FLEXCUBE Payments
Oracle FLEXCUBE Universal Banking
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FINANCIAL SERVICES

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1.   About this Manual

1.1   <u>Introduction</u>

This manual is designed to help you to quickly get familiar with the FLEXCUBE Payments (PM) module of Oracle FLEXCUBE. It takes you through the various stages in processing a Payments transaction.

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   <u>Audience</u>

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

Role	Function
Back Office Trade Finance Department Clerks	Payments Contract Input functions except Authorization.
Back Office Trade Finance Department Officers	Payments Contract Authorization, maintenance of static data specific to the BC module
Front end Trade Finance Product Managers	Payments Product definition functions excluding authorization. PM Report/Query functions
End of Day Operators	End and beginning of day related processing functions. PM Report/Query functions.
Bank's Financial Controller/Trade Finance Department Manager	Branch level processing related setup for PM module and Authorization of the same Authorization of PM product definitions/amendments PM Report/Query functions
MIS Department Officers	PM Query/Report functions

1.3   <u>Organization</u>

This manual is organized into the following chapters:

Chapter 1	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual*.*
Chapter 2	*FLEXCUBE Payments - An Overview* provides a snapshot of the features of the module
Chapter 3	*Maintenance Required for Processing FLEXCUBE Payments* provides details on the maintenance activities required for FLEXCUBE Payments.
Chapter 4	*FLEXCUBE Payments Product* provides details on the generic product attributes.
Chapter 5	*Payments Transactions* provides details on the 'Payment Online Contract' screen and creation of unified payments in fast track mode.

Chapter 6	*Payment Auto Routing* provides details on the routing path for payment transactions.
Chapter 7	*File Processing* provides details on file payments received through external networks and customers.
Chapter 8	*Incoming Payments Processing* provides details on receiving incoming payment messages from external systems.
Chapter 9	*Charges and Taxes* provides details on the charges and taxes component of FLEXCUBE Payments.
Chapter 10	*Payments Transfer* provides details on the 'Payments Transfer Initiation' screen.
Chapter 11	*Annexure A* provides details on miscellaneous aspects of the product such as the product types, payment activities, payment attributes and so on,

1.4 <u>Related Documents</u>

You may need to refer to any or all of the User Manuals while working on the PM module:

- Procedures
- Security Management System
- Products
- User Defined Fields

1.5 <u>Glossary of Icons</u>

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

Icons	Function
✖	Exit
➕	Add row
➖	Delete row
⬈	Option List

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2. FLEXCUBE Payments - An Overview

2.1 Introduction

FLEXCUBE Payments is a single window payment processor to support transfer of funds from the following networks:

- Local Clearing
- RTGS payment networks like TARGET2 and SWIFT

The salient features of FLEXCUBE Payments module are as follows:

- **Consolidating processing of all Payment types** - FLEXCUBE Payments module is geared to handle all types of fund transfer request like book transfer, internal transfer, domestic fund transfer, international fund transfer. It has a single processing layer for all payment types to achieve better operational efficiency and seamless processing of all payment requests across payment types.

- **De-coupling of Messaging solution from Payment Processing in FM module** - In FLEXCUBE Payments, payment messaging is decoupled from payment processing and all payment requests in various message formats can be processed under a single unified processing layer.

- **Payment Life Cycle breakdown for a robust and scalable solution** - In FLEXCUBE Payments, the payment life cycle is broken down into multiple stages thus enabling offline background processing of various stages.

  The payment processing is a set of granular steps/activities defining the workflow for a payment processing. These payment activities are defined at a payment source.

- **Payment Exceptions and Investigation Queues** - FLEXCUBE Payments module supports an exhaustive list of Exceptions and Investigation queues to meet most of the known business exception and Investigation conditions.

  Some of the pre-configured payment queues available are:
  - Payment repair queue
  - Credit exception queue
  - Exchange rate queue
  - Batch booking queue
  - Sanction check queue

- **Adoption of ISO 20022 Messaging Standards** - FLEXCUBE Payments is based on the ISO 20022 messaging standards.

2.2 Module Workflow

The various stages or activities involved in processing payment transactions using FLEXCUBE Payments module are given below:

2.2.1 Payment Sources

The external systems or other sources from which Oracle FLEXCUBE receives payment messages are defined as Payment source with a unique code. For each payment source, there will be a set of preferences defined that will be used during processing of payments received/input for the payment source.

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2.2.2 Payment Products

Product resolution will be based on the multiple payments attributes that will be used in conjunction with the functions and arithmetic operators. The product will be resolved based on the payment type, the remitter and the payment network which support the payment type. The payment products can be further resolved by specifying conditions based on the combination of various payment attributes that may include both factory shipped and those that are specific to customizations.

2.2.3 Payment Networks

In FLEXCUBE Payments, there will be a facility to maintain clearing networks that will support both local and cross border payments processing between banks and other financial institutions. This maintenance will allow the user to define parameters that will uniquely identify the clearing network as local clearing like SEPA CSMs or RTGS payment networks like TARGET2 or cross border payment networks such as SWIFT, which will be used for processing the payments transactions in the Payments module.

2.2.4 Payment Activities

An activity is a logical unit that comprises of specific processing feature for a payment transaction. In FLEXCUBE Payments, set of transactions or a transaction that comes through particular source, sequence of activities will be defined and the transaction will be processed accordingly.

Source Activity Event mapping

A set of process constitute to an Event of the transaction. To process the transaction received through particular source type, the set of activities at each event level will be defined. In FLEXCUBE Payments, the sequence of event and payment processing in online mode will differ from offline mode activities and will be factory shipped.

2.2.5 Transaction Capture

In FLEXCUBE Payments module, transaction data can be processed either through 'Online Mode' or Offline Mode'. The online mode is applicable for payments captured through UI, this option enables complete payment processing and displays the exception and overrides for the user to take necessary action.

2.2.6 Batch Processing

Batch Processing refers to both file payments received through other external interface or networks and file payments received from customers. The payment transactions that are initiated by the customers in the form of files are normally termed as Electronic payments that are mainly handled through File Level Processing.

The customer initiated payments received in the form of file may contain internal payments, domestic clearing payments and International payments of both high value and low value clearing. In FLEXCUBE Payments module, flexibility will be provided to receive the file payments from customers in ISO20022 format. For example: PAIN.001 message for Customer Payment Initiation.

2.2.7 Payment Return Exception

For any outgoing payment or pass-through payment, if the system receives a return message, then a return transaction is created and the system resolves the matching original contract and changes the original contract status to Return (O) status by appropriate processing.

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2.2.8 Queues and Dashboards

During payment processing, if any activity processing is met with the exceptional condition or parameters are not satisfied, then payment will be moved to respective exceptions and investigation queues associated with the payment activity.

Each queue will have pre-defined condition and when the payment satisfies the condition payment is made available in the Queue for further investigation. Dashboard function in PM will display the payment transactions that are available in various Exception and Investigation Queues.

2.2.9 Notifications

Notification framework in FLEXCUBE is used to communicate the business event happened in FLEXCUBE to external systems. Depending upon the event, the XML message is pushed to external systems asynchronous Queues for their consumption. Notification triggers is developed to recognize the event and then invoke the notification process. Different notifications will be invoked at various stages in the life cycle of a payment transaction.

2.2.10 Rule Engines

FLEXCUBE Payments module supports many rule engines to derive various attributes of the payment like Rule Setups to derive Product or Network for the payment. These rule setups expose various payment attributes by which many business conditions can be configured.

In Payments module, you need to enter only the payment details. All other activities like branch, network, product, charge components and cover suppression identification will be resolved based on the comprehensive rules maintained in the system.

Payment transaction in Payments module can be initiated without choosing a product and later can be resolved based on a rule engine. Product resolution is based on the multiple payments attributes that will be used in conjunction with the functions and arithmetic operators. The product is resolved based on the payment type, the remitter and the payment network which support the payment type. The payment products can be further resolved by specifying conditions based on the combination of various payment attributes that may include both factory-shipped and those that are user defined.

2.2.11 Payment Chain Building

FLEXCUBE Payment module has the capability to build the best payment route based on the correspondent information available. The auto routing process builds the payment chain and enables the routing path for the payment.

The auto routing process performs the sequence of events like identifying the Payment chain based on the Currency correspondent and Global correspondent, identify the Receiver (Instructed agent) of the Payment message from the Payment chain, identifying the Cover required or not based on Cover suppression rule maintenance, and identify the parties in the payment chain.

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3. Maintenance Required for Processing FLEXCUBE Payments

3.1 Introduction

This chapter enumerates the maintenance of the following reference information used by the Payment module of Oracle FLEXCUBE:

- Payment Network
- Network Resolution Rules
- Network Holidays
- User Defined Format
- Local Payments Directory
- Country Payment Processing Preferences
- Reject Codes
- Reject Code Mapping
- No Balance Check
- Customer Special Pricing Plan

3.2 Maintaining Payment Network

In the FLEXCUBE Payments module, a facility to maintain clearing networks is available that support both local and cross border payments processing between banks and other financial institutions. This maintenance allows you to define parameters that uniquely identify the clearing network as local clearing like SEPA CSMs or RTGS payment networks like TARGETII or cross border payment networks such as SWIFT, which is used for processing the payments transactions in the FLEXCUBE Payments module.

A facility to specify dispatch accounting parameters is also available which allows for the consolidation of accounting entries to post a single debit or credit entry to the clearing NOSTRO GL for each file that is dispatched to the clearing network.

This function is defined and is accessible at Head office level.

You can invoke the 'Payment Network' screen by typing 'PMDNWMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Specify the following details:

Country Code

Select the country code, at which clearing networks are maintained. The option list displays all valid country codes applicable.

Network Identification

Network Code

Specify a valid code to assign to a clearing network.

Network Description

Specify a brief description of the selected clearing network.

Clearing Channel

Select a clearing channel to process the payment instruction, from the adjoining option list. The options available are as follows:

- MPNS – Mass Payment Net Settlement,

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- RTGS - Real Time Gross Settlement
- RTNS – Real Time Net Settlement
- Others- Others

If a specific Network is RTGS, then the clearing channel should be selected as RTGS, if network is net settlement, then the clearing channel should be selected as MPNS or RTNS. For SWIFT networks, clearing channel should be Others.

Payment By

Select a valid payment option, that is, by clearing or messaging, from the drop down list. If clearing is selected, then the payment is processed through clearing network. If messaging is selected, then payment is processed through a message.

Network Service ID

Select a network service ID from the adjoining option list of ISO Clearing Identification Codes. The valid ISO Service Codes are as follows:

Service Id	Description
ABE	EBA Euro1/Step1.
ACH	Automated Clearing House.
AIP	AL (Albania) - Albania Interbank Payment System.
ART	AT (Austria) - Austrian RTGS (ARTIS).
AVP	NZ (New Zealand) - New Zealand Assured Value Payments.
AZM	AZ (Azerbaijan) - Azerbaijan Interbank Payment System (AZIPS).
BAP	BA (Bosnia and Herzegovina).
BCC	SE (Sweden) - Sweden BGC Clearing CUG.
BDS	BB (Barbados) - Barbados RTGS (CBRTGS).
BEL	BE (Belgium) - Belgium RTGS (ELLIPS).
BGN	BG (Bulgaria) - Bulgaria RTGS.
BHS	BS (Bahamas) - Bahamas RTGS.
BIS	BW (Botswana) - Botswana Interbank Settlement System.
BOF	FI (Finland) - RTGS (BOF).
BOJ	the Bank of Japan clearing system.
BRL	IT (Italy) - Italy RTGS (BIREL).

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Service Id	Description
BSP	PH (Philippines) - Philippines Payment System.
CAD	CA (Canada) - Canadian Large Value Transfer System (LVTS)
CAM	ES (Spain).
CBJ	IE (Ireland) - Irish RTGS (IRIS).
CHI	US - The Clearing House CHIPS
CHP	GB (UK) - British Euro RTGS (CHAPS).
COE	CO (Columbia) - Colombian Electronic Cheque System named CEDEC .
COI	CO (Columbia) - Colombian Central Bank´s ACH named CENIT .
COU	CO (Columbia) - Colombian RTGS System named CUD (Cuentas de Depósito).
DDK	DK (Denmark) - Danish Krone RTGS (KRONOS)
DKC	DK (Denmark) - Danish Euro RTGS (KRONOS)
EBA	EBA Euro1.
ELS	DE (Germany).
EPM	ECB (European Central Bank) - ECB Payment Mechanism.
EPN	US - The Clearing House EPN
ERP	EBA step 1 (members).
FDA	US (United States) - FED-ACH
FDN	FedNet
FDW	US (United States) – FEDWIRE
FEY	JP (Japan) the Foreign Exchange Yen Clearing system (FEYCS).
GIS	GH (Ghana) - Ghana Interbank Settlement System (GISS).
HRK	HR (Croatia) - HSVP.
HRM	GR (Greece) - Greek RTGS (HERMES).
HUF	HU (Hungary) - VIBER.

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Service Id	Description
INC	DE and NL - Equens
JOD	JO (Jordan) - Jordan RTGS.
KPS	KE (Kenya) - Kenyan Electronic Payment Settlement System.
LGS	LU (Luxemburg) - Luxembourg RTGS (LIPS).
LKB	LK (Sri Lanka) - Sri Lanka (Lankasettle).
LVL	LV (Latvia).
MEP	SG (Singapore) - Singapore RTGS (MEPS+).
MOS	ZA (South Africa) - South-African Multiple Option Settlement.
MRS	MT (Malta) - Malta Realtime Interbank Settlement System.
MUP	MU (Mauritius).
NAM	NA (Namibian) - Namibian Interbank Settlement System.
NOC	NO (Norway).
PCH	CH (Switzerland).
PDS	AU (Australia).
PEG	EG (Egypt).
PNS	FR (France).
PTR	AO (Angola) - Angola RTGS.
PVE	Ve (Venezuela).
ROL	RO (Romania) - Romanian Electronic Payment Operations RT.
ROS	RO (Romania) - Romanian GSRS.
RTG	Real Time Gross Settlement System. .
RTP	DE (Germany).
SCL	DE – SEPA-Retail Payment System operated by Deutsche Bundesbank
SCP	CL (Chile) - Chilean Interbank Payment System.
SEC	SE (Sweden) - Swedish Euro RTGS (SEC).

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Service Id	Description
SIT	SI (Slovenia).
SLB	ES (Spain) - Spanish RTGS (SLBE).
SPG	PT (Portugal) - Portuguese RTGS (SPGT).
SSK	SE (Sweden) - SEK RTGS (RIX).
ST2	EBA Clearing STEP 2
STG	UK (United Kingdom) - CHAPS Sterling RTGS.
TBF	FR (France) - French RTGS (TBF).
TGT	Target.
THB	TH (Thailand) - Thailand Payment System (Bahtnet/2).
TIS	TZ (Tanzania) - Tanzania Interbank Settlement System (TISS).
TOP	NL (Netherlands) - Dutch RTGS (TOP)
TTD	TT (Trinidad and Tobago) - Trinidad and Tobago SAFE-TT.
UIS	UG (Uganda) - Uganda National Interbank Settlement System.
VCS	VocaLink Clearing System
XCT	EBA step 2.
ZEN	JP (Japan) the Zengin system.
ZET	ZW (Zimbabwe) - Zimbabwe Electronic Transfer & Settlement System.
ZIS	ZM (Zambia) - Zambian Interbank Payment &Settlement System.

Network Service Propriety

Specify the proprietary identification code.

Network Participation

This field indicates whether the processing bank is direct or indirect participant in the clearing network. Select direct or indirect from the drop down list.

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Network Processing Preferences

Accounting Type

Select gross or net accounting from the drop down list. If a network is MPNS or RTNS and if accounting has to be passed for every Payment, then Gross option should be selected(credit the entry to Clearing Nostro instead of clearing suspense) else Net option can be chosen to credit the clearing suspense for every Payment.

IBAN Validation Required

Select whether IBAN validation is mandatory or not for the payment contract, from the drop down list. If No is selected then IBAN validation is not required. If 'Yes' is selected then IBAN validation is required.

Outgoing Dispatch Accounting Required

Select whether dispatch accounting is required or not, from the drop down list. This field is applicable for Non-RTGS types of networks. If 'No' is selected then Outgoing Dispatch Accounting is not required. If 'Yes' is selected then Outgoing Dispatch Accounting is required.

Outgoing Dispatch Accounting Transaction Code

Select the transaction code for tracking outgoing transactions, as listed in the transaction code maintenance, from the drop down list. If 'No' is selected then Outgoing Dispatch Accounting Transaction Code is not required. If 'Yes' is selected then Outgoing Dispatch Accounting Transaction Code is required.

Specific Network Validation Required

Select if validation is required as per specific network selected, from the drop down list. If No is selected, then Specific Network Validation is not required. If 'Yes' is selected, then Specific Network Validation is required.

Network Validation Rules

Select the validation rules as per the network selected from the following values in the drop down list:

- SEPA
- TARGET2
- SWIFT
- ZENGIN

Based on your selection the appropriate validation rules are applied.

Example

For SEPA network payments, system validate whether the settlement method is CLRG, settlement amount currency is Euro, Customer and Counterparty Bank Code is a valid BIC Code, Customer Country Code is a valid country code, Debtor/Creditor IBAN is mandatory and is a valid IBAN, Charge Bearer is mandatory, and allowed value is SLEV.

Cutoff Time Check Required

Select the appropriate value to indicate whether cutoff time check validation is required or not, from the drop down list. If 'No' is selected then Cutoff time check is not required. If 'Yes' is selected then Cutoff time check is required.

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Cut off hour

Specify the cutoff hour for the network.

Cut off minute

Specify the cutoff minute for the network.

🛑 The 'Cut off Hour' and 'Cut off Minute' fields can be maintained even if cutoff time check required flag is not checked. However, it is to be mandatorily updated if the cutoff time check required flag is checked.

Move Forward for Post Processing Cut-off

Check this box to move the message date to next working date for post processing cut-off.

Message Generation Preference

Message Generation as of

This field is enabled if payment is by 'messaging'. Select the date on which the message is to be sent, from the drop down list. The following options are available:

- Booking Date
- Debit Entry Date
- Debit Value Date
- Credit Entry Date
- Credit Value Date
- Activation Date

File Generation Preference

File Dispatch Days

Specify the number of file dispatch days. The payment will be dispatched to the local clearing network these many days after the booking date/activation date.

File generation preference is not applicable if 'Payment By' is selected as 'Messaging'.

Derivation Basis

Specify the basis on which the Dispatch Date needs to be calculated. The applicable values are:

- Booking Date
- Activation Date
- Debit Value Date
- Credit Entry Date
- Credit Value Date
- Debit Entry Date

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Calendar Basis

Select the appropriate calendar basis for calculating dispatch date from book date or activation date from the drop down values. The applicable values are:

- Branch
- Currency
- Network

The appropriate book date and activation date is selected as per Branch Calendar, Network calendar, or Currency Calendar selection.

Network Preferred Language

Script Code

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

Language Code

The system displays the language code for the selected script code.

RTGS Network Preferences

SWIFT FIN Y-Copy

Check this box to indicate whether Y-Copy message is required for RTGS clearing channels. This field is applicable only if the clearing channel is selected as 'RTGS'.

