

High Value (RTGS) Payments User Guide
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High Value (RTGS) Payments User Guide
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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the High Value (RTGS) Payments module of Oracle FLEXCUBE Payments. It takes you through the various stages in processing an RTGS payment transaction and the associated maintenances.

You can further obtain information specific to a particular field by placing the cursor on the relevant field and striking <F1> on the keyboard.

1.2 Audience

This manual is intended for the following User/User Roles:

Role	Function
Back Office Clerks	Payments Contract Input and Maintenance functions except Authorization.
Back Office Officers	Authorization of Payments Contracts, maintenance of static data specific to the BC module
Payments Product Managers	Payments Product definition functions excluding authorization. PM Query functions

1.3 Documentation Accessibility

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





1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>RTGS Maintenance</i> provides a snapshot of RTGS maintenance feature.
Chapter 3	<i>RTGS Processing</i> provides details of processing RTGS payment.
Chapter 4	Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation

1.5 Glossary of Icons

This User Manual may refer to all or some of the following icons:

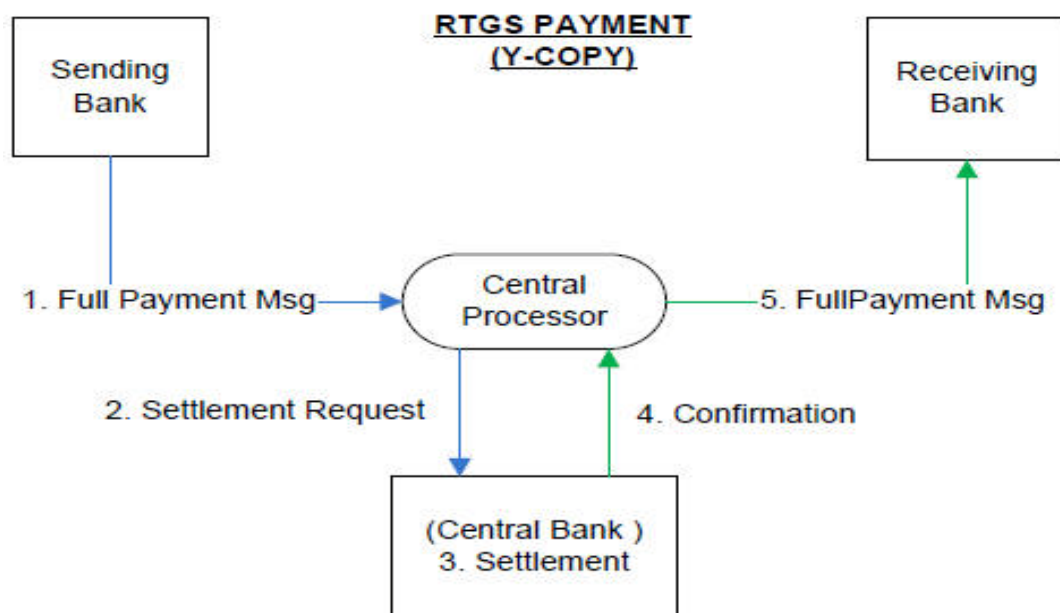
Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. RTGS Maintenance

RTGS Payments Overview

A RTGS system is defined as a gross settlement system in which both processing and final settlement of funds transfer instructions can take place continuously (i.e. in real time). As it is a gross settlement system, transfers are settled individually, that is, without netting debits against credits. As it is a real-time settlement system, the system effects final settlement continuously rather than periodically, provided that a sending bank has sufficient covering balances or credit. Moreover, this settlement process is based on the real-time transfer of central bank money.

Given below is a schematic representation of how a RTGS payment is exchanged and processed in the RTGS network.



The RTGS product processor of Oracle Payments processes an RTGS payment transaction initiated by an Operations user from the in-built user interface or by customers in the bank's Customer Channels like Internet banking or Mobile banking. The payment instructions initiated from the bank Channels are received by Oracle Payments through ReST or SOAP based interfaces. This product processor can process RTGS payments that are exchanged on SWIFT-based RTGS networks that use SWIFT messages.

An outgoing RTGS payment is processed through most of the typical processing steps applicable for a SWIFT payment and additionally some RTGS specific business validations and processing steps. After successful processing, an outward RTGS SWIFT message, say MT103, is generated and sent to the RTGS network. Likewise, Incoming RTGS payment messages from the network can be received and processed resulting in credit of a beneficiary bank account or an outward SWIFT payment to the ultimate beneficiary. The outward SWIFT payment is processed by the Cross-Border product processor which is covered by a separate user manual.

Key Features of RTGS product processor

- Supports incoming and outgoing RTGS payment transactions (within a country or within a region)

- Payment transactions are processed only in specified currencies of the network.
- Payment transaction is processed within the operating hours of the RTGS network and on RTGS working days.
- Provision to do balance check for the remitter account (ECA check)
- Sends RTGS payment message to the clearing network on behalf of a direct participant
- Supports processing of TARGET2 RTGS out of the box.
 - Customer payments processed via TARGET2 are defined as payments in the SWIFT FIN MT103 format.
 - Interbank payments processed via TARGET2 are defined as payment messages in the SWIFT Net FIN MT202 and MT202COV format.
- Supports processing of incoming Sender notification message (MT012) and abort notification message (MT019)

2.1 Local Payments Bank Directory Maintenance

This section contains the below topics:

- [Section 2.1.1, "Invoking Local Payments Bank Directory Maintenance Screen"](#)
- [Section 2.1.2, "Viewing Bank Maintenance Summary"](#)

2.1.1 Invoking Local Payments Bank Directory Maintenance Screen

You can invoke “Local Payments Bank Directory Maintenance” screen by typing ‘PMDBKMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details

Host Code

The system displays the host code of the logged-in user by default.

Branch Code

Specify the branch code from the list of values.

Bank Code

Specify the bank code.

Clearing System Code

Specify the clearing system code from the list of values.

Clearing System Proprietary

Specify the clearing system proprietary details.

Bank Name

Specify the name of the bank.

Short Name

Specify the short name of the bank.

Address

Specify the address of the bank in the four fields provided.

City

Enter the name of the city where the bank is located.

Postal Code

Enter the postal code of the city where the bank is located.

Country

Specify the country code of the bank.

Main Bank

Check this box if the bank is a Main bank.

Main Bank Code

Specify the Main Bank Code if the bank is a Main bank.

Valid From Date

Specify the date from which the bank is active in the bank directory.

Valid Till Date

Specify the date till which the bank is active in the bank directory.

SWIFT Address

Specify the SWIFT address.

International Bank Account Number Mandatory

Check this box if IBAN is mandatory.

Internal Clearing

Check this box if internal clearing is allowed.

Clearing Participation**Network**

Specify the type of payment network.

Network Service ID

Specify the service id of the network.

Participant Type

Select the clearing participant type. Choose between Direct and Indirect.

Direct Bank Code

Specify the direct bank code from the list of values.

Addressee

Specify the addressee details.

Direct Debit Participation

Specify if Direct Debit Participation is allowed. Select between Yes and No values.

2.1.2 Viewing Bank Maintenance Summary

You can invoke “Bank Maintenance Summary” screen by typing ‘PMSBKMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Bank Maintenance Summary' application window. At the top, there is a title bar with the window name and standard OS controls. Below the title bar is a search bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. The main area is divided into two sections. The top section, labeled 'Case Sensitive', contains search filters: 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), 'Host Code' (a text field with a magnifying glass icon), 'Bank Code' (a text field with a magnifying glass icon), and 'Valid From Date' (a date picker showing 'YYYY-MM-DD'). Below the filters is a table with columns: 'Authorization Status', 'Record Status', 'Host Code', 'Bank Code', 'Bank Name', 'City', 'Address', 'Country', 'Valid From Date', and 'Valid Till Date'. The table is currently empty. At the bottom right of the window is an 'Exit' button.

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code
- Bank Code
- Valid From Date

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Host Code
- Bank Code

- Bank Name
- City
- Address
- Country
- Valid From Date
- Valid Till Date
- Main Bank
- Branch Code
- SWIFT Address
- Customer Number
- International Bank Account Number Mandatory
- Internal Clearing
- Clearing System Code
- Clearing System Proprietary

2.2 Network Maintenance

2.2.1 Network Maintenance

You can maintain clearing network that supports local payments using 'Network Maintenance' screen.

Every network code is linked to a payment type and host code. The same Network code is allowed to be maintained with multiple host combinations.

You can invoke the 'Network Maintenance' screen by typing 'PMDNWMNT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar..

You can specify the following fields;

Network Code

Specify a unique code for the network.

Network Description

Specify a brief description on the network code.

Host Code

Host Code is defaulted as your logged in Host.

Payment Type

Select the payment type from the drop-down list. The list displays the following values:

- ACH
- Book Transfer
- RTGS
- Faster Payment
- Cross Border
- Direct Debits

Network Service ID

Specify the ISO clearing identification code. Alternatively, you can select the network service ID from the option list. The list displays all valid network service IDs maintained in the system.

Proprietary Service ID

Specify the proprietary service ID if the network service ID is proprietary in nature.

Network BIC

Specify the network BIC. Alternatively, you can select the network BIC from the option list. The list displays all valid network BIC maintained in the system. This is used in SEPA dispatch file generation.

SWIFT Type

Specify the type of SWIFT. Select any one of the following:

- FIN
- FIN Y-COPY

Sender Notification Required

Check this box to request MT012 for the outgoing RTGS message.

Service Level

The value of the service level is SEPA.

Channel Id

This field is used to capture the Channel Id for each network.

Network Processing Preferences**IBAN Validation Required**

Select whether IBAN validation is required from the drop down list. Options are as follows:

- Yes
- No

This field is not applicable for the network 'BOOKTRANSFER'.

