Oracle FLEXCUBE Core Banking

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1.1. 2030 - Outgoing Payment Initiation (CASA)

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

Definition Prerequisites

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

Modes Available

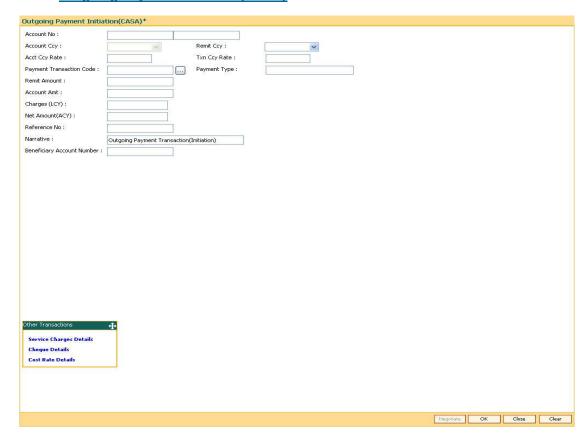
Not Available

To initiate an outgoing payment transaction

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



Outgoing Payment Initiation (CASA)



Field Name	Description
Account No.	[Mandatory, Numeric, 14]
	Type the account number of the customer for whom the outgoing payment transaction is initiated.
	The name of the customer to whom the account belongs is displayed in the adjacent field.
Account Ccy	[Display]
	This field displays the currency of the customer account.
	All entries in the account are posted in this currency.
Remit Ccy	[Mandatory, Drop-Down]
	Select the currency in which amount is remitted from the drop-down list.
Acct Ccy Rate	[Display]
	This field displays the rate at which the account currency is converted to the local currency of the bank.
	If the account currency and the local currency are same, this field takes the default value, which cannot be modified.



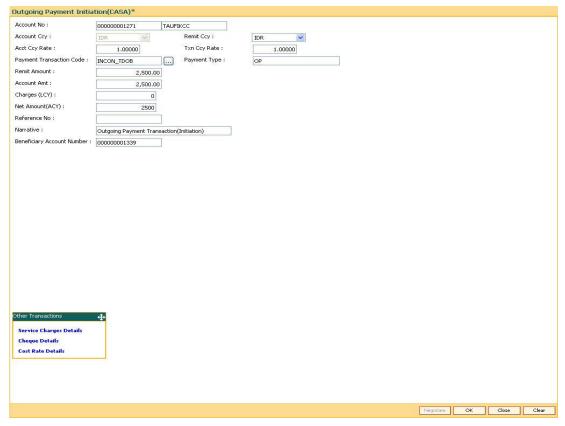
Field Name Description Txn Ccy Rate [Display] This field displays the rate at which the transaction currency is converted to the local currency of the bank. This field takes the default value, which cannot be modified. **Payment** [Mandatory, Pick List] **Transaction Code** Select the payment transaction code associated with the transaction from the pick list. These values are defined in the **Payment Transaction Definition** (Fast Path: PM002) option. **Payment Type** [Display] This field displays the payment type according to the payment transaction code selected in the corresponding field. **Remit Amount** [Mandatory, Numeric, 13, Two] Type the amount that will be remitted. The Account Amount will be calculated by the system when you enter the amount in the Remit Amount field. **Account Amt** [Display] This field displays the value of the remitted amount converted in account currency, if the remit currency and the account currency are different. Charges (Lcy) [Display] This field displays the charges according to the payment transaction code selected. These charges are system-generated. **Net Amount(Acy)** [Display] This field displays the net amount to be recovered from the customer who is initiating an outgoing payment transaction. The net amount is total of Account Amount and Charges. **Reference No** [Display] This field displays the user reference number assigned to identify the transaction. The reference number is generated by the system for an outgoing payment transaction. **Narrative** [Mandatory, Alphanumeric, 40] Type the narration. This field displays the default narration, based on the transaction. The user can change the narration, if required.



Field Name	Description
Beneficiary	[Mandatory, Numeric, 14]
Account Number	Type the destination account number to which the outgoing payment transaction is to be initiated.

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

Outgoing Payment Initiation (CASA)



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

Click the Cancel button.



1.2. 2031 - Outgoing Payment Transaction (Message)

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

Definition Prerequisites

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

Modes Available

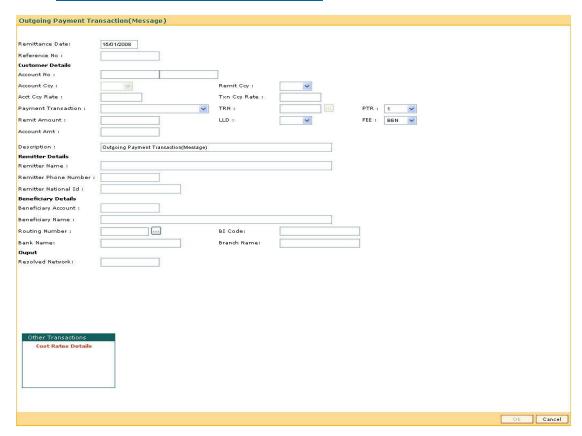
Not Available

To initiate an outgoing payment transaction

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



Outgoing Payment Transaction (Message)



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



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



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

Beneficiary Details

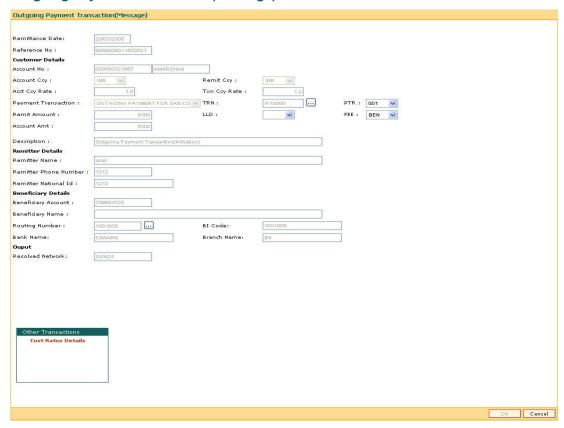


Field Name	Description
Beneficiary Account	[Optional, Numeric, 14] Type the account number of the nominee for an outgoing payment transaction.
Beneficiary Name	[Mandatory, Alphanumeric, 40] Type the name of nominee for an outgoing payment transaction.
Routing Number	[Mandatory, Pick List] Select the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

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



Outgoing Payment Transaction (Message)



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



1.3. PM023 - Payment Transaction Authorization*

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

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

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

Definition Prerequisites

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

Modes Available

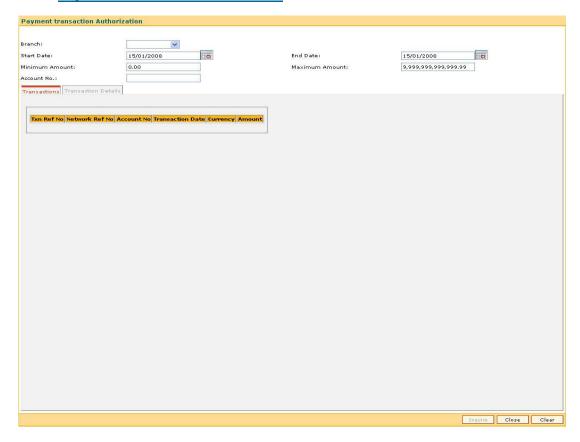
Not Available

To authorize a payment transaction

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



Payment Transaction Authorization



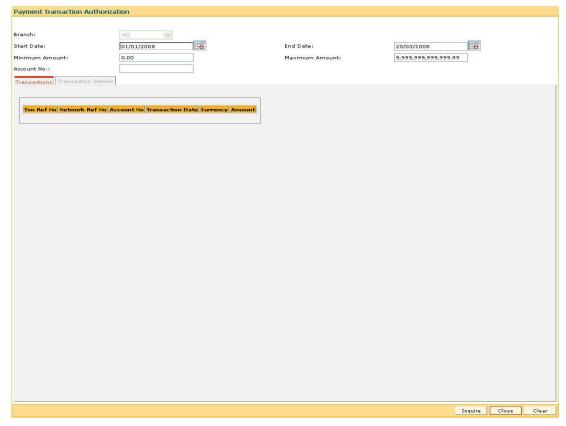
Field Name	Description
Branch	[Mandatory, Drop-Down]
	Select the branch which has initiated the incoming payment transaction from the drop-down list.
Start Date	[Mandatory, Pick List, dd/mm/yyyy]
	Select the date starting from which the user can view the unauthorised payment transactions from the pick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



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

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

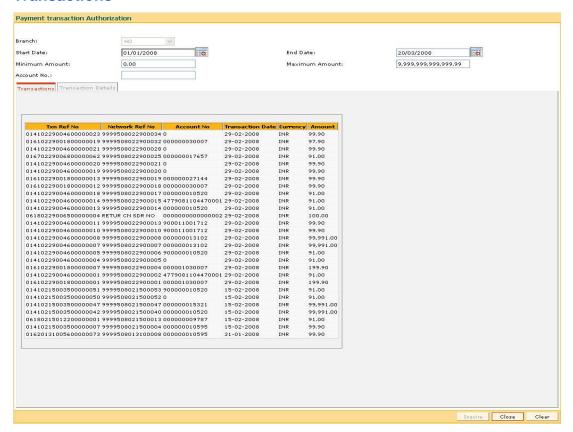
Payment Transaction Authorization



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



Transactions



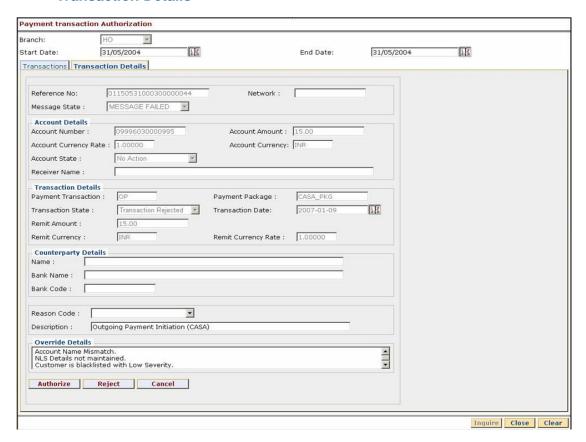
Column Name	Description
Txn Ref No	[Display]
	This column displays the transaction reference number generated by the system.
Network Ref No	[Display]
	This column displays the reference number assigned by the network.
Account No	[Display]
	This column displays the account number of the customer who has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



Column Name	Description
Amount	[Display] This column displays the amount to be remitted.

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

Transaction Details



Field Name	Description
Reference No	[Display] This field displays the unique reference number generated by the system after the completion of a particular payment transaction.
Network	[Display]
	This field displays the network ID shortlisted as the per network resolution rules to which the message will be sent/received.



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



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

10. Click the **Close** button.



1.4. PM057- Payment File Upload Inquiry*

This option is used for inquiring the File upload status details by the Sponsor Bank.Based on the provided filter criteria, system will display the files Uploaded between the set dates for the Provider Unique ID based on the File status selected in the ascending order of Uploaded Date. If the file status is 'rejected' all the fields after return file name will be displayed blank(as the file is returned back to Payment File provider)

Definition Prerequisites

- PM055 Payment File Settlement Parameter
- PM056 Payment File Provider Details

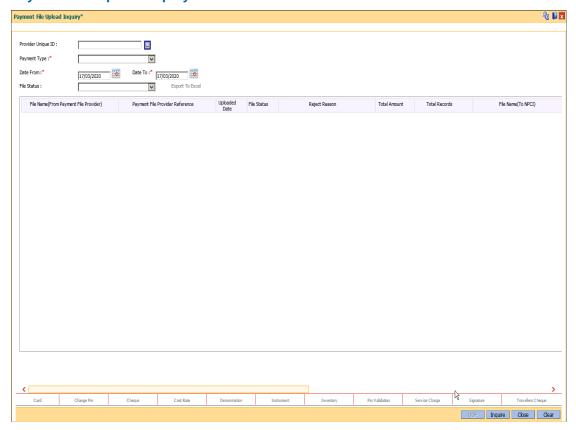
Modes Available

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

To add file upload inquiry details

- 1. Type the fast path **PM057** and click **Go** or navigate through the menus to **Transaction Processing > Payment Transaction > Payment File Upload Inquiry**.
- 2. The system displays the Payment File Upload Inquiry screen.

Payment File Upload Inquiry





Field Name	Description
Provider Unique ID	[Mandatory, AlphaNumeric 10] Enter the Unique Number allotted by NPCI. The first two digits will be state code followed by five digit scheme code. You can select the ID from the option list, which displays all the IDs maintained in PM056.
Payment Type	 [Mandatory, Drop down] Select the Payment File Type from the drop down. The options are: APBS ACH ECS
Date From	[Mandatory, Pick List, dd/mm/yyyy] Select the from date of file upload from the pick list.
Date To	"[Mandatory, Pick List, dd/mm/yyyy] Select the To date of file upload from the pick list."
File Status	[Mandatory,Drop down] Select the file status from the drop down. The options are: • Processed • Rejected • Both
File Name(From Payment File Provider)	[Display] Displays the Name of file received from Payment File Provider(Benefit Provider)
Payment File Provider Reference	[Display] Displays the credit reference provided by the Payment File Provider.
Uploaded Date	[Display] Displays the File Upload Date
File Status	[Display] Displays the File Status-Rejected or Processed
Reject Reason	[Display] Displays the File Reject reason if the file status is 'Rejected'.



Field Name	Description
Total Amount	[Display] Displays the Total Amount of the credit file.
Total Records	[Display] Displays the total count of records in the credit file.
File Name(To NPCI)	[Display] Displays the Name of the response file generated on upload. This file will be sent to Benefit Provider (if file status is 'Rejected') or to NPCI (if file status is 'Processed').
Return File Name(From NPCI)	[Display] Displays the name of the Return File sent by NPCI for the processed files.
Uploaded Date	[Display] Displays the Date on which the return file was uploaded.
Settlement Date	[Display] Displays the date on which the customer accounts are credited.
Total Amount	[Display] Displays the total Amount of return file.
Total Records	[Display] Displays the total records of returned file.
Count of records successful	[Display] Displays the Count of records successfully credited.
Amount Successful	[Display] Displays the total amount successfully credited.
Count of records Un- successful	[Display] Displays the Count of records returned as uncredited.
Amount Un-successful	[Display] Displays the total amount returned as uncredited



1.5. PM025 - RTGS-NEFT-Payment Inquiry

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

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

Definition Prerequisites

2030 - Outgoing Payment Initiation (CASA)

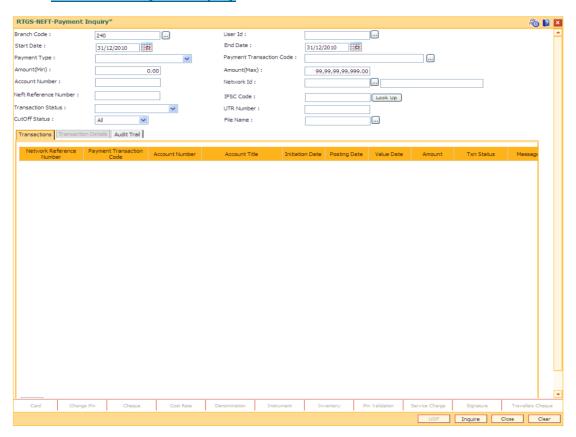
Modes Available

Not Available

To inquire about payment transactions

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

RTGS-NEFT-Payment Inquiry





Field Description

Field Name Description

It is mandatory to enter value in one of the fields.

Branch Code [Optional, Pick List]

Select the branch in which the payment transaction was initiated

from the pick list.

By default it displays the current branch code.

User Id [Optional, Pick List]

Select the ID of the user who initiated the payment transaction

from the pick list.

Start Date [Optional, Pick List, dd/mm/yyyy]

Select the date to view the payment transactions initiated on/after

that day.

End Date [Optional, Pick List, dd/mm/yyyy]

Select the date to view the payment transaction completed

on/before that day from the pick list.

Payment Type [Optional, Drop-Down]

Select the type of payment to view the accounts with that

payment type from the drop-down list.

The option are:

Outgoing Payment

Reject of Incoming Payment

Incoming Payment

Reject of Outgoing Payment

Payment Transaction Code

[Optional, Pick List]

Select the payment transaction code from the pick list.

Amount (Min) [Optional, Numeric, 13, Two]

Type the minimum amount beyond which the payment

transactions are to be enquired.

By default, the system displays the value as 0.00.

Amount (Max) [Optional, Numeric, 13, Two]

Type the maximum amount upto which the payment transactions

are to be enquired.

By default, the system displays the value as

9,999,999,999.99

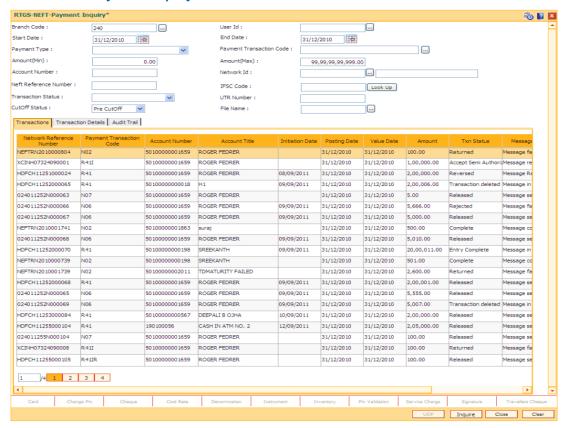


Field Name	Description
Account Number	[Optional, Numeric, 16] Type the account number if payment transactions related to specific account number is required.
Network Id	[Optional, Pick List] Select the network ID from the pick list.
NEFT Reference Number	[Optional, Numeric, 16] Type the NEFT reference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

3. Enter the relevant parameters.



RTGS-NEFT-Payment Inquiry



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

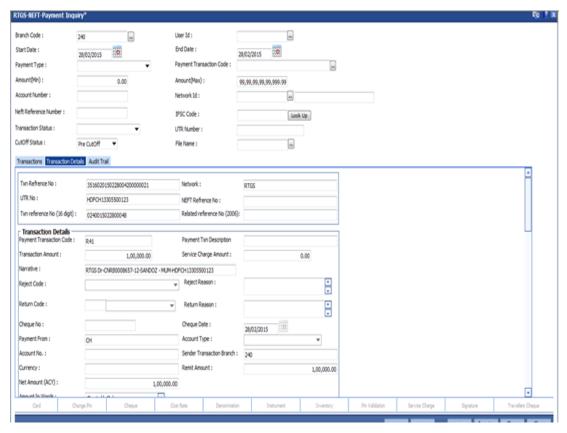
Column Name	Description
Network Reference Number	[Display] This column displays the network reference number.
Payment Transaction Code	[Display] This column displays the transaction reference number generated by the system.
Account Number	[Display] This column displays the account number of the customer.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



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

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

Transaction Details



Field Description

Field Name Description



Field Name Description Txn Reference No [Display] This field displays the transaction reference number generated by the system. Network [Display] This field displays the network name. **UTR No** [Display] This field displays the UTR number of the selected transaction. **NEFT Reference No** [Display] This field displays the NEFT reference number. **Transaction Reference** [Display] This field displays the 16 digit transaction reference number. **Related Reference No** [Display] This field displays the related reference number. **Transaction Details Payment Transaction** [Display] Code This field displays the code of outgoing or incoming payment transaction. **Payment Transaction** [Display] **Description** This field displays the description of the payment transaction. **Transaction Amount** [Display] This field displays the transaction amount. **Service Charge** [Display] **Amount** This field displays the service charge amount. **Narrative** [Display] This field displays the brief description of the payment transaction. **Reject Code** [Display] This field displays the reject code. Reject Reason [Display] This field displays the reason for rejection. **Return Code** [Display] This field displays the return code.



Field Name Description Return Reason [Display] This field displays the reason for the return. **Cheque No** [Display] This field displays the cheque number. **Cheque Date** [Display] This field displays the date of issue of cheque. **Payment From** [Display] This field displays the account from which the payment is made. **Account Type** [Display] This field displays the account type from which the payment is made. **Account Number** [Display] This column displays the account number of the customer. **Sender Transaction** [Display] **Branch** This field displays the sender transaction branch. Currency [Display] This field displays the currency of the amount paid. **Remit Amount** [Display] This field displays the amount remitted. **Net Amount (ACY)** [Display] This field displays the net amount. **Amount in Words** [Display] This field displays the net amount in words. **Sender's Details Account Number** [Display] This field displays the sender's account number. **Account Title** [Display] This field displays the title of the account.