Sender Notification Required

Check this box to specify the sender notification or abort notification for an incoming payment depending on the status, which is success or rejected. This field is applicable only if clearing channel is selected as 'RTGS'.

If you check this box, the system will wait for approve or reject notification of the payment. The payment will be liquidated or rejected based on the notification received.

Incoming Account

Currency

Select the currency code from the adjoining option list. For all the accounts associated with default incoming account the chosen currency code is displayed. The system validates whether the currency selected is unique and only those accounts for which currency code is selected is available for selection.

Incoming Account

Select the account that would be debited by default in case of incoming payment transactions received over the clearing network, from the adjoining option list.

It is mandatory to specify the incoming account if the following conditions are satisfied.

- Clearing channel is 'RTGS'

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- Accounting type is 'GROSS'.

For incoming payments, this would be the default incoming NOSTRO account to be debited with the clearing network for the selected default incoming currency.

For clearing networks, such as TARGETII, this would be the primary NOSTRO account with the central bank. The system validates whether this account belongs to the country office and specified legal vehicle under which the clearing networks are maintained.

If the processing bank is a direct participant with dispatch accounting as applicable and clearing channel is Non-RTGS, then this would be the default incoming account of the clearing network.

Branch

Code of the branch associated with the selected incoming account that is participating in the incoming payment process is defaulted in this field.

Outgoing Account

Currency

Select the currency code from the adjoining option list. For all the accounts associated with default outgoing account, the chosen currency code is displayed.

The system validates whether the currency selected is unique and only those accounts for which currency code is selected is available for selection.

Outgoing Account

Select the account that would be credited by default in case of outgoing payment transactions received over the clearing network, from the adjoining option list. This field is mandatory if the clearing channel is selected as 'RTGS'. For RTGS type of network this is the default outgoing account of the clearing network that is credited in case of an outgoing payment for the selected default outgoing currency.

For TARGETII clearing network, the default outgoing account to be credited would be the primary NOSTRO account with the central bank. The system validates that this account belongs to the country office and specified legal vehicle under which the clearing networks are maintained. If the processing bank is a direct participant with dispatch accounting as applicable, and clearing channel is not RTGS, then this will be the default outgoing account of the clearing network. If the processing bank is an indirect participant of the network (RTGS or Non-RTGS) with dispatch accounting as not applicable, then the outgoing account will have the details of the direct participant.

Branch

Code of the branch associated with the selected outgoing account that is participating in the incoming payment process is defaulted in this field.

🛑Note the following:

- The system validates whether the same default incoming and outgoing accounts are not maintained for different clearing networks.

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3.2.1 Dispatch Accounting Processing

The dispatch account processing activity enables in posting one single credit entry per file that has been dispatched to the clearing network. For all outgoing payments and return of incoming payment transactions that are included and dispatched in a file, a single credit entry is posted to the clearing network NOSTRO Account.

Similarly, for all incoming payments and return of outgoing payments, there can be single debit from the clearing NOSTRO to clearing suspense GL per file received from the clearing network. The dispatch accounting parameters are processed as per the setup available in the 'Clearing Network Maintenance' screen. The accounting entries are consolidated and the clearing NOSTRO GL specified is netted to post a single debit or credit entry for each file that is dispatched to clearing network.

Clearing NOSTRO GL is maintained at clearing network maintenance level and is specific to each branch and currency combination. For non-RTGS networks, dispatch accounting flag is set where one consolidated entry is posted to clearing NOSTRO account for each file dispatched to the payment network. If dispatch accounting flag is selected then only the outgoing network account details is mandatory with the dispatch accounting transaction code.

3.2.2 Viewing Payment Network Summary

You can view a summary of network maintenances using 'Payment Network 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.

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

- Authorization status
- Record status
- Country Code
- Network code
- Network service ID
- Clearing channel
- Network participation
- Payment by
- Accounting type
- Cutoff time check required

Once you have specified the search parameters, click 'Execute Query' 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.

3.3 Maintaining Payment Rules for Network Resolution

This maintenance is a branch specific maintenance which is used to define Rules to derive the payments network for a payment transaction in a particular branch. The payment attributes available to define conditions can be specified in the 'Rules Setup Payment Attributes Mapping Maintenance' for the network rule setup function. A facility to resolve the payment network based on the conditions specified, is also available.

You can invoke the 'Payment Rules – Network Resolution' screen by typing 'PMDNWRUL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

Branch Code

Select the branch for which the network rule is maintained, from the adjoining option list. These are a set of valid branch codes available in the system.

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Description

The system displays the description for the selected branch.

Country Code

The Country Code is defaulted in this field.

Priority

Specify the priority in this field. It defines the priority of execution of each rule.

Rule

Specify the rule in this field with the Attributes (Elements), operators and functions fields given on the screen.

Network Code

Select the appropriate network based on the condition/ rule defined, from the adjoining option list.

Cover Network

Check this box to indicate that this is a cover network.

Element

Select the payment attributes used to define conditions, from the adjoining option list.

Value

Specify the values to define rule.

Functions

Select the standard functions used to define conditions, from the drop down list. The values provided are as follows:

- Abs
- Round
- Floor
- Ceil
- Greatest
- Least
- Power
- Mod
- Truncate

Operators

Select the standard operators used to define conditions, from the drop down list. The list of operators is as follows:

- =
- <>

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- >
- >=
- <
- <=
- +
- -
- /
- *

Logical Operators

Select the standard logical used operators to define conditions, from the drop down list.

- AND
- OR
- NOT

3.3.1 <u>Viewing Network Rule Summary</u>

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

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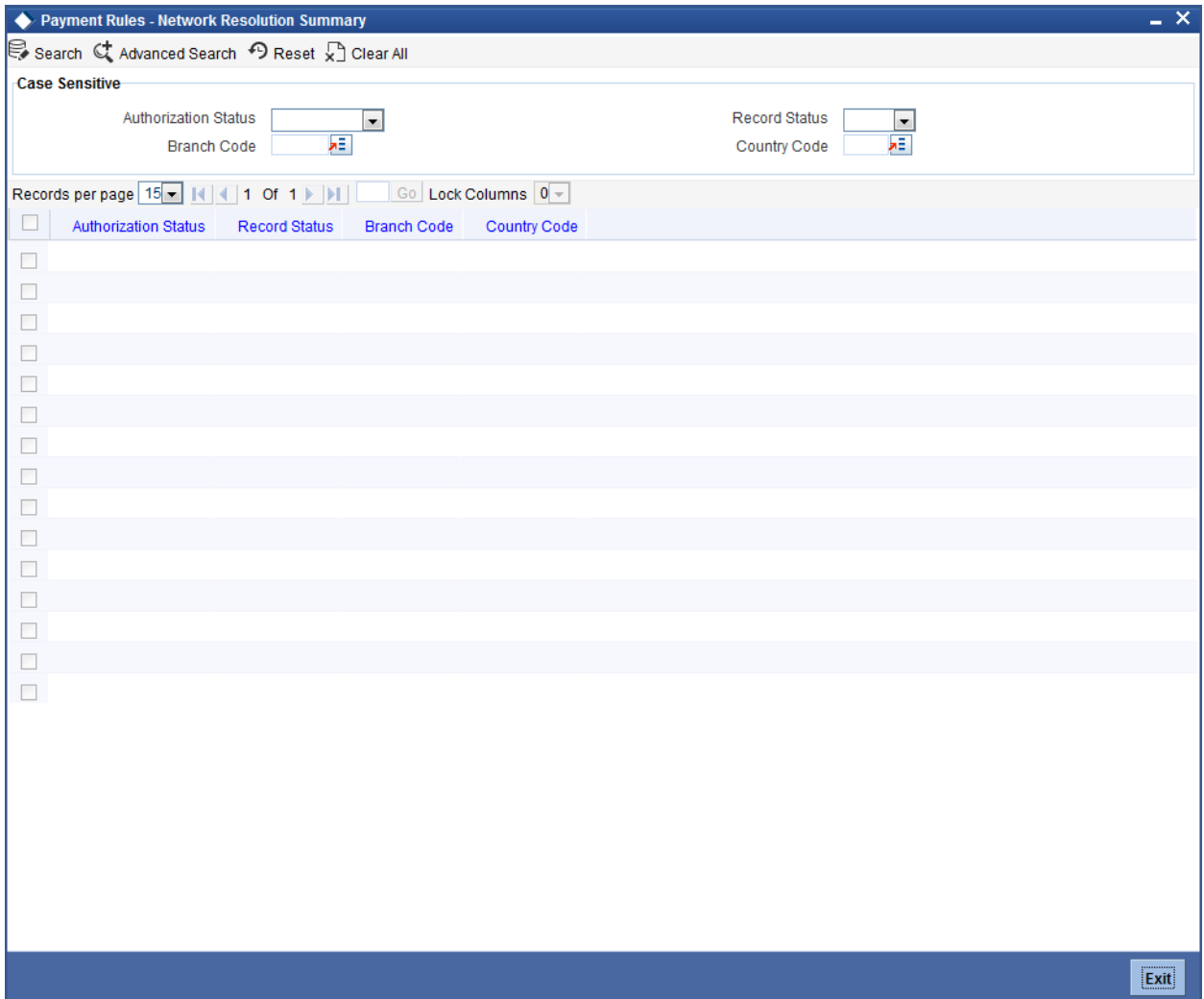
You can search for the networks using one or more of the following parameters:

- Authorization status
- Record status
- Branch code
- Country Code

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

Double click a record or click the 'Details' button after selecting a record to view the detailed network rule screen.

3.3.2 <u>Payment Network Processing</u>

The network resolved are local clearing networks like SEPA CSM and RTGS system like TARGETII or the SWIFT network. The network is derived based on the rules configured in the system. These rules are based on the payment type and the network which support the payment type. A facility to specify conditions is available to resolve the appropriate network specifying the multiple payment attributes that need to be used in conjunction with the functions and arithmetic operators. The payment networks can further be resolved by specifying conditions based on the combination of various payment attributes that may include both factory shipped and those that are specific to customizations.

Factory shipped payment attributes that is available to specify conditions for network resolution include the following:

SI No	Payment attributes available	Description	Values
1	CLEARING_MODE	Mode of Clearing	
2	CRDTRAGENT_RESIDENT_STAT	Resident status of the Creditor Agent	R – Resident
			N – Non resident
3	CREDITOR_AGENT_MEMBER_ID	Member ID of the Creditor Agent	R – Resident
			N – Non resident
4	CREDITOR_RESIDENT_STAT	Resident status of the Creditor	R – Resident
			N – Non resident
5	DEBTOR_RESIDENT_STAT	Resident status of the Debtor	R – Resident
			N – Non resident
6	INSTRGAGENT_RESIDENT_STAT	Resident status of the Instructing Agent	R – Resident
			N – Non resident
7	INSTRUCTION_PRIORITY	Priority of the Message.	H – High

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			N – Normal
		For Manually input transactions (including image based transactions), the field PRIORITY in Contract Online can be used to indicate the priority that should be attached to the Message.	
8	TRANSFER_AMOUNT	Amount of the transaction	
9	TRANSFER_CCY	Currency of the Transfer Amount	
10	TRANSFER_TYPE	Transfer Type of the Message	B – Bank Transfer
			C – Customer Transfer
11	RECEIVER_BANK_BIC	Indicates the Receiver Bank Code	
12	IS_COVR_INSTRDAGNT_LCLCLG_BNK	Indicates if Cover party Instructed agent is a local clearing Bank	

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13	IS_COVR_INSTRDAGNT_RTGS_PART	Indicates if Cover party Instructed agent is an RTGS Participant	
14	IS_INSTRDAGENT_INTERNAL_BNK	Instructed Agent is a Internal Clearing Bank	
15	IS_INSTRDAGENT_LCLCLG_BNK	Instructed Agent is a Local Clearing Bank	TRUE, FALSE
16	IS_INSTRDAGENT_RTGSPARTCIPANT	Instructed Agent is a RTGS Participant	
17	IS_INSTRGAGENT_LCLCLG_BNK	Instructing Agent is a Local Clearing Bank	
18	IS_INSTRGAGENT_RTGSPARTCIPANT	Instructing Agent is a RTGS Participant	
19	PAYMENT_BY	Indicates if payment is by messaging or clearing	Messaging, Clearing
20	PRODUCT_TYPE	Type of Payment	Outgoing Payment,
			Incoming Payment,

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			Reject of Incoming Payment
			Reject of Outgoing Payment
21	SOURCE_CODE	Source code of the transaction	
22	COVER	If cover message is generated for the transaction	
23	SERVICE_LEVEL	Payment type operation	CRED, SEPA,SPRI
24	CATEGORY_PURPOSE	Purpose category code for the payment	SDVA Same Day Value Payment
			INTC Intra-Company Payment
25	LOCAL_INSTRUMENT_TYPE	Scheme type of domestic payments	SDDB2B
			SDDCORE
			SCT
26	CREDITOR_AGENT_BIC	Creditor Agent BIC	
27	CREDITOR_AGENT_ MEMBER_ID	Creditor Agent Member ID	
28	INTERMEDIARY AGENT_BIC	BIC of the Intermediary Agent	

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29	IS_PMNT_LOCAL_CURRENCY	If the Payment currency is one of the local clearing currency maintained for the branch.	TRUE ,FALSE
30	IS_LOCAL_CLEARINGCODE	If Local Clearing Code	TRUE, FALSE

3.4 <u>Maintaining Payment Network Calendar</u>

This maintenance allows you to specify working days and holidays for the year for the payment network. This function is accessible at a country code.

You can invoke the 'Payment Network - Calendar' screen by typing 'PMDNWHOL' 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.

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Country Code

The Country Code is defaulted in the Country Code field. Specify the following details:

Network Code

Select the clearing network code from the adjoining option list. All valid clearing network codes are displayed in this list.

Year

Select the calendar year details for which the network calendar is to be maintained.

Click the Refresh button after populating the above mentioned details. The calendar of the selected year is displayed. Now, you can click the specific dates on the calendar to define the holidays.

As you click a date in the calendar, the system will change the colour of the date text indicating whether it is a holiday or a working day. The colours applied to the text and their indications are as follows.

Date Text Colour	Indication
Black	Working Day
Red	Holiday

The system changes the colour of the text every time you click a date. Click the desired date until you need to set it to the colour as per requirement.

The details on each day of a month are displayed in the 'Holiday Calendar Details' section.

3.4.1 <u>Viewing Payment Network Calendar Summary</u>

You can view a summary of network holidays maintained in the system using 'Payment Network - Calendar Summary' screen. To invoke this screen, type 'PMSNWHOL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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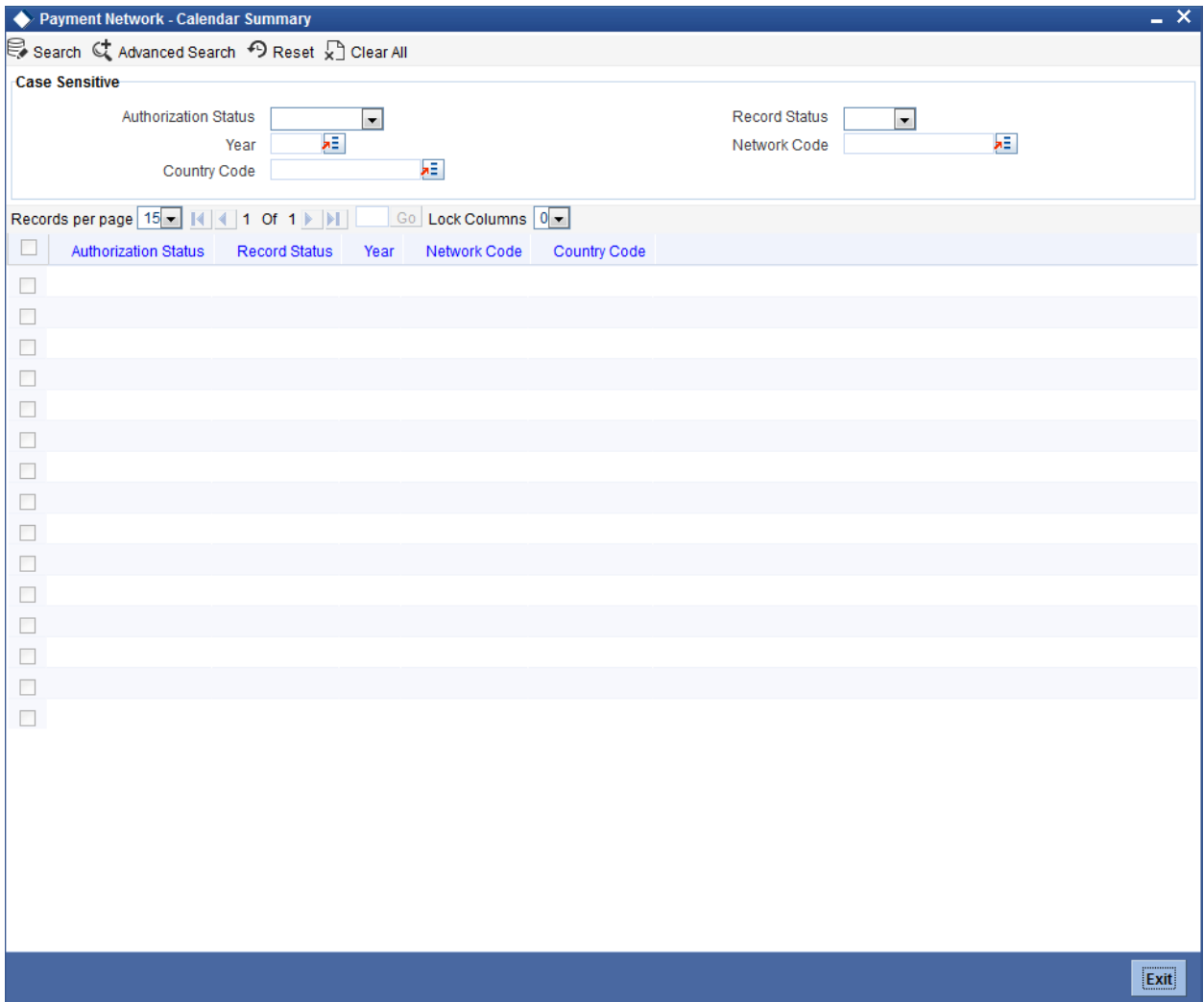
You can search for the networks using one or more of the following parameters:

- Authorization status
- Record status
- Year
- Country Code
- Network code

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

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

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3.5 <u>Maintaining Payment Reference Format</u>

This function enables in maintaining the Reference Number format mask for Alternate Reference Numbers. This Alternate Reference Number is generated based on the format maintained in this function and the generated number is associated with the payments. This function is a common maintenance.

🛑 The overall length of the Reference Number will not exceed 16 characters.

You can invoke the 'Payment Reference Format' screen by typing 'PMDFMTMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details in this screen:

Country Code

The country code, for which the parameters are to be specified, is displayed in this field.

Format Name

Specify the format mask name for the reference number. The reference number format can be specified in the branch parameters as well.

Format Description

Specify a brief description of the format name.