Network Participation

Select the bank's network participation from the drop-down list. The list displays the following values:

- Direct
- Indirect

Bank Network Identifier

Select the bank network identifier from the drop-down list. The list displays the following values:

- SWIFT BIC - If SWIFT BIC is selected, then the SWIFT addresses maintained for the bank in local bank code directory will be used for bank identification.
- Local Bank Code - If Local Bank Code is selected, the bank codes maintained in Local Bank Directory will be applicable for bank identification.

Network Cutoff Time**Network Time zone**

The system defaults the time zone applicable for the host.

Cutoff Hour

Specify the network cut-off hour.

Cutoff Minute

Specify the network cut-off minute.

2.2.2 Viewing Network Maintenance Summary

You can view a summary of network using 'Network Maintenance Summary' screen. To invoke this screen, type 'PMSNWMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Network Maintenance Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status [Dropdown] Record Status [Dropdown]

Network Code [Text] Payment Type [Dropdown]

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Network Code	Host Code	Payment Type
----------------------	---------------	--------------	-----------	--------------

Exit

You can search for the networks using one or more of the following parameters:

- Authorization Status
- Record Status
- Network Code
- Payment Type

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record to view the detailed network maintenance screen. You can also export the details of selected records to a file using 'Export' button

2.3 Network Preferences

This section contains the below topics:

- [Section 2.3.1, "Invoking Network Preferences Maintenance Screen"](#)
- [Section 2.3.2, "Fields"](#)

- [Section 2.3.3, "Viewing Network Preferences Summary"](#)

2.3.1 Invoking Network Preferences Maintenance Screen

You can set preferences for RTGS payment networks using Network Preferences maintenance.

You can invoke the 'Network Preferences Maintenance' screen by typing PMDNWPRF in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following fields:

Network Code

Specify the network code. Alternatively, you can select the network code from the option list. The list displays all valid network codes maintained in the system.

Network Description

The system displays the network code description.

Host Code

Host code is defaulted as the logged in Host.

Payment Type

The system displays the payment type based on the network code selected.

Transaction Type

Select the payment transaction type from the drop-down list. The list displays the following values:

- Incoming

- Outgoing

Exchange Rate preferences

FX Rate Type

Specify the FX rate type. Alternatively, you can select the FX rate type from the option list. The list displays all open and authorised exchange rate types maintained in the system.

Rate Override Variance

Specify the rate override variance. If the exchange rate provided for a payment transaction exceeds the override limit specified, then the system displays a message and the transaction is saved.

Rate Stop Variance

Specify the rate stop variance. The system displays an error message if the exchange rate exceeds the stop limit.

External Exchange Rate System Applicable

Check this box to receive the exchange rate from the external system.

Other Preferences

Sanction Check System Required

Check this box if the transaction details has to be sent for sanction check.

Domestic Low Value Payment Preferences

Recall Allowed

Check this box if the network allows recall of an outgoing payment already sent.

Recall Days

Specify the number of days within which the payment originating bank has to recall an outgoing payment.

Return Days

Specify the number of days within which the beneficiary bank has to return an incoming payment which cannot be credited to creditor account. Return days are always be considered as working days based on Network holidays. For an incoming return processing, the system validates whether the return is being processed within the allowed number of days from incoming payment settlement date.

Recall Response Days

Specify the number of days within which the beneficiary bank has to respond to an incoming recall request.

Recall days will always be considered as working days based on Network holidays.

While doing recall response processing, it is validated whether the response is being processed within the allowed number of days from recall received date.

Faster Payment Preferences

Time-out period

You can specify time out period in seconds for receiving the response from the CI (Receiving bank) for an outward Faster payment sent earlier.

Number of Re-tries

Number of times the Faster Payment outward message can be re-sent if a response is not received for the original outward message or the previous re-tried message. This is defaulted and fixed to “1” currently.

Charge Claim Preferences

Charge Claim Limit Days

You can capture the maximum number of days after the customer/bank payment value date that the MTn91 for charge claim can be received

2.3.2 Fields

Click 'Fields' button to provide values for the UDFs associated with the screen.

2.3.3 Viewing Network Preferences Summary

You can invoke “Network Preferences Summary” screen by typing ‘PMSNWPRF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Network Preferences Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status [dropdown] Record Status [dropdown]

Network Code [text] Transaction Type [text]

Payment Type [text]

Records per page 15 1 Of 1 Lock Columns 0

Authorization Status	Record Status	Network Code	Host Code	Transaction Type	Payment Type

Exit

You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Network Code
- Transaction Type
- Payment Type

Once you have specified the search parameters, click 'Execute Query' button. The system displays the records that match the search criteria for the following

- Authorization Status
- Record Status
- Network Code
- Host Code
- Transaction Type
- Payment Type

2.4 RTGS Directory Maintenance

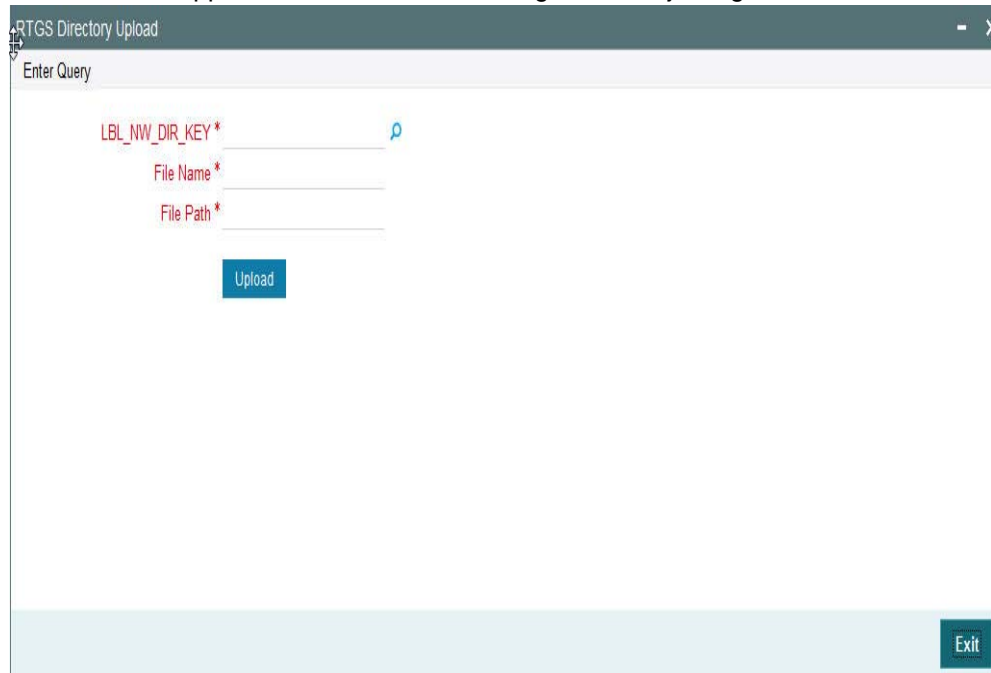
A facility is provided for the upload of TARGET directory from fixed length ASCII format files.

This section contains the below topics:

- [Section 2.4.1, "Invoking RTGS Directory Upload Screen"](#)
- [Section 2.4.2, "Invoking RTGS Directory Maintenance Screen"](#)
- [Section 2.4.3, "Viewing RTGS Directory Summary"](#)

2.4.1 Invoking RTGS Directory Upload Screen

You can invoke "RTGS Directory Upload" screen by typing 'PMDRTGSU' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following details

LBL_NW_DIR_KEY

Specify the network directory key.

File Name

Specify the updated file name (ASCII).

File Path

Specify the directory path in which the update file is available.

2.4.2 Invoking RTGS Directory Maintenance Screen

You can invoke “RTGS Directory Maintenance” screen by typing ‘PMDRTGSD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

RTGS Directory

New Enter Query

Network Directory Key _____

BIC _____

Addressee _____

Account Holder _____

Institution Name _____

City Heading _____

National Sorting Code _____

☐ Main Bank Identification Flag

Valid From Date YYYYMMDD _____

Valid Till Date YYYYMMDD _____

Reserve _____

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

You can specify the following fields:

Network Directory Key

Specify the relevant Network Directory key.

BIC

Specify the BIC assigned to the participant.

Addressee

Specify the BIC of the addressee, i.e., the receiver of the payment message.

Account Holder

Specify the BIC of the settlement bank.

Institution Name

Specify the institution where the participant's account is to be credited with the amount of the funds transfer.

City Heading

Specify the city where the institution is sited.

National Sorting Code

Specify the national clearing code to be used in case the system is not able to resolve the TARGET-2 participant based on the bank code. TARGET-2 is a high value Euro Payment clearing system.

Main Bank Identification Flag

Specify the Main BIC Flag is used to resolve 8 characters BIC. If this option is checked then the main BIC must be used if the bank code is incomplete.

Valid From Date

The date from which the clearing code is valid. The application date is defaulted here.

Valid Till Date

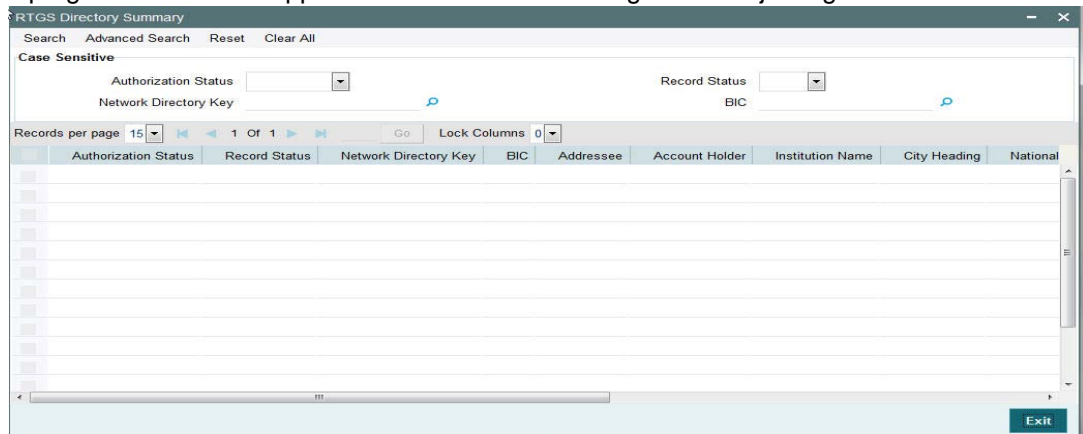
Specify the date up to which the clearing code is valid. If you do not specify the valid till date, then it will be set to 31-12-9999.