Field Name Description Name [Display] This field displays the name of the bank in which sender's account is maintained. **Branch IFSC Code** [Display] This field displays the branch IFSC code. **Bank Name** [Display] This field displays the name of the sender's bank. **Branch Name** [Display] This field displays the branch name of sender's bank. **Ordering Customer** [Display] Details(5500)1 to 4 This field displays the RTGS ordering customer details like identification. Name. Address line of Debtor. **Payment** [Display] Details(7023)1 to 4 This field displays the details of RTGS payment like Amount in Charges Information, Member Identification in Charges Agent and Instruction Information. Sender Code/Code [Display] Info (7495) This field displays the sender code. **Account With Inst** [Display] (6516)This field displays the RTGS Account with Institution- Member Identification in Instructed Agent. Additional Info(7495) 1 [Display] to 5 This field displays RTGS Sender to Receiver additional Information Additional Info(5551) 1 [Display] to 4 This field displays additional information of RTGS Account with Institution-Ignored. Code/Code [Display] Info(6719)(5551) This field displays RTGS Account with Institution-Ignored. Ordering Inst. [Display] IFSC(5517): This field displays the RTGS Ordering Institution IFSC Code.



Field Name	Description
Ordering Inst. Details (5516):	[Display] This field displays the RTGS Ordering Institution details.
Ordering Inst. IFSC(5517):	[Display] This field displays the RTGS Ordering Institution IFSC Code.
Originator of Remit(7002) 1 to 4	[Display] This field displays the RTGS Remit Originator 1 to 4.
Beneficiary Details	
Account	[Display] This field displays the beneficiary account on which the transaction was activated.
Account Title	[Display] This field displays the title of the beneficiary account.
Name	[Display] This field displays the name of the beneficiary bank.
New Account Number	[Display] This field displays the new beneficiary account number.
Bank Name	[Display] This field displays the name of the beneficiary bank.
Branch IFSC Code	[Display] This field displays the branch IFSC code of the beneficiary bank.
Branch Name	[Display] This field displays the branch name of the beneficiary bank.
Beneficiary Inst. IFSC (6521)	[Display] This field RTGS Beneficiary Institution IFSC Code
Branch IFSC Code	[Display] This field displays the beneficiary IFSC code.
Code/ Code Info (5556)	[Display] This field displays Beneficiary Code - Ignored.
Beneficiary Inst. Details 1 to 4	Beneficiary Inst. Details 1 to 4
Customer Address 1 to 4	[Display] This field displays the NEFT beneficiary customer address.



Field Name Description

Transaction Dates

Value Date [Display]

This field displays the value date of the transaction.

Posting Date [Display]

This field displays the posting date of the transaction.

Initiation Date [Display]

This field displays the transaction dispatch date.

Txn Initiator Id [Display]

This field displays the Id of the user who has initiated the

transaction.

Authorizer Id [Display]

This field displays the Id of the officer who has authorized the

transaction.

Authorization Time [Display]

This field displays the time at which the authorization of

transaction is done.

Last Updated Date/Time

[Display]

This field displays the date and time of the last update of the

transaction.

Status

Transaction Status [Display]

This field displays the transaction status.

Account Status [Display]

This field displays the account status.

Message Status [Display]

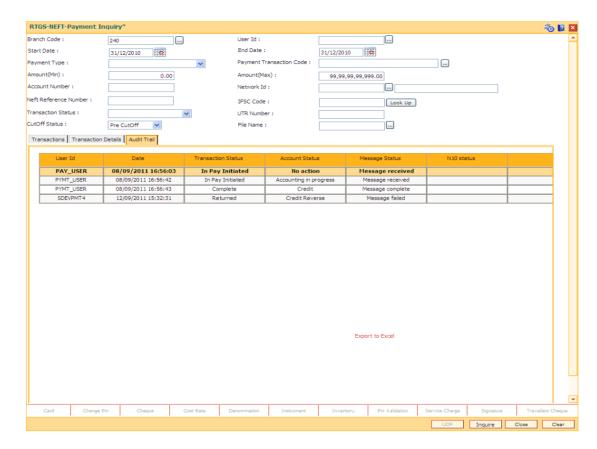
This field displays the message status.

CutOff Status [Display]

This field displays the cut off status.



Audit Trail



Field Name	Description
User Id	[Display] This field displays the user Id of the user who has done the changes.
Date	[Display] This field displays the date and timestamp of when the changes done to the transaction.
Transaction Status	[Display] This field displays the transaction status.
Account Status	[Display] This field displays the status of the account related to the payment transaction.
Message Status	[Display] This field displays the message status of the payment transaction at each (on that particular) stage.



Field Name	Description
N10 Status	[Display] This field displays the N10 status of the payment transaction.
Reason	[Display] This field displays the reason code (stage wise reason).

7. Click the **Close** button.



1.6. PM010 - Mandate Revocation*

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

Definition Prerequisites

- PM019 Counterparty Master Maintenance
- PM020 Mandate Definition

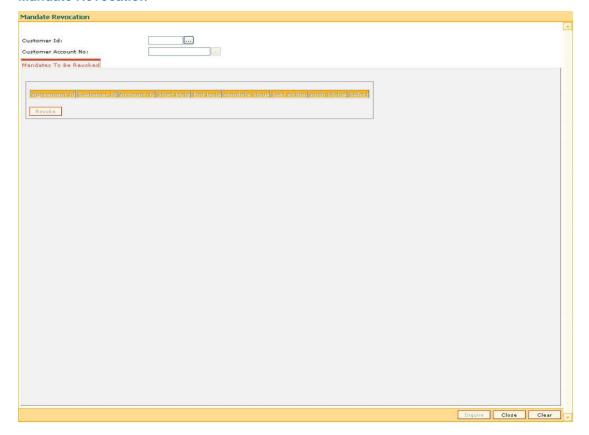
Modes Available

Not Applicable

To view mandate revocation details

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

Mandate Revocation



Field Description

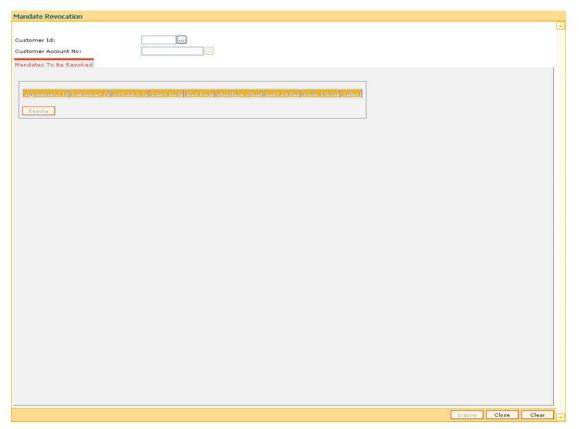
Field Name Description



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

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

Mandate Revocation





Field Description

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



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

6. Click the **Close** button.



1.7. 2035 - Domestic Outgoing Payment Initiation (Credit Card)

Using this option, domestic outgoing payment for credit cards can be initiated. The remit currency will be the local currency of the bank. The credit card details are validated by an external system for the Card IBAN¹ number, balance etc.

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

Definition Prerequisites

- PM002 Payments Transaction Definition
- SCM01 SC Package Definition

Modes Available

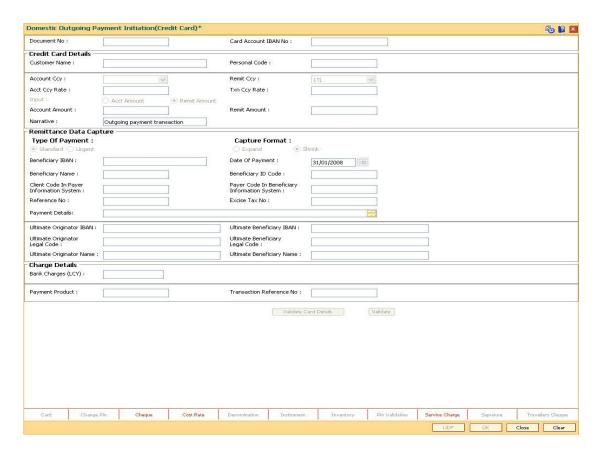
Not Applicable

To initiate domestic outgoing payment through credit card

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

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





Field Description

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



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



Field Name Description

Remittance Data Capture

Type Of Payment [Mandatory, Radio Button]

Click on the appropriate type of payment.

The options are:

Standard

Urgent

Capture Format [Mandatory, Radio Button]

Click on the appropriate capture format option for the transaction.

The options are:

Expand

Shrink

Beneficiary IBAN [Mandatory, Alphanumeric, 20]

Type the beneficiary IBAN to whom the payment amount is to be

remitted.

Date Of Payment [Display]

This field displays the current processing date.

Beneficiary Name [Mandatory, Alphanumeric, 200]

Type the beneficiary's name to whom the payment amount is to

be remitted.

Beneficiary ID Code

[Optional, Numeric, 11]

Type the legal code of the beneficiary.

Client Code in Payer Information System [Optional, Alphanumeric, 16]

Type the reference used for payer to identify the payment.

Payer Code in Beneficiary Information System [Optional, Alphanumeric, 16]

Type the reference used for beneficiary to identify the payment.

Reference No [Conditional, Alphanumeric, Eight]

Type the valid reference code.

This field is enabled if the CASA account number entered is maintained in the **Account Number and Reference Code Xref** (Fast

Path: BAM66) option.



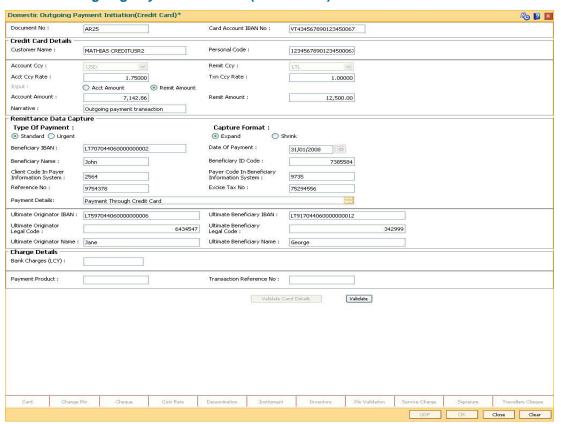
Field Name	Description
Excise Tax No	[Conditional, Alphanumeric, 19] Type the excise tax number.
	This field is enabled if the Yes option is selected in the Excise Tax Number field in the Account Reference Code Xref (Fast Path: BAM66) option.
Payment Details	[Mandatory, Alphanumeric, 300]
	Type the payment details.
	This field is mandatory, if the Expand option is selected in the Capture Format field.
These fields are enable	ed if the Expand option is selected in the Capture Format field.
Ultimate Originator	[Optional, Alphanumeric, 35]
IBAN	Type the Ultimate Originator's IBAN.
	This is the actual originator's IBAN on whose behalf the payment is made.
Ultimate Originator	[Optional, Numeric, 11]
Legal Code	Type the Ultimate Originator's Legal Code.
	This is the actual originator's Legal Code on whose behalf the payment is made.
Ultimate Originator	[Conditional, Alphanumeric, 140]
Name	Type the Ultimate Originator's Name.
	This is the actual originator's name on whose behalf the payment is made.
	If the Ultimate Originator Legal Code is entered, then this field is mandatory.
Ultimate	[Optional, Alphanumeric, 35]
Beneficiary IBAN	Type the Ultimate Beneficiary Party's IBAN.
	This is the final beneficiary's IBAN to whom the final payment is made.
Ultimate	[Optional, Numeric, 11]
Beneficiary Legal Code	Type the Ultimate Beneficiary Party's Legal Code.
Code	This is the final beneficiary's Legal Code to whom the final payment is made.
Ultimate	[Conditional, Alphanumeric, 140]
Beneficiary Name	Type the Ultimate Beneficiary Party's name.
	This is the final beneficiary's name to whom the final payment is made.
	If the Ultimate Beneficiary Legal Code is entered, then this field is mandatory.



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

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

Domestic Outgoing Payment Initiation (Credit Card)





- 8. Click the Validate button.
- 9. Click the **Ok** button.
- 10. The system generates the transaction sequence number. Click the ${\bf Ok}$ button.
- 11. The system generates the network reference number. Click the ${\bf Ok}$ button.



1.8. 2037 - SEPA Outgoing Payment Initiation(Credit Card)

Using this option, SEPA outgoing payment for credit cards can be initiated. The system will select Euro as remit currency. The credit card details are validated by an external system for the Card IBAN² number, balance, card status etc.

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

Definition Prerequisites

- PM002 Payments Transaction Definition
- SCM01 SC Package Definition

Modes Available

Not Applicable

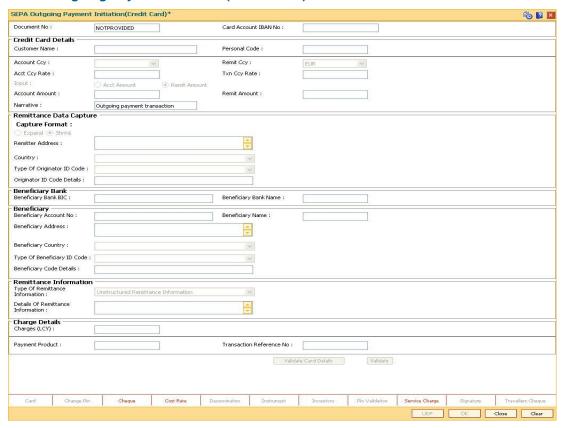
To perform SEPA outgoing payment through credit cards

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

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



SEPA Outgoing Payment Initiation(Credit Card)



Field Description

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



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



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



Field Name	Description
Beneficiary Name	[Mandatory, Alphanumeric, 70] Type the name of the beneficiary.
Beneficiary Address	[Mandatory, Alphanumeric, 140] Type the beneficiary address.
Beneficiary Country	[Mandatory, Drop-Down] Select the country of the beneficiary from the drop-down list.
Type Of Beneficiary ID Code	[Conditional, Drop-down] Select the beneficiary id code types from the drop-down list. This field is enabled if the Expand option is selected in the Capture Format field. The beneficiary codes are maintained as part of the Day-0 setup.
Beneficiary Code Details	[Conditional, Alphanumeric] Type the beneficiary id code details. This field is enabled on selection of Type of Beneficiary ID Code and the field length depends on the beneficiary ID code selected.

Remittance Information

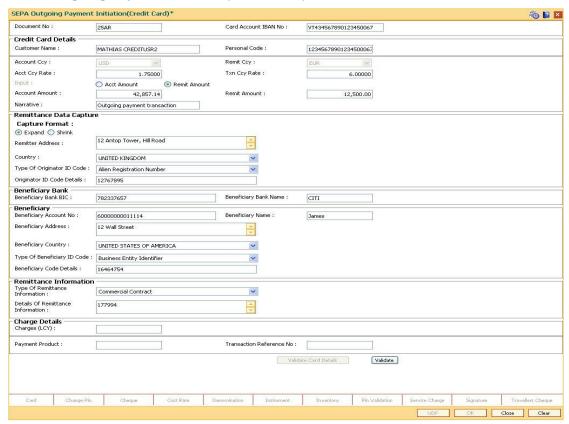
Type Of Remittance Information	[Conditional, Drop-Down]
	Select the type of remittance information from the drop-down list.
	This field is enabled if the Expand option is selected in the Capture Format field.
	The Remittance information types are maintained as part of the Day-0 setup.
	If the Shrink option is selected in the Capture Format field, the system displays the Unstructured Remittance Information option and disables the field.
Details Of	[Conditional, Alphanumeric]
Remittance Information	Type the details of remittance information.
	This field is enabled on selection of Type of Remittance Information field and the length of the field depends on the value selected.
Charge Details	
Bank	[Display]
Charges(LCY)	This field displays the final service charge after considering applicable variance in local currency.
Payment Product	[Display] This field displays the FCC payment product after the FCC PE has successfully resolved the network.



Field Name	Description
Transaction Reference No	[Display] This field displays the system generated transaction reference number after the accounting entries are posted successfully.

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

SEPA Outgoing Payment Initiation(Credit Card)



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



1.9. 2039 - Cross Border Outgoing Payment Initiation(Credit Card)

Using this option, cross border outgoing payment for credit cards can be initiated. You can select the currency from the available list as remit currency. The credit card details are validated by an external system for the Card IBAN³ number, balance, card status etc.

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

Definition Prerequisite

- PM002 Payments Transaction Definition
- SCM01 SC Package Definition

Modes Available

Not Applicable

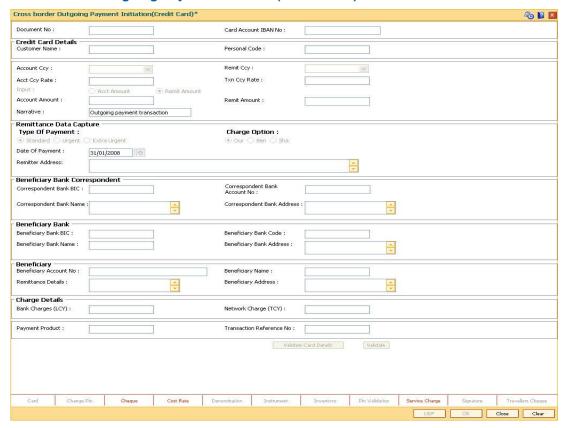
To perform cross border outgoing payment through credit card

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

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



Cross Border Outgoing Payment Initiation(Credit Card)



Field Description

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



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

Remittance Data Capture



Field Name Description Type Of Payment [Mandatory, Radio Button] Click on the appropriate type of payment. The options are: Standard Urgent Extra Urgent **Charge Option** [Mandatory, Radio Button] Click on the appropriate charge option. The options are: Our:- FCC PE will compute the network charges which will be displayed in the Network charges field and debited to the remitters account Ben: - FCC PE will compute the senders charge which will be deducted from the beneficiary's remittance amount Sha: - FCC PE will not compute the network charges and Oracle FLEXCUBE will compute the charge and debit to the customers account **Date Of Payment** [Display] This field displays the current processing date. **Remitter Address** [Mandatory, Alphanumeric, 70] Type the remitter address. By default, the address of the primary account holder is displayed. **Beneficiary Bank Correspondent** Correspondent [Optional, Alphanumeric, 11] **Bank BIC** Type the BIC code of the correspondent bank.. This code will be validated by FCC PE. Correspondent [Optional, Alphanumeric, 70] **Bank Name** Type the name of the correspondent bank. Correspondent [Optional, Alphanumeric, 34] **Bank Account No** Type the account number of the correspondent bank. Correspondent [Optional, Numeric, 70] **Bank Address** Type the correspondent bank's address.

Beneficiary Bank



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

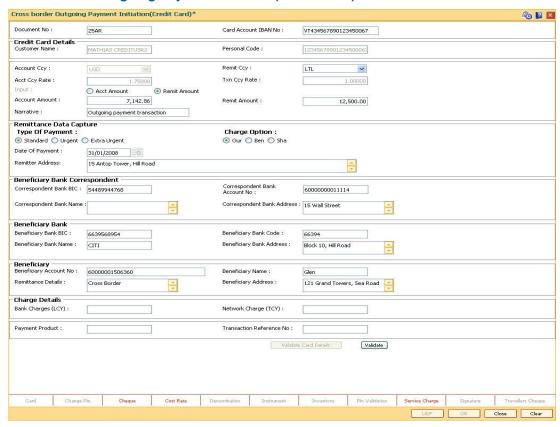


Field Name	Description
Network Charge (TCY)	[Display]
	This field displays the network charges computed by FCC PE.
	This is applicable only if charge type selected is OUR . In case, special rate is offered to the customer that rate will be applicable for the payment amount, bank charges computed by Oracle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

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



Cross Border Outgoing Payment Initiation(Credit Card)



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



1.10. PM037 - RTGS-NEFT-Beneficiary Master Maintenance

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

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

Definition Prerequisites

PM004 - Bank Branch Directory

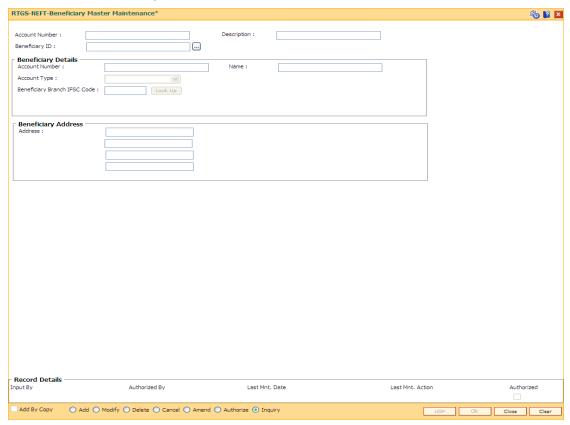
Modes Available

Not Applicable

To add the RTGS-NEFT beneficiary details

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

RTGS-NEFT-Beneficiary Master Maintenance



Field Description

Field Name Description



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

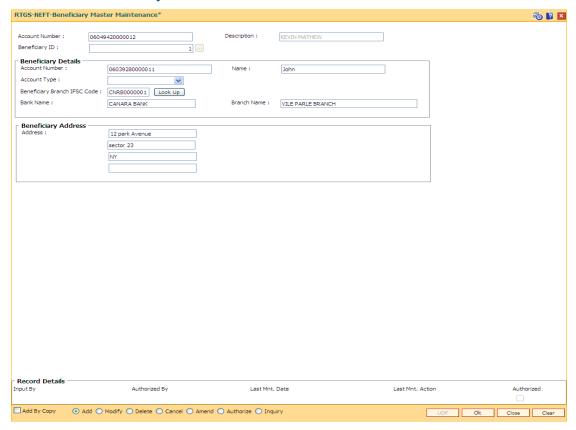


Address

[Optional, Alphanumeric, 35, Four Lines] Type the address of the beneficiary.