Field Type

Select the type of the field that constitutes the format of the reference number. The applicable values are:

- Date

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- Sequence Number
- Text
- Branch Code
- Source Code

Based on your selection from the option list an alternative reference number is generated in the format attached to either manual transaction mask or upload transaction mask based on the source of the payment.

Example

- Format mask is maintained as shown below,

Field type	Field Width	Field Position	User Text
Text	3	1	ABC
Branch Code	3	2	
Source Code	4	3	
Sequence Number	6	4	

- For the branch 'UPB' and source 'MIFT' with the above format mask, the alternate reference number would be generated as below,

'ABCUPBMIFT000001'

Note that sequence number generation is branch specific.

Field Width

Specify the number of characters of a particular field type that can be a part of the Reference Number generation.

Field Position

Specify the position in the Reference Number at which the field type can appear.

User Text

Specify the text that can be entered by you which can be part of the reference number.

3.5.1 <u>Viewing Payment Reference Format Summary</u>

A summary screen 'Payments Network Format Summary' (PMSFMTMT) is also available to view all the maintained Reference formats.

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You can query on records based on any or all of the following criteria:

- Authorization Status
- Country Code
- Record Status
- Format Name

Click 'Execute Query' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Country Code
- Record Status
- Format Name

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3.6 <u>Maintaining Local Payments Bank Directory</u>

The local clearing bank codes are maintained using the Local Clearing Bank Code Maintenance which is used for processing the local clearing payments.

You can invoke the 'Local Payments Bank Directory' 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 in this screen:

Country Code

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

Branch Code

Select the branch code from the adjoining option list. Alternatively, you can select branch code from the option list. The list displays all valid branch code maintained in the system.

You can use short name to specify the branch name also.

If you check 'Main Bank' check box, then this should be left blank.

The system will allow you to specify the value which is not available in the list.

Bank Code

Specify the bank code with which the processing bank can interact.

Clearing System Code

Specify the corresponding ISO code or clearing system Code in this field.

Clearing System Proprietary

Select the corresponding clearing system proprietary.

Bank Name

Specify the full name of the bank.

Short Name

Specify a short name to identify the bank.

Address 1 to 4

Specify the address of the bank.

City

Specify the city in which the bank is located.

Postal Code

Specify the postal code that forms a part of the address.

Country

Select the country code in which the bank is located, from the adjoining option list. All country codes maintained in the system is displayed in this list.

Main Bank

Check this box if the clearing bank code is for the main bank.

Main Bank Code

Select the clearing bank code of the bank which the branch belongs to. If you have specified a branch code, then it is mandatory to select the main bank code.

Valid From Date

Specify the date from which the clearing payments for the specified bank code is valid.

Valid Till Date

Specify the date till which the clearing payments for the specified bank code is valid.

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Swift Address

Select the Swift address of the bank, from the adjoining option list. All valid Swift codes maintained by the system are displayed in this list.

International Bank Account Number Mandatory

Check this box, if the IBAN of the bank needs to be accompanied with the payment.

Internal Clearing

Check this box if the creditor bank is one of the internal banks maintained in the system.

Clearing Participation

Network Service ID

The system defaults the network service id.

Network

Select the clearing network from the adjoining option list. All valid clearing networks maintained by system are displayed in this field.

Participant Type

Select the participant type as direct or indirect from the drop down values. If indirect relationship is selected, then the direct participant bank codes along with the direct bank account number will be specified. If a message is received from the indirect participant bank code which is maintained in the local payment bank directory, the system derives the debit account for the payment from the direct bank account number specified for the bank code.

Direct Bank Code

This field is enabled if participant type is indirect. Select the direct participant bank code from the adjoining option list.

Addressee

Specify the participant bank account number in this field.

3.7 Maintaining Country Payment Processing Preferences

This function enables maintenance of country code level parameters for FLEXCUBE payments module. The parameters maintained in this function are applicable for all transactions of a particular country code. In this maintenance, the following parameters involved in processing of payments are maintained:

- Alternate Reference Number generation
- Exchange Rate Variance and Processing
- Automatic or Manual Charge Claim Options.
- Beneficiary Name Validations.
- Back dated instruction and Future Dated Instruction Restrictions

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If the payment instruction date is back dated, it should not be before the override limit specified. (Application Date – Instruction Date <= Override limit)

For Future dated payments the instruction should not exceed the override limit specified. (Application Date + Instruction Date <= Override limit).

During payment processing, the system will validate the payment instruction date with the maintained override and stop limits. You can invoke the 'Payments Country Code Parameters Maintenance' screen by typing 'PMDBRMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Payments are processed based on the parameters maintained in this function for the respective country code.

Specify the following details in this screen:

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Country Code

Select the Country Code for which the parameters are to be maintained, from the adjoining option list.

The list of values displays the standard Country Codes from the 'General Branch Parameters Maintenance' screen.

Country Code Description

A brief description of the selected Country Code is displayed in this field.

Alternate Contract Reference Mask

Manual Transactions

Select the format mask to be applied while generating the alternate reference numbers for transactions that are input from the Contract Online screen, from the adjoining option list.

The list of values displays the standard format masks from the 'User Defined Format Maintenance' screen.

Upload Transactions

Select the format mask to be applied while generating the alternate reference numbers for transactions that are uploaded from external systems, from the adjoining option list.

The list of values displays the standard format masks from the 'User Defined Format Maintenance' screen.

Small FX Limit

Small FX Limit Check Required

Check this box if small FX limit is applicable for all cross currency transaction amounts.

Transaction Identification References

Messaging Reference

Select the reference number that has to be sent in the message to identify a particular payment. The applicable values are:

- Contract Reference Number
- Alternate Contract Reference Number

Transaction Code

Batch Booking

Specify the batch booking transaction code in the field.

Multi Credit Batch Booking

Specify the multi credit batch booking transaction code in this field.

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Exchange Rate Variance In %

Override Limit

Specify the minimum percentage over which the exchange rates can exceed on saving the contract with override from the system.

Stop Limit

Specify the maximum percentage up to which the exchange rate can exceed, above which the system will not save the transaction.

Exchange Rate

External Exchange Rate Required

Check this box to indicate whether the exchange rate should be obtained from an external system. The applicable values are 'Yes' and 'No'.

Charge Claim

Charge Claim Mode

Select the mode for claiming charge from the drop down list. The applicable values are:

- Manual
- Automatic

Deferred Charge Liquidation Advice Required

Check this box to generate advices for deferred charge liquidation (auto and adhoc).

If you check this box and the corresponding advice message type is maintained at DCLQ event, then the system generates deferred charge liquidation advice, listing various price components along with charge amount and charge currency for every account.

Beneficiary Preferences

If you check 'Validate Beneficiary Name' field, then the system will check the amount limit specified and will exercise the Beneficiary Name check for all the incoming payments exceeding the Amount limit specified. The system will validate the customer name with the authorized customer name variations through the 'Customer Names Maintenance' screen.

For each incoming payment transaction processed, once the account number is resolved, the system would check if the transaction amount is greater than the amount limit specified. If yes, it would validate if the customer name in the transaction to be one of the authorized name variations maintained for the customer in the system.

Validate Beneficiary Name

Check this box to validate beneficiary name for the incoming payments.

Limit Currency

Select the currency for the amount limit for beneficiary name match. All valid and authorized currencies maintained in the system are displayed in this field.

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Amount Limit for Beneficiary Name Match

Specify the amount equal to or above which the incoming payment would be validated for beneficiary name match.

If the transaction currency is different from the account currency, the system will check the transaction amount with the amount limit specified by converting the transaction currency into limit currency using standard midrate.

If the transaction amount is less than the amount limit specified, then the system will not exercise any Beneficiary Name check. In case the amount limit is 'NULL', then the system will exercise this function for all incoming payments regardless of the amount.

If the value customer name is 'NULL' in the incoming payment contract, no beneficiary name validation will be exercised for the payment contract. If the Beneficiary Name validation is successful, the contract is authorized. During online processing if the validation fails, the system will display an error message at the contract level.

Back Dated Instruction Preferences

Instruction Allowed

Check this box to indicate whether the back dated instruction payments are allowed or not.

Override Limit Days

Specify the number of calendar days prior to the transaction booking date up to which a transaction can be processed as a back dated instruction transaction without any override.

🛑 Back dated instruction override limit can also be null.

Stop Limit Days

Specify the number of calendar days prior to the transaction booking date up to which the transaction can be processed as a back dated instruction transaction.

🛑 Back dated instruction stop limit cannot be null.

If instruction date is greater than back/future override limit, then the system displays an override message.

If it breaches stop limit, the system displays an error message.

Future Dated Instruction Preferences

Instruction Allowed

Check this box to indicate whether future dated instruction payments are allowed or not.

Override Limit Days

Specify the number of calendar days from the transaction booking date up to which a transaction can be processed as a future dated instruction transaction without any override.

🛑 Future dated instruction override limit can be null.

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Stop Limit Days

Specify the number of calendar days from the transaction booking date up to which the transaction can be processed as a future dated instruction transaction.

🛑 **Future dated instruction stop limit cannot be null.ECA**

ECA Required

Check this box if credit check of the payment needs to be done with external system.

Valid Script Code for Beneficiary Registration

Seq. No

The system displays the sequence number of the script code.

Script Code

Specify the script code valid for a country code. Alternatively, you can select the script code from the option list. The list displays all the valid script code maintained in the system.

Language Code

The system defaults the language code based on the selected script code.

While saving a beneficiary registration, the system validates if the Beneficiary Name, Bank Name and Branch Name are maintained in a valid script maintained in the Payments Country Code Maintenance.

3.8 Viewing Country Payment Processing Preferences Summary

A summary screen 'Payments Country Office Parameters Summary' (PMSBRMNT) is also available to view all the maintained Branch Parameters.
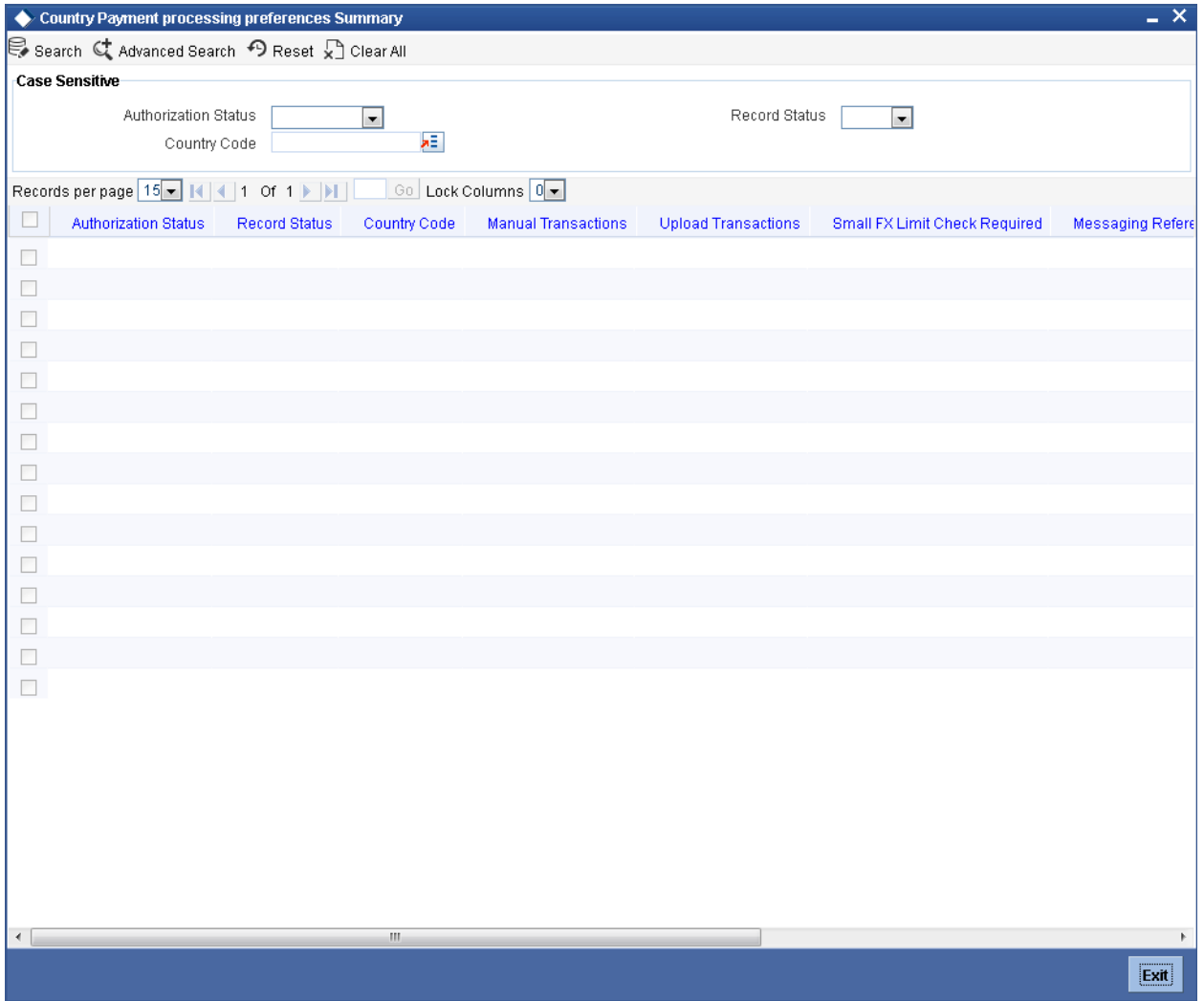
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You can query on records based on any or all of the following criteria:

- Authorization Status
- Country Code
- Record Status

Click 'Execute Query' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Country Code
- Manual Transactions
- Upload Transactions
- Small FX Limit Check Required
- Messaging Reference
- Override Limit

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- Stop Limit
- External Exchange Rate Required

3.9 <u>Maintaining Message Identification Details</u>

You can maintain the details that help identify payment messages using 'Message Identification Details' screen. To invoke this screen, type 'PMDMSGTP' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Message Name

Specify a unique name to identify the payment message.

Transfer Type

Select the type of transfer from the option list. The option list displays all valid transfer types maintained in the system.

R Transaction

Check this box if the message is applicable to a Return, Reject or Recall transaction.

R Transaction Type

Select the type of R transaction to which the message is applicable. The drop-down list shows the following R transaction types:

- Reject
- Return
- Recall

Once you have captured the above details, save the maintenance.

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3.10 Maintaining Payment Rules for Cover Message Suppression

For a branch maintained in Oracle FLEXCUBE, you can define rules to decide whether a cover messages should be suppressed or not.

The system suppresses the cover messages based on the following transaction parameters:

- Transaction currency (TXN_CCY)
- Transaction amount (TXN_AMOUNT)
- Beneficiary country (CREDITOR_COUNTRY)
- Country of the instructing agent (INSTRUCTING_AGENT_COUNTRY)
- Country of the instructed agent (INSTD_COUNTRY_CODE)
- Country of the reimbursement agent (REIMB_AGENT_COUNTRY)

You can define the cover suppression rules in 'Payment Rules - Cover Message Suppression' screen. To invoke this screen, type 'PMDCVRSP' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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Specify the following details:

Branch Code

Specify the branch code for which you are defining the suppression rule. You can select the appropriate branch code from the option list.

Branch Description

The system displays the description of the selected branch code.

Legal Vehicle

Based on the branch code selected, the system displays the legal vehicle code.

Legal Vehicle Description

The system displays the description of the legal vehicle.

Country Code

Based on the branch code selected, the system displays the Country Code.

Rule Details

Specify the following details:

Priority

You can maintain multiple rules in this grid. Each rule can be assigned a number to indicate the order of priority by which the rule should be considered.

Specify the priority number to assign to the rule that you are maintaining.

Rule

Specify the rule to decide whether a cover message should be suppressed or not. You can use the elements fields to define a rule.

Cover Suppressed

Check this box to indicate that a cover message that satisfies the above rule needs to be suppressed.

Elements

Specify the payments attributes that can be used for condition builder. You can also select the valid element ID from the adjoining option list.

Operators

Select the standard operators to define conditions from the drop-down list. Following are the options available in the drop-down list:

- =
- <>
- >

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- >=
- <
- <=
- +
- -
- /
- *

Value

Specify the values to define rule.

Functions

Select standard functions to define conditions from the drop-down list. Following are the options available in the drop-down list:

- ABS
- Round
- Floor
- Cell
- Greatest
- Least
- Power
- Mod
- Truncate

Click 'Fields' button to capture the user defined field details.

3.10.1 <u>Viewing Branch Cover Message Suppression Summary</u>

You can view a summary of branch cover suppression rules maintained in the system using 'Payment Rules – Cover Message Suppression Summary' screen. To invoke this screen, type 'PMSCVRSP' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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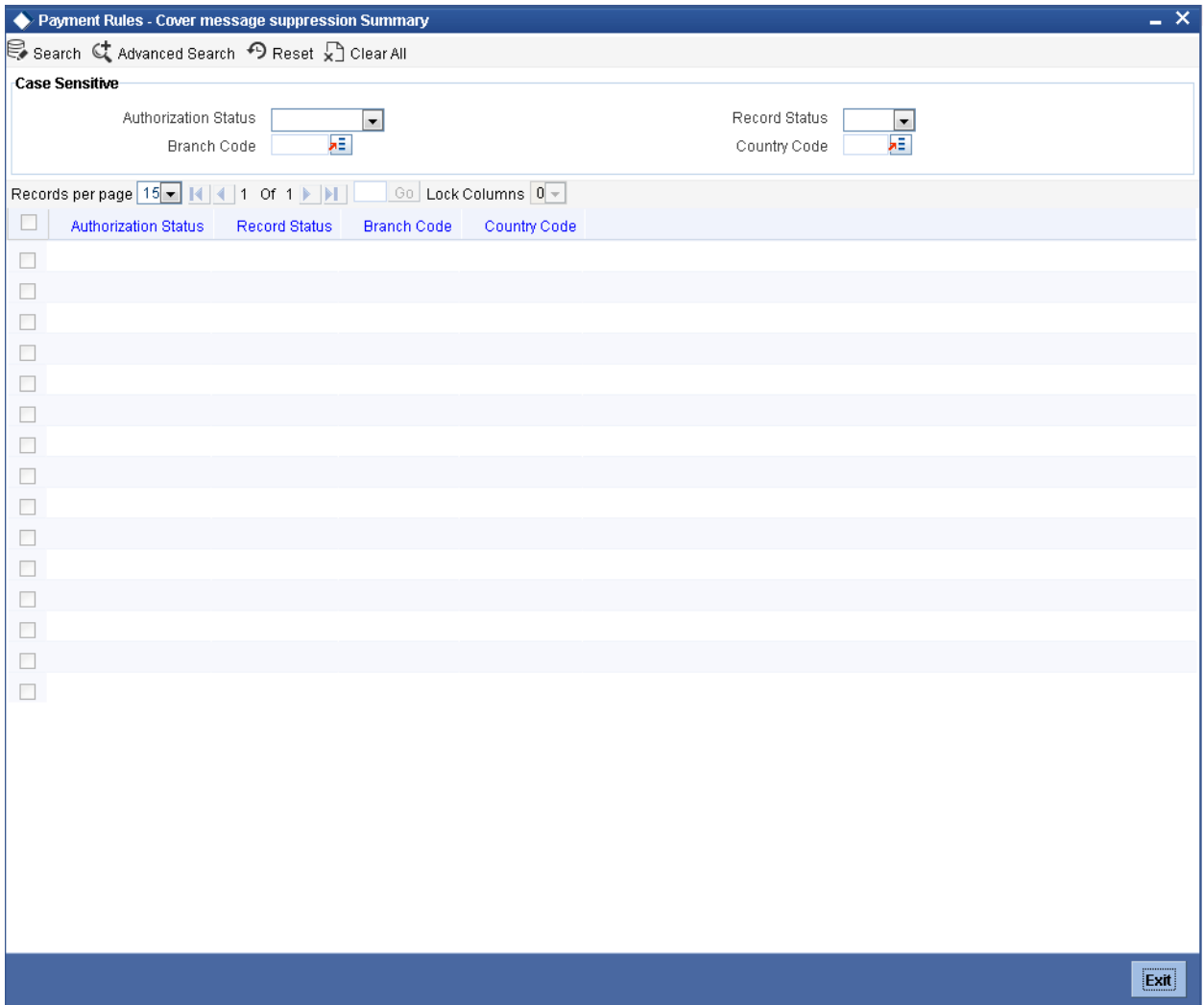
You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Branch code
- Legal vehicle
- Country Code

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

- Authorization status
- Record status
- Branch code
- Legal vehicle
- Country Code

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3.11 <u>Maintaining Payment Reject-Return Codes</u>

This function enables in maintaining reject codes applicable for the FLEXCUBE Payment module. reject codes maintained in this function is used to indicate the causes for failure of payment that needs to be sent in the reject or return message. Reject codes can be defined for a specific type of exception or for a set of exceptions.