Reserve

Indicates a reserve field that may be used in the future.

2.4.3 Viewing RTGS Directory Summary

You can invoke “RTGS Directory Summary” screen by typing ‘PMSRTGSD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Network Directory Key
- BIC

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria for the following:

- Authorization Status
- Record Status
- Network Directory Key
- BIC
- Addressee
- Account Holder
- Institution Name
- City Heading
- National Sorting Code
- Main Bank Identification Flag
- Valid From Date
- Valid Till Date
- Reserve

2.5 Common Maintenances

The below mentioned common maintenances are used to process incoming and outgoing RTGS transactions:

- Local Payment Bank Directory (PMDBKMNT)
- ECA - CIF Account Mapping (PMDCCENT)

- Customer Service Model Linkage (PMDCSMLK)
- Payment Processing Cut off Time (PMDCTOFF)
- External Credit Approval System (PMDECAMT)
- Exchange Rate System (PMDERTMT)
- Host Parameters (PMDHSTPR)
- Currency Correspondent (PMDCYCOR)
- Network Currency Preferences (PMDNCPRF)
- Network Holidays (PMDNWHOL)
- Network Maintenance (PMDNWMNT)
- Network Preferences (PMDNWPRF)
- Source Network (PMDSORNW)
- Role (PMDROLDF)
- Sanction Check System (PMDSNCKM)
- Source Maintenance (PMDSORCE)
- Customer Service Model (PMDSRMDL)
- System Parameters (PMDSYSPM)
- User Maintenance (PMDUSRDF)
- Bank Redirection (PMDBKRED)
- Account Redirection (PMDACRED)
- Pricing Code (PPDCMNT)
- Pricing Value (PPDVLMT)
- SWIFT Field Code (PMDSWFLD)
- Time Zone (PMDTMZON)

3. RTGS Processing

3.1 Outgoing Message Processing

The system sends the following messages, as part of outgoing message generation process for RTGS messages.

RTGS Message Type	SWIFT Message Type	Normal Message
CUST_TFR_RTGS	103	CUST_TRANSFER
BANK_TFR_RTGS	202	BANK_TRANSFER
COVER_RTGS	202	COVER

3.2 Incoming Message Processing

When the product set up rule is created the value of 'RTGS_INC_MSG_FLAG' flag is set as 'Y'. When the product resolution happens as part of this tag processing, the following conditions are checked:

- Source code of the incoming message should be SWIFT.
- Transaction currency of the contract should be local currency.
- Branch level RTGS flag should be enabled.
- When the initial message processing happens the message should be identified as RTGS message.

Based on the above conditions and the maintenance in the product rule derivation, the product gets resolved as RTGS product.

3.3 Support for RTGS in Queues

RTGS Payment supports a number of exception & investigation queues that are factory shipped and there is a facility to take appropriate actions on the payments.

The below mentioned queues are supported with RTGS:

- Exchange Rate Queue
- External Exchange Rate Queue
- Network Cutoff Queue
- Processing Cutoff Queue
- Repair Queue
- Business Override Queue
- Auth Limit1 Queue
- Auth Limit2Queue
- Process Exception Queue
- Sanctions Check Queue
- ECA Queue

3.4 Outgoing Transaction Input Screen

This section contains the following topics:

- [Section 3.4.1, "Invoking RTGS Outgoing Payments Screen"](#)
- [Section 3.4.2, "Main Tab"](#)
- [Section 3.4.3, "Pricing Tab"](#)
- [Section 3.4.4, "Party Details Tab"](#)
- [Section 3.4.5, "Additional Tab"](#)
- [Section 3.4.8, "Saving of Outgoing RTGS Payment Transaction"](#)
- [Section 3.4.9, "Authorization of Outgoing RTGS Payment Transaction"](#)
- [Section 3.4.10, "Outgoing RTGS Payment - SOAP and REST web services"](#)

3.4.1 Invoking RTGS Outgoing Payments Screen

You can perform RTGS outgoing transaction. All transactions that are entered using this screen has payment type as 'RTGS' and transaction type as 'Outgoing'. You can invoke 'RTGS Outgoing Payment' screen by typing 'PRDOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..

RTGS Outgoing Payments Input

New Enter Query

Transaction Branch *
Host Code *
Source Code * MANL
Network Code *

Transaction Reference Number *
User Reference Number *
Transfer Type Customer Transfer

Main Pricing Party Details Additional

Debit Details
Debtor Account Number
Account IBAN
Account Currency
Account Branch
Debit Amount

Payment Details
Booking Date YYYYMMDD
Instruction Date * YYYYMMDD
Activation Date YYYYMMDD
Transaction currency *
Transaction Amount *
Exchange Rate
Debit Value Date
Credit Value Date

57:Account With Institution
Account with Institution BIC

UDF MIS

Maker ID	Checker ID	Authorization Status
Date Time	Date Time	

Exit

You can specify the following fields:

Transaction Branch code

The system defaults the transaction branch code with the user's logged in branch code.

Host code

The system defaults the host code of transaction branch.

Source Code

The system defaults the source code field. For manual transactions source code is defaulted as MANL.

Network Code

You can select the required network. All open and authorized networks for a transaction and transfer type are listed.

Transaction Reference number

The system generates the transaction reference number. For more information on the format, refer the Payments Core User Manual.

User Reference Number

The system displays transaction reference number. However you can modify this.

Transfer Type

Select the required type of transfer.

- C - Customer Transfer
- B - Bank Transfer

3.4.2 Main Tab

Click 'Main' tab to capture the Debit/ Payments details:

The screenshot displays the 'Main' tab interface with two main sections: 'Debit Details' and 'Payment Details'. The 'Debit Details' section includes fields for Debtor Account Number, Account IBAN, Account Currency, Account Branch, and Debit Amount. Below these are three sub-sections: '57:Account With Institution' with an Account with Institution BIC field, '59: Ultimate Beneficiary' with Ultimate Beneficiary Account and Name fields, and '58:Beneficiary Institution' with a Beneficiary Institution BIC field. The 'Payment Details' section includes Booking Date, Instruction Date, Activation Date, Transaction currency, Transaction Amount, Exchange Rate, Debit Value Date, Credit Value Date, Customer No, Customer Service Model, Remarks, Prefunded Payments (set to N), FX Reference, and '56:Intermediary Bank BIC' with an Intermediary Bank BIC field. At the bottom, there is a status bar with 'JF | MIS', 'Maker ID' and 'Checker ID' with 'Date Time' fields, 'Authorization Status', and an 'Exit' button.

Specify the following details

Debit Details

Debit Account Number

Specify the debit account number. Alternatively, you can select the debit account number from the option list. The list displays all open and authorized accounts.

Account IBAN

The system defaults the account IBAN based on the debit account number field selected.

Account Currency

The system defaults account currency based on the debit account number selected.

Debit Amount

The system populates this field as the transfer amount converted in debtor account currency.

Payment Details

Booking Date

The system defaults the booking date as application server date.

Instruction Date

The system defaults this date as application server date and the payment will be processed on the Instruction Date.

Activation Date

The system defaults the activation date same as application server date.

Transfer Currency

The system defaults transfer currency if the network allows only single currency as per Network currency preferences (PMDNCMNT).

If multiple currencies are allowed then the system allows you to specify the transaction currency. Alternatively, you can select the transaction currency from the option list. The list displays all valid transaction currencies maintained in the system.

Transfer amount

Specify the transaction amount.

Exchange Rate

Specify the exchange rate if debit account currency is different from the transfer currency. The system retains the input value and validates the same against override and stop variances maintained in the Network preference.

If exchange rate is not specified, then the system populates the exchange rate on enrich or save, if the transfer amount is less than small FX limit maintained. If transfer amount is more than small FX limit and, if external exchange rate is applicable, then rate pick up will happen during transaction processing.

Remarks

Specify the internal remarks, if any.

Debit Value Date

The system would derive the debit value date as part of transaction processing. This field will be disabled for user input.

Credit Value Date

The system would derive the credit value date as part of transaction processing. This field will be disabled for user input.

Customer

The system displays the CIF of the debit customer for outgoing transactions.

Customer Service Model

This is the Service model to which the customer is attached. System will derive the customer service model from the customer service model linkage maintenance (PMDCSMLK)

Note

Customer and Customer Service Model is not applicable if the debit account is GL.

Enrich button

Click the Enrich button to populate the exchange rate, debit amount and charge/tax amounts.

If exchange rate pick up or charge pick up fails, system will throw error. User can then provide the required values and proceed with the transaction.

Account with Institution BIC

Specify the BIC of the Beneficiary Bank. Alternatively, you can select the BIC from the option list. All BICs present in BIC directory and all Local Bank Code belonging to RTGS payment type network will be listed. This field is not mandatory for input.

Beneficiary Institution BIC

Specify the BIC. Alternatively, you can select the BIC from the option list. This is applicable only for bank transfer. All BICs present in BIC directory and all Local Bank Code belonging to RTGS payment type network will be listed. This field is not mandatory for input.