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

RTGS-NEFT-Beneficiary Master Maintenance



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



1.11. 2055 - RTGS Outgoing Payment Initiation - Customer

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

Definition Prerequisites

PM002 - Payments Transaction Definition

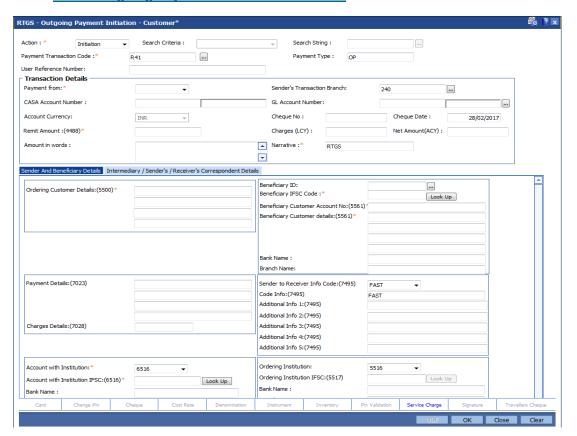
Modes Available

Not Available

To initiate outgoing payment transactions for a customer

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

RTGS Outgoing Payment Initiation - Customer



Field Description

Field Name

Description



Field Name	Description
Action	[Mandatory, Drop-Down] Select the action from the drop-down list. The options are: • Initiation
	 Modify Delete By default value for this field is initiation and user will be allowed to initiate a fresh transaction in this mode.
Search Criteria	[Conditional, Drop-Down] Select the search criteria from the drop-down list. The options are: Remit Account Number UTR Number This field is enabled if Modify and Delete options are selected from Action drop-down list.
Search String	[Conditional, Alphanumeric, 20, Pick List] Select the search string from the pick list. This field is enabled if Modify and Delete options are selected from Action drop-down list.
Payment Transaction Code	[Mandatory, Pick List] Select the payment transaction code from the pick list. These codes are defined in the Payment Transaction Definition (Fast Path : PM002) option. Transaction code will be defaulted to R41.
Payment Type	[Display] This field displays the payment type based on the payment transaction code selected in the corresponding field.
User Reference Number	[Optional, Alphanumeric, 40] Type the user reference number assigned to identify the transaction. Only / - ?:(),.' + space and {} special characters are allowed.
Transaction Details	



Field Name Description Payment From [Mandatory, Drop-Down] Select the type of account from which the outgoing payment is to be initiated from the drop-down list. The options are: CASA GL Sender's [Optional, Pick List] **Transaction Branch** Select the sender's transaction branch from the pick list. It is the branch which is originating the payment transaction in case it is different from the log in branch. **CASA Account** [Conditional, Numeric, 14] Number Type a valid CASA account number of the customer through which the outgoing payment transaction is initiated. This field is enabled if the CASA option is selected in the Payment From drop-down list. **GL Account** [Conditional, Numeric, Nine] Number Type a valid GL account number from where the payment has to be initiated. This field is enabled if the GL option is selected in the Payment From drop-down list. **Account Currency** [Display] This field displays the account currency. **Cheque No** [Optional, Numeric, 12] Type the cheque number. Note: The system displays error messages for paid, stopped, and invalid cheques. **Cheque Date** [Display] This field displays the cheque date present on the instrument. **Remit Amount** [Mandatory, Numeric, 13, Two] (4488)Type the amount that is to be remitted. The remit amount should be in range maintained in the Payment Transaction Attributes (Fast Path: PM039) option. Charges(LCY) [Display] This field displays the service charges to be applied in local currency.



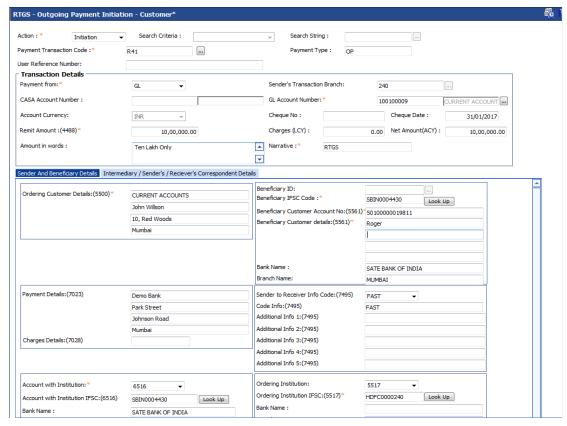
Field Name	Description
Net Amount(ACY)	[Display]
	This field displays the net amount to be recovered from the customer on whose behalf an outgoing payment transaction is being initiated.
	Net Amount = Total of Payment Amount + Charges
Amount in words	[Display]
	This field displays the amount in words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

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

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



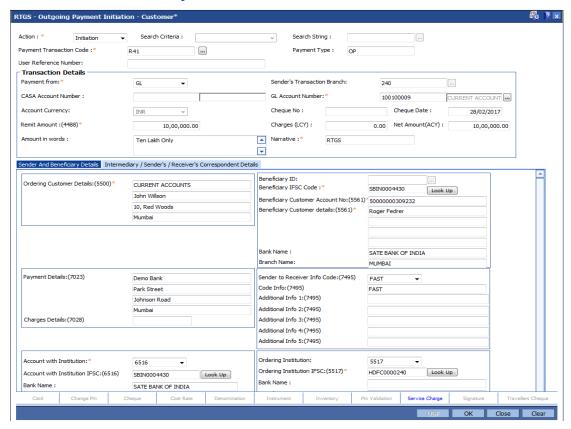
RTGS - Outgoing Payment Initiation - Customer



5. Enter the required details in the various tabs.



Sender And Beneficiary Details



Field Description

Column Name	Description
Ordering Customer Details (5500)	[Alphanumeric, 35, 4 lines]
	Type the sender's bank account number, name of the sender and address.
	Lines 1, 2 are mandatory and lines 3, 4 are optional.
	Only /-?:(),.'+ space special characters are allowed.
Beneficiary ID	[Conditional, Pick List]
	Select the beneficiary ID from the pick list.
	This field is enabled if the CASA option is selected in the Payment From drop-down list.
Beneficiary IFSC Code	[Mandatory, Alphanumeric, 11, Pick List]
	Type the IFSC code of the beneficiary bank receiving the remittance or select it from the pick list.
	Note: IFSC code search field accept only capital letters so that when the user inputs IFSC code in small letter system will receive it as capital letters. System should not display own bank IFSC code in payment initiation screen.



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



Column Name **Description Additional Info** [Conditional, Alphanumeric, 5 lines, 33] 1,2,3,4,5 (7495) Type additional information related to the code. If the Return option is selected in the Sender to Receiver Info Code drop-down list, then the Additional Info 1 and 2 are mandatory. By default, Additional Info 1 displays the UTR number of the original transaction and Additional Info 2 displays the Reason for Return. Only /-?:(),.'+ space special characters are allowed. **Account with** [Optional, Drop-Down] Institution Select the appropriate option from the drop-down list. The options are: 6516 6719 5551 **Account with** [Conditional, Pick List] **Institution IFSC** Select the beneficiary bank IFSC code from the pick list. (6516)This field is enabled if the 6516 option is selected in the Account with Institution drop-down list. **Bank Name** [Display] This field displays the bank name based on the account with institution IFSC Code selected. **Branch Name** [Display] This field displays the branch name based on the account with institution IFSC Code selected. Code (6719) [Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: Credit Debit This field is enabled if the 6719 option is selected in the Account with Institution field. Code Info (6719) [Conditional, Alphanumeric, 32] Type the name of the beneficiary bank and other details. This field is enabled if the 6719 option is selected in the Account with Institution drop-down list.

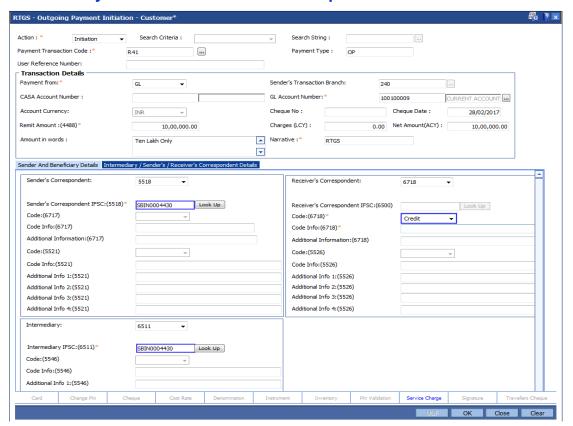


Column Name	Description
Additional Information (6719)	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the 6719 option is selected in the Account with Institution drop-down list. Only /-?:(),.'+ space special characters are allowed.
Code (5551)	 [Mandatory, Drop-Down] Select the appropriate option from the drop-down list. The options are: C-Credit D-Debit This field is enabled if the 5551 option is selected in the Account with Institution drop-down list. Only /-?:(),.'+ space special characters are allowed.
Code Info (5551)	[Conditional, Alphanumeric, 32] Type the name of the beneficiary bank and other details. This field is enabled if the 5551 option is selected in the Account with Institution drop-down list.
Additional Info 1,2,3,4,5 (5551)	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the 5551 option is selected in the Account with Institution drop-down list. Only / - ?:(),.'+ space special characters are allowed.
Ordering Institution	[Optional, Drop-Down]Select the appropriate option from the drop-down list.The options are:55175516
Ordering Institution IFSC (5517)	[Conditional, Pick List] Select the ordering institution IFSC code from the pick list. It is the sending branch's IFSC code. It is a unique code used for NEFT and RTGS. This field is enabled if the 5517 option is selected in the Ordering Institution drop-down list.
Bank Name	[Display] This field displays the bank name based on the IFSC Code selected.



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

Intermediary / Sender's /Receiver's Correspondent Details



Field Description

Field Name Description



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



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



Field Name	Description
Code (6718)	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: Credit Debit This field is enabled if the 6718 option is selected in the Receiver's Correspondent drop-down list.
Code Info (6718)	Only /-?:(),.'+ space special characters are allowed. [Conditional, Alphanumeric, 32] Type the name of the beneficiary bank and other details. This field is enabled if the 6718 option is selected in the Receiver's Correspondent drop-down list.
Additional Information (6718)	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the 6718 option is selected in the Receiver's Correspondent drop-down list. Only / - ?:(),.'+ space special characters are allowed.
Code (5526)	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • Credit • Debit This field is enabled if the 5526 option is selected in the Receiver's Correspondent drop-down list. Only /-?:(),.'+ space special characters are allowed.
Code Info (5526)	[Conditional, Alphanumeric, 32] Type the name of the beneficiary bank and other details. This field is enabled if the 5526 option is selected in the Receiver's Correspondent drop-down list
Additional Info 1, 2,3,4 (5526)	[Conditional, Alphanumeric, 4 lines, 35] Type additional details related to the name of the beneficiary bank. These field is enabled if the 5526 option is selected in the Receiver's Correspondent drop-down list. Only /-?:(),.'+ space special characters are allowed.



Field Name	Description
Intermediary	[Conditional, Drop-Down]
	Select the appropriate option from the drop-down list.
	The options are:
	• 6511
	• 5546
Intermediary IFSC	[Conditional, Picklist]
(6511)	Select the IFSC code of the intermediary bank from the pick list.
	This field is enabled if the 6511 option is selected in the Intermediary drop-down list.
Code (5546)	[Conditional, Drop-Down]
	Select the appropriate option from the drop-down list.
	The options are:
	Credit
	Debit
	This field is enabled if the 5546 option is selected in the Intermediary drop-down list.
Code Info (5546)	[Conditional, Alphanumeric, 32]
	Type the name of the Intermediary Bank and other details.
	This field is enabled if the 5546 option is selected in the Intermediary drop-down list.
	Only / - ?:(),.'+ space special characters are allowed.
Additional Info 1,2,3,4	[Conditional, Alphanumeric, 35, 4 lines]
(5546)	Type additional details related to the name of the intermediary bank.
	This field is enabled if the 5546 option is selected in the Intermediary drop-down list.
	Only / - ?: (),.'+ space special characters are allowed.

6. Click the Ok button.

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

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



1.12. 2056 - RTGS - Bank Payment

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

Definition Prerequisites

• PM002 - Payments Transaction Definition

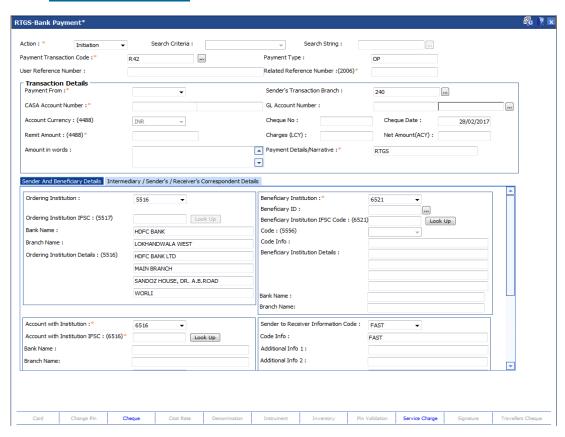
Modes Available

Not Available

To initiate RTGS bank payment

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

RTGS - Bank Payment





Field Name	Description
Action	[Mandatory, Drop-Down]
	Select the action from the drop-down list.
	The options are:
	 Initiation
	 Modify
	• Delete
	By default value for this field is initiation and user will be allowed to initiate a fresh transaction in this mode.
Search Criteria	[Conditional, Drop-Down]
	Select the search criteria from the drop-down list.
	The options are:
	Remit Account Number
	UTR Number
	This field is enabled if Modify and Delete options are selected from Action drop-down list.
Search String	[Conditional, Alphanumeric, 20, Pick List]
	Select the search string from the pick list.
	This field is enabled if Modify and Delete options are selected from Action drop-down list.
Payment Transaction	[Mandatory, Pick List]
Code	Select the payment transaction code from the pick list.
	These codes are defined in the Payment Transaction Definition (Fast Path: PM002) option.
	Transaction code will be defaulted to R42.
Payment Type	[Display]
	This field displays the payment type based on the payment transaction code selected in the corresponding field.
User Reference	[Optional, Alphanumeric, 40]
Number	Type the user reference number assigned to identify the transaction.
	Only / - ?:(),.'+ space and {} special characters are allowed.



Field Name	Description
Related Reference	[Mandatory, Alphanumeric, 16]
Number (2006)	Type the transaction reference number of the received inward credit message at bank branch that is returned.
	This number is entered if an incoming credit is rejected and manually sent out as an outgoing payment.
	This field is mandatory if the following payment codes are selected from the Payment Transaction Code pick list:
	 RTGS - Reject of incoming Payment to Bank (R42)
	 Reject of Incoming Payment to Customer
	Only / - ?:(),.'+space special characters are allowed.
Transaction Details	
Payment From	[Mandatory, Drop-Down]
	Select the type of account from which the outgoing payment is to be initiated from the drop-down list.
	The options are:
	• CASA
	• GL
Sender's Transaction	[Mandatory, Pick List]
Branch	Select the transaction branch from the pick list.
	It is the branch which is originating the payment transaction in case it is different from the log in branch.
CASA Account Number	[Conditional, Numeric, 14]
	Type a valid CASA account number of the customer through
	which the outgoing payment transaction is initiated. The account title is displayed in the adjacent field.
	This field is enabled if the CASA option is selected in the
	Payment From drop-down list.
GL Account Number	[Conditional, Numeric, Nine]
	Type a valid GL account number from where the outgoing payment transaction has to be initiated.
	The GL code description is displayed in the adjacent field.
	This field is enabled if the GL option is selected in the Payment From drop-down list.
Account Currency	[Display]
(4488)	This field displays the account currency.



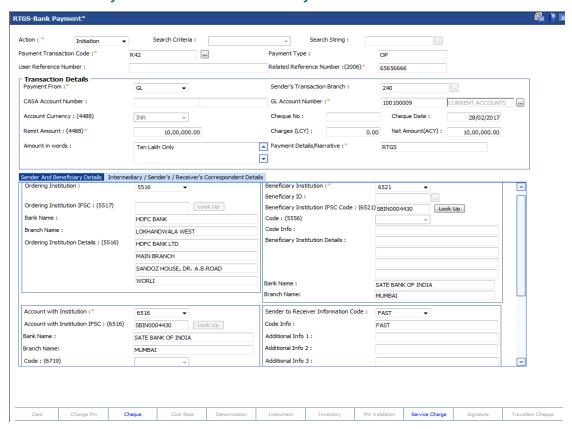
Field Name	Description
Cheque No	[Optional, Numeric, 12] Type the cheque number. Note:The system displays error messages for paid, stopped, and invalid cheques.
Cheque Date	[Display] This field displays the cheque date present on the instrument and normally be the date at which clearing process is run.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

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

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



RTGS - Bank Payment - Sender And beneficiary Details



5. Enter the required details in the various tabs.

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



Column Name	Description
Branch Name	[Display] This field displays the branch name based on the IFSC Code selected.
Ordering Institution Details (5516)	[Conditional, Alphanumeric, 35, 4 lines] Type the ordering institution details such as the name of the exchange house and intermediary institution from which originating banks have received the money. This field is enabled if the 5516 option is selected in the Ordering
	Institution drop-down list. Only / - ?:(),.' + space special characters are allowed.
Beneficiary Institution	[Mandatory, Drop- Down] Select the beneficiary institution from the drop-down list. The options are: • 6521 • 5556
Beneficiary ID	[Conditional, Pick List] Select the beneficiary ld from the pick list. This field is enabled if the CASA option is selected in the Payment From drop-down list.
Beneficiary Institution IFSC Code (6521)	[Mandatory, Numeric, 11, Pick List] Type the beneficiary institution IFSC code or select it form the pick list. Note: IFSC code search field accept only capital letters so that when the user inputs IFSC code in small letter system will receive it as capital letters. System should not display own bank IFSC code in payment initiation screen
Code (5556)	[Conditional, Drop-Down] Select the appropriate option from the drop-down list. The options are: • Credit • Debit This field is enabled if the 5556 option is selected in the Beneficiary Institution drop-down list.
Code Info	[Conditional, Alphanumeric, 34] Type the name of the beneficiary bank. This field is enabled if the 5556 option is selected in the Beneficiary Institution drop-down list. Only /-?:(),.'+ space special characters are allowed.



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



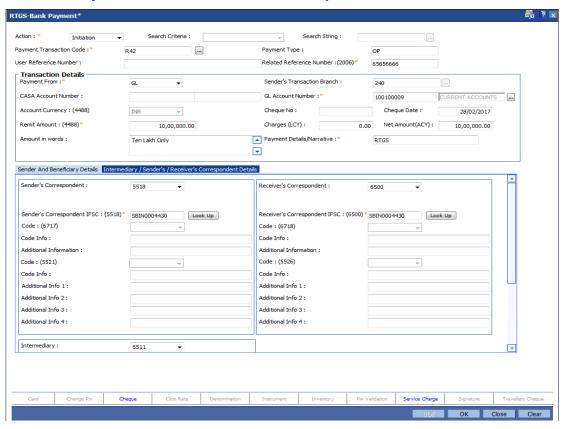
Column Name	Description
Account with Institution	[Optional,Drop-Down] Select the account with institution from the drop-down list. The options are: • 6516 • 6719 • 5551
Account with Institution IFSC (6516)	[Conditional, Pick List] Select the beneficiary bank IFSC code from the pick list. This field is enabled if the 6516 option is selected in the Account with Institution drop-down list.System should not display own bank IFSC code in payment initiation screen
Bank Name	[Display] This field displays the bank name based on the IFSC Code selected.
Branch Name	[Display] This field displays the branch name based on the IFSC Code selected.
Code (6719)	[Conditional, Drop-down] Select the appropriate code from the drop-down list. The options are:
Code Info	[Conditional, Alphanumeric, 34] Type the name of the beneficiary bank and other details. This field is enabled if the 6719 option is selected in the Account with Institution drop-down list. Only /-?:(),.'+ space special characters are allowed.
Additional Information	[Conditional, Alphanumeric, 35] Type any additional details related to the beneficiary bank. This field is enabled if the 6719 option is selected in the Account with Institution drop-down list. Only /-?:(),.'+ space special characters are allowed.