The following exceptions can be performed on the outgoing payment:

- Rejection of Outgoing Payment
- Recall of Outgoing Payment

The following exceptions can be performed on the incoming payment:

- Return of Incoming Payment from Beneficiary Bank
- Return of Incoming Payment from Beneficiary Bank in response to Cancellation Request

This is a mandatory maintenance for exception processing of payments. The system validates whether the reject code is applicable for the clearing network against which the payment is made.

You can invoke the 'Payment Reject-Return Code Maintenance' screen by typing 'PMDRJMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

Reject Code

Select or specify the reject code that needs to be associated with the payment when rejected. The following ISO reject codes are listed in this field:

Reject Codes	Description
AC01	Incorrect Account Number
AC04	Closed Account Number
AC06	Blocked Account
AC13	Invalid Debtor Account Type
AG01	Transaction Forbidden
AG02	Invalid Bank Operation Code
AGNT	Agent Decision
AM01	Zero Amount
AM02	Not Allowed Amount
AM03	Not Allowed Currency
AM04	Insufficient Funds
AM05	Duplication
AM06	Too Low Amount
AM07	Blocked Amount
AM09	Wrong Amount
AM10	Invalid Control Sum
ARDT	Already Returned
BE01	Inconsistent With End Customer
BE04	Unrecognized Initiating Party
BE05	Unrecognised Initiating Party
BE06	Unknown End Customer
BE07	Missing Debtor Address
CUST	Customer Decision
CUTA	Cancellation requested as no remediation possible
DT01	Invalid Date

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Reject Codes	Description
ED01	Correspondent Bank Not Possible
ED03	Balance Info Requested
ED05	Settlement Failed
FF01	Invalid File Format
FOCR	Following Cancellation Request
FRAD	Fraudulent Originated Credit Transfer
LEGL	Legal Decision
MD01	No Mandate
MD02	Missing Mandatory Info In Mandate
MD03	Invalid File Format Not Group Indicator
MD04	Invalid File Format-Grouping Indicator
MD06	Refund Request By End Customer
MD07	End Customer Deceased
MS02	Not Specified Reason Customer Generated
MS03	Not Specified Reason Agent Generated
NARR	Narrative
NOAS	No Answer from Customer
NOOR	No Original Transaction Received
RC01	Bank Identifier Incorrect
RF01	Not Unique Transaction Reference
RR01	Missing Debtor Account or Identification
RR02	Missing Debtor Name or Address
RR03	Missing Creditor Name or Address
RR04	Regulatory Reason
TECH	Technical Problems

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Reject Codes	Description
TM01	Cutoff Time

Reject Reason

The description of the reject code is displayed in this field.

Restrict to exceptions

Check this box to indicate whether the reject code is to be restricted to the list of exceptions types or it is applicable to all the exception types.

Exceptions

Select the standard exception types applicable for the reject code, from the adjoining option list.

Description

A brief description of the selected exception is displayed here.

3.11.1 <u>Viewing Reject Code Summary</u>

A summary screen 'Payments Reject-Return Codes Summary' (PMSRJMNT) is also available to view all the maintained reject codes.
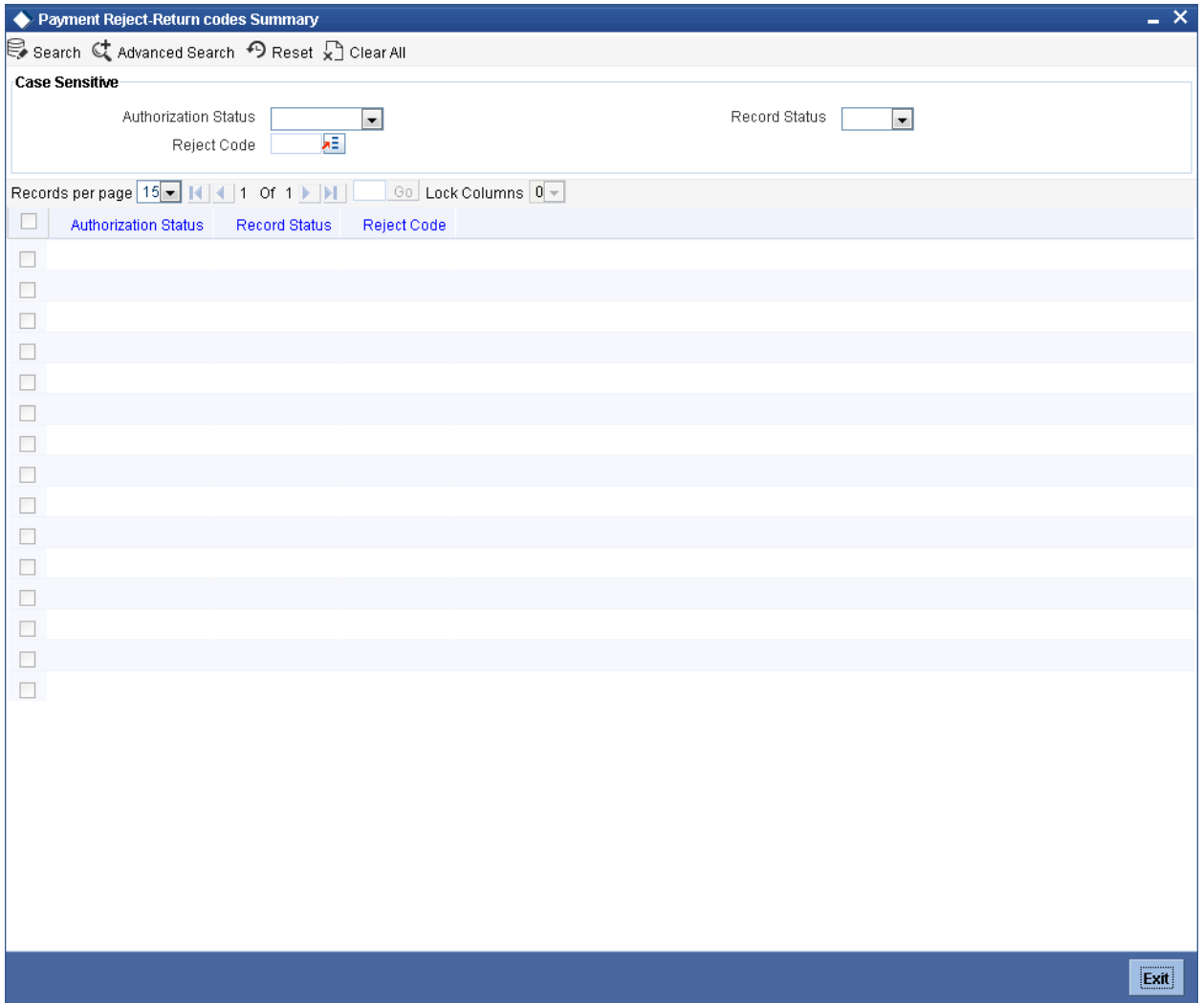
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You can query on records based on any or all of the following criteria:

- Authorization Status
- Reject Code
- Record Status

Click 'Execute Query' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Reject Code

3.12 Maintaining Bank Redirection Details

You can maintain bank redirection details using 'Bank Redirection' screen.

Bank code redirection is applicable to the following message types:

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- MT 103
- MT 103+
- MT 202
- MT 202 COV
- MT 200
- MT 205
- Pacs008
- Pacs009
- Pain001

To invoke the 'Bank Redirection' screen, type 'PMDBKRED' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Bank Code

Specify the bank code to which the redirection is applicable.

Bank Code Description

The system displays the description of the selected bank code.

Redirect Bank Identifier Type

Specify the bank identifier type of the redirected bank. You can select one of the following identifier types from the drop-down list:

- BIC
- Member ID

Redirect Bank Code

Select the redirected bank code from the option list. The option list displays all valid BICFI (SWIFT BIC) or the member ID (local clearing bank code) based on the bank code identifier type selected.

Redirect Bank Description

The system displays the description of the redirected bank code.

If there is a redirections maintained for the bank codes involved in the payment, the system will replace the original bank code (BIC Code or Member ID) with the redirected bank code.

If bank redirection for local clearing code is maintained for payments with invalid SWIFT BIC in the agent field, then during payment enrichment, the system routes the payment to the redirected local clearing code. For this, the system deletes the BICFI details in the payment message and provides the member ID details in the respective agent field.

3.13 Maintaining Account Redirection Details

You can maintain account redirection details using 'Accounts Redirection' screen.

Account redirection is applicable to the following message types:

- MT 103
- MT 103+
- MT202
- Pacs.008
- Pacs.009
- Pain.001

To invoke the 'Accounts Redirection' screen, type 'PMDACRED' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Branch

Specify the branch code for which the account redirection details are maintained.

Country Code

The system displays the country code.

Account Number

Specify the account number to which the redirection is applicable. The option list displays all valid accounts maintained in the system. You can select the appropriate one.

In case you are maintaining redirection details for invalid accounts, then you can manually type in the account number and the description.

Redirect Account

Redirect Account Number

Select the account number to which the transactions will be redirected.

Redirect IBAN Account Number

The system displays the IBAN of the redirect account.

Branch Code

The system displays the branch and legal vehicle code of the redirect account.

Currency

The system displays the currency code associated with the redirect account.

If the selected account has an IBAN account, then the system will display the redirect account number and the IBAN in this screen. If the message contains only the account number (of type 'Others') then the system will replace the account number with the redirect account number and not the IBAN.

Based on the redirect account details maintained, the system will process the redirection of accounts for payments transactions.

If an incoming payment message contains an account of type 'Others' which has a redirection maintained in the system against the account type IBAN, then during payment enrichment, the system routes the payment to the redirected account. For this, the system deletes the account details of type 'Others' in the payment message and displays the redirected account in the respective field.

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3.14 Payment Auto Return

This function allows for maintenance of FLEXCUBE exception or error codes for the corresponding reject codes available for the payments. Automatic return is processed on occurrence of an exception identified with the standard FLEXCUBE error code, for which a corresponding reject code is mapped. These reject codes are also allowed to be used during the exception processing. If the reject code is not allowed to be used in certain exception types, then automatic return will not be processed.

This is a mandatory maintenance when incoming payments processing results in exception and needs to be returned automatically.

You can invoke the 'Incoming Payment Auto Return' screen by typing 'PMDERRCD' in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

Specify the following details in the screen:

Error Code

Select the error code that when raised during payment processing should reject the payment automatically, from the adjoining option list.

Error Code Description

A brief description of the selected error code is displayed in this field.

Source Code

Select the payment source for which the reject code is to be mapped for auto rejection, from the adjoining option list. This list displays standard payment source codes from 'Payments Source Maintenance' screen.

Source Description

A brief description on the source code selected is displayed here.

Reject Code

Select the reject code that needs to be mapped to the corresponding error code, from the adjoining option list. This list of values displays all the reject codes maintained in the 'Reject Code Maintenance' screen.

Reject Description

A brief description of the selected reject code is displayed here.

3.14.1 <u>Automatic Return Processing</u>

The steps for automatic return of incoming payment for pre-defined exceptions are as follows:

- On occurrence of any exception during incoming payment processing

    The exception error code is checked for reject or reason codes mapping and if reject or reason code is allowed for usage in the type of exception being processed, then the incoming payment is returned automatically.

    If the customer account is not resolved, return GL maintained in the payments product definition is used to process incoming payment before returning the payment.

    The reject or reason code is sent in the reject or return message.

3.14.2 <u>Viewing Error Code Summary</u>

A summary screen 'Incoming Payment Return Summary' (PMSERRCD) is also available to view all the error codes for automatic rejection of payments.

3.15 <u>Rules Setup Function Preferences</u>

This maintenance allows in the mapping of a set of payment attributes that is available in the different Rules setup maintenances within FLEXCUBE Payments module. This maintenance provides the flexibility to select payment attributes that are required in Rule Setup Maintenances to define conditions. This is a mandatory maintenance before Rule Setup Maintenances.

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You can invoke the 'Payment Rules - Rules Setup Function Preferences' screen, by typing 'PMDRULMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.
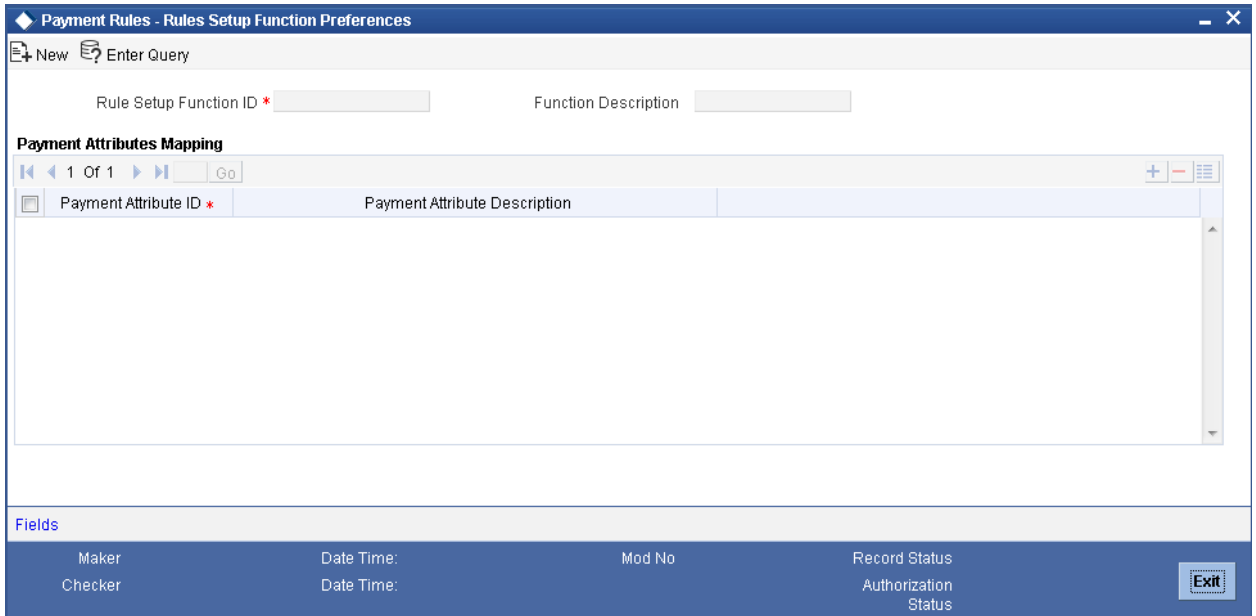
Specify the following details in this screen:

Rule Setup Function ID

Select the Function ID of Rule Setup functions available in the Payments module, from the adjoining option list. The following functions are available for selection.

Function ID	Description
PMDPRCDF	Price Component Definition Maintenance
PMDBRRUL	Branch Rule Maintenance
PMDCVRSP	Branch Cover Suppression Maintenance
PMDDTRUL	Date Resolution Rule Maintenance
PMDNWRUL	Network Rule Maintenance
PMDPRRUL	Product Rule Maintenance

Function ID Description

The description of the selected function ID is displayed in this field. *For more information on the payment functions that is made available, refer to Annexure A in this module.*

Payment Attribute ID

Select the payment attributes used to define conditions.

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🛑 At least one payment attribute should be mapped to the function ID.

For more information on the list of payment attributes that is made available, refer to Annexure A in this module.

Description

A description of the payment attributes is defaulted in this field.

3.15.1 Viewing Rules Setup Function Preferences Summary

You can view a summary of rules setup function preferences in 'Payment Rules - Rules Setup Function Preferences Summary' screen. To invoke 'Payment Rules - Rules Setup Function Preferences Summary' screen, type 'PMSRULMT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can query on records based on any or all of the following criteria:

- Authorization Status
- Rule Setup Function ID

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- Record Status

Click 'Execute Query' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Rule Setup Function ID

3.16 Exchange Rate Processing

Oracle FLEXCUBE allows you to maintain the exchange rate for a cross currency transactions by specifying a Customer FX Deal, Rate Serial for a given rate date or rate for the contract. If you have not specified a customer FX deal or rate serial, then the system will default the exchange rate. This defaulting of the exchange rate can be controlled based on the transaction amount limit specified for the currency pair.

You can set up small FX limit for cross currency transactions at branch product, customer levels, for which the system will exercise the validations and will default the exchange rates if the transaction amount falls within the specified limits.

Depending on the eligibility and the relationship of the customer with the bank, the system will offer different benefit plans to calculate customer specific spreads and offer special exchange rates. You can refresh the exchange rates at the branch level for all the cross currency transactions processed in a branch on a given business day.

You can also process the cross currency payment transactions initiated from the external channels with the rate and corresponding external FX contract reference number specified from the channel. You can manually input or system-derived exchange rates for cross currency payments, and interface with eternal systems to get exchange rates.

3.16.1 Maintaining Country Office Parameters for Exchange Rate Processing

You can maintain country office parameters for exchange rate processing using 'Payments Country Office Parameters Maintenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDBRMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

For more information on the country office parameters screen, refer section 'Maintaining Country Office Parameters' in this module.

3.16.2 Maintaining Small FX Limit Details

You can maintain limit amounts for each cross currency transactions within the system. The system will not default the exchange rate for the currency pair in case of high value cross currency transactions.

In case of transaction amounts exceeding the limits specified in the Small FX Limit, either you can manually specify the exchange rate or the system will default the exchange rates from an external source depending on the product preferences.