Ultimate Beneficiary Account

Specify the account of the beneficiary. A maximum of 34 characters can be input. This field is only applicable only for customer transfer.

Ultimate Beneficiary Name

Specify the name of the creditor. This field is an optional input field.

Intermediary Institution BIC

Specify the Intermediary bank BIC, if applicable. Alternatively, you can select the BIC from the option list. This field is an optional input field. All BIC present in BIC directory and all Local Bank Code belonging to RTGS payment type network will be listed. You can select the BIC.

3.4.3 Pricing Tab

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab.

The screenshot displays the 'Pricing' tab of a software application. The interface includes a tabbed menu at the top with 'Main', 'Pricing' (highlighted), 'Party Details', and 'Additional'. Below the tabs is a table with the following columns: 'Pricing Component', 'Pricing Currency', 'Pricing Amount', 'Waiver', 'Debit Currency', and 'Debit Amount'. The table is currently empty. At the bottom of the window, there is a status bar with fields for 'UDF', 'MIS', 'Maker ID', 'Checker ID', 'Authorization Status', and an 'Exit' button.

The below mentioned attributes will be available in the Pricing tab

Pricing Component

Displays the name of the pricing component applicable for the transaction.

Pricing Currency

Displays the currency in which the charge amount is calculated for the Pricing component.

Pricing Amount

Displays the charge amount calculated for each pricing component.

Waived

Check this box to indicate that the charge is waived for the pricing component.

Debit currency

Displays the currency in which the charge amount is debited for the pricing component.

Debit amount

Displays the amount in debit currency to be debited.

Debit account

Displays the account from which the charge would be debited.

Exchange Rate

Displays the exchange rate applied to calculate the charge in debit amount.

3.4.4 Party Details Tab

You can capture party details in this screen. All fields are optional for input.

The screenshot shows the 'Party Details' tab selected in the top navigation bar. The main content area is divided into four sections, each with a title and a set of input fields:

- 50: Ordering Customer**
 - Account
 - BIC
 - Name and Address 1
 - Name and Address 2
 - Name and Address 3
 - Name and Address 4
- 52: Ordering Institution**
 - Party Identifier
 - BIC
 - Name and Address 1
 - Name and Address 2
 - Name and Address 3
 - Name and Address 4
- 58: Beneficiary Institution**
 - Party Identifier
 - Name and Address 1
 - Name and Address 2
 - Name and Address 3
 - Name and Address 4
- 59: Ultimate Beneficiary**
 - BIC
 - Name and Address 1
 - Name and Address 2
 - Name and Address 3
 - Name and Address 4

At the bottom, there is a footer bar with the following fields:

- UDF | MIS
- Maker ID
- Checker ID
- Authorization Status
- Exit button

Specify the following details:

50: Ordering Customer

During enrichment (or save), the debtor account number will be populated in the Account field. Name and address will be populated with customer details of the account present in Customer maintenance (CIF).

You can modify the following details:

Account

This field is disabled for user input.

BIC

You can select the BIC using LOV.

Name and Address 1

Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

Name and Address 2

Specify the continuation of name and the second line of the address.

Name and Address 3

Specify the third line of the address.

Name and Address 4

Specify the fourth line of the address.

52: Ordering Institution

Party Identifier

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12..14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8..9n	Spanish Domestic Interbanking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

BIC

Select the BIC using LOV.

Name and Address 1

Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

Name and Address 2

Specify the continuation of name and the second line of the address.

Name and Address 3

Specify the third line of the address.

Name and Address 4

Specify the fourth line of the address.

57: Account with Institution

Party Identifier

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12..14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8..9n	Spanish Domestic Interbanking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

Name and Address 1

Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

Name and Address 2

Specify the continuation of name and the second line of the address.

Name and Address 3

Specify the third line of the address.

Name and Address 4

Specify the fourth line of the address.

58: Beneficiary Institution

Party Identifier

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number

CH	6!n	CHIPS Universal Identifier
CN	12..14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8..9n	Spanish Domestic Interbanking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

Name and Address 1

Specify the name or the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

Name and Address 2

Specify the continuation of name and the second line of the address.

Name and Address 3

Specify the third line of the address.

Name and Address 4

Specify the fourth line of the address.

59: Ultimate Beneficiary

These fields should not be input in case of Bank Transfer.

BIC

Select the BIC using LOV.

Name and Address 1

This field is an display field. Ultimate Beneficiary name will be defaulted here from the Main tab.

Name and Address 2

Specify the name and the first line of the Ultimate Beneficiary's address.

Name and Address 3

Specify the name and the second line of the Ultimate Beneficiary's address.

Name and Address 4

Specify the name and the third line of the Ultimate Beneficiary's address.

3.4.5 Additional Tab

Specify the additional details in this screen. Click on the 'Additional' tab to invoke this screen.

Main | Pricing | Party Details | **Additional**

13C: Time Indication Details

TilTime _____
FroTime _____
RejTime _____

23E: Instruction Codes

Instruction Code 1 _____
Instruction Code 2 _____

Additional Details

Bank Operation Code CRED
26T: Transaction Type _____
Banking Priority Normal
Receiver _____

70E: Remittance Information

72: Sender To Receiver Info

77B: Regulatory Reporting Details

UDF | MIS

Maker ID _____ Checker ID _____ Authorization Status _____
Date Time _____ Date Time _____

Exit

13C: Time Indication Details

This field specifies one or several time indication(s) related to the processing of the payment instruction.

TilTime

Specify the time up to which the transactions must be executed.

FroTime

Specify the time from which the transactions that must be executed.

RejTime

Specify the time from which the transactions that must be executed up to a certain time.

Time should be input in the hhmm+/-iinn format, as per the SWIFT standard. ii and nn are the hours and minutes of UTC shift whereas the "hhmm" are to be filled with the local time.

70E: Remittance Information

70: Remittance Information

Specify the information for the Ultimate Beneficiary of the transfer. This is applicable for customer transfer only.

72: Sender to Receiver Information

70: Remittance Information

Specify the sender to receiver information.

77B: Regulatory Reporting

77 B: Regulatory Reporting

Specify the codes for the statutory and regulatory information required by the authorities in the country of Receiver or Sender.

23B: Bank Operation Code

23B: Bank Operation Code

The value of CRED would be defaulted in this field. If any other value is desired then select one of the following codes using LOV:

- CRED - This message contains a Credit Transfer where there is no SWIFT Service Level involved.
- CRTS - This message contains a Credit Transfer for test purposes.
- SPAY - This message contains a Credit Transfer that must be processed according to the SWIFTPay Service Level.
- SPRI - This message contains a Credit Transfer to be processed according to the Priority Service Level.
- SSTD - This message contains a Credit Transfer to be processed according to the Standard Service Level.

26T: Transaction Type

26 T: Transaction Type

Specify the nature of the transaction. Maximum of 3 alpha-numeric characters are allowed. This is applicable for Customer Transfers only.

23E: Instruction Codes

23E: Instruction Codes

Select the type of instruction codes, using that are SWIFT compliant and applicable to the transaction accounts:

- CHQB - Indicates that beneficiary customer must be paid by cheque only.
- CORT - Indicates that Payment is made in settlement for a trade.
- HOLD - Indicates that beneficiary customer or claimant will call upon identification.
- INTC - Indicates a payment between two companies that belongs to the same group.
- PHOB - Please advise the intermediary institution by phone.
- PHOI - Please advise the intermediary by phone.
- PHON - Please advise the account with institution by phone.
- REPA - Payments has a related e-Payments reference.
- SDVA - Indicates that payment must be executed with same day value to the beneficiary.
- TELB - Please advise contact or beneficiary by the most efficient means of telecommunication.
- TELE - Please advise the account with institution by the most efficient means of telecommunication.

Banking Priority

Select the required priority of payment messages.

- Highly Urgent
- Urgent
- Normal

Default value will be Normal.

Receiver

This is a display field. It is auto-populated with the Receiver BIC of the outgoing payment transaction. This field is derived while processing the outgoing RTGS transaction.

3.4.6 **UDF button**

Click on the 'UDF' button to invoke this screen.

UDF

Enter Query

Transaction Reference Number *

Fields

Field Label *	Field Value
---------------	-------------

Ok Exit

You can specify user defined fields for each transaction.

3.4.7 **MIS button**

Click on the 'MIS' button to invoke this screen.

MIS

Enter Query

Transaction Reference no * MIS Group

Default

Transaction MIS Composite MIS

Ok Exit

You can specify the MIS details in this sub-screen.

3.4.8 **Saving of Outgoing RTGS Payment Transaction**

- System performs mandatory field checks & transaction validations as mentioned below while saving a transaction:
- Charge bearer is always 'SHA' for RTGS payment
- Customer status check is done as part of saving of the RTGS Payment transaction.
- All the SWIFT related fields in Transaction have characters supported by SWIFT only.
- If Intermediary institution BIC is null then Account with institution BIC must not be null and must be a RTGS BIC

- If Intermediary institution BIC is not null and a RTGS BIC then Account with institution BIC is not mandatory for input
- If Intermediary institution BIC is not null and a RTGS BIC then Account with institution BIC must not be a RTGS BIC
- For Customer Transfer, either Ultimate Beneficiary name or BIC must be present
- For Bank Transfer,
 - If Account with Institution BIC and intermediary BIC is not present then Beneficiary institution BIC must be specified.
 - Beneficiary Institution BIC or Beneficiary Institution Name and address 1/2/3/4 is mandatory for specified
 - If Intermediary institution BIC is not null and a RTGS BIC then Beneficiary Institution BIC must not be a RTGS BIC.
- If any of the transaction validation fails, transaction is rejected with proper error code.
- For transaction created through upload of file or message, the transaction is moved to repair queue.