Column Name	Description
Code (5551)	[Conditional, Drop-down]
	Select the appropriate code from the drop-down list.
	The options are:
	Credit
	Debit
	This field is enabled if the 5551 option is selected in the Account with Institution drop-down list.
	Only / - ?:(),.'+ space special characters are allowed.
Code Info	[Conditional, Alphanumeric, 34]
	Type the name of the beneficiary bank.
	This field is enabled if the 5551 option is selected in the Account with Institution drop-down list.
Additional Info	[Conditional, Alphanumeric, 35, 4 Lines]
1,2,3,4	Type additional information related to the code.
	This field is enabled if the 5551 option is selected in the Account with Institution drop-down list.
	Only / - ?:(),.'+ space special characters are allowed.



Intermediary / Sender's /Receiver's Correspondent Details



Field Description

Field Name Description

Sender's Correspondent

[Optional, Drop-down]

Select the sender's correspondent code from the drop-down list

The options are:

- 5518
- 6717
- 5521

Sender's Correspondent IFSC (5518)

[Conditional, Pick List]

Select the IFSC code of the bank receiving the remittance for onward transmission to the beneficiary's bank from the pick list.

This field is enabled if the **5518** option is selected in the **Sender's Correspondent** drop-down list.



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



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



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

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



1.13. 2057 - NEFT - Outgoing Payment Initiation

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

Definition Prerequisites

• PM002 - Payments Transaction Definition

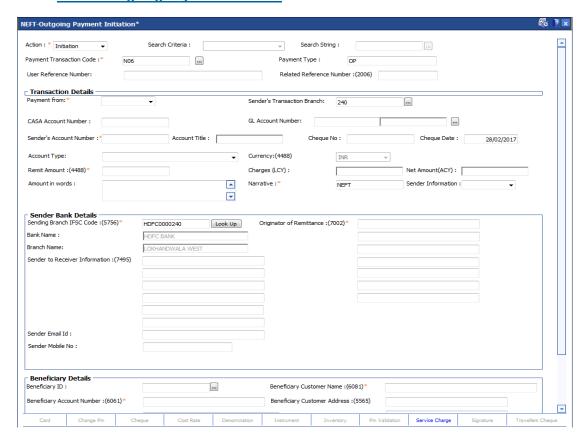
Modes Available

Not Available

To initiate NEFT outgoing payments

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

NEFT - Outgoing Payment Initiation





Field Name	Description
Action	[Mandatory, Drop-Down]
	Select the action from the drop-down list.
	The options are:
	Initiation
	Modify
	Delete
	By default value for this field is initiation and user will be allowed to initiate a fresh transaction in this mode.
Search Criteria	[Conditional, Drop-Down]
	Select the search criteria from the drop-down list.
	The options are:
	Remit Account Number
	UTR Number
	This field is enabled if Modify and Delete options are selected from Action drop-down list.
Search String	[Conditional, Alphanumeric, 20, Pick List]
_	Select the search string from the pick list.
	This field is enabled if Modify and Delete options are selected from Action drop-down list.
Payment	[Mandatory, Pick List]
Transaction Code	Select the payment transaction code from the pick list.
	These codes are defined in the Payment Transaction Definition (Fast Path: PM002) option.
	Transaction code will be defaulted to N06.
Payment Type	[Display]
	This field displays the payment type based on the Payment Transaction Code selected in the corresponding field.
User Reference	[Optional, Alphanumeric, 40]
Number	Type the user reference number assigned to identify the transaction.
	Only / - ?:(),.'+ space and {} special characters are allowed.



Field Name	Description
Related	[Optional, Alphanumeric, 16]
Reference Number (2006)	Type the transaction reference number of the received inward credit message which is returned.
	This number is entered in case an incoming credit is being rejected and manually sent out as an outgoing payment.
	Only / - ?:(),.'+space special characters are allowed.
Transaction Details	
Payment From	[Mandatory, Drop-Down]
	Select the type of account from which the outgoing payment is to be initiated from the drop-down list.
	The options are:
	• CASA
	• GL
Sender's	[Mandatory, Pick List]
Transaction Branch	Select the transaction branch from the pick list.
Dianen	It is the branch which is originating the payment transaction.
CASA Account	[Conditional, Numeric, 14]
Number	Type a valid CASA account number of the customer for whom the outgoing payment transaction is initiated.
	The account title is displayed in the adjacent field.
	This field is enabled and mandatory if the CASA option is selected in the Payment From drop-down list.
Account Title	[Display]
	This field displays the name of the account holder.
GL Account	[Conditional, Numeric, Nine, Pick List]
Number	Type a valid GL account number from where the payment has to be initiated or select it from the pick list.
	The GL description is displayed in the adjacent field.
	For outgoing payment transactions, both asset and liability type of GL are allowed.
	This field is enabled and mandatory if the GL option is selected in the Payment From drop-down list.



Field Name Description **Sender's Account** [Mandatory, Numeric, 16] Number Type the account number from which the payment is originated. It can be an external account number. This account number is mapped to the Sending Customer Account Number (6021) in the NEFT message (N06). By default it displays the CASA or GL account number entered based on the option selected in the Payment From drop-down list. Only / () - . , + {} '?: special characters are allowed. **Cheque No** [Optional, Numeric, 12] Type the cheque number. This field is enabled if the CASA option is selected in the Payment From drop-down list. Note: The system displays error messages for paid, stopped, and invalid cheques. **Cheque Date** [Display] This field displays the cheque date present on the instrument. **Account Type** [Mandatory, Drop-Down] Select the account type of the sending customer from the dropdown list. These account types are given by RBI. The options are: 10 - Savings Bank 11 - Current Account 12 - Overdraft 13 - Cash Credit 14 - Loan Account 40 - NRE 50 - Cash 51- Indo Nepal 52 - Credit Card

Currency (4488) [Display]

This field displays the account currency.

the value as 51- Indo Nepal.

If the Payment Transaction Code is selected for Outgoing Payment transaction against Cash, the system displays the value as 50 - Cash and for Outgoing Payment transaction Indo Nepal, it displays



Field Name	Description
Remit Amount (4488)	[Mandatory, Numeric, 13, Two] Type the amount to be remitted.
	The remit amount should be in the range maintained in the Payment Transaction Attributes (Fast Path: PM039) option.
Charges (LCY)	[Display]
	This field displays the service charges to be applied in local currency.
Net Amount	[Display]
(ACY)	This field displays the net amount to be recovered from the customer initiating an outgoing payment transaction.
	Net Amount = Total of Account Amount + Charges.
Amount in words	[Display]
	This field displays the amount in words as entered in the Remit Amount field.
Narrative	[Mandatory, Alphanumeric, 40]
	Type the payment details/ narrative.
	By default, the system displays NEFT .
Sender Information	[Mandatory, Drop-Down]
	Select the mode of sending sender information to the customer.
	The options are
	 DEFAULT- System captures the default e-mail id in the appropriate field so that as part of sending the alerts, lookup can be avoided.
	 SMS- System defaults the sender mobile number field to the value set in customer master maintenance.
	 EML- System defaults the sender e-mail Id field to the value set in customer master maintenance.
	Based on the selection system should populate the necessary values in the message.
Sender Bank Detai	Is
Sending Branch IFSC Code (5756)	[Mandatory, Alphanumeric,11, Pick List]
	Select the sending branch IFSC code from the pick list.
	It is a unique code used for NEFT and RTGS .

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

[Display]

Bank Name



Field Name	Description
Branch Name	[Display] This field displays the branch name based on the account with institution
	IFSC Code selected.
Sender to	[Optional, Alphanumeric, 35, 6 Lines]
Receiver Information	Type the remittance information from sender to receiver.
(7495)	All special characters are allowed.
Sender Email Id	[Mandatory, Alphanumeric, 62]
	Type the e-mail Id to which the response message is to be delivered. By default system displays the customer e-mail id if sender information is selected as EML.
	Only /_ @ special characters are allowed.
Sender Mobile No	[Mandatory, Numeric, 30]
	Type the mobile number of the sender .By default system displays the customer mobile number if sender information is selected as sms.
Originator of the	[Mandatory, Alphanumeric, 35, Four lines]
Remittance (7002)	Type the account details of the sending customer.
	You can input any details of the originator such as address, contact number or any other identification details.
	All special characters are allowed.
Beneficiary Details	
Beneficiary ID	[Conditional, Pick list]
	Select the beneficiary ID from the pick list.
	The beneficiary ids are maintained in the RTGS-NEFT-Beneficiary Master Maintenance (Fast Path: PM037) option.
	This field is applicable if the CASA option is selected in the Payment From drop-down list.
Beneficiary	[Mandatory, Numeric, 50]
Customer Name (6081)	Type the beneficiary customer's account name.
, ,	All special characters are allowed.
Beneficiary Account Number (6061)	[Mandatory, Alphanumeric, 35]
	Type the beneficiary account number to which the outgoing payments transaction is to be initiated.
Beneficiary	[Optional, Alphanumeric, 35,Four lines]
Customer Address (5565)	Type the beneficiary customer address.
	All special characters are allowed.



Field Name	Description
Beneficiary Account Type (6310)	[Optional, Drop-Down] Select the beneficiary account type from the pick list. The options are: • 10 - Savings Bank • 11 - Current Account • 12 - Overdraft • 13 - Cash Credit • 14 - Loan Account • 40 - NRE
Beneficiary Branch IFSC Code	[Mandatory, Pick List] Select the beneficiary IFSC code from the pick list. System should not display own bank IFSC code in payment initiation screen.
Bank Name	[Display] This field displays the bank name based on the account with institution IFSC Code selected.
Branch Name	[Display] This field displays the branch name based on the account with institution IFSC Code selected.

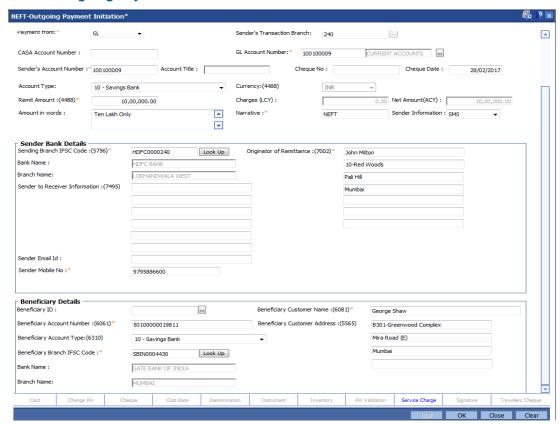
3. Select the payment transaction code from the pick list.

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

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



NEFT - Outgoing Payment Initiation



Click the **OK** button.

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

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



1.14. PMM02 - Payments Mandate Maintenance

Using this option, you can maintain mandate for ACH and ECS payment modes.

Definition Prerequisites

Not Applicable

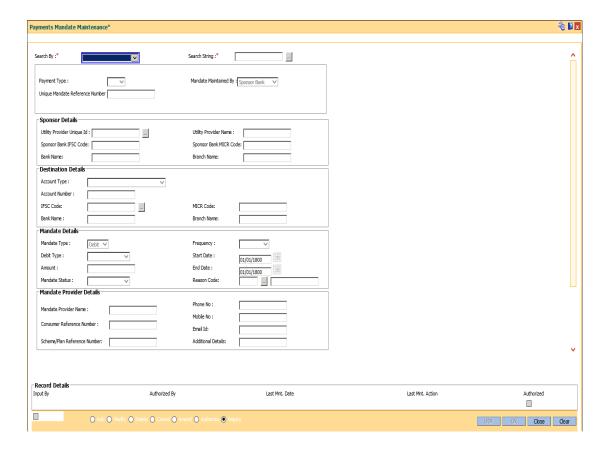
Modes Available

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

To perform Payments Mandate Maintenance

- 1. Type the fast path **PMM02** and click **Go** or navigate through the menus to **Global Definitions > Payments >PMM02 Payments Mandate Maintenance**.
- 2. The system displays the **Payments Mandate Maintenance** screen.

Payments Mandate Maintenance



Field Description

Field Name Description



Field Name	Description
Search By	[Mandatory, Drop Down]
	Select the criteria on which to search from the drop down list. The options are:
	UMRN Number
	Account Number
	Consumer Reference Number
Search String	[Mandatory, Alphanumeric, 30]
J	Enter the search string based on the selected search by option to perform the search.
Payment Type	[Mandatory, Drop Down]
	Select the payment type from the drop down list. The options are:
	• ACH
	• ECS
Unique Mandate	[Mandatory, Alphanumeric, 20]
Reference Number	Enter the unique mandate reference number for the maintenance. For Payment Type ACH, it refers to the number provided by NPCI.
	Note : For ECS, the maximum length of this field will be 9 characters only.
Mandate	[Display]
Maintained By	The field displays if the mandate is maintained by the Sponsor or Destination bank. It is defaulted to Sponsor bank and cannot be edited.
Sponsor Details	
Utility Provider Unique ID	[Mandatory, Pick List]
	Enter the user number provided by NPCI to Corporate. The picklist displays the list of authorized provider unique id maintained in PM056 screen.
Utility Provider	[Display]
Name	This field displays the name of the corporate where the consumer holds the account.
Sponsor Bank	[Display]
IFSC Code	This field displays the IFSC Code of the sponsor bank. This value is defaulted from PM056 screen based on the Utility Provider name selected.
Sponsor Bank	[Display]
MICR Code	This field displays the MICR code of the Sponsor Bank. Based on the utility provider unique ID selected, this value will be defaulted from PM056 screen.



Field Name Description **Bank Name** [Display] This field displays the name of the Sponsor bank. **Branch Name** [Display] This field displays the branch name of the sponsor bank. **Destination Details Account Type** [Mandatory, Drop Down] Select the account type on which the mandate is maintained from the drop down field. The options are: Savings Bank Account Cheque Current Account Cheque Banker's Cheque Cash Credit Account Cheque • At Par Current Account Cheques At Par Cash Credit Account Cheques Savings Bank At Par Cheque **Account Number** [Mandatory, Alphanumeric, 20] Enter the account number on which the mandate is maintained. In case of debit mandate, this account will be debited and in case of credit mandate, it will be credited. **Branch Name** [Display] This field displays the branch name of the account. **IFSC Code** [Mandatory, Alphanumeric, 32] Enter the IFSC code of the bank where the account is present. [Mandatory, Numeric, 10] **MICR Code** Enter the routing number of the bank branch where the account is present. This field is mandatory for ECS. **Bank Name** [Display] This field displays the name of the bank where the account is present. **Branch Name** [Display] This field displays the name of the branch where the account is present. **Mandate Details Mandate Type** [Display] The mandate type is defaulted to Debit and disabled.



Field Name Description Debit Type [Mandatory, Drop Down] Select the debit type. The options are: Fixed Amount Maximum Amount. Note: This field is applicable only for Mandate Type Debit **Amount** [Mandatory, Numeric] Enter the amount of the mandate. **Mandate Status** [Mandatory, Drop Down] Select the status of the mandate form the drop down field. The options are: Pending Approval Accepted Rejected Canceled The debit file will be generated only for Accepted status. Frequency [Display] Select the frequency of the mandate. The options are: Monthly Quarterly Half Yearly Yearly · As and when presented. **Start Date** [Display] Enter the date from which the mandate will be effective. **End Date** [Display] Enter the date till which the mandate will be effective. **Reason Code** [Mandatory, Pick List] Select the reason code from the pick list. The pick list displays the reason codes supported by NPCI. **Mandate Provider Details Mandate Provider** [Mandatory, Alphanumeric, 762] Name Enter the name of the mandate provider.



Field Name	Description
Consumer Reference Number	[Mandatory, Alphanumeric, 500] Enter the consumer reference number with the corporate for which the mandate is provided.
Scheme/ Plan Reference Number	[Mandatory, Alphanumeric, 500] Enter the scheme/ plan reference number of the corporate for which the mandate is provided.
Phone No.	[Mandatory, Numeric, 20] Enter the phone number of the mandate provider. It should include the country code, area code and the phone number.
Mobile No.	[Mandatory, Numeric, 20] Enter the mobile number of the mandate provider.
Email ID	[Mandatory, Alphanumeric, 105] Enter the email id of the mandate provider.
Additional Details	[Mandatory, Alphanumeric, 500] Enter the additional details if any to be entered in here.

- 3. Enter the values in the text fields.
- 4. Click OK.
- 5. The system displays the message "Record Added...Authorisation Pending..Click OK to Continue". Click the **OK** button.



1.15. PMM03 - NACH Account Inclusion /Exclusion Maintenance

If the payment for a loan account is already received though any other mode, then loan account has to excluded from the debit file generated on the due date. If response is failure in response file, then to retry the processing, the same loan account needs to be included in debit file. To perform these inclusion and exclusion this maintenance screen can be used.

The loan accounts with the following criteria can only be maintained in this screen:

- Repayment Mode is External
- External Payment Mode is NACH or ECS
- The account is linked to UMRN in LNM35
- Loan account Status is Open Regular, Open Today or Open No Debit.
- Maturity Date is on or after current processing date.

Definition Prerequisites

Not Applicable

Modes Available

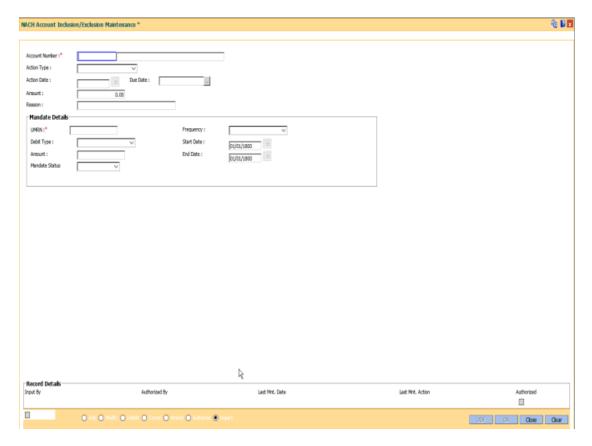
Add, Modify, Delete, Cancel, Amend, Authorize, Inquiry. For more information on the procedures of every mode, refer to Standard Maintenance Procedures.

To do NACH Account Inclusion /Exclusion Maintenance

- Type the fast path PMM03 and click Go or navigate through the menus to Global Definitions > Payments > NACH Account Inclusion /Exclusion Maintenance.
- 2. The system displays the NACH Account Inclusion /Exclusion Maintenance screen.



NACH Account Inclusion / Exclusion Maintenance



Field Name	Description
Account Number	[Mandatory, Alphanumeric, 16]
	Type the loan account number. The account title will be displayed.
Action Type	[Optional, Drop down]
	Select the action that needs to be done. The options are:
	INCLUDE
	• EXCLUDE
Action Date	[Optional, DD-MM-YYYY]
	Enter the date on which the action selected is to be taken.
	For Include Action Type, this field is defaulted to current processing date and can be edited.
	For Exclude action type, this value is defaulted to due date and cannot be edited.



Field Name	Description
Due Date	[Optional, DD-MM-YYYY]
	Select the due date for loan account from the pick list.
	For Action Type INCLUDE, this field is optional. The picklist displays the scheduled due dates for the loan account before current processing date.
	For Action Type EXCLUDE, this field is Mandatory. The picklist displays the schedule due dates for the loan on and after current processing date.
Amount	[Optional, Numeric]
	Enter the amount that needs to be sent in debit account. This field is disabled for Action Type INCLUDE.
Reason	[Optional, Alphanumeric, 500]
	Enter a reason for include/ exclude action.
Mandate Details	
UMRN	[Display]
	This field displays the unique mandate reference number as maintained in Payments Mandate Maintenance screen.
Frequency	[Display]
	This field displays the frequency value as maintained in the Payments Mandate Maintenance screen.
Debit Type	[Display]
	This field displays the debit type as maintained in the Payments Mandate Maintenance screen.
Start Date	[Display]
	This field displays the start date value as maintained in the Payments Mandate Maintenance screen.
Amount	[Display]
	This field displays the amount value as maintained in the Payments Mandate Maintenance screen.
End Date	[Display]
	This field displays the end date value as maintained in the Payments Mandate Maintenance screen.
Mandate Status	[Display]
	This field displays the mandate status value as maintained in the Payments Mandate Maintenance screen.

- 3. Enter the account number and other details.
- 4. Click OK.