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Whenever a cross currency transaction is entered, the system will check if the Small FX limit check is specified at the Branch, Branch Module and Product level, Once this is specified, the system validates if the appropriate limits are defined in the Small FX Limit Maintenance. If yes, then the system will validate that it would not default the exchange rate for the currency pair in case the transaction amounts exceed the limits specified in the Small FX Limit. In case of a cross currency transaction, the system will validate the following:

- In case of an incoming payment, if the credit accounts currency is different from the transfer currency.

- In case of an outgoing/internal payment, if the debit currency is different from the transfer currency.

- In case of an outgoing payment the transfer amount (credit amount) is compared with the sell limit maintained for the debit account.

- In case of an incoming payment the transfer amount (debit amount) is compared with the buy limit maintained for the credit account.

The contract input will default the exchange rate only if the transaction amount is less than the limit Amount defined for the Rate type and the system will update the rate status as 'Rate update completed' .

If the transaction amount is greater than the Small FX limit Amount defined for the Rate type, then the system validates if External exchange rate option is specified at the Branch Parameters, Branch Module parameters and Product level. If External Exchange rate is specified, the system interfaces with the external system to obtain the rate update. If External exchange rate option is not specified at the Branch, Branch Module parameters and product level, then the system enforces the manual entry of the exchange rates.

Once you specify the Rate, the system will not add the Customer Spread as this will be the final Exchange Rate for the contract.

You can maintain small FX Limit details by using 'Small FX Limit Maintenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDSMFXL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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You can specify the following details:

Branch Code

The system displays the branch code for which the limit amount will be applicable.

Product Code

Specify the product code under which the limit amount will be applicable to the transactions. You can also select the valid product code from the adjoining option list.

Transaction Currency

Specify the transaction currency of the contract. You can also select the valid currency code from the adjoining option list.

Customer Number

Specify the customer number to whom the limit amount would be applicable. You can also select the valid customer number from the adjoining option list.

Account Currency

Specify the account currency to which the limit amount would be applicable. You can also select the valid currency code from the adjoining option list.

Account Number

Specify the customer account number. You can also select the valid account number from the adjoining option list.

Buy/Sell Limits

Buy Limit Currency

Specify the currency in which the Buy limit amount is expressed. You can also select the valid currency code from the adjoining option list.

Buy Limit Amount

Specify the maximum amount up to which the system applies the default exchange rate for Buy transactions.

Sell Limit Currency

Specify the currency in which the Sell limit amount is expressed. You can also select the valid currency code from the adjoining option list.

Sell Limit Amount

Specify the maximum amount up to which the system applies the default exchange rate for Sell transactions.

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The following priority order is used by the system for picking up the Small FX Limit:

Step #	Branch	Product	Transaction. Currency	Customer No	Account Currency	Acct + Acct Branch
Step1	Specific Branch	Specific Product	Specific Transaction. Currency	Specific Customer No	Specific Account Currency	Specific Acct + Specific Acct Branch
Step2	Specific Branch	Specific Product	Specific Transaction. Currency	Specific Customer No	Specific Account Currency	ALL
Step3	Specific Branch	Specific Product	Specific Transaction. Currency	Specific Customer No	ALL	ALL
Step4	Specific Branch	Specific Product	Specific Transaction. Currency	ALL	Specific Account Currency	ALL
Step5	Specific Branch	Specific Product	Specific Transaction. Currency	ALL	ALL	ALL
Step6	Specific Branch	Specific Product	ALL	Specific Customer No	Specific Account Currency	Specific Acct + Specific Acct Branch
Step7	Specific Branch	Specific Product	ALL	Specific Customer No	Specific Account Currency	ALL
Step8	Specific Branch	Specific Product	ALL	Specific Customer No	ALL	ALL
Step9	Specific Branch	Specific Product	ALL	ALL	Specific Account Currency	ALL
Step10	Specific Branch	Specific Product	ALL	ALL	ALL	ALL
Step11	Specific Branch	ALL	Specific Transaction Currency	Specific Customer No	Specific Account Currency	Specific Acct + Specific Acct Branch

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Step12	Specific Branch	ALL	Specific Transaction. Currency	Specific Customer No	Specific Account Currency	ALL
Step13	Specific Branch	ALL	Specific Transaction. Currency	Specific Customer No	ALL	ALL
Step14	Specific Branch	ALL	Specific Transaction. Currency	ALL	S Specific Account Currency	ALL
Step15	Specific Branch	ALL	Specific Transaction. Currency	ALL	ALL	ALL
Step16	Specific Branch	ALL	ALL	Specific Customer No	Specific Account Currency	Specific Acct + Acct Branch
Step17	Specific Branch	ALL	ALL	Specific Customer No	Specific Account Currency	ALL
Step18	Specific Branch	ALL	ALL	Specific Customer No	ALL	ALL
Step19	Specific Branch	ALL	ALL	ALL	Specific Account Currency	ALL
Step20	Specific Branch	ALL	ALL	ALL	ALL	ALL

3.16.3 Maintaining Rate Refresh

You can refresh the exchange rates for all products used at a branch on a given business day enabling the latest exchange rates to be available to the system. The system will pick up the applicable rates only after the rates have been refreshed and authorized. You can indicate that the system picks up the applicable rates only after the rates have been refreshed and authorized.

In case of cross currency contracts wherein latest exchange rates need to be applied, the system will process the contracts only after latest exchange rates are refreshed. The system will also validate that the latest rates maintained in the core services (CYDRATES) are picked up and applied to the contracts only after the rates have been refreshed and authorized.

You can refresh rates using 'Flexcube Payments Exchange Rate Refresh' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDRTREF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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You can specify the following details:

Branch Code

Specify the branch code for which the refreshed exchange rates are maintained. You can also select the valid branch code from the adjoining option list.

Rate Date

Specify the date for which the exchange rate is refreshed.

Propagate across branches

Check this box to indicate that the refreshed rates should be applied to all the branches.

Rate Available

Select if the latest refreshed rates are applicable or not from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

The system will validate that the option of 'After Rate Refresh' will not be allowed for the contracts for which 'External Exchange Rate' option is specified.

3.17 Maintaining Indirect Participants

You can maintain the account details of indirect participant banks using 'Payment Network - Indirect Participant' screen. To invoke this screen, type 'PMDIPACC' in the field at the top right corner of the application toolbar and click the adjoining arrow button,

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Specify the following details:

Network

Select the network code for which the indirect participant bank account details are maintained, from the option list.

Country Code

The system displays the country code. The indirect participant bank account details will be maintained for this country code.

Indirect Participant Account Details

Bank Code

Select the bank code of the indirect participant bank from the option list. The option list displays all valid bank codes and SWIFT BIC codes maintained in the system.

Account Number

Select the account number of the participant bank whose details are held with the processing branch.

Account Branch

The system displays the account branch of the selected indirect participant bank account.

Account Currency

The system displays the currency of the selected indirect participant bank account.

Once you have captured the details, save the maintenance.

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3.18 Maintaining Payment Processing Dates Setup

The Processing Dates are the attributes of the payment that expresses the dates on which the specific validation and business processing are carried out. The following are the processing dates applicable to Oracle FLEXCUBE Payments module:

- Booking Date
- Instruction Date
- Payment Activation Date
- Debit Entry Date
- Debit Entry Value Date
- Credit Entry Date
- Credit Entry Value Date
- Message Date
- Rate Date

Apart from the above said processing dates, the system will derive the cut-off date time for the payment transaction. You can configure the payments originated from a particular source need or need not undergo Cut-off time checks. The system will process the payments activities based on the corresponding processing date resolved for the activities.

3.18.1 Maintaining Payment Processing Dates Setup

Oracle FLEXCUBE allows you to maintain processing date's parameters along with Instruction date treatment for the payment transactions. The following processing dates of the payment will be resolved based on the maintenance:

- Instruction Date
- Payment Activation date
- Debit Entry Date
- Debit Entry Value Date
- Credit Entry Date
- Credit Entry Value Date
- Rate Date

The systems uses this maintenance for re-deriving the value dates and message date for the transaction based on the post processing cut-off preferences.You can maintain payment processing dates in the 'Processing Dates Setup Miantenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDPRCDT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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You can specify the following details:

Country Office

The system displays the Country Code.

Branch Code

The system displays the current logged in Branch code. However, you can amend this field.

The branch code can be maintained at the Head Office level or individual branch level.

Customer Number

Specify the customer number for whom the processing dates preferences needs to be maintained. You can also select the valid customer number from the adjoining options list.

Customer Name

The system displays the customer name of the account.

Account Number

Specify the customer account for whom the processing dates preferences needs to be maintained. You can also select the valid account number from the adjoining options list.

Description

The system displays the description for the specified customer account number.

Value Date Code

Specifies the Value date code for which the processing dates parameters are needs to be maintained. You can also select the valid Value date code from the adjoining option list.

Description

The system displays the description for the specified Value date code.

Instruction Date Details

Instruction Date Treatment

Select the type of Instruction date treatment for which the date derivation details to be maintained from the drop-down list. Following are the options available in the drop-down list:

- Activation Date
- Beneficiary Value Date

Instruction date treatment denotes if the payment received for a Customer has to be processed with Payment activation date or Beneficiary Value date.

- o Payment Activation date: This denotes that the Instruction date specified in the payment will be considered as the Payment activation date. If the derivation basis is selected as Activation date, then the debit / credit value date of the payment will be derived based on the payment activation date.
- o Beneficiary Value Date: This denotes that the Instruction date specified in the payment will be the date on which the Ultimate Beneficiary needs to be credited. The system will derive the activation date as Instruction date – Beneficiary Value days, such that the ultimate beneficiary will receive the funds on the expected Instruction date.

Holiday Treatment for Instruction Date

Select the type of holiday treatment to be provided if the Instruction date falls on a holiday from the drop-down list. Following are the options available in the drop-down list:

- Forward
- Backward

If the Instruction date specified in the payment falls on the holiday, then the system will move the Instruction date forward (or) backward based on the requirement.

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Beneficiary Details

You need to specify beneficiary value days and the respective calendar basis, if the Instruction date treatment is selected as 'Beneficiary Value Date'.

Beneficiary Value Days

Specify the number of days after the Credit value date on which the Ultimate beneficiary account needs to be credited for the payment. The system will deduct this number of days from the Activation date to derive the credit value date of the payment.

Calendar Basis

Select the calendar basis for calculating credit entry value date from the drop-down list. Following are the options available in the drop-down list:

- Branch
- Currency
- Network

Debit Entry Preferences

Derivation Basis

Select the basis from which the Debit entry date needs to be calculated from the drop-down list. Following are the options available in the drop-down list:

- Activation Date
- Booking Date

Debit Entry Days

Specify the number of days after the book date/activation date on which the Debit accounting entry needs to be passed. Based on this, the system will derive the debit entry date of the payment.

Calendar Basis

Select the calendar basis for calculating debit entry date from the drop-down list. Following are the options available in the drop-down list:

- Branch
- Currency
- Network

Credit Entry Preferences

Derivation Basis

Select the basis from which the Credit entry date needs to be calculated from the drop-down list. Following are the options available in the drop-down list:

- Activation Date
- Booking Date

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Credit Entry Days

Specify the number of days after the book date/activation date on which the Credit accounting entry needs to be passed. Based on this, the system will derive the credit entry date of the payment.

Calendar Basis

Select the calendar basis for calculating credit entry date from the drop-down list. Following are the options available in the drop-down list:

- Branch
- Currency
- Network

Debit Entry Value Preferences

Derivation Basis

Select the basis from which the Debit entry value date needs to be calculated from the drop-down list. Following are the options available in the drop-down list:

- Activation Date
- Booking Date

Debit Entry Value Days

Specify the number of days after the book date/activation date on which the actual debit of the account should happen. Based on this, the system will derive the debit entry value date of the payment.

Calendar Basis

Select the calendar basis for calculating debit entry value date from the drop-down list. Following are the options available in the drop-down list:

- Branch
- Currency
- Network

Move Back Debit Value to Today

Check this box if the derived debit entry value date is back dated and needs to be moved to current system date.

Credit Entry Value Preferences

Derivation Basis

Select the basis from which the Credit entry value date needs to be calculated from the drop-down list. Following are the options available in the drop-down list:

- Activation Date
- Booking Date

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Credit Entry Value Days

Specify the number of days after the book date/activation date on which the actual credit to the account should happen. Based on this, the system will derive the debit entry value date of the payment.

Calendar Basis

Select the calendar basis for calculating credit entry value date from the drop-down list. Following are the options available in the drop-down list:

- Branch
- Currency
- Network

Move Back Credit Value to Today

Check this box if the derived credit entry value date is back dated and needs to be moved to current system date.

Post Processing Cutoff Time Preferences

Move Forward Debit Entry Date

Check this box to move the debit entry date to the next working day for transactions identified for post processing cut-off.

Move Forward Debit Entry Value Date

Check this box to move the debit entry value date to the next working day for transactions identified for post processing cut-off.

Move Forward Credit Entry Date

Check this box to move the credit entry date to the next working day for transactions identified for post processing cut-off.

Move Forward Credit Entry Value Date

Check this box to move the credit entry value date to the next working day for transactions identified for post processing cut-off.

Note: For a transaction identified as post processing cutoff, if 'Apply Post Cutoff Preferences' checkbox is checked in 'Processing Cutoff Maintenance' screen, the system re-derives the following processing dates for the transaction based on the above preferences.

- Debit entry date
- Debit entry value date
- Credit entry date
- Credit entry value date

3.18.1.1 Maintaining Processing Dates for Payment

The system will accept negative values for Debit Entry Days, Debit Entry Value Days, Credit Entry Days, and Credit Entry Value Days

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The following validations will be performed for outgoing and incoming type of payments:

Product Type	Validations
Outgoing Payment	Debit entry days should be less than or equal to Credit entry days
	Debit entry value days should be less than or equal to Credit entry value days
Incoming Payment	Debit entry days should be less than or equal to Credit entry days.
	Debit entry value days should be less than or equal to Credit entry value days.

3.18.2 Maintaining Payment Rules for Value Dates Resolution

Oracle FLEXCUBE allows you to define the rules to derive the value date code for a condition at Country code+ branch combination.You can maintain payment processing dates rules in the 'Payment Rules – Value Date Resolution' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDDTRUL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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You need to specify the following details:

Branch Code

Specify the branch code. You can also select the valid branch code from the adjoining option list.

Branch Description

The system displays the description of the branch for which the network rule is maintained.

Country Code

The system displays the Country Code.

Priority

Specify the priority of the rules. This defines the priority of execution of each rule.

Rule

Specify the Conditions defined using attributes and operators.

Value Date Code

Specify an appropriate value date code which needs to be defined for a condition. You can also select the valid value date code from the adjoining option list.

Elements

Specify the payments attributes that can be used for condition builder. You can also select the valid element ID from the adjoining option list.

Operators

Select the standard operators to define conditions from the drop-down list. Following are the options available in the drop-down list:

- =
- <>
- >
- >=
- <
- <=
- +
- -
- /
- *

Value

Specify the values to define rule.

Functions

Select standard functions to define conditions from the drop-down list. Following are the options available in the drop-down list:

- ABS
- Round
- Floor
- Cell
- Greatest
- Least
- Power
- Mod
- Truncate

Logical Operators

Select the standard logical operators to define conditions from the drop-down list. Following are the options available in the drop-down list:

- AND

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- OR
- NOT

3.18.2.1 <u>Processing of Payment Date Rule</u>

You can specify conditions to resolve the appropriate value date code specifying the multiple payments attributes that need to be used in conjunction with the functions and arithmetic operators. For instance, processing dates for a payment can derive a specific Value date code, when conditions such as the following are specified:

If the Batch Booking = 'No' & Product type is Outgoing & Network Code = 'SCT' & Transfer Currency = 'EUR' then Value Date Code is 'VDC1'.

If the processing dates rule maintenance is defined for a specific Branch + Country Code combination, system will display all the value date codes maintained for the Branch's Country office.

The list of factory shipped payment attributes that is provided for Processing Dates Rule Maintenance is as follows:

Payment attributes available	Description	Values
PRODUCT_TYPE	Type of Payment	Outgoing Payment, Incoming Payment, Reject of Incoming Payment Reject of Outgoing Payment
PRODUCT_CODE	Indicates the derived product code of the payment	
NETWORK_CODE	Indicates the Network code of the payment	
TXN_CCY	Currency of the transaction amount	
INSTRN_DATE	Indicates the instruction date of the payment	
CURRENT_DATE	Indicates the current system date	
SOURCE_CODE	Source code of the transaction	
BATCH_BOOKING	Indicates if file level batch booking is required or not	0 – No 1 – Yes
TXN_AMOUNT	Indicates the transaction amount	

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3.18.2.2   Processing Dates Resolution

During Payment contract processing, the processing dates are resolved based on the following data maintained in the system

- Value Date Code Maintenance
- Processing Dates Rules Maintenance

The system will validate and resolve the value date code for a satisfying condition using Processing Dates rule maintenance. For the derived Value date code, system will refer the following sequence to derive the processing dates for the payment

SI No	Branch	Legal Vehicle	Customer	Customer Account
1	Specific	Specific	Specific	Specific
2	Specific	Specific	Specific	ALL
3	Specific	Specific	ALL	ALL

The debit entry date should always be lesser than or equal to credit entry date. Similarly debit entry value date should be lesser than or equal to credit entry value date.

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Processing Dates resolution for 'Incoming Payments'

Processing Dates	Derivation
Booking Date	System Date
Instruction Date	Value date of the payment
Activation Date	Instruction Date when instruction date is not a holiday
	Next/Before working date of Instruction Date when instruction date is a holiday. (Based on the Holiday treatment for Instruction date and Calendar basis will be 'Branch')
Debit Entry Date	**When Derivation Basis is Booking Date:**
	Booking Date + Number of Debit Entry Days of Branch working days, if calendar basis is 'Branch'.
	Booking Date + Number of Debit Entry Days of Debit Currency working days, if calendar basis is 'Currency'.
	Booking Date + Number of Debit Entry Days of Network working days, if calendar basis is 'Network'.
	When Derivation Basis is Activation Date
	Activation Date + Number of Debit Entry Days of Branch working days, if calendar basis is 'Branch'.
	Activation Date + Number of Debit Entry Days of Debit Currency working days, if calendar basis is 'Currency'.
	Activation Date + Number of Debit Entry Days of Network working days, if calendar basis is 'Network'.
	If the derived debit entry date is back dated, system will hardcode the debit entry date to Current system date.
Debit Entry Value Date	**When Derivation Basis is Booking Date**
	Booking Date + Number of Debit Entry Value Days of Branch working days, if calendar basis is 'Branch'.
	Booking Date + Number of Debit Entry Value Days of Debit Currency working days, if calendar basis is 'Currency'.
	Booking Date + Number of Debit Entry Value Days of Network working days, if calendar basis is 'Network'.
	When Derivation Basis is Activation Date
	Activation Date + Number of Debit Entry Value Days of Branch working days, if calendar basis is 'Branch'.
	Activation Date + Number of Debit Entry Value Days of Debit Currency working days, if calendar basis is 'Currency'.
	Activation Date + Number of Debit Entry Value Days of Network working days, if calendar basis is 'Network'.