3.4.9 Authorization of Outgoing RTGS Payment Transaction

- On authorization, the system starts to process various payment transactions. Only the transaction whose activation date as today is picked for processing.
- The below fields are mandatory in the request for RTGS outgoing payment:
 - Transaction Validations
 - Bank Redirection
 - Account Redirection
 - Payment Chain Building
 - Payment Dates Resolution
 - Small FX Limit Check & Currency Conversion
 - Computation of Charge & Tax
 - Authorization Limit 1 Check
 - Authorization Limit 2 Check
 - Transaction Cutoff Time Check
 - Duplicate Check
 - Special Instruction
 - Network Cutoff Time Check
 - Sanction Check
 - ECA Check
 - Debit /Credit Accounting Handoff
 - Message Generation

3.4.10 Outgoing RTGS Payment - SOAP and REST web services

- Outgoing RTGS payment request received from SOAP/ REST web services is also processed as RTGS Payment.
- If Transaction Branch is not received as part of the request, the same is populated as debit account branch. Based on transaction branch Host code is populated.
- Host date is considered as booking date for the transaction.
- Debit account name, debit currency, customer are derived based on the debit account number received.

- Transactions created from requests received from SOAP/REST web services are always auto authorized.

3.4.11 Operations supported for Outgoing Transaction

- **New**
 - This option enables to create a new transaction. The transaction reference number is generated based on format specified in this document
- **Execute Query**
 - This option enables to modify an existing transaction.

3.5 Support for RTGS in Queues

RTGS Payment supports a number of exception & investigation queues that are factory shipped and there is a facility to take appropriate actions on the payments.

The below mentioned queues are supported with RTGS:

- Exchange Rate Queue
- External Exchange Rate Queue
- Network Cutoff Queue
- Processing Cutoff Queue
- Repair Queue
- Business Override Queue
- Auth Limit1 Queue
- Auth Limit2Queue
- Process Exception Queue
- Sanctions Check Queue
- ECA Queue

3.6 RTGS Outgoing Payment View

3.6.1 Invoking RTGS Outgoing Payments View Screen

You can view the RTGS outgoing transaction in this screen.

You can invoke “RTGS Outgoing Payment View” screen by typing ‘PRDOVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..

You can view any outgoing RTGS transaction that is initiated by specifying the Transaction Reference number and clicking the ‘Enter Query’ button.

The transaction is displayed containing values populated for the following different fields:

Transaction Branch Code

Specify the transaction branch code.

Transaction Reference Number

The system specifies the transaction reference number.

Host Code

Specify the host code.

User Reference Number

The system specifies the User Reference Number.

Source Code

Specify the Source Code.

Transfer Type

The system specifies the type of transfer.

Network Code

Specify the required network code. The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.

3.6.2 Main Tab

Click 'Main' tab to invoke this screen.to view the field. Refer Section 3.4.2 for details.

Main Pricing Party Details Additional

50: Ordering Customer

Account

Name and Address 1 (BIC)

Name and Address 2

Name and Address 3

Name and Address 4

57: Account With Institution

Party Identifier

Name and Address 1 (BIC)

Payment Details

Booking Date YYYY-MM-DD

Instruction Date

Activation Date

Transaction currency

Transaction Amount

Exchange Rate

Debit Value Date

Credit Value Date

Customer No

Accounting Entries | All Messages

Maker ID	Checker Id	Authorization Status	Exit
Date Time	Date Time		

3.6.3 Pricing Tab

You can view pricing details in this screen that are computed by the system during the processing. Click on the 'Pricing' tab to invoke this screen and view the field details. Refer to Section 3.4.2 for description of any field..

Main Pricing Party Details Additional

1 Of 1 Go

Pricing Component	Pricing Currency	Pricing Amount	Waiver	Debit Currency	Debit Amount	Deferr
-------------------	------------------	----------------	--------	----------------	--------------	--------

Accounting Entries | All Messages

Maker ID	Checker Id	Authorization Status	Exit
Date Time	Date Time		

3.6.4 Additional Details Tab

Click on the 'Additional Details' tab to view the field details. Refer to sec. 3.4.5 for description of any field

Main | Pricing | Party Details | **Additional**

Debit Details

77B: Regulatory Reporting Details

Account Number
Account IBAN
Account Currency
Account Branch
Amount
Reference Number

Credit Details

Account Number
Account Currency
Account Branch
Amount

Accounting Entries | All Messages

Maker ID	Checker Id	Authorization Status	Exit
Date Time	Date Time		

3.6.5 Party Details Tab

You can view Party details in this screen. Click on the 'Party' tab to invoke this screen. and view the field details. Refer to sec. 3.4.4 for description of any field

Main | Pricing | **Party Details** | Additional

56: Intermediary Bank BIC

52: Ordering Institution

Party Identifier
BIC

Party Identifier
Name and Address 1 (BIC)
Name and Address 2
Name and Address 3
Name and Address 4

Accounting Entries | All Messages

Maker ID	Checker Id	Authorization Status	Exit
Date Time	Date Time		

3.6.5.1 Accounting Entries Tab

You can capture accounting entries in this screen Click the Accounting Entries tab.

RTGS Accounting Entries

Enter Query

Reference Number *

Accounting Entries

1 Of 1 Go

<input type="checkbox"/> Event Code	Date	Account	Account Branch	TRN Code	Dr/Cr	Amount Tag	Account Currency	Transaction Amount	Netting	Offset Acc
-------------------------------------	------	---------	----------------	----------	-------	------------	------------------	--------------------	---------	------------

Exit

Specify the following details:

Reference Number

Specify the reference number.

Event Code

Check this box to specify the event code.

3.6.5.2 All Messages Tab

You can capture details of RTGS messages in this screen Click the All Messages tab.

RTGS All Messages

Enter Query

Contract Reference

1 Of 1 Go

<input type="checkbox"/> DCN	Message Type	SWIFT Message Type	Direction	Message Date	Message Status	Test Status	Auth
------------------------------	--------------	--------------------	-----------	--------------	----------------	-------------	------

Message

Exit

Specify the following details:

Contract Reference

Specify the Contract Reference number.

DCN

Check this box to specify the DCN details.

3.6.6 UDF button

Click on the 'UDF' button to invoke this screen.

UDF

Enter Query

Transaction Reference Number *

Fields

Field Label *	Field Value
---------------	-------------

Ok Exit

You can specify user defined fields for each transaction.

Note

You can invoke 'UDF' screen by typing 'PMDTRUDF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

3.6.7 MIS button

Click on the 'MIS' button to invoke this screen.

MIS

Enter Query

Transaction Reference no * MIS Group

Default

Transaction MIS Composite MIS

Ok Exit

You can specify the MIS details in this sub-screen.

Note

You can invoke 'MIS' sub-screen by typing 'PMDTRMIS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

3.7 Incoming Transaction Input Screen

3.7.1 Invoking RTGS Incoming Payments Screen

You can create RTGS incoming transaction. All transactions that are entered using this screen has payment type as 'RTGS' and transaction type as 'Incoming'. Incoming RTGS transactions of transfer type – Customer Transfer (MT103, MT103+) or Bank Transfer (MT202) – can be created from this screen. This screen should be used as a “fallback” mechanism for processing incoming payments when the incoming RTGS payment messages cannot be received automatically from SWIFT.

You can invoke 'RTGS Incoming Payment' screen by typing 'PRDITONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..

You can specify the following fields:

Transaction Branch code

The system defaults the transaction branch code with the user's logged in branch code.

Host code

The system defaults the host code of transaction branch.

Source Code

The system defaults the source code field. For manual transactions source code is defaulted as MANL.

Network Code

You can select the required network. All open and authorized networks for a transaction and transfer type are listed.

Transaction Reference number

The system generates the transaction reference number. For more information on the format, refer the Payments Core User Manual.

User Reference Number

The system displays transaction reference number. However you can modify this.

Transfer Type

Select the required type of transfer.

- C - Customer Transfer
- B - Bank Transfer
- O - Cover for Customer Transfer

3.7.2 Main Tab

Click 'Main' tab to capture the Debit/ Payments details:

The screenshot shows the 'Main' tab of a payment form. The form is divided into two main sections: '50: Ordering Customer' and 'Payment Details'. The '50: Ordering Customer' section includes fields for 'Account', 'BIC', 'Name and Address 1', 'Name and Address 2', 'Name and Address 3', and 'Name and Address 4'. Below this is '59: Ultimate Beneficiary' with fields for 'Ultimate Beneficiary Account' and 'Ultimate Beneficiary Name'. Then is '58: Beneficiary Institution' with a field for 'Beneficiary Institution BIC'. The 'Payment Details' section includes fields for 'Booking Date', 'Instruction Date *', 'Activation Date', 'Transaction currency *', 'Transaction Amount *', 'Exchange Rate', 'Debit Value Date', 'Credit Value Date', 'Customer No', 'Customer Service Model', and 'Remarks'. There is an 'Enrich' button next to the 'Exchange Rate' field. Below the 'Payment Details' section are '57: Account With Institution' with a field for 'Account with Institution BIC' and '56: Intermediary Bank BIC' with a field for 'Intermediary Bank BIC'. At the bottom of the form, there is a footer area with 'UDF | MIS' and a table with columns for 'Maker ID', 'Checker ID', and 'Authorization Status', each with a 'Date Time' field. An 'Exit' button is located in the bottom right corner.

Specify the following details

Debit Details

Debit Account Number

Specify the debit account number. Alternatively, you can select the debit account number from the option list. The list displays all open and authorized accounts.

Account IBAN

The system defaults the account IBAN based on the debit account number field selected.

Account Currency

The system defaults account currency based on the debit account number selected.

Debit Amount

The system populates this field as the transfer amount converted in debtor account currency.

Payment Details

Booking Date

The system defaults the booking date as application server date.