1.16. PM033 - RTGS-Outgoing Pymt Auth Screen

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

Definition Prerequisites

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

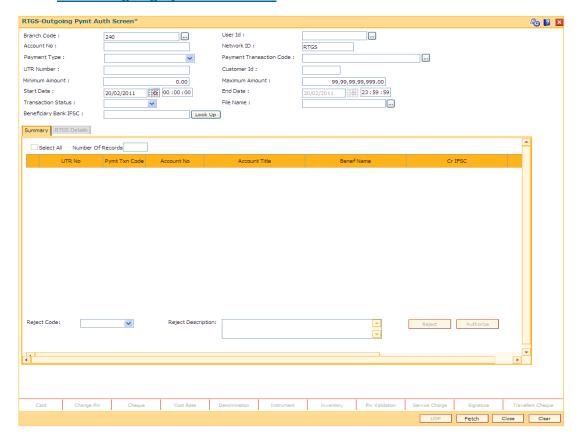
Modes Available

Not Available

To authorize the RTGS outgoing payment transactions

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

RTGS-Outgoing Pymt Auth Screen





Field Name	Description
Branch Code	[Mandatory, Pick List]
	Select the branch code from the pick list.
	These codes are defined in the Branch Master Maintenance (Fast Path: BAM03) option.
	By default the system displays the branch code in which teller has logged in.
	Branch code can be changed by the user any time.
User Id	[Optional, Pick List]
	Select the user id whose transactions need to be authorized, from the pick list.
Account No	[Optional, Numeric, 14]
	Type a valid CASA account number of the customer for whom the outgoing payment transaction is initiated.
Network ID	[Display]
	This field displays the network id as RTGS.
Payment Type	[Optional, Drop-Down]
	Select the payment type from the drop-down list.
	The options are:
	Outgoing Payment
	Reject of Incoming Payment
Payment Transaction Code	[Optional, Pick List]
	Select the payment transaction code associated with the transaction from the pick list.
	These codes are defined in the Payment Transaction Definition (Fast Path: PM002) option.
UTR Number	[Optional, Alphanumeric, 16]
	Type the UTR number of the transaction which you want to authorize.
Customer Id	[Optional, Numeric, 10]
	Type the id of the customer whose outgoing payment transactions are to be authorised.
Minimum Amount	[Optional, Numeric, 13, Two]
	Type the minimum amount above which you want to view unauthorized transactions.

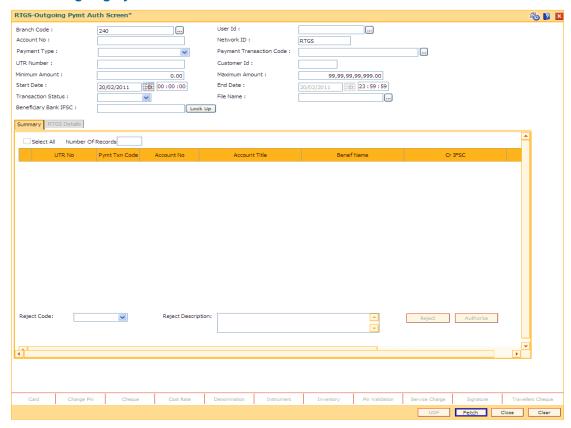


Field Name	Description
Maximum	[Optional, Numeric, 13, Two]
Amount	Type the maximum amount till which the unauthorized transactions need to be viewed.
Start Date	[Display]
	This field displays the start date.
	[Optional, Pick list, HH:MM:SS]
	Select the start time which is the latest timestamp updated in the system at the time of repair from the pick list.
	The start time can be changed the time as the user need to filter according to the requirement.
	The time stamp has various cases like Inputting, Modification, Authorization at 1st, 2nd level, Release, Sent to PI, Acknowledgement, settled/canceled, returned.
End Date	[Display]
Life Date	This field displays the end date
	[Optional, Pick list, HH:MM:SS]
	Select the end time from the pick list.
	The end time can be changed the time as the user need to filter according to the requirement.
Transaction	[Optional, Drop-Down]
Status	Select the transaction status from the drop-down list.
	The options are:
	Initiated
	Semi-Authorized
File Name	[Optional, Pick List]
	Select the file name from the pick list.
Beneficiary Bank	[Optional, Alphanumeric, 11, Pick List]
IFSC	Type the IFSC of the beneficiary or select it from the pick list.

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

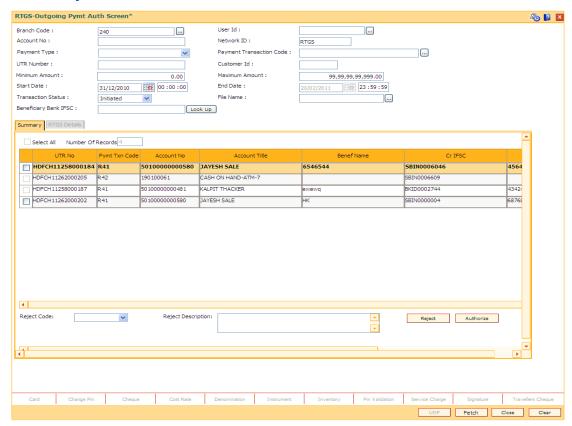


RTGS-Outgoing Pymt Auth Screen



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





Column Name	Description
Select All	[Optional, Check Box]
	Select the check box if you want to authorise or reject all the fetched transactions.
	This field is enabled if, the file pending for authorisation is selected from the field File Name .
Number Of Records	[Display] This field displays the total count of the records under a selection.
UTR No	[Display] This column displays the UTR number.
Pymt Txn Code	[Display] This field displays the payment transaction code.
Account No	[Display] This field displays the CASA or GL account number from which the payment transaction is initiated.



Column Name	Description
Account Title	[Display] This field displays the account title.
Benef Name	[Display] This field displays the name of the beneficiary.
Cr IFSC	[Display] This field displays the IFSC code of the beneficiary bank to which the credit is given.
Credit Account no	[Display] This field displays the account number of the beneficiary account to which the credit is given.
Amount	[Display] This field displays the amount of the payment transaction.
Status	[Display] This field displays the status of the payment transaction.
Maker Id	[Display] This field displays the maker Id.
Channel Id	[Display] This field displays the channel ld.
Column Name	Description
Reject Code	[Optional, Drop-Down] Select the reject code from the drop-down list. The reject codes are maintained in the Reason Code Maintenance (Fast Path: BAM40) option.
Reject Description	[Optional, Alphanumeric,150] Type the description for rejecting the transaction.

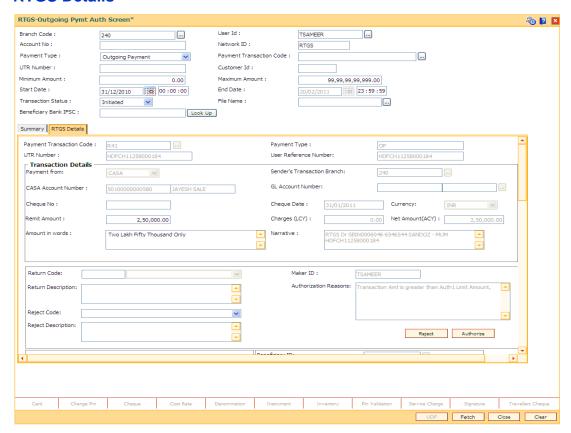
7. Select the **Select All** check box to reject or authorize all the transactions. OR

Double-click a record to view its details. The system enables the relevant tab.

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



RTGS Details



Field Name	Description
Payment Transaction Code	[Display] This field displays the transaction code of the selected payment.
Payment Type	[Display] This field displays the payment type.
UTR Number	[Display] This column displays the UTR number.
User Reference Number	[Display] This field displays the user reference number of the selected transaction.
Transaction Details	
Payment from	[Display] This field displays the mode of payment transaction.



Field Name	Description
Sender's Transaction Branch	[Display] This field displays the sender's transaction branch.
CASA Account Number	[Display] This field displays the CASA account number of the customer through which the outgoing payment transaction is initiated.
GL Account Number	[Display] This field displays the GL account number through which the outgoing payment transaction is initiated.
Cheque No	[Display] This field displays the cheque number of the instrument.
Cheque Date	[Display] This field displays the cheque date present on the instrument.
Currency	[Display] This field displays the account currency.
Remit Amount	[Display] This field displays the remit amount.
Charges (LCY)	[Display] This field displays the service charge to be applied in local currency.
Net Amount (ACY)	[Display] This field displays the net amount to be recovered from the customer who has initiated an outgoing payment transaction.
Amount in words	[Display] This field displays the net amount in words to be recovered from the customer who has initiated an outgoing payment transaction.
Narrative	[Display] This field display the transaction narration.
Return Code	[Display] This field displays the return code.
Maker Id	[Display] This field displays the maker Id.
Return Description	[Display] This field displays the description of the return code.



Field Name Description Reject Code [Optional, Drop-Down] Select the reject code from the drop-down list. **Reject Description** [Optional, Alphanumeric, 150] Type the description for rejecting the transaction. Authorization [Display] Reasons This field displays the authorization reason for the outgoing payments. **Ordering Customer** [Display] **Details (5500)** This field displays the ordering (sender) customer details. **Beneficiary ID** [Display] This field the beneficiary id. **Receiver Address** [Display] This field displays the IFSC code of the beneficiary bank receiving the remittance. **Beneficiary** [Display] **Customer Account** This field displays the beneficiary account number. No (5561) **Beneficiary** [Display] **Customer details** This field displays the beneficiary customer details. (5561)**Bank Name** [Display] This field displays the bank name based on the IFSC Code selected. **Branch Name** [Display] This field displays the branch name based on the IFSC Code selected. **Payment Details** [Display] (7023)This field displays the payment details. **Charges Details** [Display] (7028)This field displays the charges details. Sender to Receiver [Display] Info Code (7495) This field displays the sender to receiver information code. **Code Info** [Display] This field displays the information related to code.



Field Name	Description
Additional Info 1,2,3,4,5	[Display] This field displays the additional information related to the code.
Account with Institution	[Display] This field displays the account institution.
Account with Institution IFSC (6516)	[Display] This field displays the account institution IFSC code.
Code (6719)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Information	[Display] This field displays the additional information about the code.
Code (5551)	[Display] This field displays the code.
Code Info	[Display] This field displays the code information.
Additional Info 1,2,3,4	[Display] This field displays the additional information about the code.
Ordering Institution	[Display] This field displays the ordering institution code.
Ordering Institution IFSC (5517)	[Display] This field display the ordering institution IFSC code.
Ordering Institution Details (5516)	[Display] This field displays the ordering institution details.
Sender's Correspondent	[Display] This field displays the sender's correspondence code.
Sender's Correspondent IFSC (5518)	[Display] This field displays the sender's correspondence IFSC code
Code (6717)	[Display] This field display the code.



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



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

- 8. To reject the payment transaction, click the **Reject** button.
- 9. The system displays the message "Reject Operation Complete". Click the **Ok** button.
- 10. To authorize the payment transaction, click the **Authorize** button. The authorizer can reject the transaction, and can select a reject reason code and reject the transaction.
- 11. The system displays the message "Record Force Authorized". Click the **Ok** button.
- 12. Once the transaction has been authorized/rejected the system fetches the next record for authorisation. After last transaction system displays a message "No more records are pending".



1.17. PM034 - RTGS-Outgoing Pymt Release Screen

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

Definition Prerequisites

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

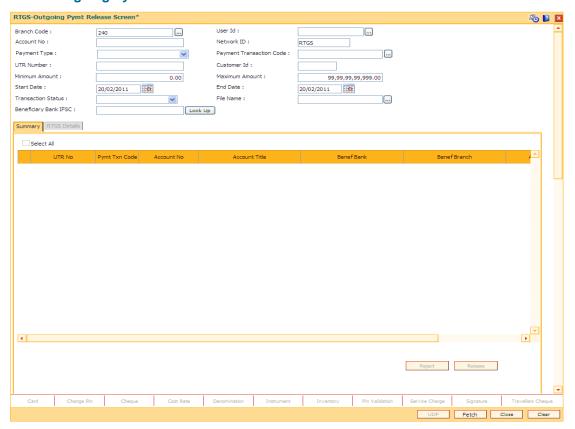
Modes Available

Not Applicable

To release the RTGS outgoing payments

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

RTGS-Outgoing Pymt Release Screen





Field Name	Description
Branch Code	[Mandatory, Pick List]
	Select the branch code from the pick list.
	All the authorized outgoing payment transactions pending for release for the selected branch are displayed.
	You can release the transactions from any branch.
User Id	[Optional, Pick List] Select the user id from the pick list.
	All the transactions of the selected user id are fetched.
Account No	[Optional, Alphanumeric, 14]
	Type the CASA account number through which the payment was initiated.
Network Id	[Display]
	This field displays the network id as RTGS.
Payment Type	[Optional, Drop-Down]
	Select payment type from the drop-down list.
	The options are:
	Outgoing Payment
	Reject Of Incoming Payment
Payment	[Optional, Pick list]
Transaction Code	Select the payment transaction code associated with the transaction from the pick list.
	These codes are defined in the Payment Transaction Definition (Fast Path: PM002) option.
UTR Number	[Optional, Alphanumeric, 16]
	Type the unique transaction reference number.
Customer Id	[Optional, Numeric, 10]
	Type the id of the customer whose payment transactions should be released.
Minimum Amount	[Optional, Numeric, 13, Two]
	Type the minimum amount above which the unreleased transactions need to be fetched.
Maximum Amount	[Optional Numeric, 13, Two]
	Type the maximum amount upto which the unreleased transactions need to be fetched.

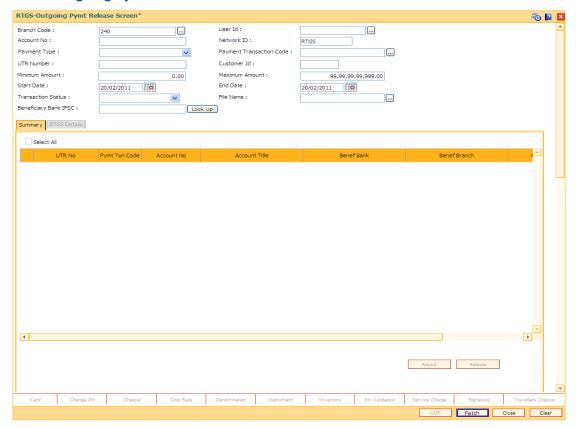


Field Name	Description
Start Date	[Mandatory, Pick list, dd/mm/yyyy]
	Select the date from which the unreleased transactions need to be fetched from the pick list.
	By default it displays the current process date.
End Date	[Mandatory, Pick list, dd/mm/yyyy]
	Select the date upto which the unreleased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

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

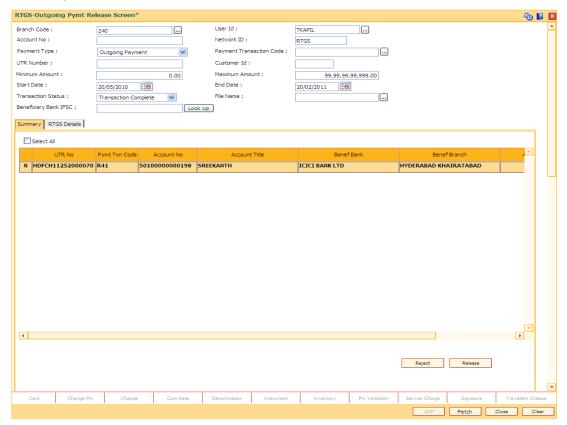


RTGS-Outgoing Pymt Release Screen



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





Column Name	Description
Select All	[Optional, Check Box] Select the check box to reject or release all the fetched transactions.
UTR No	[Display] This column displays the UTR number.
Pymt Txn Code	[Display] This column displays the transaction code of the payment.
Account No	[Display] This column displays the account number through which the payment transaction is initiated.
Account Title	[Display] This column displays the account title.
Benef Bank	[Display] This column displays the name of the beneficiary bank for which the payment transaction is initiated.

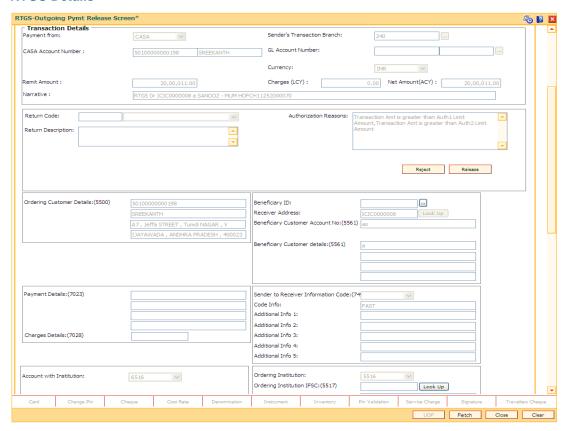


Column Name	Description
Benef Branch	[Display] This column displays the beneficiary branch name.
Amount	[Display] This column displays the amount of the payment transaction.
Status	[Display] This column displays the transaction status of the payment transaction.

7. Select the **Select All** check box to reject or authorize all the transactions. OR

Double-click a record to view its details. The system enables the relevant tab.

RTGS Details



Field Name	Description
Payment	[Display]
Transaction Code	This field displays the transaction code of the selected payment.



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



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



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



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



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

- 8. To reject the payment transaction, click the **Reject** button.
- 9. The system displays the message "Reject Operation Complete". Click the ${\bf Ok}$ button.
- 10. To release the payment transaction, click the **Release** button.
- 11. The system displays the message "Record Operation Complete". Click the **Ok** button.



1.18. PM035 - RTGS - Incoming Pymt Auth Screen

Using this option you can view all the incoming payment messages and authorize the transaction for credit to the customer's account. The message can be authorized in bulk by selecting all the transactions through the **Summary** tab.

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

Definition Prerequisites

Not Applicable

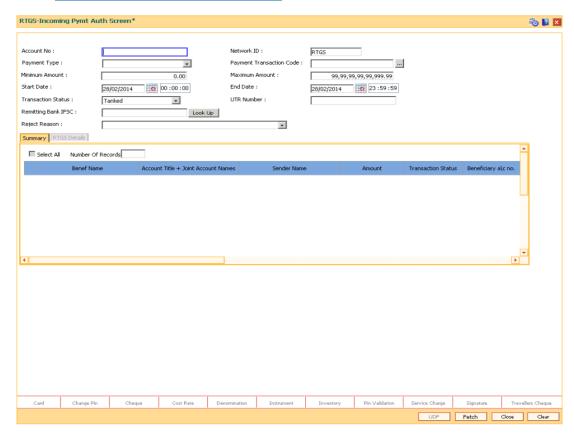
Modes Available

Not Available

To authorize the incoming payment transactions

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

RTGS - Incoming Pymt Auth Screen





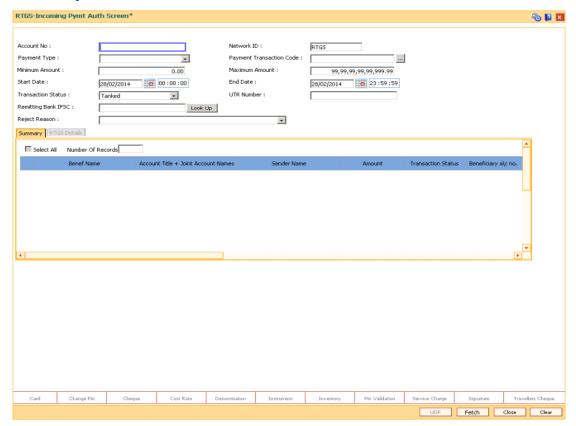
Field Name	Description
Account No	[Optional, Numeric, 14]
	The account number of the customer in whose account the incoming payment transaction is going to be received.
Network ID	[Display]
	This field displays the network id as RTGS.
Payment Type	[Optional, Drop-Down]
	Select the payment type from the drop-down list to authorize transactions of a particular payment type.
	The options are:
	Incoming Payment
	Reject of Incoming Payment
Payment	[Optional, Pick List]
Transaction Code	Select the payment transaction code associated with the transaction from the pick list.
	These codes are defined in the Payment Transaction Definition (Fast Path : PM002) option.
Minimum Amount	[Optional, Numeric, 13, Two]
	Type the minimum amount above which you can view unauthorized transactions.
Maximum Amount	[Optional, Numeric, 13, Two]
	Type the maximum amount below which you can view unauthorized transactions.
Start Date	[Mandatory, Pick list, dd/mm/yyyy]
	Select the date from which the transactions need to be viewed from the pick list.
	By default it displays the current process date.
	[Optional, Pick list, HH:MM:SS]
	Select the start time which is the latest timestamp updated in the system at the time of repair from the pick list.
End Date	[Mandatory, Pick list, dd/mm/yyyy]
	Select the date up to which the transactions need to be viewed from the pick list.
	By default it displays the current process date.
	[Optional, Pick list, HH:MM:SS]
	Select the end time from the pick list.



