of the transactions.COR1 setup has not covered; all other scheme setup has been done considering Bank as Direct Participant.

Annexure–B (Gateway Services)

Introduction

FLEXCUBE is using synchronous and asynchronous gateway services to ensure data flow from external system to FCUBS in XML format.

Business Overview

Bank can use gateway services for communicating external system to FLEXCUBE. PC module is also supporting gateway operations.

Supported Gateway Services for PC

Following gateway services are major contributor to PC Module,

- FCUBSPCService

Service Name	Service Description	Operations	Operation Description
FCUBSPCService	Payments and Collections Service	ClosePCContract	Close of Payments & Collection Contract
FCUBSPCService	Payments and Collections Service	ClosePCMaint	Close of Payments and Collection Maintenance
FCUBSPCService	Payments and Collections Service	CreatePCBankDirMaint	Input of Payments and collection Bank Directory Maintenance
FCUBSPCService	Payments and Collections Service	CreatePCClientAgg	Creation of Client Agreement details
FCUBSPCService	Payments and Collections Service	CreatePCContract	Creation of Payments & Collections Contract
FCUBSPCService	Payments and Collections Service	CreatePCMaint	Input of Payments and Collection Maintenance
FCUBSPCService	Payments and Collections Service	CreateProduct	Creation of Payments and Collections Product
FCUBSPCService	Payments and Collections Service	DeletePCBankDirMaint	Deletion of Payments and collection Bank Directory Maintenance
FCUBSPCService	Payments and Collections Service	DeletePCContract	Deletion of Payments & Collection Contract
FCUBSPCService	Payments and Collections Service	DeletePCMaint	Deletion of Payments and Collection Maintenance
FCUBSPCService	Payments and Collections Service	DeleteProduct	Deletion of Payments and Collections Product
FCUBSPCService	Payments and Collections Service	FastTrackCreatePCContract	Creation of Payments & Collections Fast Track
FCUBSPCService	Payments and Collections Service	ModifyPCBankDirMaint	Modification of Payments and collection Bank Directory Maintenance
FCUBSPCService	Payments and Collections Service	ModifyPCMaint	Modification of Payments & Collection Contract
FCUBSPCService	Payments and Collections	ModifyProduct	Modification of Payments and Collection Maintenance

	Service		
FCUBSPCService	Payments and Collections Service	QueryPCBankDirMaint	Modification of Payments and Collections Product
FCUBSPCService	Payments and Collections Service	QueryPCContract	Query of Payments and collection Bank Directory Maintenance
FCUBSPCService	Payments and Collections Service	QueryPCMaint	Query of Payments & Collection Contract Details
FCUBSPCService	Payments and Collections Service	QueryProduct	Query of Payments and Collections Product
FCUBSPCService	Payments and Collections Service	RedispatchPCContract	Redispatch of Payments & Collection Contract
FCUBSPCService	Payments and Collections Service	RejectPCContract	Reject of Payments & Collection Contract
FCUBSPCService	Payments and Collections Service	ReversePCContract	Reversal of Payments & Collection Contract
FCUBSPCService	Payments and Collections Service	ReversePCContract	Reversal of Payments & Collection Contract
FCUBSPCService	Payments and Collections Service	RecallPCContract	Recall of Payments & Collection Contract

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