Instruction Date

The system defaults this date as application server date and the payment will be processed on the Instruction Date.

Activation Date

The system defaults the activation date same as application server date.

Transfer Currency

The system defaults transfer currency if the network allows only single currency as per Network currency preferences (PMDNCMNT).

If multiple currencies are allowed then the system allows you to specify the transaction currency. Alternatively, you can select the transaction currency from the option list. The list displays all valid transaction currencies maintained in the system.

Transfer amount

Specify the transaction amount.

Exchange Rate

Specify the exchange rate if debit account currency is different from the transfer currency. The system retains the input value and validate the same against override and stop variances maintained in the Network preference.

If exchange rate is not specified, then the system populates the exchange rate on enrich or save, if the transfer amount is less than small FX limit maintained. If transfer amount is more than small FX limit and, if external exchange rate is applicable, then rate pick up will happen during transaction processing.

Remarks

Specify the internal remarks, if any.

Debit Value Date

The system would derive the debit value date date as part of transaction processing. This field will be disabled for user input.

Credit Value Date

The system would derive the credit value date date as part of transaction processing. This field will be disabled for user input.

Customer

The system displays the CIF of the debit customer for outgoing transactions.

Customer Service Model

This is the Service model to which the customer is attached. System will derive the customer service model from the customer service model linkage maintenance (PMDCSMLK).

Note

Customer and Customer Service Model is not applicable if the debit account is GL.

Enrich button

Click the Enrich button to populate the exchange rate, debit amount and charge/tax amounts.

If exchange rate pick up or charge pick up fails, system will throw error. User can then provide the required values and proceed with the transaction.

Account with Institution BIC

Specify the BIC of the beneficiary bank. Alternatively, you can select the BIC from the option list. All BICs present in BIC directory and all Local Bank Code belonging to RTGS payment type network will be listed. This field is not mandatory for input.

Beneficiary Institution BIC

Specify the BIC of the institution where the Beneficiary (bank) maintains their account. Alternatively, you can select the BIC from the option list. This is applicable for bank transfer. All BICs present in BIC directory and all Local Bank Code belonging to RTGS payment type network will be listed. This field is not mandatory for input.

Ultimate Beneficiary Account

Specify the account of the beneficiary. A maximum of 34 characters can be input. This field is only applicable only for customer transfer.

Ultimate Beneficiary Name

Specify the name of the creditor. This field is an optional input field.

Intermediary Institution BIC

Specify the Intermediary bank BIC, if applicable. Alternatively, you can select the BIC from the option list. This field is an optional input field. All BIC present in BIC directory and all Local Bank Code belonging to RTGS payment type network will be listed. You can select the BIC

3.7.3 Pricing Tab

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab..

The screenshot displays the 'Pricing' tab of a software application. The interface includes a tabbed menu at the top with 'Main', 'Pricing' (active), 'Party Details', and 'Additional'. Below the tabs is a table with the following columns: 'Pricing Component', 'Pricing Currency', 'Pricing Amount', 'Waiver', 'Debit Currency', and 'Debit Am'. The table is currently empty. At the bottom of the window, there is a status bar with fields for 'Maker ID', 'Checker ID', 'Authorization Status', and 'Date Time', along with an 'Exit' button.

The below mentioned attributes will be available in the Pricing tab

Pricing Component

Displays the Name of the pricing component applicable for the transaction.

Pricing Currency

Displays the Currency in which the charge amount is calculated for the Pricing component.

Pricing Amount

Displays the charge amount calculated for each pricing component.

Waived

Check this box to indicate that the charge is waived for the pricing component.

Debit currency

Displays the currency in which the charge amount is debited for the pricing component.

Debit amount

Displays the amount in debit currency to be debited.

Debit account

Displays the account from which the charge would be debited.

Exchange Rate

Displays the exchange rate applied to calculate the charge in debit amount.

3.7.4 Party Details Tab

You can capture party details in this screen. All fields are optional for input.

Main | Pricing | **Party Details** | Additional

52: Ordering Institution

Party Identifier _____
BIC _____
Name and Address 1 _____
Name and Address 2 _____
Name and Address 3 _____
Name and Address 4 _____

57: Account With Institution

Party Identifier _____
Name and Address 1 _____
Name and Address 2 _____
Name and Address 3 _____
Name and Address 4 _____

58: Beneficiary Institution

Party Identifier _____
Name and Address 1 _____
Name and Address 2 _____
Name and Address 3 _____
Name and Address 4 _____

56: Intermediary Bank

Party Identifier _____

UDF | MIS

Maker ID	Checker ID	Authorization Status
Date Time	Date Time	

Exit

Specify the following details:

50: Ordering Customer

During enrichment (or save), the debtor account number will be populated in the Account field. Name and address will be populated with customer details of the account present in Customer maintenance (CIF).

You can modify the following details

Account

This field is disabled for user input.

BIC

You can select the BIC using LOV

Name and Address 1

Specify the name and the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

Name and Address 2

Specify the continuation of the name and the second line of the address.

Name and Address 3

Specifies the third line of the address.

Name and Address 4

Specifies the fourth line of the address.

52: Ordering Institution

Party Identifier

Specifies a national clearing system code.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12..14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8..9n	Spanish Domestic Interbanking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

BIC

Select the BIC using LOV.

Name and Address 1

Specify the name and the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

Name and Address 2

Specify the continuation of the name and the second line of the address.

Name and Address 3

Specifies the third line of the address.

Name and Address 4

Specifies the fourth line of the address.

57: Account with Institution

Party Identifier

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl

CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12..14n	China National Advanced Payment System (CNAPS) Code
CP	4!n	CHIPS Participant Identifier
ES	8..9n	Spanish Domestic Interbanking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

Name and Address 1

Specify the name and the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

Name and Address 2

Specify the continuation of the name and the second line of the Ordering Institution's address.

Name and Address 3

Specify the name and the third line of the address.

Name and Address 4

Specify the name and the fourth line of the address.

58: Beneficiary Institution

These fields should not be input in case of Bank Transfer.

Party Identifier

Specify a national clearing code. The following codes should be used, preceded by '//'.

AT	5!n	Austrian Bankleitzahl
AU	6!n	Australian Bank State Branch (BSB) Code
BL	8!n	German Bankleitzahl
CC	9!n	Canadian Payments Association Payment Routing Number
CH	6!n	CHIPS Universal Identifier
CN	12..14n	China National Advanced Payment System (CNAPS) Code

CP	4!n	CHIPS Participant Identifier
ES	8..9n	Spanish Domestic Interbanking Code
FW	without 9 digit code	Pay by Fedwire
GR	7!n	HEBIC (Hellenic Bank Identification Code)
HK	3!n	Bank Code of Hong Kong
IE	6!n	Irish National Clearing Code (NSC)
IN	11!C	Indian Financial System Code

Name and Address 1

Specify the name and the first line of the Ordering Customer's address. A maximum of 35 characters are allowed in each of these Name and Address fields.

Name and Address 2

Specify the continuation of the name and the second line of the Ordering Institution's address.

Name and Address 3

Specify the name and the third line of the address.

Name and Address 4

Specify the name and the fourth line of the address.

59: Ultimate Beneficiary

These fields should not be input in case of Bank Transfer.

BIC

Select the BIC using LOV.

Name and Address 1

This field is an display field. Ultimate Beneficiary name will be defaulted here from the Main tab.

Name and Address 2

Specify the continuation of the name and the second line of theUltimate Beneficiary's address.

Name and Address 3

Specify the name and the third line of the Ultimate Beneficiary's address.

Name and Address 4

Specify the name and the fourth line of the Ultimate Beneficiary's address.

3.7.5 Additional Tab

Specify the additional details in this screen. Click on the 'Additional' tab to invoke this screen.

The screenshot displays the 'Additional' tab of a payment processing interface. The top navigation bar includes 'Main', 'Pricing', 'Party Details', and 'Additional' (highlighted in red). The main content area is divided into several sections:

- 13C: Time Indication Details**: Contains three input fields for 'TilTime', 'FroTime', and 'RejTime'.
- 23E: Instruction Codes**: Contains two input fields for 'Instruction Code 1' and 'Instruction Code 2'.
- Additional Details**: Contains four input fields: '23B: Bank Operation Code' (set to 'CRED'), '26T: Transaction Type', 'Banking Priority' (set to 'Normal' with a dropdown arrow), and 'Receiver'.
- 70E: Remittance Information**: A section with multiple empty lines for text entry.
- 72: Sender To Receiver Info**: A section with multiple empty lines for text entry.
- 77B: Regulatory Reporting Details**: A section with multiple empty lines for text entry.

At the bottom of the screen, there is a status bar with the following fields: 'UDF', 'MIS', 'Maker ID', 'Date Time', 'Checker ID', 'Date Time', 'Authorization Status', and an 'Exit' button.

13C: Time Indication Details

This field specifies one or several time indication(s) related to the processing of the payment instruction.

TilTime

Specify the time up to which the transactions must be executed.

FroTime

Specifies the time up to which the transactions that must be executed.

RejTime

Specifies the time up to which the transactions must be executed.

Time should be input in the hhmm+/-iinn format, as per the SWIFT standard. ii and nn are the hours and minutes of UTC shift whereas the "hhmm" are to be filled with the local time.

70E: Remittance Information

70: Remittance Information

Specify the information for the Ultimate Beneficiary of the transfer. This is applicable for customer transfer only.

72: Sender to Receiver Information

70: Remittance Information

Specify the sender to receiver information from the sender.

77B: Regulatory Reporting

77 B: Regulatory Reporting

Specify the codes for the statutory and regulatory information required by the authorities in the country of Receiver or Sender.