Field Name	Description
Transaction Status	[Optional, Drop-Down]
	Select the transaction status from the drop-down list to view transactions for that status for the purpose of authorization.
	The options are:
	Tanked
	• All
	Pending Repair
UTR Number	[Optional, Numeric, 16] Type the UTR number of the transaction which you want to authorize.
Remitting Bank	[Optional, Alphanumeric, 11, Pick List]
IFSC	Type the remitting bank IFSC code or select it from the pick list.
Rejection Reason	[Optional, Drop-Down] Select the reject reason from the drop down list to filter on reason specific records.

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





Field Name	Description
Select All	[Optional, Check Box] Select the check box to authorize all the fetched transactions.
Number Of Records	[Display] This field displays the total count of the records under a selection. Pagination will not be provided on the incoming screens. All 150 records should be displayed in a single page.
Column Name	Description
Column Name Benef Name	Description [Display] This field displays the name of the beneficiary received in the incoming payment message.



Column Name Description

Sender Name [Display]

This field displays the name of the sender received in the

incoming payment message.

Amount [Display]

This field displays the remit amount.

Transaction Status

[Display]

This field displays the status of the payment transaction status

can be tanked and repaired.

Beneficiary a/c no. [Display]

This field displays the beneficiary account number.

Transaction Reference No.

[Display]

This field displays the system generated transaction reference

number.

Transaction Receipt

time stamp

[Display]

This field displays the date and time for receipt of the payments

message.

UTR No

[Display]

This field displays the UTR number.

Pymt Txn Code

[Display]

This field displays the payment transaction code.

Remittg Bank

[Display]

This field displays the remitting bank name.

Remittg Branch

[Display]

This field displays the remitting branch name.

Reject Reason

[Display]

This field displays the reason for which the authorization is

required. For example, invalid account number.

Select the Select All check box to authorize all the transactions.

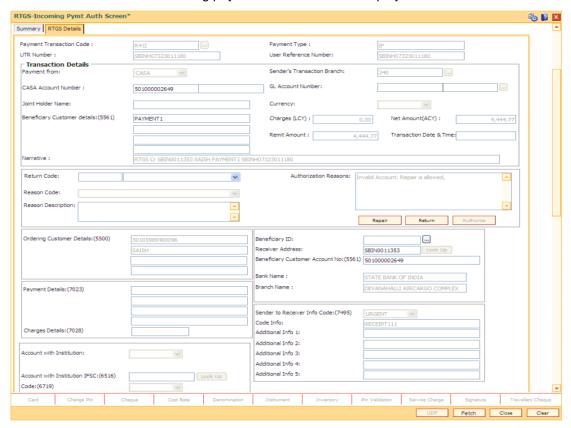
OR

Double-click a record to view its details. The system enables the relevant tab.



RTGS Details

The details of the RTGS incoming payment transaction are displayed.



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



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



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



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



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



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

- 6. To repair the incoming payment transaction for invalid accounts, click the **Repair** button.
- 7. To return the incoming payment transaction, click the **Return** button. The system displays the message "Return Operation Complete". Click the **Ok** button.
- 8. To authorize the incoming payment transaction, click the **Authorize** button. The system displays the message "Transaction Authorized". Click the **Ok** button.

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

For reject reason the system will display the reject reason and then force the authorizer to return the transaction.

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



1.19. PM036 - RTGS - Incoming Payment For Semi Authorized

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

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

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

Example:

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

Definition Prerequisites

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

Modes Available

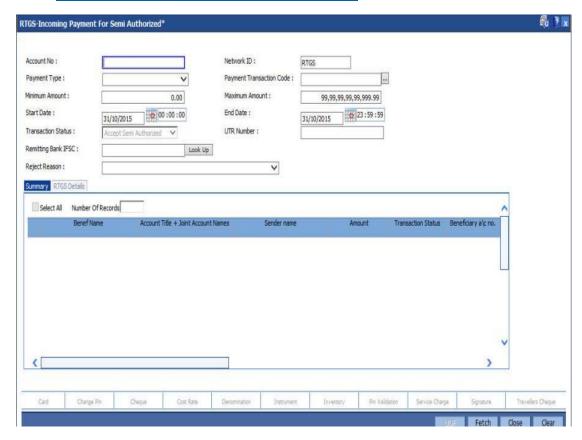
Not Available

To authorize the incoming payment transactions

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



RTGS - Incoming Payment For Semi Authorized



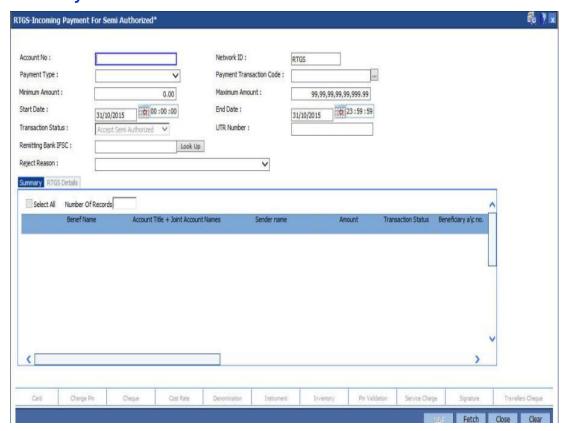
Field Name	Description
Account No	[Optional, Numeric, 14]
	The account number of the customer in whose account the incoming payment transaction is going to be received.
Network ID	[Display]
	This field displays the network id as RTGS.
Payment Type	[Optional, Drop-Down]
	Select the payment type from the drop-down list to authorize transactions of a particular payment type.
	The options are:
	Incoming Payment
	Return of Outgoing Payment



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



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



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



Column Name	Description
Account Title +Joint Account Name	[Display] This field displays the account title and the joint account name
Sender Name	[Display] This field displays the name of the sender.
Amount	[Display] This field displays the remit amount.
Transaction Status	[Display] This field displays the status of the payment transaction.
Beneficiary a/c no.	[Display] This field displays the account number of the beneficiary
Transaction Reference No	[Display] This field displays the transaction reference number
Tax Receipt Time stamp	[Display] This field displays the tax receipt time stamp
UTR No	[Display] This field displays the UTR number.
Pymt Txn Code	[Display] This field displays the payment transaction code.
Remittg Bank	[Display] This field displays the remitting bank name.
Remittg Branch	[Display] This field displays the remitting branch name.
Reject Reason	[Display] This field displays the reject reason if any

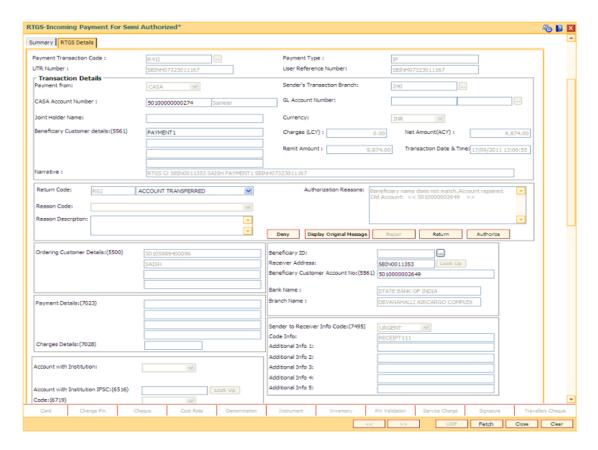
5. Select the **Select All** check box to authorize all the transactions. OR

Double-click a record to view its details. The system enables the relevant tab.

RTGS Details

The details of the RTGS incoming payment transaction are displayed.





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



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



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



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



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



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

- 6. If the data entered is wrong, click **Deny** button to reject the transactions so that it can be modified again by maker.
- 7. To repair the incoming payment transaction for invalid accounts, click the **Repair** button.
- 8. To return the incoming payment transaction, click the **Return** button. The system displays the message "Return Operation Complete". Click the **Ok** button.
- 9. To authorize the incoming payment of semi authorised transaction, click the **Authorize** button. The system displays the message "Transaction Authorized". Click the **Ok** button.

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

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



1.20. PM043 - NEFT-Outgoing Pymt Auth Screen

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

Definition Prerequisites

• 2057 - NEFT Outgoing Payment Initiation

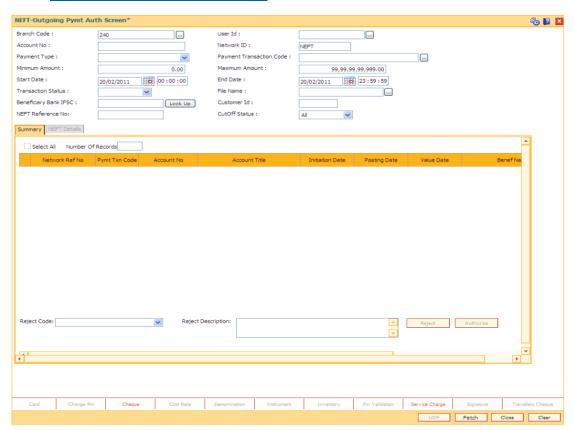
Modes Available

Not Available

To authorize the NEFT outgoing payment transactions

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

NEFT-Outgoing Pymt Auth Screen





Field Name	Description
Branch Code	[Optional, Pick List]
	Select the branch code from the pick list.
	These codes are defined in the Branch Master Maintenance (Fast Path : BAM03) option.
	By default the system displays the branch code in which teller has logged in.
	Branch code can be changed by the user any time.
User Id	[Optional, Pick List]
	Select the user id whose transactions need to be authorized, from the pick list.
Account No	[Optional, Numeric, 14]
	Type a valid CASA account number of the customer for whom the outgoing payment transaction is initiated.
Network ID	[Display]
	This field displays the network id as NEFT.
Payment Type	[Optional, Drop-Down]
	Select the payment type from the drop-down list.
	The options are:
	Outgoing Payment
	Reject of Incoming Payment
Payment	[Optional, Pick List]
Transaction Code	Select the payment transaction code associated with the transaction from the pick list.
	These codes are defined in the Payment Transaction Definition (Fast Path: PM002) option.
Minimum Amount	[Optional, Numeric, 13, Two]
	Type the minimum amount above which you want to view unauthorized transactions.
Maximum Amount	[Optional, Numeric, 13, Two]
	Type the maximum amount till which the unauthorized transactions need to be viewed.
Start Date	[Display]
	This field displays the start date.



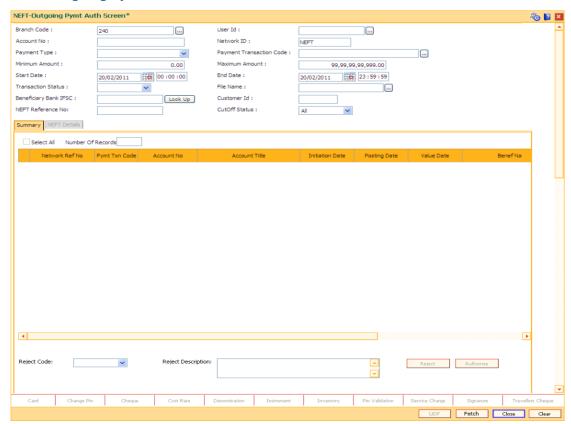
Field Name	Description
	[Optional, Pick list, HH:MM:SS]
	Select the start time which is the latest timestamp updated in the system at the time of repair from the pick list.
	The start time can be changed the time as the user need to filter according to the requirement.
	Note: The time stamp has various cases like Inputting, Modification, Authorization at 1st, 2nd level, Release, Sent to PI, Acknowledgement, settled/canceled, returned.
End Date	[Display]
	This field displays the end date
	[Optional, Pick list, HH:MM:SS]
	Select the end time from the pick list.
	The end time can be changed the time as the user need to filter according to the requirement.
Transaction Status	[Optional, Drop-Down]
	Select the transaction status from the drop-down list.
	The options are:
	Initiated
	Semi-Authorized
File Name	[Optional, Pick List]
	Select the file name from the pick list.
Beneficiary Bank	[Optional, Alphanumeric, 11, Pick List]
IFSC	Type the IFSC of the beneficiary or select it from the pick list.
Customer Id	[Optional, Numeric, 10]
	Type the id of the customer whose outgoing payment transactions are to be authorised.
NEFT Reference No	[Optional, Numeric, 16]
	Type the NEFT reference number.
CutOff Status	[Optional, Drop-Down]
	Select the cut off status from the drop-down list.
	The options are:
	• All
	Pre-CutOff
	Post-CutOff

3. Select the branch code from the pick list.



4. Enter the other relevant information.

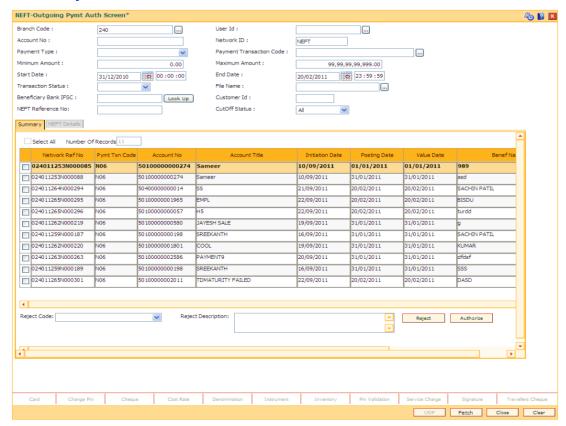
NEFT-Outgoing Pymt Auth Screen



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



Summary



Column Name	Description
Select All	[Optional, Check Box]
	Select the check box if you want to authorise or reject all the fetched transactions.
	This field is enabled if, the file pending for authorisation is selected from the field File Name .
Number Of Records	[Display] This field displays the total count of the records under a selection.
Network Ref No	[Display]
	This column displays the network reference number generated at the time of payment initiation.
	In case of RTGS, it is the UTR number and in case of NEFT, it is the transaction reference number.
Pymt Txn Code	[Display] This column displays the payment transaction code.



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



Column Name Description

Reject Description [Optional, Alphanumeric, 150]

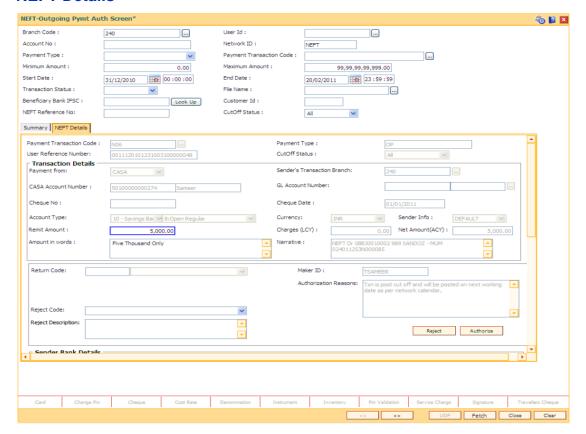
Type the description for rejecting the transaction.

 Select the Select All check box to reject or authorize all the transactions. OR

Double-click a record to view its details. The system enables the relevant tab.

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

NEFT Details



Field Description

Field Name Description



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



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



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



Field Name	Description
Value Date	[Display] This field displays the value date of the transaction.
Last Modified Date/Time	[Display] This field displays the last modified date/time of the transaction.

- 8. To reject the payment transaction, click the **Reject** button.
- 9. The system displays the message "Reject Operation Complete". Click the **Ok** button.
- 10. To authorize the payment transaction, click the **Authorize** button. The authorizer can reject the transaction, and can select a reject reason code and reject the transaction.
- 11. The system displays the message "Record Force Authorized". Click the **Ok** button.
- 12. Once the transaction has been authorized/rejected the system fetches the next record for authorisation. After last transaction system displays a message "No more records pending".



1.21. PM044 - NEFT-Outgoing Pymt Release Screen

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

Definition Prerequisites

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

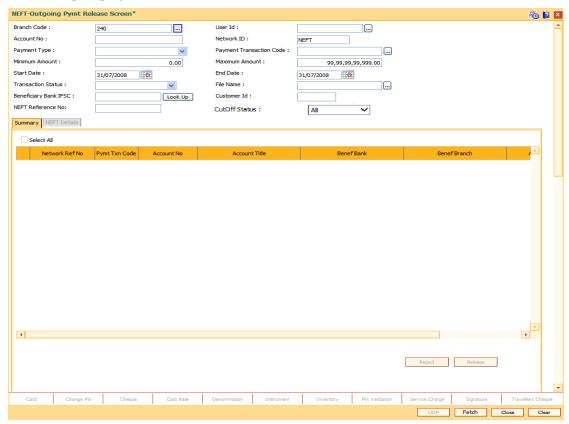
Modes Available

Not Applicable

To release the NEFT outgoing payments

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

NEFT-Outgoing Pymt Release Screen





Field Name	Description
Branch Code	[Mandatory, Pick List]
	Select the branch code from the pick list.
	All the authorized outgoing payment transactions pending for release for the selected branch are displayed.
	You can release the transactions from any branch.
User Id	[Optional, Pick List]
	Select the user id from the pick list.
	All the transactions of the selected user id are fetched.
Account No	[Optional, Numeric, 14]
	Type the CASA account number through which the payment was initiated.
Network Id	[Display]
	This field displays the netwrok ID.
Payment Type	[Optional, Drop-Down]
	Select payment type from the drop-down list.
	The options are:
	Outgoing Payment
	 Reject Of Incoming Payments
Payment	[Optional, Pick list]
Payment Transaction Code	Select the payment transaction code associated with the transaction from the pick list.
	These codes are defined in the Payment Transaction Definition (Fast Path: PM002) option.
Minimum Amount	[Optional, Numeric, 13, Two]
	Type the minimum amount above which the unreleased transactions need to be fetched.
Maximum Amount	[Optional Numeric, 13, Two]
	Type the maximum amount upto which the unreleased transactions need to be fetched.
	You can enter maximum value as 99,99,99,99,999.00.
Start Date	[Mandatory, Pick list, dd/mm/yyyy]
	Select the date from which the unreleased transactions need to be fetched from the pick list.
	By default it displays the current process date.

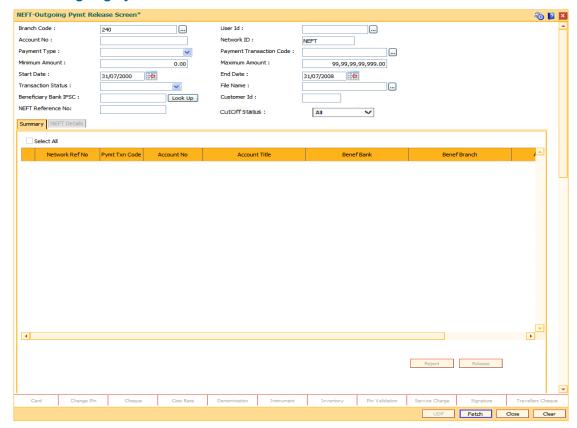


Field Name	Description
End Date	[Mandatory, Pick list, dd/mm/yyyy]
	Select the date upto which the unreleased transactions need to be fetched from the pick list.
	By default it displays the current process date.
Transaction Status	[Optional, Drop-Down]
	Select the status of the transaction which needs to be fetched from the drop-down list.
	The options are:
	Transaction Complete
	Transaction Failed
File Name	[Optional, Pick List]
	Select the file name from the pick list.
	The pick list displays the list of uploaded files for which the payment messages are unreleased.
Beneficiary Bank	[Mandatory, Alphanumeric, 11, Pick List]
IFSC	Type the beneficiary bank IFS code or select it from the pick list.
Customer Id	[Optional, Numeric, 10]
	Type the id of the customer whose payment transactions should be released.
NEFT Reference	[Optional, Numeric, 16]
No	Type the NEFT reference number.
Cutoff Status	[Optional, Drop-Down]
	Select the cut off status of the transaction.
	The options are:
	• All
	 Precutoff
	 Postcutoff

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



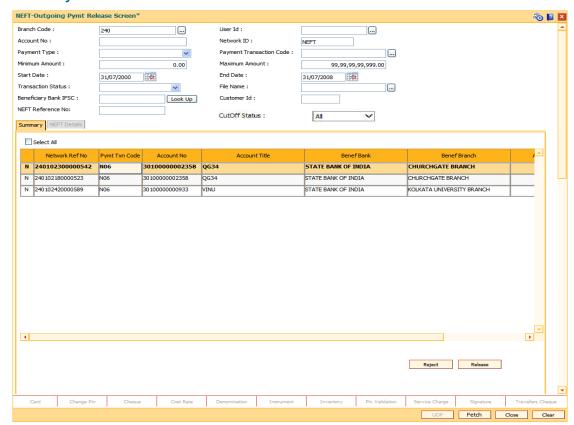
NEFT-Outgoing Pymt Release Screen



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



Summary



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

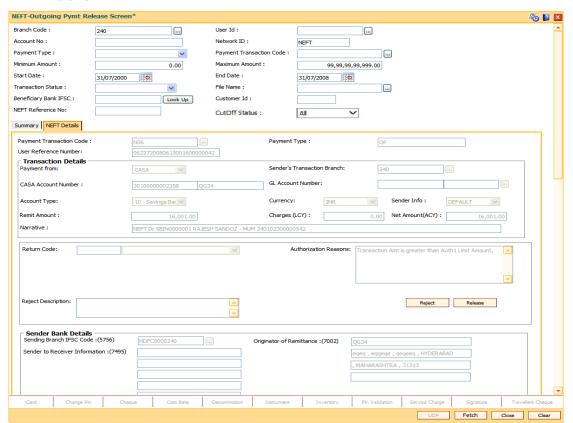


Column Name	Description
Benef Bank	[Display]
	This column displays the name of the beneficiary bank for which the payment transaction is initiated.
Benef Branch	[Display]
	This column displays the beneficiary branch name.
Amount Status	[Display]
	This column displays the amount status of the payment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

7. Select the **Select All** check box to reject or authorize all the transactions. OR

Double-click a record to view its details. The system enables the relevant tab.