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Processing Dates	Derivation
Credit Entry Date	**When Derivation Basis is Booking Date**
	Booking Date + Number of Credit Entry Days of Branch working days, if calendar basis is 'Branch'.
	Booking Date + Number of Credit Entry Days of Debit Currency working days, if calendar basis is 'Currency'.
	Booking Date + Number of Credit Entry Days of Network working days, if calendar basis is 'Network'.
	When Derivation Basis is Activation Date
	Activation Date + Number of Credit Entry Days of Branch working days, if calendar basis is 'Branch'.
	Activation Date + Number of Credit Entry Days of Debit Currency working days, if calendar basis is 'Currency'.
	Activation Date + Number of Credit Entry Days of Network working days, if calendar basis is 'Network'.
	If the derived credit entry date is back dated, system will hardcode the credit entry date to Current system date.
Credit Entry Value Date	**When Derivation Basis is Booking Date**
	Booking Date + Number of Credit Entry Value Days of Branch working days, if calendar basis is 'Branch'.
	Booking Date + Number of Credit Entry Value Days of Debit Currency working days, if calendar basis is 'Currency'.
	Booking Date + Number of Credit Entry Value Days of Network working days, if calendar basis is 'Network'.
	When Derivation Basis is Activation Date
	Activation Date + Number of Credit Entry Value Days of Branch working days, if calendar basis is 'Branch'.
	Activation Date + Number of Credit Entry Value Days of Debit Currency working days, if calendar basis is 'Currency'.
	Activation Date + Number of Credit Entry Value Days of Network working days, if calendar basis is 'Network'.
Message Date	NA
ECA Date	NA
Rate Date	Credit Entry Date

Example for Current Value Dated Payment

System Date : 29-Mar-2013

Booking Date : 29-Mar-2013

Instruction Date : 29-Mar-2013

Instruction Date Treatment: Payment Activation Date

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Holiday Treatment for Instruction date: Move forward

Activation Date : 29-Mar-2013

Debit Entry Days : 1

Derivation Basis : Booking Date

Calendar Basis : Branch

Debit Entry Value Days : 1

Derivation Basis : Booking Date

Calendar Basis : Branch

Move back value debit to Current System date: No

Credit Entry Days : 1

Derivation Basis : Booking Date

Calendar Basis : Branch

Credit Entry Value Days : 1

Derivation Basis : Booking Date

Calendar Basis : Branch

Move back value credit to Current System date: No

Derivation Basis : Booking Date

Calendar Basis : Branch

Credit Entry Value Days : 1

Derivation Basis : Booking Date

Calendar Basis : Branch

Move back value credit to Current System date: No

Processing Dates	Derivation	Derivation Logic
Debit Entry Date	30-Mar-2013	29-Mar-2013 + 1 (Booking Date + Debit Entry Days)
Debit Entry Value Date	30-Mar-2013	29-Mar-2013 + 1 (Booking Date + Debit Entry Value Days)
Credit Entry Date	30-Mar-2013	29-Mar-2013 + 1 (Booking Date + Credit Entry Days)
Credit Entry Value Date	30-Mar-2013	29-Mar-2013 + 1 (Booking Date + Credit Entry Value Days)
Message Date	NA	
ECA Date	NA	
Rate Date	30-Mar-2013	30-Mar-2013 (Credit Entry Date)

Example for Back Value Dated Payment (Instruction date falls on holiday)

System Date : 29-Mar-2013

Booking Date : 29-Mar-2013

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Instruction Date :   26-Mar-2013

Instruction Date Treatment: Payment Activation Date

Holiday Treatment for Instruction date: Move forward

Activation Date :   27-Mar-2013

Debit Entry Days :   1

Derivation Basis :   Activation Date

Calendar Basis :   Branch

Debit Entry Value Days : 1

Derivation Basis :   Activation Date

Calendar Basis :   Branch

Move back value debit to Current System date: No

Credit Entry Days :   1

Derivation Basis :   Activation Date

Calendar Basis :   Branch

Credit Entry Value Days : 1

Derivation Basis :   Activation Date

Calendar Basis :   Branch

Move back value credit to Current System date: No

Processing Dates	Derivation	Derivation Logic
Debit Entry Date	29-Mar-2013 (since entry date cannot be back value dated)	27-Mar-2013 + 1 (Activation Date + Debit Entry Days) and
Debit Entry Value Date	28-Mar-2013	27-Mar-2013 + 1 (Activation Date + Debit Entry Value Days) and
Credit Entry Date	29-Mar-2013 (since entry date cannot be back value dated)	27-Mar-2013 + 1 (Activation Date + Credit Entry Days)
Credit Entry Value Date	28-Mar-2013 (Since move back value credit date to current system date as No)	27-Mar-2013 + 1 (Activation Date + Credit Entry Value Days)
Message Date	NA	
ECA Date	NA	
Rate Date	29-Mar-2013	29-Mar-2013 (Credit Entry Date)

Example for Future Value Dated Payment

System Date   :   29-Mar-2013

Booking Date   :   29-Mar-2013

Instruction Date   :   30-Mar-2013

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Instruction Date Treatment: Payment Activation Date

Holiday Treatment for Instruction date   :   Move forward

Activation Date   :   30-Mar-2013

Debit Entry Days :   1

Derivation Basis :   Booking Date

Calendar Basis   :   Branch

Move back value debit to Current System date: No

Debit Entry Value Days   :   1

Derivation Basis :   Booking Date

Calendar Basis   :   Branch

Credit Entry Days :   1

Derivation Basis :   Booking Date

Calendar Basis   :   Branch

Credit Entry Value Days   :   1

Derivation Basis :   Booking Date

Calendar Basis   :   Branch

Move back value credit to Current System date: No

Processing Dates	Derivation	Derivation Logic
Debit Entry Date	30-Mar-2013	29-Mar-2013 + 1 (Booking Date + Debit Entry Days)
Debit Entry Value Date	30-Mar-2013	29-Mar-2013 + 1 (Booking Date + Debit Entry Value Days)
Credit Entry Date	30-Mar-2013	29-Mar-2013 + 1 (Booking Date + Credit Entry Days)
Credit Entry Value Date	30-Mar-2013	29-Mar-2013 + 1 (Booking Date + Credit Entry Value Days)
Message Date	NA	
ECA Date	NA	
Rate Date	30-Mar-2013	30-Mar-2013 (Credit Entry Date)

Example for Future Value Dated Payment

System Date   :   29-Mar-2013

Booking Date   :   29-Mar-2013

Instruction Date   :   01-Apr-2013

Instruction Date Treatment: Payment Activation Date

Holiday Treatment for Instruction date   :   Move forward

Activation Date   :   01-Apr-2013

Debit Entry Days :   2

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Derivation Basis   :   Booking Date

Calendar Basis   :   Branch

Debit Entry Value Days   :   2

Derivation Basis   :   Booking Date

Calendar Basis   :   Branch

Move back value debit to Current System date: No

Credit Entry Days :   2

Derivation Basis   :   Booking Date

Calendar Basis   :   Branch

Credit Entry Value Days   :   2

Derivation Basis   :   Booking Date

Calendar Basis   :   Branch

Move back value credit to Current System date: No

Processing Dates	Derivation	Derivation Logic
Debit Entry Date	31-Mar-2013	29-Mar-2013 + 2 = 31-Mar-2013 (Booking Date + Debit Entry Days)
Debit Entry Value Date	31-Mar-2013	29-Mar-2013 + 2 = 31-Mar-2013 (Booking Date + Debit Entry Value Days) and
Credit Entry Date	31-Mar-2013	29-Mar-2013 + 2 = 31-Mar-2013 (Booking Date + Credit Entry Days)
Credit Entry Value Date	31-Mar-2013	29-Mar-2013 + 2 = 31-Mar-2013 (Booking Date + Credit Entry Value Days)
Message Date	NA	
ECA Date	NA	
Rate Date	01-Apr-2013	01-Apr-2013 (Credit Entry Date)

Example for Future Value Dated Payment

System Date   :   29-Mar-2013

Booking Date   :   29-Mar-2013

Instruction Date   :   05-Apr-2013

Instruction Date Treatment: Payment Activation Date

Holiday Treatment for Instruction date   :   Move forward

Activation Date   :   05-Apr-2013

Debit Entry Days :   -1

Derivation Basis   :   Activation Date

Calendar Basis   :   Branch

Debit Entry Value Days   :   0

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Derivation Basis :   Activation Date

Calendar Basis   :   Branch

Move back value debit to Current System date: No

Credit Entry Days :   -1

Derivation Basis :   Activation Date

Calendar Basis   :   Branch

Credit Entry Value Days   :   0

Derivation Basis :   Activation Date

Calendar Basis   :   Branch

Move back value credit to Current System date: No

Processing Dates	Derivation	Derivation Logic
Debit Entry Date	04-Apr-2013	05-Apr-2013 - 1 = 04-Apr-2013 (Activation Date - Debit Entry Days)
Debit Entry Value Date	05-Apr-2013	05-Apr-2013 + 0 = 05-Apr-2013 (Activation Date + Debit Entry Value Days)
Credit Entry Date	04-Apr-2013	05-Apr-2013 - 1 = 04-Apr-2013 (Activation Date - Credit Entry Days)
Credit Entry Value Date	05-Apr-2013	05-Apr-2013 + 0 = 05-Apr-2013 (Activation Date + Credit Entry Value Days)
Message Date	NA	
ECA Date	NA	
Rate Date	04-Apr-2013	04-Apr-2013 (Credit Entry Date)

Processing Dates resolution for 'Outgoing Payments'

Processing Dates	Derivation
Booking Date	System Date
Instruction Date	Value date of the payment
Activation Date	Instruction Date when instruction date is not a holiday Next/Before working date of Instruction Date when instruction date is a holiday. (Based on the Holiday treatment for Instruction date parameter & Calendar basis will be 'Branch')
Debit Entry Date	**When Derivation Basis is Booking Date** Booking Date + Number of Debit Entry Days of Branch working days, if calendar basis is 'Branch'. Booking Date + Number of Debit Entry Days of Credit Currency

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Processing Dates	Derivation
	working days, if calendar basis is 'Currency'.
	Booking Date + Number of Debit Entry Days of Network working days, if calendar basis is 'Network'.
	When Derivation Basis is Activation Date
	Activation Date + Number of Debit Entry Days of Branch working days, if calendar basis is 'Branch'.
	Activation Date + Number of Debit Entry Days of Credit Currency working days, if calendar basis is 'Currency'.
	Activation Date + Number of Debit Entry Days of Network working days, if calendar basis is 'Network'.
	If the derived debit entry date is back dated, system will hardcode the debit entry date to Current system date.
Debit Entry Value Date	**When Derivation Basis is Booking Date**
	Booking Date + Number of Debit Entry Value Days of Branch working days, if calendar basis is 'Branch'.
	Booking Date + Number of Debit Entry Value Days of Credit Currency working days, if calendar basis is 'Currency'.
	Booking Date + Number of Debit Entry Value Days of Network working days, if calendar basis is 'Network'.
	When Derivation Basis is Activation Date
	Activation Date + Number of Debit Entry Value Days of Branch working days, if calendar basis is 'Branch'.
	Activation Date + Number of Debit Entry Value Days of Credit Currency working days, if calendar basis is 'Currency'.
	Activation Date + Number of Debit Entry Value Days of Network working days, if calendar basis is 'Network'.
Credit Entry Date	**When Derivation Basis is Booking Date**
	Booking Date + Number of Credit Entry Days of Branch working days, if calendar basis is 'Branch'.
	Booking Date + Number of Credit Entry Days of Credit Currency working days, if calendar basis is 'Currency'.
	Booking Date + Number of Credit Entry Days of Network working days, if calendar basis is 'Network'.
	When Derivation Basis is Activation Date
	Activation Date + Number of Credit Entry Days of Branch working days, if calendar basis is 'Branch'.
	Activation Date + Number of Credit Entry Days of Credit Currency working days, if calendar basis is 'Currency'.
	Activation Date + Number of Credit Entry Days of Network working days, if calendar basis is 'Network'.

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Processing Dates	Derivation
	If the derived credit entry date is back dated, system will hardcode the credit entry date to Current system date.
Credit Entry Value Date	**When Derivation Basis is Booking Date** Booking Date + Number of Credit Entry Value Days of Branch working days, if calendar basis is 'Branch'. Booking Date + Number of Credit Entry Value Days of Credit Currency working days, if calendar basis is 'Currency'. Booking Date + Number of Credit Entry Value Days of Network working days, if calendar basis is 'Network'. **When Derivation Basis is Activation Date** Activation Date + Number of Credit Entry Value Days of Branch working days, if calendar basis is 'Branch'. Activation Date + Number of Credit Entry Value Days of Credit Currency working days, if calendar basis is 'Currency'. Activation Date + Number of Credit Entry Value Days of Network working days, if calendar basis is 'Network'.
Message Date	**When 'Message As Of' is maintained** Booking Date when Message As of is 'Booking Date'. Debit Entry Date when Message As of is 'Debit Entry Date'. Debit Value Date when Message As of is 'Debit Value Date'. Credit Entry Date when Message As of is 'Credit Entry Date'. Credit Value Date when Message As of is 'Credit Value Date'. Activation Date when Message As of is 'Activation Date'. **When 'Dispatch Days' is maintained** **When Derivation Basis is Booking Date** Booking Date + Number of Dispatch Days of Branch working days, if calendar basis is 'Branch'. Booking Date + Number of Dispatch Days of Credit Currency working days, if calendar basis is 'Currency'. Booking Date + Number of Dispatch Days of Network working days, if calendar basis is 'Network'. **When Derivation Basis is Activation Date** Activation Date + Number of Dispatch Days of Branch working days, if calendar basis is 'Branch'. Activation Date + Number of Dispatch Days of Credit Currency working days, if calendar basis is 'Currency'. Activation Date + Number of Dispatch Days of Network working days, if calendar basis is 'Network'.

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Processing Dates	Derivation
ECA Date	Debit Entry Date
Rate Date	Debit Entry Date

Example for Current Value Dated Payment

System Date	:	29-Mar-2013
Booking Date	:	29-Mar-2013
Instruction Date	:	29-Mar-2013
Instruction Date Treatment:		Payment Activation Date
Holiday Treatment for Instruction date:		Move forward
Activation Date	:	29-Mar-2013
Debit Entry Days	:	1
Derivation Basis	:	Booking Date
Calendar Basis	:	Branch
Debit Entry Value Days	:	1
Derivation Basis	:	Booking Date
Calendar Basis	:	Branch

Move back value debit to Current System date: No

Credit Entry Days	:	1
Derivation Basis	:	Booking Date
Calendar Basis	:	Branch
Credit Entry Value Days	:	1
Derivation Basis	:	Booking Date
Calendar Basis	:	Branch
Message As of	:	Debit Value Date

Move back value credit to Current System date: No

Processing Dates	Derivation	Derivation Logic
Debit Entry Date	30-Mar-2013	29-Mar-2013 + 1 (Booking Date + Debit Entry Days)
Debit Entry Value Date	30-Mar-2013	29-Mar-2013 + 1 (Booking Date + Debit Entry Value Days)
Credit Entry Date	30-Mar-2013	29-Mar-2013 + 1 (Booking Date + Credit Entry Days)
Credit Entry Value Date	30-Mar-2013	29-Mar-2013 + 1 (Booking Date + Credit Entry Value Days)
Message Date	30-Mar-2013	30-Mar-2013 (Debit Entry Value Date)
ECA Date	30-Mar-2013	30-Mar-2013 (Debit Entry Date)

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Rate Date	30-Mar-2013	30-Mar-2013 (Debit Entry Date)

Example for Back Value Dated Payment

System Date   :   29-Mar-2013

Booking Date   :   29-Mar-2013

Instruction Date   :   26-Mar-2013

Instruction Date Treatment: Payment Activation Date

Holiday Treatment for Instruction date: Move forward

Activation Date   :   27-Mar-2013(As Instruction date falls on holiday)

Debit Entry Days :   1

Derivation Basis :   Activation Date

Calendar Basis   :   Branch

Debit Entry Value Days   :   1

Derivation Basis :   Activation Date

Calendar Basis   :   Branch

Move back value debit to Current System date: No

Credit Entry Days :   1

Derivation Basis :   Activation Date

Calendar Basis   :   Branch

Credit Entry Value Days :   1

Derivation Basis :   Activation Date

Calendar Basis   :   Branch

Dispatch Days: 2

Derivation Basis :   Activation Date

Calendar Basis   :   Branch

Move back value credit to Current System date: Yes

Processing Dates	Derivation	Derivation Logic
Debit Entry Date	29-Mar-2013 (As entry date cannot be back dated)	27-Mar-2013 + 1 (Activation Date + Debit Entry Days) and
Debit Entry Value Date	28-Mar-2013	27-Mar-2013 + 1 (Activation Date + Debit Entry Value Days) and
Credit Entry Date	29-Mar-2013 (As entry date cannot be backdated)	27-Mar-2013 + 1 (Activation Date + Credit Entry Days)
Credit Entry Value Date	29-Mar-2013 (Since Move back dated credit entry value date to current system date)	27-Mar-2013 + 1 (Activation Date + Credit Entry Value Days)
Message Date	29-Mar-2013	27-Mar-2013 + 2 (Activation

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		Date + Message Dispatch Days)
ECA Date	29-Mar-2013	28-Mar-2013 (Debit Entry Date)
Rate Date	29-Mar-2013	28-Mar-2013 (Debit Entry Date)

Example for Future Value Dated Payment

System Date	:	29-Mar-2013
Booking Date	:	29-Mar-2013
Instruction Date	:	01-Apr-2013
Activation Date	:	01-Apr-2013
Debit Entry Days	:	2
Derivation Basis	:	Booking Date
Calendar Basis	:	Branch
Debit Entry Value Days	:	2
Derivation Basis	:	Booking Date
Calendar Basis	:	Branch

Move back value debit to Current System date: No

Credit Entry Days	:	2
Derivation Basis	:	Booking Date
Calendar Basis	:	Branch
Credit Entry Value Days	:	2
Derivation Basis	:	Booking Date
Calendar Basis	:	Branch

Move back value credit to Current System date: No

Dispatch Days	:	3
Derivation Basis	:	Booking Date
Calendar Basis	:	Branch

Processing Dates	Derivation	Derivation Logic
Debit Entry Date	31-Mar-2013	29-Mar-2013 + 2 = 31-Mar-2013 (Booking Date + Debit Entry Days)
Debit Entry Value Date	31-Mar-2013	29-Mar-2013 + 2 = 31-Mar-2013 (Booking Date + Debit Entry Value Days)
Credit Entry Date	31-Mar-2013	29-Mar-2013 + 2 (Booking Date + Credit Entry Days)
Credit Entry Value Date	31-Mar-2013	29-Mar-2013 + 2 (Booking Date + Credit Entry Value Days)

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Message Date	01-Apr-2013	29-Mar-2013 + 3 (Booking Date + Dispatch Days)
ECA Date	31-Mar-2013	01-Apr-2013 (Debit Entry Date)
Rate Date	31-Mar-2013	01-Apr-2013 (Debit Entry Date)