23B: Bank Operation Code

23B: Bank Operation Code

The value of CRED would be defaulted in this field. If any other value is desired then select one of the following codes using LOV:

- CRED - This message contains a Credit Transfer where there is no SWIFT Service Level involved.
- CRTS - This message contains a Credit Transfer for test purposes.
- SPAY - This message contains a Credit Transfer that must be processed according to the SWIFTPay Service Level.
- SPRI - This message contains a Credit Transfer to be processed according to the Priority Service Level.
- SSTD - This message contains a Credit Transfer to be processed according to the Standard Service Level.

26T: Transaction Type

26 T: Transaction Type

Specify the nature of the transaction. Maximum of 3 alpha-numeric characters are allowed. This is applicable for Customer Transfers only.

23E: Instruction Codes

23E: Instruction Codes

Select the type of instruction codes using LOV, which are SWIFT compliant and applicable to the transaction accounts:

- CHQB - Indicates that beneficiary customer must be paid by cheque only.
- CORT - Indicates that Payment is made in settlement for a trade.
- HOLD - Indicates that beneficiary customer or claimant will call upon identification.
- INTC - Indicates a payment between two companies that belongs to the same group.
- PHOB - Please advise the intermediary institution by phone.
- PHOI - Please advise the intermediary by phone.
- PHON - Please advise the account with institution by phone.
- REPA - Payments has a related e-Payments reference.
- SDVA - Indicates that payment must be executed with same day value to the beneficiary.
- TELB - Please advise contact or beneficiary by the most efficient means of telecommunication.
- TELE - Please advise the account with institution by the most efficient means of telecommunication.

Banking Priority

Select the required priority of payment messages.

- Highly Urgent
- Urgent
- Normal

Default value will be normal.

Receiver

This is a display field, It is auto-populated with the Receiver BIC of the outgoing payment transaction. This field is derived while processing the outgoing RTGS transaction.

3.7.6 UDF button

Click on the 'UDF' button to invoke this screen.

UDF

Enter Query

Transaction Reference Number *

Fields

1 Of 1 Go

Field Label *	Field Value
---------------	-------------

Ok Exit

You can specify user defined fields for each transaction.

3.7.7 MIS button

Click on the 'MIS' button to invoke this screen.

MIS

Enter Query

Transaction Reference no * MIS Group

Default

Transaction MIS Composite MIS

Ok Exit

You can specify the MIS details in this sub-screen.

3.7.8 Saving of Incoming Transaction

The system performs the mandatory field checks and the transaction validations, as mentioned below, during the save of RTGS incoming payment transaction.

- Charge bearer will always be 'SHA' for RTGS payment.
- Customer status check will be done as part of saving of the RTGS Payment transaction.
- For Customer Transfer user must enter Ordering customer details.

- For Bank Transfer user must enter Beneficiary Institution details.

If any of the transaction validation fails, transaction will be rejected with proper error code.

For transaction created through upload of file or message, the transaction will be moved to repair queue.

3.7.9 **Authorization of Incoming Transaction**

On authorization, the system will start to process various transactions. Only the transaction whose activation date as today will be picked for processing. The transaction authorization process involves the following steps:

- Bank Redirection
- Account Redirection
- Payment Dates Resolution
- Small FX Limit Check & Currency Conversion
- Computation of Charge and tax
- Authorization Limit 1 Check
- Authorization Limit 2 Check
- Transaction Cut off Time Check
- Duplicate Check
- Special Instruction
- Network Cutoff Time Check
- Sanction Check
- EAC Check
- Debit/Credit Accounting Handoff

Incoming RTGS payment messages received from SWIFT will be booked and a transaction would be automatically created for the same. A Transaction reference number with the mask YYYYMMDDnnnnnnnn would be generated. Currency of the Interbank settlement amount will be considered as transfer currency for incoming transactions. This transaction would also be processed through the processing steps mentioned above and additionally the following steps:

- Transfer Type Resolution
- Transaction Type Resolution
- Transaction Validations.

3.7.10 **Operations supported for Incoming Transaction**

- **New**
 - This option enables to create a new transaction as described above. The transaction reference number is generated based on format specified in this document
- **Delete**
 - This enables the user to delete unauthorized transactions from the system.
 - If a transaction has been authorized at least once, deletion of the transaction is not allowed.
- **Reverse**
 - This option enables you to reverse the valid authorized transactions.
 - Reversal operation after the message generation will be operationally controlled.

- After the transaction has been reversed and authorized, it is not possible to do further operations on the transaction.
- Transaction in any of the exception queues can be reversed.

3.8 RTGS Incoming Payment View

3.8.1 Invoking RTGS Incoming Payments View Screen

You can view the RTGS incoming transaction in this screen.

You can invoke “RTGS Incoming Payments” screen by typing ‘PRDIVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..

You can view any incoming RTGS transaction that is initiated by specify inputting the Transaction Reference number and clicking ‘Enter Query’ button.

The transaction is displayed containing values populated for following different fields:

Transaction Branch Code

Displays the transaction branch code.

Transaction Reference Number

Displays the transaction reference number.

Host Code

Displays the host code.

User Reference Number

Displays the User Reference Number.

Source Code

Displays the Source Code of the transaction.

Transfer Type

Displays the specifies the transfer type of transfer the transaction.

Network Code

Displays the Network code. The system further displays values of all applicable fields in the below mentioned tabs based on the transaction reference number that was input.

3.8.2 Main Tab

Click on the 'Main' tab to invoke this screen and view the field details. Refer Section 3.7.2 for description of any field.

Main Pricing Party Details Additional

50: Ordering Customer

Account

Name and Address 1 (BIC)

Name and Address 2

Name and Address 3

Name and Address 4

57: Account With Institution

Party Identifier

Name and Address 1 (BIC)

Payment Details

Booking Date

Instruction Date

Activation Date

Transaction currency

Transaction Amount

Exchange Rate

Debit Value Date

Credit Value Date

Customer No

Accounting Entries | All Messages

Maker ID

Checker Id

Authorization Status

Date Time

Exit

3.8.3 Pricing Tab

You can view pricing details in this screen that are computed by the system during the processing. Click on the 'Pricing' tab to invoke this screen and view the field details. Refer to section 3.7.3 for description of any field..

Main Pricing Party Details Additional

1 Of 1 Go

Pricing Component	Pricing Currency	Pricing Amount	Waiver	Debit Currency	Debit Amount	Deferr
-------------------	------------------	----------------	--------	----------------	--------------	--------

Accounting Entries | All Messages

Maker ID

Checker Id

Authorization Status

Date Time

Exit

3.8.4 Additional Details Tab

Click on the 'Additional Details' tab to view the field details. Refer to sec. 3.7.5 for description of any field.

Main | Pricing | Party Details | **Additional**

Debit Details

Account Number
Account IBAN
Account Currency
Account Branch
Amount
Reference Number

77B: Regulatory Reporting Details

Credit Details

Account Number
Account Currency
Account Branch
Amount

Accounting Entries | All Messages

Maker ID	Checker Id	Authorization Status	Exit
Date Time	Date Time		

3.8.5 Party Details Tab

You can view Party details in this screen. Click on the 'Party' tab to invoke this screen and view the field details. Refer section 3.7.4 for description of any field.

Main | Pricing | **Party Details** | Additional

56: Intermediary Bank BIC

Party Identifier
BIC

52: Ordering Institution

Party Identifier
Name and Address 1 (BIC)
Name and Address 2
Name and Address 3
Name and Address 4

Accounting Entries | All Messages

Maker ID	Checker Id	Authorization Status	Exit
Date Time	Date Time		

3.9 Incoming Fedwire Input Screen

System supports Fedwire Incoming Payments for the below mentioned transfer type:

- Customer Transfer
- Bank Transfer

3.9.1 Invoking Fedwire Incoming Screen

You can invoke “RTGS Incoming Payments” screen by typing ‘PWDITONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..

The screenshot displays the 'Fedwire Incoming' application window. At the top, there is a toolbar with 'New' and 'Enter Query' buttons. Below the toolbar, the main form is divided into several sections. On the left, under 'Transaction Branch *', there are fields for 'Host Code *', 'Source Code *' (with 'MANL' entered), 'Network Code *', 'Transfer Type' (with a dropdown menu showing 'BTR-Bank Transfer'), ':1510.Type', and 'Sub Type'. On the right, under 'Transaction reference no *', there are fields for 'User Reference *', 'Source Reference Number', 'LBL_BUSINESS_FUNCTION_CD_3' (with '600' entered), and 'Transaction Type Code'. Below these, there is a tabbed interface with 'Main' selected, and other tabs for 'Pricing', 'FI Information', 'Additional', and 'Remittance Information'. Under the 'Main' tab, there is a section for ':5000:Originator' with fields for 'Debit Account', 'ID Code' (with a dropdown menu showing 'B'), 'Identifier', 'Name', 'Address', and 'Address 1'. To the right of this is a 'Payment Details' section with fields for 'Booking Date' (YYYYMM-DD), 'Instruction Date *' (YYYYMM-DD), 'Value Date' (YYYYMM-DD), 'Transfer Currency *' (USD), 'Transfer Share *', and 'LBL_EX_RATE_3720'. At the bottom right of the 'Payment Details' section is an 'Enrich' button. The bottom of the screen features a status bar with 'Maker ID', 'Release Time', 'Checker ID', 'Checker Date Stamp', 'Authorization Status', and an 'Exit' button.

You can specify the following fields:

Transaction Branch

The system defaults the transaction branch code with the user's logged in branch code.

Transaction Reference Number

The system defaults the transaction reference number.

Host code

The system defaults the host code of transaction branch.

Source Code

The system defaults the source code field. For manual transactions source code is defaulted as MANL.

Source Reference Number

Specify the Source Reference Number.

Network Code

You can select the required network. All open and authorized networks for a transaction and transfer type are listed.