NEFT Details





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



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



Field Name	Description
Beneficiary Branch	[Display]
IFSC Code (5569)	This field displays the beneficiary branch IFSC code.

- 8. To reject the payment transaction, click the **Reject** button.
- 9. The system displays the message "Reject Operation Complete". Click the ${\bf Ok}$ button.
- 10. To release the payment transaction, click the **Release** button.
- 11. The system displays the message "Record Operation Complete". Click the **Ok** button.



1.22. PM045 - NEFT - Incoming Pymt Auth Screen

Using this option you can view all the incoming payment messages and authorize the transaction for credit to the customer's account. The message can be authorized in bulk by selecting all the transactions through the **Summary** tab.

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

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

Definition Prerequisites

Not Applicable

Modes Available

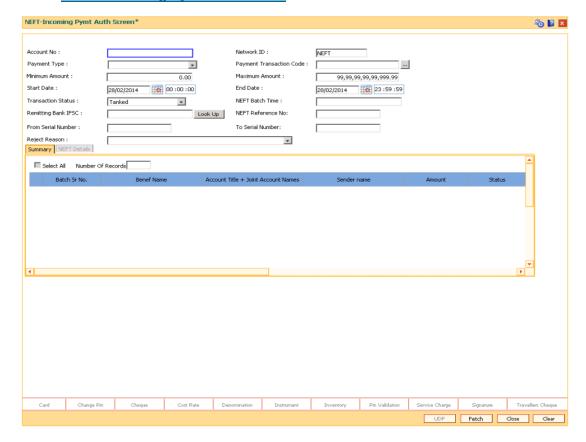
Not Available

To authorize the incoming payment transactions

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



NEFT - Incoming Pymt Auth Screen



Field Name	Description
Account No.	[Optional, Numeric, 14]
	The account number of the customer in whose account the incoming payment transaction is going to be received.
Network ID	[Display]
	This field displays the network ID.
Payment Type	[Optional, Drop-Down]
	Select the payment type from the drop-down list to authorize transactions of a particular payment type.
	The options are:
	 Incoming Payment
	Reject of Incoming Payment



Field Name	Description
Payment	[Optional, Pick List]
Transaction Code	Select the payment transaction code associated with the transaction from the pick list.
	These codes are defined in the Payment Transaction Definition (Fast Path : PM002) option.
Minimum Amount	[Optional, Numeric, 13, Two]
	Type the minimum amount above which you can view unauthorized transactions.
Maximum Amount	[Optional, Numeric, 13, Two]
	Type the maximum amount below which you can view unauthorized transactions.
Start Date	[Mandatory, Pick list, dd/mm/yyyy]
	Select the date from which the transactions need to be viewed from the pick list.
	By default it displays the current process date.
	[Optional, Pick list, HH:MM:SS]
	Select the start time which is the latest time stamp updated in the system at the time of repair from the pick list.
	The start time can be changed the time as the user need to filter according to the requirement.
	Note:The time stamp has various cases like Inputting, Modification, Authorization at 1st, 2nd level, Release, Sent to PI, Acknowledgement, settled/canceled, returned
End Date	[Mandatory, Pick list, dd/mm/yyyy]
	Select the date upto which the transactions need to be viewed from the pick list.
	By default it displays the current process date.
	[Optional, Pick list, HH:MM:SS]
	Select the end time from the pick list.
	The end time can be changed the time as the user need to filter according to the requirement.
Transaction Status	[Optional, Drop-Down]
	Select the transaction status from the drop-down list to view transactions for that status for the purpose of authorization.
	The options are:
	Tanked
	• All
	Pending Repair

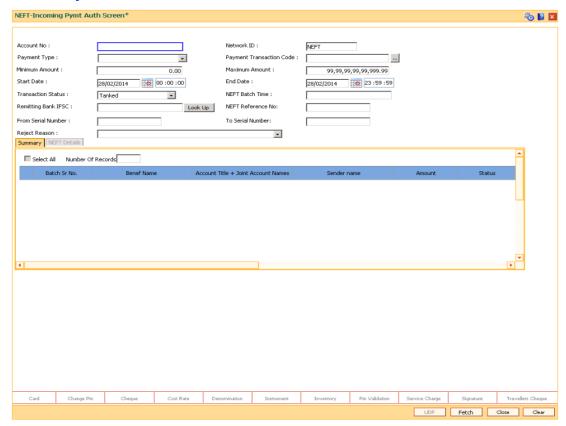


Description
[Optional, Alphanumeric, Four] Type the batch entry time for the NEFT batch time for the incoming payment message. For example, 0900 or 1300 to indicate 9 AM and 1 PM batch respectively.
[Optional, Alphanumeric, 11, Pick List] Type the remitting bank IFSC code or select it from the pick list.
[Optional, Numeric, 16] Type the NEFT reference number.
[Numeric, 5] Type the serial number from which you need to select the payments. All incoming payments are assigned a serial number.
[Numeric, 5] Type the serial number up to which you need to select the payments. All incoming payments are assigned a serial number.
[Optional, Drop-Down] Select the reject reason from the drop down list to filter on reason specific records.

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



Summary



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



Column Name Description Account Title + Joint [Display] **Account Names** This field displays the account and short name of the joint holders. **Sender Name** [Display] This field displays the name of the sender received in the incoming payment message. **Amount** [Display] This column displays the remit amount. **Status** [Display] This column displays the status of the payment transaction. **Account No** [Display]

This co

This column displays the CASA or GL account number into

which the payment is to be credited.

Txn Receipt time stamp [Display]

This field displays the date and time for receipt of the

payments message.

NEFT Reference Number [Display]

This field displays the NEFT reference number as received

in the incoming payment message.

Pymt Txn Code [Display]

This column displays the payment transaction code.

Remittg Bank [Display]

This column displays the remitting bank name.

Remittg Branch [Display]

This column displays the remitting branch name.

Posting Date [Display]

This column displays the date of payment transaction.

Reject Reason [Display]

This column displays the status of the payment transaction.

6. Select the **Select All** check box to authorize all the transactions.

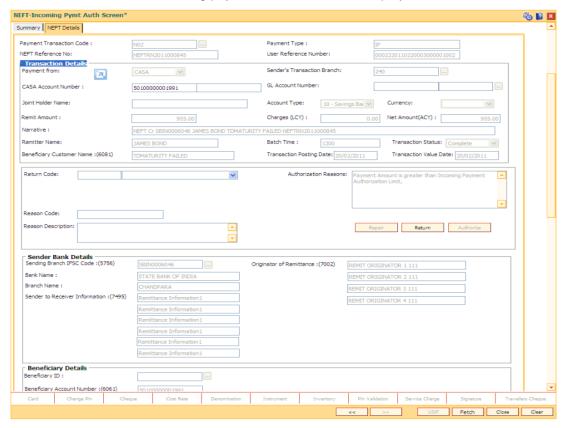
OR

Double-click a record to view its details. The system enables the relevant tab.



NEFT Details

The details of the NEFT incoming payment transactions are displayed.



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



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

transaction.



Field Name Description **Beneficiary** [Display] **Customer Name** This field displays the name of the beneficiary. (6081)**Transaction** [Display] **Posting Date** This field displays the transaction posting date. **Transaction Value** [Display] Date This field displays the transaction value date. **Return Code** [Optional, Drop-Down] Select the return code from the drop-down list. **Authorization** [Display] Reasons This field displays the authorization reason. **Reason Code** [Display] This field displays the reason code. [Optional, Drop-Down] Select the reason code from the drop-down list. Reason [Display] Description This field displays the description of the reason code. **Sender Bank Details Sending Branch** [Display] IFSC Code (5756) This field displays the sending branch IFSC code. **Originator of** [Display] Remittance (7002) This field displays the originator of remittance. **Bank Name** [Display] This field displays the bank name based on the IFSC Code selected. **Branch Name** [Display] This field displays the branch name based on the IFSC Code selected. Sender to Receiver [Display] Information (7495) This field displays the sender to receiver information. Note: For beneficiary account as NRE account if remit account type code is 40 then the payment transaction would be STP and if other than 40 then it would get tanked. For beneficiary account as NON NRE account then irrespective of whether remit account

type code is 40 or not, transaction would be STP.



Beneficiary Details

Beneficiary ID [Displays]

This field displays the beneficiary ID.

Beneficiary Account Number [Displays]

This field displays the beneficiary customer account number.

Beneficiary Account Type

[Display]

(6310)

(6061)

This field displays the beneficiary account type.

Beneficiary Customer Address [Display]

(5565)

This field displays the address of the beneficiary customer.

Beneficiary IFSC

[Display]

Code

This field displays the IFSC Code of the beneficiary customer.

Bank Name [Display]

This field displays the bank name based on the IFSC Code

selected.

Branch Name [Display]

This field displays the branch name based on the IFSC Code

selected.

7. To repair the incoming payment transaction, click the **Repair** button. The authorization button will be disabled on every successful authorization of repaired transactions.

- 8. To return the incoming payment transaction, click the **Return** button. The system displays the message "Return Operation Complete". Click the **Ok** button.
- 9. To authorize the incoming payment transaction, click the **Authorize** button. The system displays the message "Transaction Authorized". Click the **Ok** button.

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

For reject reason the system will display the reject reason and then force the authorizer to return the transaction.

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



1.23. PM046- NEFT - Incoming Payment For Semi Authorized

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

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

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

Definition Prerequisites

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

Modes Available

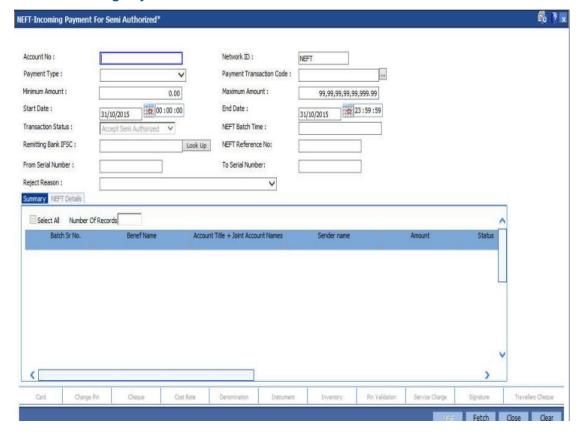
Not Applicable

To authorize the incoming payment for semi authorised transactions

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



NEFT - Incoming Payment For Semi Authorized



Field Name	Description
Account No.	[Optional, Numeric, 14]
	The account number of the customer in whose account the incoming payment transaction is going to be received.
Network ID	[Display] This field displays the network ID.
Payment Type	[Optional, Drop-Down] Select the payment type from the drop-down list to semi authorize the transactions of a particular payment type. The options are:
	Incoming PaymentReturn of Outgoing Payment



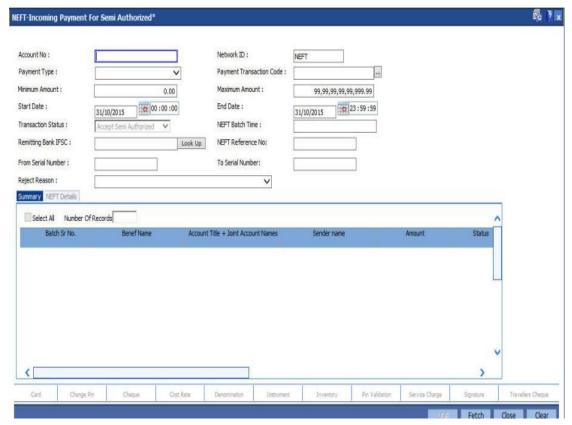
Field Name	Description
Payment	[Optional, Pick List]
Transaction Code	Select the payment transaction code associated with the transaction from the pick list.
	These codes are defined in the Payment Transaction Definition (Fast Path : PM002) option.
Minimum Amount	[Optional, Numeric, 13, Two]
	Type the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



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

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

Summary





Field Name	Description
Select All	[Optional, Check Box] Select the check box to authorize all the fetched transactions.
Number Of Records	[Display] This field displays the total count of the records under a selection. Pagination will not be provided on the incoming screens. All 150 records should be displayed in a single page.
Column Name	Description
Batch Sr No	[Display] This column displays the batch serial number generated at the time of payment initiation.
Benef Name	[Display] This column displays the name of the beneficiary.
Account Titles+Joint Account Name	[Display] This column displays the account title and the joint account's name
Sender Name	[Display] This column displays the name of the sender.
Amount	[Display] This column displays the remit amount.
Status	[Display] This column displays the status of the payment transaction.
Account No	[Display] This column displays the CASA or GL account number from which the payment transaction is initiated.
Tax Receipt Time Stamp	[Display] This column displays the Tax receipt time stamp
NEFT Reference Number	[Display] This column displays the NEFT reference number of the transaction
Pymt Txn Code	[Display] This column displays the payment transaction code.



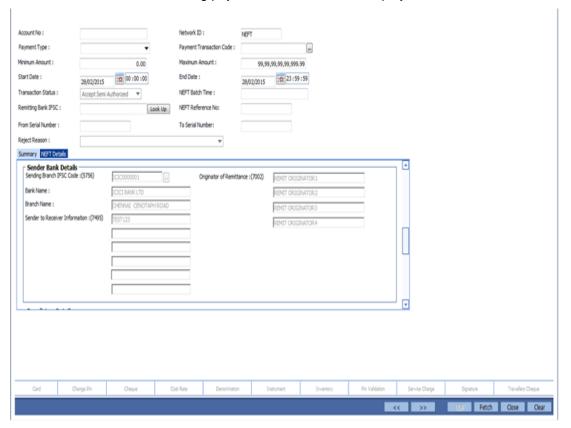
Column Name	Description
Remittg Bank	[Display] This column displays the remitting bank name.
Remittg Branch	[Display] This column displays the remitting branch name.
Posting Date	[Display] This column displays the posting date of the payment transaction.
Reject Reason	[Display] This column displays the reject reason of the transaction.

- 3. Enter the RD account number and press the **<Tab> or <Enter>** key.
- 4. Select the installment mode fr
- Select the Select All check box to authorize all the transactions.
 OR
 Describe click a record to view its details. The system analysis the relevent to

Double-click a record to view its details. The system enables the relevant tab.

NEFT Details

The details of the NEFT incoming payment transactions are displayed.





Field Name	Description
Payment Transaction Code	[Display] This field displays the transaction code of the selected payment.
Payment Type	[Display] This field displays the payment type.
NEFT Reference Number	[Display] This field displays the NEFT reference number of the selected transaction.
User Reference Number	[Display] This field displays the user reference number of the selected transaction.
Payment Transaction Code	[Display] This field displays the transaction code of the selected payment.
Transaction Details	
Payment from	[Display] This field displays the mode of payment transaction.
Sender's Transaction Branch	[Display] This field displays the sender's transaction branch.
CASA Account Number	[Display] This field displays the CASA account number of the customer for which the incoming payment transaction is initiated.
GL Account Number	[Display] This field displays the GL account number for which the incoming payment transaction is initiated.
Joint Holder Name	[Display] This field displays the name of the holder of joint acount.
Account Type	[Display] This field displays the account type.
Currency	[Display] This field displays the account currency.
Remit Amount	[Display] This field displays the remit amount.



Field Name Description Charges(LCY) [Display] This field displays the service charges to be applied in local currency. **Net Amount (ACY)** [Display] This field displays the net amount to be provided to the customer initiating an incoming payment transaction. **Narrative** [Display] This field displays the narration. **Remitter Name** [Display] This field displays the remitter name. **Batch Time** [Display] This field displays the batch time and validate against the batch time window. Note: If the window has been exceeded then the transaction will be displayed to the user but he will be unable to return it. In case validation fails the system displays an error message. **Transaction Status** [Display] This field displays the current status (at the time of inquiry) of a transaction. **Beneficiary** [Display] **Customer Name** This field displays the name of the beneficiary. (6081)Transaction [Display] **Posting Date** This field displays the transaction posting date. **Transaction Value** [Display] Date This field displays the transaction value date. **Return Code** [Optional, Drop-Down] Select the return code from the drop-down list. The system displays the return code alongwith the return description. **Authorization** [Display] Reasons This field displays the authorization reason. **Reason Code** [Display] This field displays the reason code. Reason [Display] **Description** This field displays the description of the reason code.



Field Name Description

Sender Bank Details

Sending Branch [Display]

IFSC Code (5756) This field displays the sending branch IFSC code.

Originator of [Display]

Remittance (7002) This field displays the originator of remittance.

Bank Name [Display]

This field displays the bank name based on the IFSC Code

selected.

Branch Name [Display]

This field displays the branch name based on the IFSC Code

selected.

Sender to Receiver Information (7495)

[Display]

This field displays the sender to receiver information.

Note: For beneficiary account as NRE account if remit account type code is 40 then the payment transaction would be STP and if other than 40 then it would get tanked. For beneficiary account as NON NRE account then irrespective of whether remit account

type code is 40 or not, transaction would be STP.

Beneficiary Details

Beneficiary ID [Displays]

This field displays the beneficiary ID.

Beneficiary Account Number (6061)

[Displays]

This field displays the beneficiary customer account number.

Beneficiary Account Type (6310)

[Display]

This field displays the beneficiary account type.

Beneficiary Customer Address

[Display]

(5565)

This field displays the address of the beneficiary customer.

Beneficiary IFSC [Display] Code

This field displays the IFSC Code of the beneficiary customer.

Bank Name [Display]

This field displays the bank name based on the IFSC Code

selected.



Field Name	Description
Branch Name	[Display]
	This field displays the branch name based on the IFSC Code selected.

- 6. If the data entered is wrong, click **Deny** button to reject the transactions so that it can be modified again by maker.
- 7. To repair the incoming payment transaction, click the **Repair** button. The authorization button will be disabled on every successful authorization of repaired transactions.
- 8. To return the incoming payment transaction, click the **Return** button. The system displays the message "Return Operation Complete". Click the **Ok** button.
- 9. To authorize the incoming payment of semi authorised transaction, click the **Authorize** button. The system displays the message "Transaction Authorized". Click the **Ok** button.

Note:If during authorization of semi authorized transactions a new override reason has been occurred then on Clicking the authorize button, a respective override message is displayed with 'Ok' and 'Cancel' button. Click the Ok button, transaction will be overridden and marked as 'completed', click"Cancel" button then the transaction will not be overridden and later on if the user wants then he can have again take a decision to override or return the same transaction. Once the transaction has been authorized the system fetches the next record for authorisation. After last transaction system displays a message "No more records pending".



1.24. PM049- SDMC Final Auth Screen

This screen is used for Neft SDMC Upload. For any NeftSDMC upload, user has to authorize or reject the outgoing transaction.

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Definition Prerequisites

- "PM043 NEFT-Outgoing Pymt Auth Screen" on page 152
- BA452 File Upload (GEFU ++)

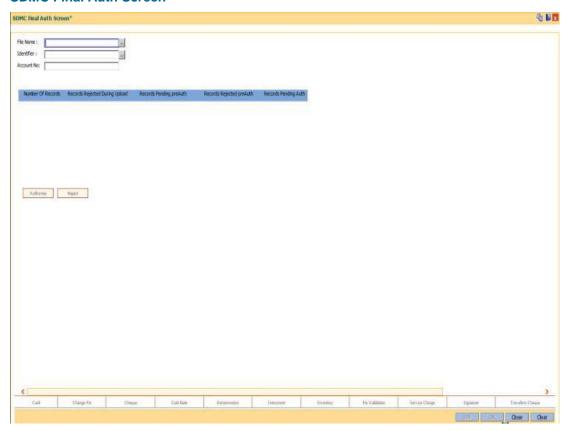
Modes Available

Not Applicable

To authorize the SDMC transaction

- 1. Type the fast path **PM049** and click **Go** or navigate through the menus to Transaction Processing > Payment Transactions > SDMC Final Auth Screen..
- 2. The system displays the SDMC Final Auth Screen screen.