Example for Future Value Dated Payment

System Date   :   29-Mar-2013

Booking Date   :   29-Mar-2013

Instruction Date   :   01-Apr-2013

Instruction Date Treatment: Payment Activation Date

Holiday Treatment for Instruction date :   Move forward

Activation Date   :   01-Apr-2013

Debit Entry Days :   2

Derivation Basis :   Booking Date

Calendar Basis   :   Branch

Debit Entry Value Days   :   2

Derivation Basis :   Booking Date

Calendar Basis   :   Branch

Move back value debit to Current System date: No

Credit Entry Days :   2

Derivation Basis :   Booking Date

Calendar Basis   :   Branch

Credit Entry Value Days :   2

Derivation Basis :   Booking Date

Calendar Basis   :   Branch

Move back value credit to Current System date: No

Dispatch Days: 3

Derivation Basis :   Booking Date

Calendar Basis   :   Branch

Processing Dates	Derivation	Derivation Logic
Debit Entry Date	31-Mar-2013	29-Mar-2013 + 2 = 31-Mar-2013 (Booking Date + Debit Entry Days)
Debit Entry Value Date	31-Mar-2013	29-Mar-2013 + 2 = 31-Mar-2013 (Booking Date + Debit Entry Value Days)
Credit Entry Date	31-Mar-2013	29-Mar-2013 + 2 (Booking Date + Credit Entry Days)

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Credit Entry Value Date	31-Mar-2013	29-Mar-2013 + 2 (Booking Date + Credit Entry Value Days)
Message Date	01-Apr-2013	29-Mar-2013 + 3 (Booking Date + Dispatch Days)
ECA Date	31-Mar-2013	01-Apr-2013 (Debit Entry Date)
Rate Date	31-Mar-2013	01-Apr-2013 (Debit Entry Date)

Example for Future Value Dated Payment

System Date   :   29-Mar-2013

Booking Date   :   29-Mar-2013

Instruction Date   :   05-Apr-2013

Activation Date   :   05-Apr-2013

Debit Entry Days   :   -1

Derivation Basis   :   Activation Date

Calendar Basis   :   Branch

Debit Entry Value Days :   0

Derivation Basis   :   Activation Date

Calendar Basis   :   Branch

Move back value debit to Current System date: No

Credit Entry Days   :   -1

Derivation Basis   :   Activation Date

Calendar Basis   :   Branch

Credit Entry Value Days :   0

Derivation Basis   :   Activation Date

Calendar Basis   :   Branch

Move back value credit to Current System date: No

Dispatch Days   :   -1

Derivation Basis   :   Activation Date

Calendar Basis   :   Branch

Processing Dates	Derivation	Derivation Logic
Debit Entry Date	04-Apr-2013	05-Apr-2013 - 1 = 04-Apr-2013 (Activation Date - Debit Entry Days)
Debit Entry Value Date	05-Apr-2013	05-Apr-2013 + 0 = 05-Apr-2013 (Activation Date + Debit Entry Value Days)
Credit Entry Date	04-Apr-2013	05-Apr-2013 - 1 = 04-Apr-2013 (Activation Date - Credit Entry Days)

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Processing Dates	Derivation	Derivation Logic
Credit Entry Value Date	05-Apr-2013	05-Apr-2013 + 0 = 05-Apr-2013 (Activation Date + Credit Entry Value Days)
Message Date	04-Apr-2013	05-Apr-2013 – 1 = 04-Apr-2013 (Activation Date – Dispatch Days)
ECA Date	04-Apr-2013	Debit Entry Date
Rate Date	04-Apr-2013	04-Apr-2013 (Credit Entry Date)

3.18.3 <u>Maintaining Payment Processing Cut-off Details</u>

You can maintain Cut-off days and Cut-off time parameters for the payment transactions against Branch, Payment Currency, Product, Customer Service Model, Customer, Customer Account, Network and Transfer Amount combination.

Cut-off maintenance will be done at individual branches to configure Cut-off maintenance.

You can maintain cut off details 'Payment Dates – Processing Cutoff Maintenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDCTOFF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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You can specify the following details:

Branch Code

The system displays the payment branch for which the payment cut-off parameters need to be maintained.

Payment Currency

Specify the currency of the payment transaction. You can also select the valid currency code from the adjoining option list.

Country Code

The system displays the current logged in country code.

Source Code

Specify the source of the payment. You can also select the valid source code from the adjoining option list.

Network

Specify the local clearing network associated with the payment. You can also select the standard clearing networks.

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Product Code

Specify the product code. You can also select the valid product code from the adjoining option list.

Customer Service Model

Specify the service model of the payment's customer. You can also select the standard customer service model detail from the adjoining option list.

Customer Number

Specify the customer number. You can also select the valid customer number from the adjoining option list.

Customer Account

Specify the customer account. You can also select the valid customer account from the adjoining option list.

Cut Off Details

Limit Amount

Specify the transfer amount up to which the cut-off details needs to be maintained.

Cut-off Days

Specify the Cut-off Days for the payment corresponding to the limit amount.

Cut-off Hour

Specify the cut-off hour for the payment corresponding to the limit amount maintained at 24 hour format.

Cut-off Minute

Specify the Cut-off Minute for the payment corresponding to the limit amount.

Apply Post Cut-off Preferences

Check this box to automatically apply the post cut-off preferences for re-computing processing dates.

3.18.3.1   Processing of Cut-off Details

During contract processing, cut-off date and time will be resolved based on the data maintained in 'Payment Platform Cutoff Maintenance' screen. The following sequence will be followed to retrieve the suitable cut-off maintenance for the payment:

Branch	Payment Currency	Source	Network	Product	Service Model	Customer	Account
Specific	Specific	Specific	Specific	Specific	Specific	Specific	Specific

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Branch	Payment Currency	Source	Network	Product	Service Model	Customer	Account
Specific	Specific	Specific	Specific	Specific	Specific	Specific	ALL
Specific	Specific	Specific	Specific	Specific	Specific	ALL	ALL
Specific	Specific	Specific	Specific	Specific	ALL	ALL	ALL
Specific	Specific	Specific	Specific	ALL	Specific	Specific	Specific
Specific	Specific	Specific	Specific	ALL	Specific	Specific	ALL
Specific	Specific	Specific	Specific	ALL	Specific	ALL	ALL
Specific	Specific	Specific	Specific	ALL	ALL	Specific	Specific
Specific	Specific	Specific	Specific	ALL	ALL	ALL	ALL
Specific	Specific	Specific	ALL	Specific	Specific	Specific	Specific
Specific	Specific	Specific	ALL	Specific	Specific	Specific	ALL
Specific	Specific	Specific	ALL	Specific	Specific	ALL	ALL
Specific	Specific	Specific	ALL	Specific	ALL	ALL	ALL
Specific	Specific	Specific	ALL	ALL	Specific	Specific	Specific
Specific	Specific	Specific	ALL	ALL	Specific	Specific	ALL
Specific	Specific	Specific	ALL	ALL	Specific	ALL	ALL
Specific	Specific	Specific	ALL	ALL	ALL	ALL	ALL
Specific	Specific	Specific	ALL	ALL	ALL	Specific	Specific

Based on the payment transfer amount within the limit amount maintained, the corresponding cut-off time days and time will be resolved for the payment.

The system will derive the Payment Cut-off date time based on the parameters maintained in this function for the respective payment branch. If maintenance is not available at the branch level, then the payment will fail.

Activation Date Resolution

Payment Activation Date will be the Instruction date as received in the payment message. If the instruction date received is a holiday then the next working date of the payment branch will be assigned with the payment activation date.

Example

System Date   :   01-Mar-2013

Booking Date   :   01-Mar-2013

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Instruction Date   :   02-Mar-2013

Branch Calendar for March 2013

S	M	T	W	T	F	S
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

As 02-Mar-2013 is a holiday, the system will derive the next working date, i.e., 04-Mar-2013 as Activation Date.

Cut-off Date Time Checks

During Payment contract processing, the system will resolve the cut-off date time based on the maintenance done in 'Payment Platform Cut-off Maintenance' screen after payment auto routing, network, product and Debit and Credit Account resolutions. Each payment will undergo cut-off time check only if the Instruction date specified in the payment is >= Current system date and if 'Cut-off Time Check Required' is set as required at the corresponding payment source.

If the Instruction date in the payment is less than the current system date, the respective payment will not undergo cut-off time check and will be considered for processing on the same day when it is received without the cut-off time check.

The system saves the Payment date time and payment receipt date time from the external system that are resolved in payment branch time, by adding cut-off offset time maintained for the payment branch. For Offline and Upload payment processing, the payment receipt date time from the external system will be considered for cut-off time checks.

The system will convert the cut-off time maintained in 'Payments Cut-off Maintenance' screen to payment branch date time by adding the cut-off offset time maintained for the payment branch. Payment save date time/ payment receipt date time are now compared with the cut-off date time resolved from 'Payment Platform Cutoff Maintenance' screen.

If payment save date time/ payment receipt date time is lesser than or equal to the Cut-off date time derived then the payment will be considered as 'Pre Cut-off' payment and proceeds with further processing. If payment save date time / payment receipt date time exceeds the Cut-off date time derived then the payment will be considered as 'Post Cut-off' payment.

Cut-off date Time check is not applicable for customer initiated files.

Based on post cut off preference, the system will re-derive the dates for post cut off.

Case 2:

System Date   :   29-Mar-2013

Instruction Date   :   31-Mar-2013

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Cut-Off Maintenance

Cut-off Days : 2

Cut-off Hour : 16

Cut-off Minute : 00

Offset Time at Branch

Offset Hour : 1

Offset Minute : 0

Payment Receipt Date Time in Branch Time : 29-Mar-2013 11:00

Payment Cut-off Date Time in Branch Time : 29-Mar-2013 16:00 (Cut-off date derived is based on branch working days (31-Mar-2013 – 2 = 29-Mar-2013))

Now, Payment receipt date time and cut-off date time is compared. Since payment receipt date time is within the cut-off time, the payment is considered as received before cut-off date time and proceeds with further processing.

Case 3:

System Date : 29-Mar-2013

Instruction Date : 30-Mar-2013

Cut-Off Maintenance

Cut-off Days : 2

Cut-off Hour : 16

Cut-off Minute : 00

Offset Time at Branch

Offset Hour : 1

Offset Minute : 0

Payment Receipt Date Time in Branch Time : 29-Mar-2013 11:00

Payment Cut-off Date Time in Branch Time : 28-Mar-2013 16:00 (If Cut off days maintained is > 0, then Cut-off date derived is based on branch working days (30-Mar-2013 - 2 = 28-Mar-2013)

Now, Payment receipt date time and cut-off date time is compared. Since payment receipt date time exceeds the cut-off time, the payment is considered as received after cut-off date time.

Case 4: (Back dated case)

System Date : 29-Mar-2013

Instruction Date : 28-Mar-2013

Cut-Off Maintenance

Cut-off Days : 0

Cut-off Hour : 16

Cut-off Minute : 00

Offset Time at Branch

Offset Hour : 1

Offset Minute : 0

Payment Receipt Date Time in Branch Time : 29-Mar-2013 11:00

Payment Cut-off Date Time in Branch Time : 29-Mar-2013 16:00

Now, since the instruction date is less than the current system date, the cut-off time check is not required and payment will be considered for processing on the same day as the cut-off hour is still not reached.

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Case 5: (Back dated case)

System Date	:	29-Mar-2013
Instruction Date	:	29-Mar-2013

Cut-Off Maintenance

Cut-off Days	:	2
Cut-off Hour	:	16
Cut-off Minute	:	00

Offset Time at Branch

Offset Hour	:	1
Offset Minute	:	0

Payment Receipt Date Time in Branch Time :   29-Mar-2013 11:00

Payment Cut-off Date Time in Branch Time   :   27-Mar-2013 16:00 (If cut off days > 0, then Cut-off date derived is based on branch working days (29-Mar-2013 - 2 = 27-Mar-2013)

Now, Payment receipt date time and cut-off date time is compared. Since payment receipt date time exceeds the cut-off time, the payment is considered as received after cut-off date time.

3.18.4 Maintaining Payment Processing Cut-off Override Details

You can override the processing cut-off time for a current system date, which provides an option to extend or reduce the processing cut-off time for that particular day. You can invoke the 'Payment Dates – Processing Cut-off Override' screen by typing 'PMDCOFOV' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

Specify the following details:

Branch Code

Specify the branch code for which the payment cut-off override parameter needs to be maintained.

System Dates

The system displays the current system date.

Country Code

The system displays the country code for which payment cut-off override parameter needs to be maintained.

Click 'Fetch' button to view all the records maintained for the selected Branch Code. You can modify the cut-off details for selected records.

Override Cut Off Details

Payment Currency

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

Source Code

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

Network Code

The system displays the local clearing network code associated with the payment.

Product Code

The system displays the product code.

Customer Service Model

The system displays the service model of the payment's customer.

Customer No

The system displays the customer number.

Account No

The system displays the account number of the customer.

Apply Post Cutoff Preferences

Check this box to automatically apply the post cut-off preferences for re-computing processing dates.

Cutoff Days

Specify the cut-off days for the payment corresponding to the limit amount.

Hour

Specify the cut-off hour for the payment corresponding to the limit amount maintained at 24 hour format.

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Cutoff Minutes

Specify the cut-off minutes for the payment corresponding to the limit amount.

Click 'Amount wise Cutoff Details' button to specify limit amount wise cut-off details in days, hours and minutes.

Specify the following details:

To Limit Amount

Specify the limit amount up to which cut-off needs to be maintained.

Cutoff Days

Specify the cut-off days for the payment corresponding to the limit amount.

Cutoff Hours

Specify the cut-off hours for the payment corresponding to the limit amount.

Cutoff Minutes

Specify the cut-off minutes for the payment corresponding to the limit amount.

3.18.4.1   <u>Processing Cut-off Check Activity</u>

Processing cut-off check takes place during 'COFFCK' activity after the resolution of processing dates of a transaction. During cut-off check processing, the system verifies whether there are any record available in 'Processing Cutoff Override Maintenance' for the specific combination on the current system date. If there are records available, the system derives the cut-off days and time from the respective Override Maintenance.

If there is no record available in 'Processing Cut off Override Maintenance', the system verifies the existing 'Processing Cut off Maintenance' to derive the cut-off time.

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If a transaction is identified as post processing cut-off, the system verifies whether the post cut-off preferences are maintained for the transaction. Accordingly, the system re-computes the processing dates such as, Debit Entry Date, Debit Entry Value Date, Credit Entry Date, Credit Entry Value Date, and the Message Date for the transaction and proceeds with further processing.

If the post cut-off preferences are not maintained in the system, the system rejects the transaction and sends an error response to the channel.

3.19 <u>Maintaining Payment Rules for Branch Resolution</u>

The Oracle FLEXCUBE messaging hub will receive the incoming messages and undergo a set of process like message segregation, perform network validations, message enrichment and then will transform the messages into ISO 20022 format and pass it to payments.

The payment message will be parsed and the branch resolution activity will be performed. This will enable the derivation of branch code for a payment transaction being processed for a particular payment source.

The payment attributes will define a condition for the payment transactions to resolve into a particular branch using Branch Rule maintenance. The resolved branch will be the transaction branch for the payments originated from a specific payment source.

Subsequent to branch resolution, the payment message will undergo cover matching process if required and the payment contract is booked in the system. The system will generate the contract reference number along with alternate contract reference number based on the source of the payment message.

You can maintain the condition in order to resolve the branch code and LV code for the payment transactions originated from a particular payment source.

You can maintain branch rule in the 'Payment Rules - Branch Resolution' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDBRRUL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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![Payment Rules - Branch Resolution screen]

You can specify the following details:

Source Code

Specify the payment source for which the branch code needs to be resolved based on payments attributes. You can also select the valid source code from the adjoining option list.

Source Code Description

The system displays the source code.

Country Code

The system displays the Country Code.

<u>**Rule Details**</u>

Priority

Specify the priority of rules. It defines the priority of execution of each rule.

Rule

Specify the condition rule for the branch resolution. If the condition satisfies then the system will mark the transaction with the mapped branch code and legal vehicle code.

Branch Code

Specify the corresponding branch in which the payment will be available for processing when the condition rule is satisfied. You can also select the valid branch code from the adjoining option list.

Elements

Specify the payments attributes that can be used for condition builder. You can also select the valid element ID from the adjoining option list.

Operators

Select the standard operators to define conditions from the drop-down list. Following are the options available in the drop-down list:

- =
- <>
- >
- >=
- <
- <=
- +
- -
- /
- *

Value

Specify the values to define rule.

Functions

Select standard functions to define conditions from the drop-down list. Following are the options available in the drop-down list:

- ABS
- Round
- Floor
- Cell
- Greatest
- Least
- Power
- Mod
- Truncate

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Logical Operators

Select the standard logical operators to define conditions from the drop-down list. Following are the options available in the drop-down list:

- AND
- OR
- NOT

3.19.1 Specifying UDF Details

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

3.19.2 Processing Branch Resolution

You can resolve the branch code for the payments based on the condition maintained in 'Branch Rule Maintenance' screen. The payment will be booked in the resolved branch. The Branch code resolution is applicable for the following payment types:

- Outgoing Payment
- Incoming Payment

The branch code will not be resolved from rule maintenance for the following payment types, instead the branch code will be assigned from the respective original payment contract:

- Return of Outgoing Payment
- Return of Incoming Payment

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3.20 Maintaining Payment Sources

The external systems or other sources from which the system receives payment messages should be identified as Payment source with a unique code in this function. The payment source maintenance is used for matching Return transactions.

For each payment source there can be a set of preferences defined that will be used during processing of payments received/input for the payment source.

You can maintain payment source in the 'Source Maintenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDSORCE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

Source Code

Specify the unique code for the payment sources.

Description

Specify the brief description about the source code.

Source Type

Select the mode of transaction entry into the system from the drop-down list. Following are the options available in the drop-down list:

- Manual Input
- Upload

Country Code

Specify the country code. Alternatively, you can select country code maintained in the system. The list displays all valid country code maintained in the system.

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Upload Source Type Preferences

Upload source type preferences is applicable only when the source type is selected as 'Upload'. You can capture the following details.

Create Payment As

Select the status of the payment after upload from the drop-down list. Following are the options available in the drop-down list:

- Auto Authorized
- Unauthorized
- Unauthorized and Hold

Auto Authorization Limit Currency

Specify the currency in the auto authorization limit. You can also select the valid currency code from the adjoining option list.

This field is applicable only if you have selected 'Source Type' as 'Upload' and this field becomes mandatory if you have specified Auto Authorization Limit Amount in 'Auto Authorization Limit Amount' field.

Auto Authorization Limit Amount

Specify the auto authorization limit amount.

The transactions involving amounts less than or equal to the limit will be automatically authorized on upload. Transactions exceeding the limit specified will be in unauthorized status on upload. You need to manually authorize the transactions after upload that exceeds the limit specified.

This field is applicable only if you have selected 'Source Type' as 'Upload' and this field becomes mandatory if you have selected 'Auto Authorization' option in 'Create Payment As' field.

External Source Code

Specify the external source code. This code indicates the corresponding line of FCMH for the payment source.

Debit Authority Checks Required

Check this box to perform Debit Authority check validations for the payments originated from a particular payment source.