LBL_BUSINESS_FUNCTION_CD_3600

Specify the Business Function.

Transfer Type

Select the required type of transfer. Choose between Bank Transfer and Customer Transfer.

Transaction Type Code

Specify the required transaction type code.

:1510:Type

Specify the 1510 field details.

Sub Type

Specify the sub type.

3.9.2 Main Tab

Click 'Main' tab to capture the Incoming Fedwire details:

The screenshot shows the 'Main' tab of the Oracle Fedwire Incoming transaction form. The form is divided into several sections:
1. **:5000:Originator**: Includes fields for Debit Account (with an ID Code dropdown), Identifier, Name, Address, and Address 1.
2. **Receiver**: Includes fields for Receiver ABA Number and Receiver Short Name.
3. **:3700:Charges**: Includes a Details of Charges dropdown.
4. **:4100:Beneficiary FI**: Includes fields for LBL_BENE_FI_ID_CD_4100 (dropdown), LBL_BENE_FI_IDENTIFIER_4100, Name, and LBL_4100_ADDRESS.
5. **:4200:Beneficiary**: Includes fields for LBL_4200_ID_CD (dropdown), LBL_ID_4200, Name, and LBL_4200_ADDRESS.
6. **Payment Details**: Includes fields for Booking Date, Instruction Date, Value Date, Transfer Currency (set to USD), Transfer Share, LBL_EX_RATE_3720, Debit Value Date, Credit Value Date, Customer No, Customer Service Model, and Remarks.
7. **Footer**: Includes Maker ID, Release Time, Checker ID, Checker Date Stamp, Authorization Status, and an Exit button.

Specify the following details

:5000:Originator

Debit Account

Specify the debit account number. Alternatively, you can select the debit account number from the option list. The list displays all open and authorized accounts.

ID Code

Select the ID code from the drop down.

Identifier

Specify the identifier details.

Name

Specify the name

Address

Specify the address details of the originator.

Address 1

Specify the address details of the originator.

Payment Details

Booking Date

Specify the booking date.

Instruction Date

Specify the Instruction Date.

Value Date

Specify the Value date of the transaction.

Transfer Currency

The system displays the transfer currency by default.

Transfer Share

Specify the share for the transfer.

LBL_EX_RATE_3720

Specify the exchange rate details.

Enrich

Click this button for data enrichment.

Receiver**Receiver ABA Number**

Specify the Receiver ABA Number.

Receiver Short Name

Specify the Receiver Short Name.

Debit Value Date

Specify the debit value date.

Credit Value Date

Specify the credit value date.

Customer No

Specify the customer number.

Customer Service Model

Specify the customer service model.

Receiver**Details of Charges**

Select the details of charges.

Senders Charges

Specify the sender charges details.

:4100:Beneficiary FI**LBL_BENE_FI_ID_CD_4100**

Specify the beneficiary code.

LBL_BENE_FI_IDENTIFIER_4100

Specify the beneficiary identifier.

Name

Specify the name of the beneficiary.

LBL_4100_ADDRESS

Specify the address of the beneficiary.

:4200:Beneficiary**LBL_4200_ID_CD**

Specify the 4200 identification details.

LBL_ID_4200

Specify the 4200 identification details.

Name

Specify the name of the beneficiary.

LBL_4200_ADDRESS

Specify the 4200 Address details.

3.9.3 Pricing Tab

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab..

Pricing Component	Pricing Currency	AMOUNT	Waived	Debit Currency	Debit Amount

Maker ID: Checker ID: Authorization Status: Exit

Release Time: Checker Date Stamp:

The below mentioned attributes will be available in the Pricing tab

Pricing Component

Displays the Name of the pricing component applicable for the transaction.

Pricing Currency

Displays the Currency in which the charge amount is calculated for the Pricing component.

Amount

Displays the charge amount calculated for each pricing component.

Waived

Check this box to indicate that the charge is waived for the pricing component.

Debit currency

Displays the currency in which the charge amount is debited for the pricing component.

Debit amount

Displays the amount in debit currency to be debited.

Deferred

Indicates that the charges are deferred.

Bourne By Bank

Indicates that the charges are bourne by bank.

3.10 Outgoing Fedwire Input Screen

System supports Fedwire Outgoing Payments for the below mentioned transfer type:

- Customer Transfer
- Bank Transfer

3.10.1 Invoking Fedwire Outgoing Screen

You can invoke “Fedwire Outgoing Payments” screen by typing ‘PWDOTONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..

You can specify the following fields:

Transaction Branch

The system defaults the transaction branch code with the user's logged in branch code.

Transaction Reference Number

The system defaults the transaction reference number.

Host code

The system defaults the host code of transaction branch.

Source Code

The system defaults the source code field. For manual transactions source code is defaulted as MANL.

Source Reference Number

Specify the Source Reference Number.

Network Code

You can select the required network. All open and authorized networks for a transaction and transfer type are listed.

LBL_BUSINESS_FUNCTION_CD_3600

Specify the Business Function.

Transfer Type

Select the required type of transfer. Choose between Bank Transfer and Customer Transfer.

Transaction Type Code

Specify the required transaction type code.

:1510:Type

Specify the 1510 field details.

Sub Type

Specify the sub type.

3.10.2 Main Tab

Click 'Main' tab to capture the Outgoing Fedwire details:

The screenshot shows the 'Main' tab of the Oracle Fedwire Outgoing transaction form. The form is divided into several sections:
- **:5000:Originator**: Includes fields for Debit Account, ID Code (with a dropdown menu), Identifier, Name, Address, and Address 1.
- **Receiver**: Includes fields for Receiver ABA Number and Receiver Short Name.
- **:3700:Charges**: Includes a field for Details of Charges (with a dropdown menu).
- **:4100:Beneficiary FI**: Includes fields for LBL_BENE_FI_ID_CD_4100 (with a dropdown menu), LBL_BENE_FI_IDENTIFIER_4100, Name, and LBL_4100_ADDRESS.
- **Payment Details**: Includes fields for Booking Date, Instruction Date (with an asterisk), Value Date, Transfer Currency (set to USD), Transfer Share (with an asterisk), LBL_EX_RATE_3720, and an Enrich button.
- **:4200:Beneficiary**: Includes fields for LBL_4200_ID_CD (with a dropdown menu), LBL_ID_4200, Name, and LBL_4200_ADDRESS.
- **Footer**: Includes fields for Maker ID, Release Time, Checker ID, Checker Date Stamp, and Authorization Status, along with an Exit button.

Specify the following details

:5000:Originator

Debit Account

Specify the debit account number. Alternatively, you can select the debit account number from the option list. The list displays all open and authorized accounts.

ID Code

Select the ID code from the drop down.

Identifier

Specify the identifier details.

Name

Specify the name

Address

Specify the address details of the originator.

Address 1

Specify the address details of the originator.

Payment Details**Booking Date**

Specify the booking date.

Instruction Date

Specify the Instruction Date.

Value Date

Specify the Value date of the transaction.

Transfer Currency

The system displays the transfer currency by default.

Transfer Share

Specify the share for the transfer.

LBL_EX_RATE_3720

Specify the exchange rate details.

Enrich

Click this button for data enrichment.

Receiver**Receiver ABA Number**

Specify the Receiver ABA Number.

Receiver Short Name

Specify the Receiver Short Name.

Debit Value Date

Specify the debit value date.

Credit Value Date

Specify the credit value date.

Customer No

Specify the customer number.

Customer Service Model

Specify the customer service model.

Receiver**Details of Charges**

Select the details of charges.

Senders Charges

Specify the sender charges details.

:4100:Beneficiary FI

LBL_BENE_FI_ID_CD_4100

Specify the beneficiary code.

LBL_BENE_FI_IDENTIFIER_4100

Specify the beneficiary identifier.

Name

Specify the name of the beneficiary.

LBL_4100_ADDRESS

Specify the address of the beneficiary.

:4200:Beneficiary

LBL_4200_ID_CD

Specify the 4200 identification details.

LBL_ID_4200

Specify the 4200 identification details.

Name

Specify the name of the beneficiary.

LBL_4200_ADDRESS

Specify the 4200 Address details.

3.10.3 Pricing Tab

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab..

The screenshot shows a software interface with a tabbed menu at the top containing 'Main', 'Pricing' (which is highlighted in red), 'FI Information', 'Additional', and 'Remittance Information'. Below the tabs is a table with the following columns: 'Pricing Component', 'Pricing Currency', 'AMOUNT', 'Waived', 'Debit Currency', and 'Debit Amount'. The table is currently empty. Above the table, there are navigation controls including '1 Of 1', 'Go', and expand/collapse icons. At the bottom of the interface, there are labels for 'Maker ID', 'Release Time', 'Checker ID', 'Checker Date Stamp', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

The below mentioned attributes will be available in the Pricing tab

Pricing Component

Displays the Name of the pricing component applicable for the transaction.

Pricing Currency

Displays the Currency in which the charge amount is calculated for the Pricing component.

Amount

Displays the charge amount calculated for each pricing component.

Waived

Check this box to indicate that the charge is waived for the pricing component.

Debit currency

Displays the currency in which the charge amount is debited for the pricing component.

Debit amount

Displays the amount in debit currency to be debited.

Deferred

Indicates that the charges are deferred.

Bourne By Bank

Indicates that the charges are bourne by bank.

4. Function ID Glossary

P

PMDNWMNT 2-6
PMDNWPRF 2-9
PMDRTGSD 2-13
PMDTRMIS 3-19
PMDTRUDF 3-19
PMSBKMNT 2-4

PMSNWMNT 2-8
PMSNWPRF 2-11
PMSRTGSD 2-14
PRDITONL 3-20
PRDIVIEW 3-32
PRDOTONL 3-2
PRDOVIEW 3-15
PWDITONL 3-35, 3-39