SDMC Final Auth Screen



Field Description

Field Name

Description



Field Name	Description
File Name	[Mandatory, Pick list] Enter the SDMC file name to view the transaction.
Identifier	[Optional, Picklist] Enter the console identifier for the corresponding SDMC file name.
Account Number	[Mandatory, Numeric] Enter the account number for the corresponding SDMC file name.
Number of Records	[Display] This field displays the total number of records from the uploaded SDMC file.
Records Rejected During Upload	[Display] This field displays the number of records rejected during upload of SDMC file from screen BA452.
Records Pending PreAuth	[Display] This field displays the number of records to be processed.
Records Rejected PreAuth	[Display] This field displays the number of records rejected during authorization.
Records Pending Auth	[Display] This field displays the number of records pending for authorization from PM043.
Authorize	[Optional] Click the button to authorize the payment transaction.
Reject	[Optional] Click the button to reject the payment transaction.

- 3. Enter the relevant details.
- 4. Click the Authorize or Reject button as required.
- 6. Click the **OK** button.



1.25. PM050- Payments NEFT N04 Message Maintenance

This screen can be used to process transactions in status TXN_N04_AWAITED, in case N04 for a batch has not been received from RBI.

After input and authorization for the batch time from this screen, system will process transactions in status TXN_N04_AWAITED for that particular batch and all previous batches for that process date (if any).

For eg: If N04 is not received for 1800 batch, user can process transactions in status TXN_N04_AWAITED for the 1800 batch and also transactions of all previous batches which are in TXN_N04_AWAITED status

Definition Prerequisites

- "PM043 NEFT-Outgoing Pymt Auth Screen" on page 152
- BA452 File Upload (GEFU ++)

Modes Available

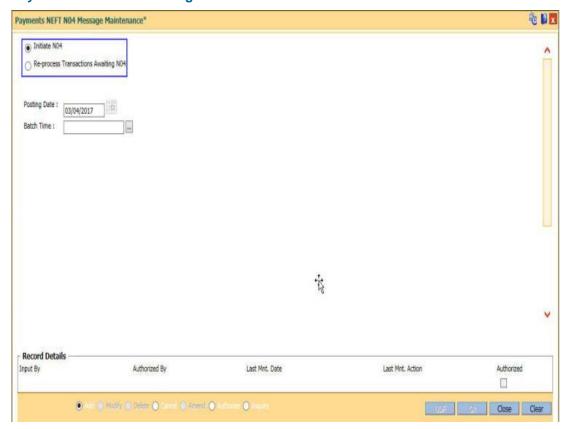
Add, Authorize, Inquiry

To initiate N04 message internally

- 1. Type the fast path **PM050** and click **Go** or navigate through the menus to Transaction Processing > Payment Transactions > Payment NEFT N04 Message Maintenance..
- 2. The system displays the **Payment NEFT N04 Message Maintenance** screen.



Payments NEFT N04 Message Maintenance



Field Description

Field Name	Description
Initiate N04	[Optional] Check this to initiate an N04 message internally.
Posting Date	[Display] This field displays the current posting date.
Batch Time	[Mandatory, Pick list] Select the batch time of the transactions which are to be processed.

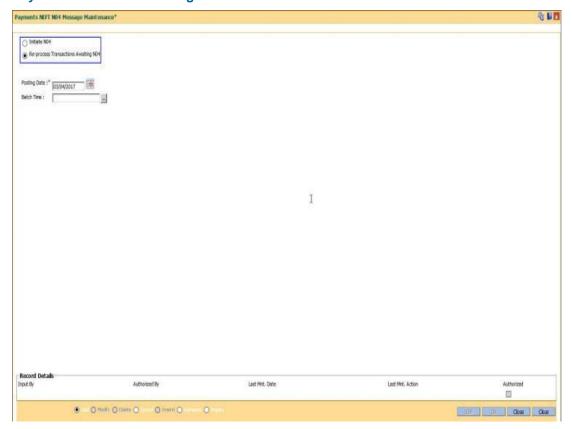
- 3. Select the **Initiate N04** radio button.
- 4. Select the relevant Posting Date.
- 6. Click the **OK** button.

To Reprocess Transactions awaiting N04

- 1. Select the Reprocess Transactions Awaiting N04 radio button.
- 2. Select the relevant Batch Time.
- 3. Click the **OK** button



Payments NEFT N04 Message Maintenance



Field Description

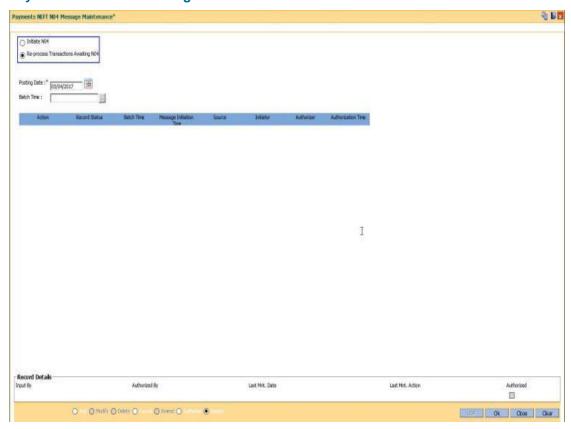
Field Name	Description
Re-process Transaction Awaiting	[Optional]
	Check this radio button to re process the awaiting transactions.
Posting Date	[Display]
	This field displays the current posting date.
Batch Time	[Mandatory, Pick list]
	Select the batch time of the transactions which are to be processed.

To Inquire about the transactions

1. Click on the **Inquire** button.



Payments NEFT N04 Message Maintenance



Field Name	Description
Initiate N04	[Optional]
	Check this to view the transaction summary of initiate N04.
Re-process Transaction	[Optional]
Awaiting	Check this view the transaction summary of re processed awaiting transactions.
Posting Date	[Mandatory]
	Select the posting date for which the summary is required.
Batch Time	[Mandatory, Pick list]
	Select the batch time of the transactions for which the summary is required.
Action	[Display]
	This field displays the action taken.



Field Name	Description
Record Status	[Display] This field displays the status of the record.
Batch Time	[Display] This field displays the batch time on which the action was taken.
Message Initiation Time	[Display] This field displays the time at which the message was initiated.
Source	[Display] This field displays the source.
Initiator	[Display] This field displays the initiator id.
Authorizer	[Display] This field displays the ID of the authorizer.
Authorization Time	[Display] This field displays the time of authorization.

- 2. Select the relevant **Batch Time**.
- 3. Click the **OK** button
- 3. You can view the summary on the screen.



1.26. PM060- Mobile Money Identifier Maintenance*

This option is used to generate MMID for IMPS transaction. The bank identifies the account to be debited or credited using the MMID and mobile number.

Definition Prerequisites

NA

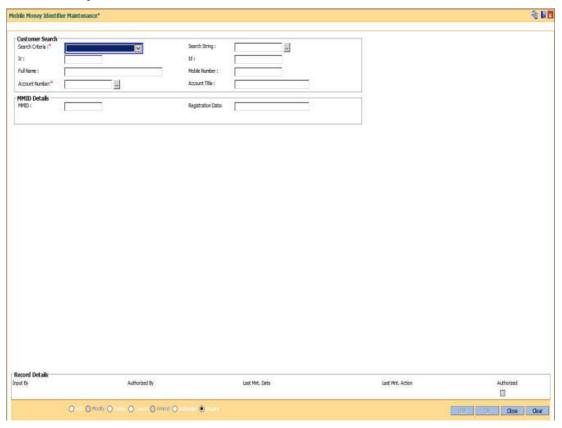
Modes Available

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

To add file upload inquiry details

- 1. Type the fast path **PM060** and click **Go** or navigate through the menus to **Transaction Processing > Payment Transaction > Mobile Money Identifier Maintenance**.
- 2. The system displays the Mobile Money Identifier Maintenance screen.

Mobile Money Identifier Maintenance



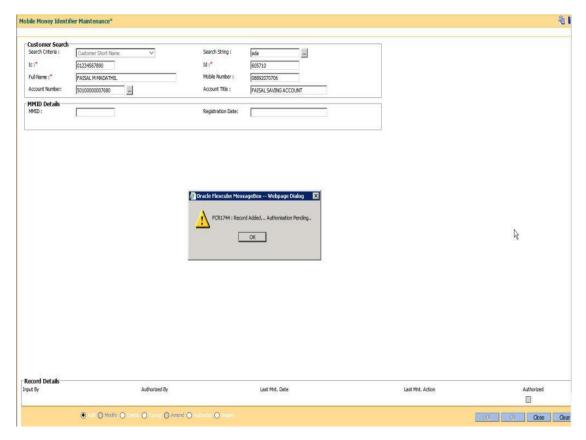
Field Description



Field Name	Description
Search Criteria	[Mandatory, Drop down] Select the search criteria to search the customer from the drop down menu.
Search String	[Optional] Enter a search string in accordance to the search criteria.
IC	[Display] The system displays the IC number of the selected customer.
ID	[Display] The system displays the ID number of the selected customer.
Full Name	[Display] The system displays the full name of the customer.
Mobile Number	[Display] The system displays the mobile number of the customer.
Account Number	[Mandatory, Pick list] Select the account number from the pick list.
Account Title	[Display] The system displays the account title.
MMID Details	
MMID	[Display] The system displays the generated MMID.
Registration Date	[Display] The system displays the Registration date.

- 3. Select the customer using the search criteria.
- 4. Select the Account number from the pick list.
- 5. Click **OK**.





- 6. You get a **Record Added..Authorization Pending** message.
- 7. Click OK.
- 8. The MMID generated can viewed on Inquiry after the authorization is done.



1.27. PM061- MPIN Maintenance*

This option is used for generating MPIN. This is a security factor for P2P transaction. MPIN can be generated only for customers having MMID.

Definition Prerequisites

NA

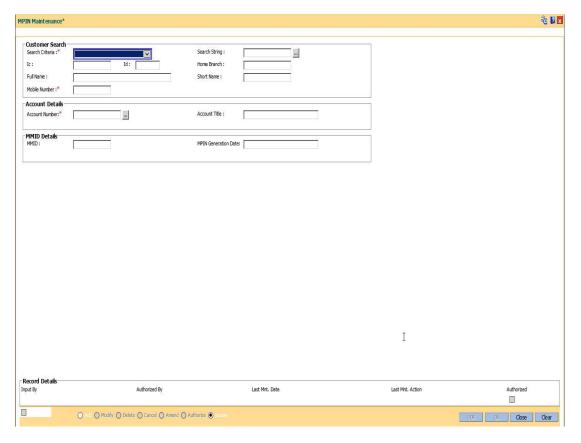
Modes Available

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

To add file upload inquiry details

- Type the fast path PM061 and click Go or navigate through the menus to Transaction Processing > Payment Transaction > MPIN Maintenance.
- 2. The system displays the MPIN Maintenance screen.

MPIN Maintenance



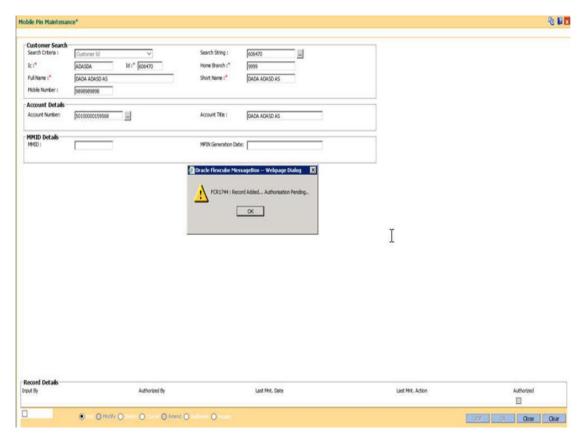
Field Description



Field Name	Description
Search Criteria	[Mandatory, Drop down] Select the search criteria to search the customer from the drop down menu.
Search String	[Optional] Enter a search string in accordance to the search criteria.
IC	[Display] The system displays the IC number of the selected customer.
Home Branch	[Display] The system displays the home branch of the selected customer.
Full Name	[Display] The system displays the full name of the customer.
Short Name	[Display] The system displays the short name of the customer.
Mobile Number	[Display] The system displays the mobile number of the customer.
Account Details	
Account Number	[Mandatory, Pick list] Select the account number from the pick list.
Account Title	[Display] The system displays the account title.
MMID Details	
MMID	[Display] Displays the MMID generated for the customer.
MMID Generation Date	[Display] Displays the date of generation of MMID.

- 3. Select the customer using the search criteria.
- 4. Select the Account number from the pick list.
- 5. Click **OK**.





- 6. You get a **Authorization Required** message.
- 7. Click OK.
- 8. The MPIN generated can viewed on Inquiry after the authorization is done.



1.28. PM062- IMPS Payment Transaction Inquiry*

The screen allows you to inquire about the various incoming and outgoing IMPS transactions like P2P, P2A, P2U, P2M and P2MP.

Definition Prerequisites

NA

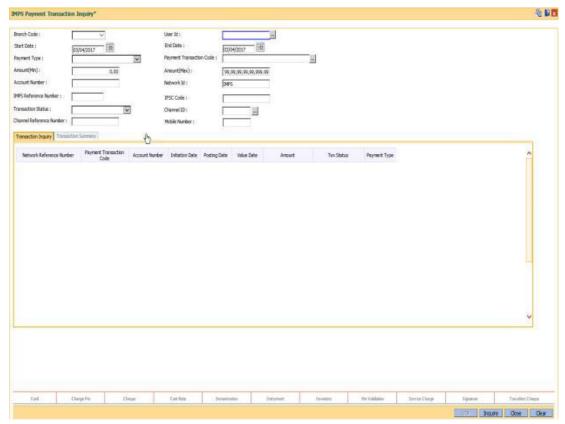
Modes Available

Not Available

To inquire about IMPS transactions:

- Type the fast path PM062 and click Go or navigate through the menus to Transaction Processing > Payment Transaction > IMPS Payment Transaction Inquiry.
- 2. The system displays the IMPS Payment Transaction Inquiry screen.

IMPS Payment Transaction Inquiry



Field Description



Field Name	Description
Branch Code	[Optional, Pick List] Select the branch in which the payment transaction was initiated from the pick list.
	By default it displays the current branch code.
User Id	[Optional, Pick List]
	Select the ID of the user who initiated the payment transaction from the pick list.
Start Date	[Optional, Pick List, dd/mm/yyyy]
	Select the date to view the payment transactions initiated on/after that day.
End Date	[Optional, Pick List, dd/mm/yyyy]
	Select the date to view the payment transaction completed on/before that day from the pick list.
Payment Type	[Optional, Drop-Down]
	Select the type of payment to view the accounts with that payment type from the drop-down list.
	The option are:
	 IMPS Outgoing Payment
	IMPS Incoming Payment
Payment Transaction Code	[Optional, Pick List]
	Select the payment transaction code from the pick list.
Amount (Min)	[Optional, Numeric, 13, Two]
	Type the minimum amount beyond which the payment transactions are to be enquired.
	By default, the system displays the value as 0.00.
Amount (Max)	[Optional, Numeric, 13, Two]
	Type the maximum amount upto which the payment transactions are to be enquired.
	By default, the system displays the value as 9,999,999,999,999.99
Account Number	[Optional, Numeric, 16]
	Type the account number if payment transactions related to specific account number is required.
Network Id	[Optional, Pick List]
	Select the network ID from the pick list.

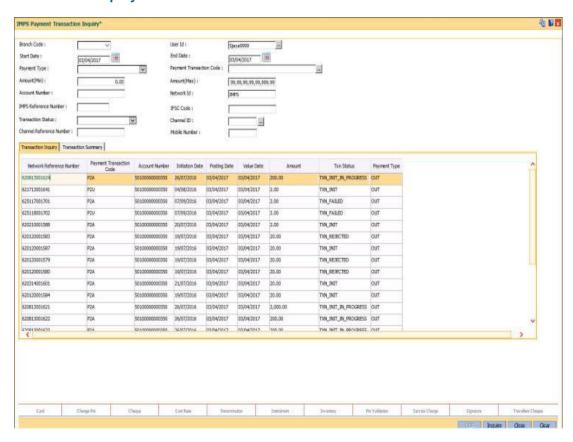


Field Name	Description
IMPS Reference Number	[Optional, Numeric, 16]
	Type the IMPS reference number if the transaction to be inquired is for a specific reference number.
IFSC Code	[Optional, Alphanumeric, 11]
	Type the transaction reference number if the transaction to be inquired is for a specific reference number.
Transaction Status	[Optional, Drop-Down]
	Select the transaction status from the drop-down list. The values are:
	 Initiated
	Reversal
	Rejected
	Accepted
	Complete
	Txn Failed
	• Timeout
	 Suspend
Channel ID	[Optional]
	Select the channel id from the picklist.
Channel Reference Number	[Optional, Numeric, 12]
	Enter the channel reference number.
Mobile Number	[Optional, Numeric]
	Enter the mobile number.

- 3. Enter the values in the search criteria.
- 4. Click Inquire.
- 5. The search results will be displayed in the Transaction Inquiry tab.



Transaction Inquiry



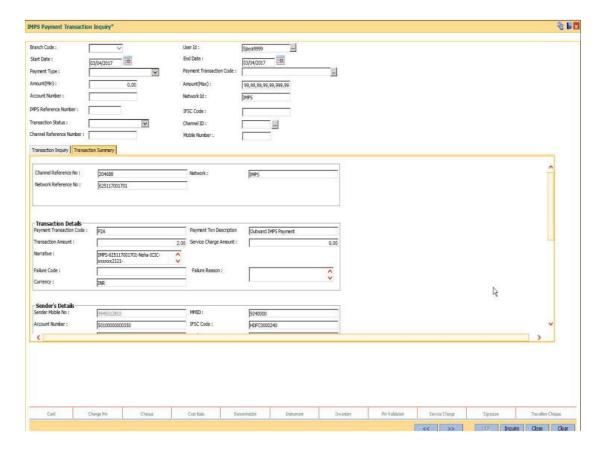
Field Name	Description
Network Reference Number	[Display] This field displays the IMPS Reference Number.
Payment Transaction Code	[Display] This field displays the payment transaction code.
Account Number	[Display] This field displays the account number from which the payment is made.
Initiation Date	[Display] This field displays the transaction dispatch date.
Posting Date	[Display] This field displays the posting date of the transaction.
Value Date	[Display] This field displays the value date of the transaction.



Field Name	Description
Amount	[Display] This field displays the amount in the transaction.
Transaction Status	[Display] This field displays the transaction status.
Payment Type	[Display] This field displays the payment type of the selected transaction.

- 6. Click on a transaction in the transaction inquiry list.
- 7. The transaction summary will be displayed in the Transaction Summary tab.

Transaction Summary



Field Description



Field Name Description

Channel Reference No [Display]

This field displays the channel reference number

generated by the system.

Network [Display]

This field displays the network name.

Network Reference No [Display]

This field displays the UTR number of the selected

transaction.

Transaction Details

Payment Transaction

Code

[Display]

This field displays the code of outgoing or incoming

payment transaction.

Payment Transaction

Description

[Display]

This field displays the description of the payment

transaction.

Transaction Amount [Display]

This field displays the transaction amount.

Service Charge Amount [Display]

This field displays the service charge amount.

Narrative [Display]

This field displays the brief description of the payment

transaction.

Failure Code [Display]

This field displays the failure code.

Failure Reason [Display]

This field displays the reason for failure.

Currency [Display]

This field displays the currency.

Senders Details

Sender's Mobile Number [Display]

This field displays the sender's mobile number.

MMID [Display]

This field displays the sender's MMID.



Field Name Description

Account Number [Display]

This field displays the sender's account number.

IFSC Code [Display]

This field displays the branch IFSC code.

Name [Display]

This field displays the name of sender.

Bank Name [Display]

This field displays the name of the sender's bank.

Beneficiary Details

Account No. [Display]

This field displays the beneficiary account on which the

transaction was activated.

MMID [Display]

This field displays the beneficiary MMID.

Name [Display]

This field displays the name of the beneficiary.

Beneficiary Mobile

Number

[Display]

This field displays the mobile number of the beneficiary.

Bank Name [Display]

This field displays the name of the beneficiary bank.

Branch IFSC Code [Display]

This field displays the branch IFSC code of the beneficiary

bank.

Transaction Dates

Transaction Date & Time [Display]

This field displays the date and time of the transaction.

Value Date [Display]

This field displays the value date of the transaction.

Posting Date [Display]

This field displays the posting date of the transaction.

Status

Transaction Status [Display]

This field displays the transaction status.