Payment Processing Preferences

Allow Delete

Check this box to allow deletion of a transaction for the payment source after it is booked...

If a transaction has been authorized at least once, you cannot delete the transaction. This field is disabled if 'Create Payment As' field is selected as 'Auto Authorized'.

Sanctions Checks Required

Check this box if sanctions checks validation is required for the source.

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Cutoff Time Check Required

Check this box to perform Cut-off Time check validations for the payments originated from a particular payment source.

Apply Customer File Preferences

Check this box to apply customer-specific file preferences for the payments originated from a specific source.

Notification Required

Check this box if notification is required for the source. By default this is not checked.

Recall from Other Source

Check this box to allow recall of transactions from sources than the specified source.

Payment Processing Mode

Select the mode of processing for the payments from the drop-down list. Following are the options available in the drop-down list:

- Online
- Offline

Offline Processing Verification Required

Check this box to indicate if the offline payments need to be sent to the 'Payment Processing Verification' queue for the manual verification.

This field is applicable only if you have selected 'Payment Processing Mode' as 'Offline'.

Processing Priority

Specify the internal processing priority based on which the payment transaction will be processed

Payment with Processing Priority 1 will be processed earlier than the payment with Processing Priority as 99.

Batch Booking for Manual Input Source Type

Select this box if payment contract is to be considered for consolidation or not.

Batch booking will be across products.

Enquiry from Creditor Bank Applicable

Check this box to indicate enquiry from the creditor bank is required. This value will be defaulted from the source. By default, this checkbox is unchecked and the element <INQUIRY_NOT_REQ> is set as 'Y'. On selecting this selecting this check box, the system sets the element <INQUIRY_NOT_REQ> to N.

Note: For the payment sources, <INQUIRY_NOT_REQ> should be set as N if this check box is selected.

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Reversal Allowed

Check this box to allow reversal of transaction.

3.20.1 <u>Original Transaction Match Fields</u>

Click Original Transaction Match Fields' button to view the match field details.

You can see the following details:

Source Code

The system displays the payment source code.

Description

The system displays the description of the payment source code.

Transaction Type Code

Select the transaction type code from the option list. The option list displays all valid transaction type codes maintained in the system.

From Field Name

Select the name of the 'From' field attribute of the parent contract, from the option list.

From Field Description

The system displays the description of the selected 'From Field'.

To Field Name

Select the name of the 'To' field attribute of the parent contract, from the option list.

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To Field Description

The system displays the description of the selected 'To Field'.

3.20.2 Viewing Payment Source Summary

You can view a summary of source maintenance using 'Payment Source Summary' screen. To invoke this screen, type 'PMSSORCE' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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

- Authorization status
- Record status
- Source Code
- Source Type
- External Source Code
- Create Payment As

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- Payment Processing Mode

Once you have specified the search parameters, click 'Execute Query' 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.

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3.21 <u>Maintaining Payments Source Activity</u>

You can maintain payment source activities using 'Payment Source - Activities' screen. To invoke this screen, type 'PMDSCACT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Source Code

Select the payment source code from which the payment was received for processing.

Product Type

Select the product type from the option list.

Payment Type

Select the payment type from the option list.

Country Code

Select the country code from the option list.

Event Code

The system defaults the event code on creation of source.

Activity Code

The system defaults the activity code on creation of source.

Applicable

Indicate whether the selected activity is applicable to the payment or not. Following options are available:

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- Yes
- No

Applicable for Force

Indicate whether the selected activity is applicable for force or not. Following options are available:

- Yes
- No

3.21.1 <u>Viewing Payment Source Activity Summary</u>

Oracle FLEXCUBE offers a process flow that displays activities linked with the payment events at every source level. The process for initiating the flow can be configured in the following ways:

- Case 1: 'Manual Input' source type and 'Online' processing mode
- Case 2: 'Upload' source type and 'Offline' processing mode

Source type and processing modes for a payment source can be configured in 'Payment Source Maintenance' function.

You can view a summary of payment source activities in 'Payment Source - Activities Summary' screen. To invoke this screen, type 'PMSSCACT' in the field at the top right corner of the application tool bar and click the adjoining arrow button.
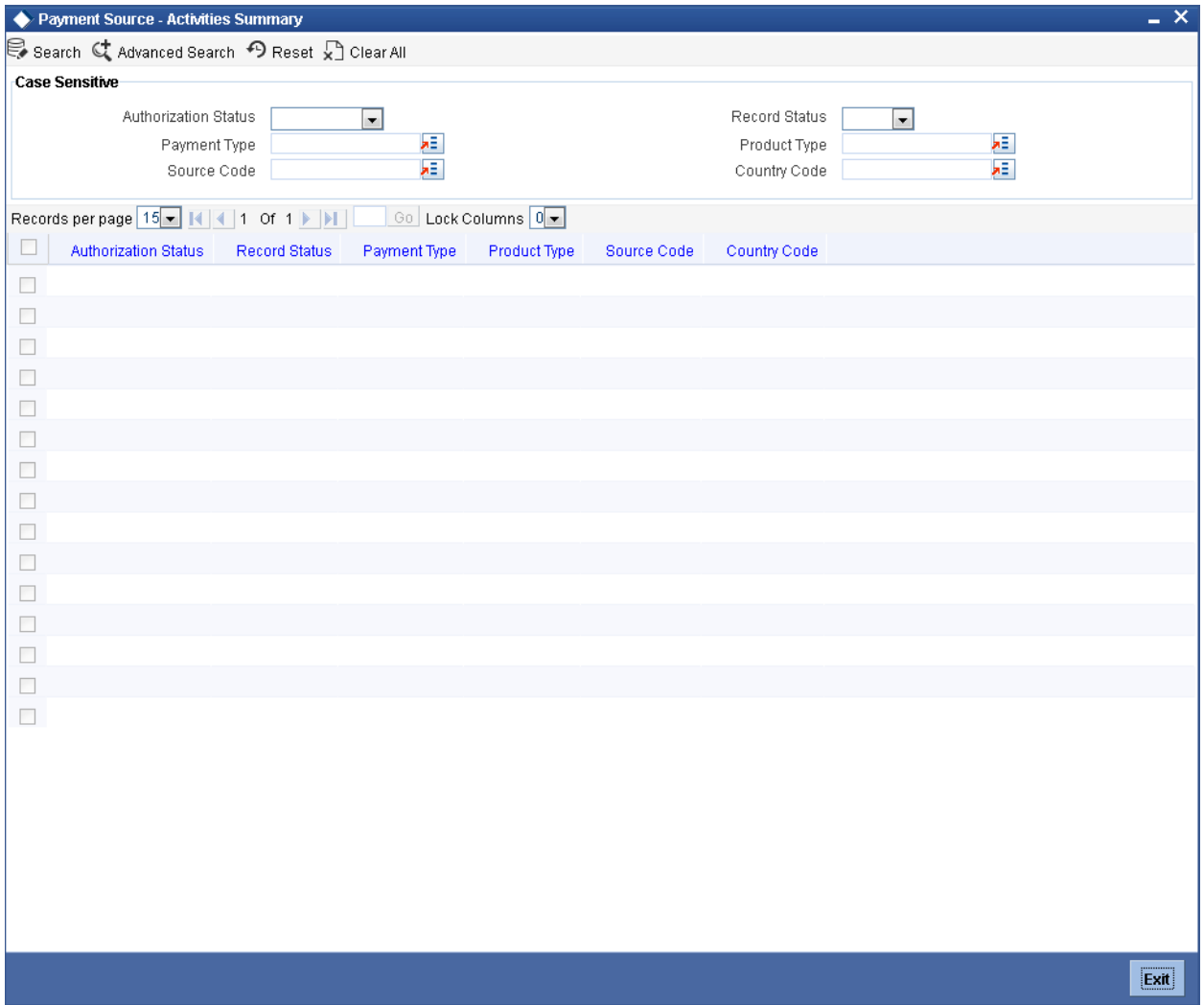
For more information on the payment activities and payment activities sources linkage, refer to Annexure A, in this module.

3.21.1.1 <u>Case 1: 'Manual Input' Source Type and 'Online' Processing Mode</u>

In this case, the system will perform payment authorization after INIT event as per the following sequence shown:

BOOK -> INIT -> AUTH -> SNCK

The above said events and its corresponding activities will be processed as on 'Booking Date' of the payment. Based on the auto authorization preferences set at user and function ID level, the payment will be either authorized automatically or it would wait for authorization from authorizer.

The following events and its corresponding activities will be initiated by authorization process on the respective processing date as derived by system.

Events	Processing on
DRFX	Debit Entry Date

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Events	Processing on
ECRA	Debit Entry Date
DRLQ	Debit Entry Date
CRFX	Credit Entry Date
CRLQ	Credit Entry Date
SNCK	Message Date
PMTH	Message Date

3.21.1.2 Case 2: 'Upload' source type and 'Offline' Processing Mode

In this case, the system will perform the payment authorization before SNCK and INIT events as per the following sequence:

BOOK -> AUTH

After payment authorization, background job process will process SNCK, INIT and PCHK events. The above said events and its corresponding activities would be processed as on 'Booking Date' of the payment.

Based on the auto authorization preferences set at payment source level, the payment will be either authorized automatically or it would wait for authorization from authorizer.

The following events and its corresponding activities will be processed in sequence and on the respective processing date as derived by system.

Events	Processing on
DRFX	Debit Entry Date
ECRA	Debit Entry Date
DRLQ	Debit Entry Date
CRFX	Credit Entry Date
CRLQ	Credit Entry Date
SNCK	Message Date
PMTH	Message Date

3.22 Maintaining Source Preferences

You can define source level preferences using 'Source Preferences' screen. To invoke this screen, type 'PMDSORPF' at the top right corner of the application toolbar and click the adjoining arrow button.

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Specify the following details:

Source Code

Select the source code for which you are maintaining the preferences. The option list displays all valid source codes maintained in the system. Select the appropriate one.

Description

On selecting the source code, the system displays the description of the source.

Payment Type

Select the type of payment transaction from the option list.

Description

On selecting the source code, the system displays the description of the source.

Product Type

Select the product type from the option list. The option list shows the following product types for selection:

- Incoming
- Outgoing

Description

On selecting the source code, the system displays the description of the source.

3.22.1.1   Duplication Field Tab

Click 'Duplicate Fields' to view the Duplicate Fields tab.

Specify the following details:

Duplicate Check Required

Specify whether duplicate check is required or not. You can select one of the following options:

- Yes – to enable check for duplicate payment based on a set of pre-defined parameters
- No – to disable duplicate payment check

Duplicate Check Period

Specify the duplicate check period. When a payment is considered for duplicate check, the system will check if duplicate payment exists within all payments booked during this period.

Field Name

Specify the field based on which the system should check for duplicates.

Description

Specify a brief description of the field.

3.22.1.2 Default Preferences Tab

Click 'Default Preferences' to view the Default Preferences tab.

Specify the following details:

Product Code

Select the product code from the option list. The option list displays all valid product codes maintained for the selected product type.

Network Code

Select the network code from the option list. The system displays all valid network codes maintained in the system.

Value Date Code

Select the value date code from the option list. The option list displays all valid value date codes maintained in the system.

Incoming Book Product Code

Select the incoming book product code.

3.22.1.3 Authorization Rekey Fields Tab

Click 'Authorization Rekey Fields' to view the Authorization Rekey Fields tab.

Specify the following details:

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Rekey Field Name

Select the list of payment fields that needs to be considered for contract authorization rekey. The option list displays all fields of 'Payments Contract Input' screen.

Description

On selecting the rekey field name, the system displays the description.

3.23 Maintaining Customer Payment Amount Limit

Oracle FLEXCUBE allows you to apply payment transaction limits for all the outgoing transactions in a particular account. If the 'Payment Limit Maintenance' is defined for a particular customer account, the system will validate this check for all the outgoing payments from the customer account irrespective of the product type; else this validation will not be exercised. In case of Cross Currency transactions, if the transaction currency is same as the account Limit currency then the system will apply the transaction rate to convert the transfer currency to account currency.

You can maintain payment limit checks at account level using 'Customer Payment Account Limit' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDPMTLT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

Account No

Specify the customer account number. You can also select the valid account number from the adjoining option list.

Customer Name

The system displays the name of the customer for the specified account number.

Account Branch

The system displays the branch code of the customer.

Account Currency

The system displays the currency details of the customer account.

Effective Date

The system displays the effective date details.

Payment Limit Details

Payment Limit Amount

Specify the payment limit amount details.

Limit Currency

Specify the currency in which the Payment limit amount is expressed. You can also select valid currency details from the adjoining option list.

Payment Utilized Amount

The system displays the utilized amount within the payment limit.

Frequency Schedule

Frequency

Select the frequency to reset Payment limit from the drop-down list. Following are the options available in the drop-down list:

- Daily
- Weekly
- Monthly

Start Date

Based on the frequency selected, the system displays the payment limit frequency start date.

End Date

Based on the frequency selected, the system displays the payment limit frequency end date.

3.23.1 Viewing User Defined Fields

You can view the user defined fields for payment limit by clicking on 'Field' in 'Payment Limit Maintenance' screen.

3.23.2 Processing Payment Limit

If the 'Payment Limit Maintenance' is defined for a particular customer account, the system will validate this check for all the outgoing payments from the customer account irrespective of the product type; else this validation will not be exercised. The End date for the payment limit tracking is computed based on the frequency and the Effective start date.

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On reaching the End date of the effective payment limit frequency schedule, the effective start and end dates are recomputed based on the frequency defined and utilized amount is reset to zero.

You can cancel, close or even modify the details of the defined payment limit.

3.24 Maintaining Prime Bank Details

Oracle FLEXCUBE allows you to define daily transaction amount limits for incoming payments from correspondent banks that are not the banks standard currency correspondent banks. These correspondent banks can be maintained as Prime Bank in Prime Bank Maintenance function. You can maintain overdraft limit for the Prime Bank using 'Prime Bank' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDPRMBK' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

Branch Code

The system displays the branch code.

Prime Bank Code

Specify the BIC code of the Prime Bank. You can also select the valid code from the adjoining option list.

Limit Currency

Specify the currency in which overdraft limit has been specified. You can also select the valid currency code from the adjoining option list.

Total Amount Limit

Specify the daily total amount limit assigned to a Prime Bank.

Utilized Limit

The system displays the current utilization amount used by all the incoming payments of the Prime Bank.

Available Limit

The system will display the available limit details.

3.24.1 <u>Processing Prime Bank Checks</u>

The system will perform the prime bank check for a transaction done on the sender bank for every Incoming Payment if sender bank is not bank's standard currency correspondent.

This check is not applicable for Local Clearing Payments.

If the Overdraft Limit Currency is different from the transaction currency, then the system will use the standard mid rate to convert the transaction amount in Overdraft Limit currency before doing limit checkIf the incoming payment transaction amount is less than the total Amount limit then the payment amount will be tracked as utilized limit for the prime bank. Prime Bank amount Utilization will be reset as part of the End–of–day process.

3.25 <u>Maintaining Debit Authority Agents Preferences</u>

Oracle FLEXCUBE allows you to maintain Instructing Agent / Sender's BIC and Message type combination for which the Debit authority check can be validated at branch and source level. Instructing Agent / Sender's BIC and message type combination maintained in this function will have debit authority rights for the maintained branch and account combination.

You can maintain debit authority agents using 'Customer Debit Authority Agents Preferences' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDDAAMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

Country Code

The system displays the current logged in country office.

Branch Code

The system displays the branch code for which the debit authority is to be maintained.

Account Number

Specify the Debtor Account for which the debit authority is to be mentioned for sender's BIC and Message Type combination. You can also select the valid account number from the adjoining option list.

Customer Name

The system displays the customer name of the account.

Currency

The system displays the currency of the customer account.

Message Type

Specify the message type for which the debtor's account can be debited. You can also select the valid message type from the adjoining option list.

BIC Code

Specify the Instructing Agent / Sender's BIC Code for which the debtor's account can be debited. You can also select the valid BIC code from the adjoining option list.

The system will validate the data maintained in this screen during payment processing to validate debit authority check at branch and customer account level for an instructing agent / sender BIC and message type combination.

For more information on 'BIC Code Maintenance' refer to the Chapter 'Maintaining BIC Directory details' in the 'Settlements' module.

3.25.1 Processing Debit Authority Agents

For outgoing payments, after the debit account is resolved, the system will perform the debit authority checks for the instructing agent/ sender BIC and message type combination. The system will check the Debit authority checks if 'Debit Authority Check Required' is set as required at payment source level and debit branch level for the payments originated from the corresponding source and debit branch.

The system will validate the message type in the payment instruction against the eligible message types maintained in Debit Authority Agents level. If the message type matches with the maintained list of message types then the debit authority check will be performed.

If the message type does not match with the maintained list of message types then the system will not perform the debit authority check and proceed the payment with further processing.

For the eligible message types, the system will validate the instructing agent / sender BIC maintained in Debit Authority Agents function with the instructing agent / sender BIC received in payment instruction.

For the message type if instructing agent / sender BIC matches then it is considered that instructing agent / sender BIC has debit authority access for the branch and customer account combination and payment will be processed further.

For the message type if instructing agent / sender BIC does not match then it is considered that instructing agent / sender BIC does not have debit authority access for the branch and customer account combination.

The system will validate the debit authority rights as follows:

- For the debit branch and all customer accounts combination
- For the debit branch and specific customer account combination
- For country code and all customer accounts combination
- For country code and specific customer account combination

3.26 Maintaining Creditor Details

Oracle FLEXCUBE allows you define parameters to capture the frequently used details of the creditor during the input of the contract details in contract online.

You can maintain counterparty account and bank details using 'Creditor Details' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDCPRTY' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You need to specify the following details:

Country Code

The system displays the Country Office at which the customer stations are maintained.

Counterparty Account ID Type

Select the type of Counterparty account from the drop-down list. Following are the options available in the drop-down list:

- IBAN
- Others

Counterparty Account Number

Specify the identification assigned by an institution.

Counterparty Account Currency

Specify the currency in which the Counterparty account is maintained. You can also select the valid currency code from the adjoining option list.

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Counterparty Bank Code Type

Select the type of Counterparty Bank code from the drop-down list. Following are the options available in the drop-down list:

- BIC
- Member ID

Counterparty Bank Code

Specify the counterparty bank code. You can also select the valid bank code from the adjoining option list.

3.26.1 Counterparty Details Tab

You can specify the counterparty details of the contract by clicking on 'Counterparty Details' tab in 'Creditor Details' screen.

Name

Specify the name of the Party.

Address1

Specify the address of the party.

Address2

Specify the address of the party.

Country Of Residence

Specify the country in which a person resides.

In case of a company, it is the country from which the affairs of that company are directed.

Tax Identification

Specify the tax identification number of the party.

Registration Identification

Specify the unique identification as assigned by an organization to unambiguously identify the party.

Tax Type

Specify the type of tax payer.

Address Type

Specify the nature of the postal address.

Department

Specify the department details of the party.

Sub Department

Specify the sub division details of the party.

Street Name

Specify the name of the street.

Building Number

Specify the number that identifies the position of a building on a street.

Town Name

Specify the name of the town in which the party resides.

Country Sub Division

Specify the subdivision of a country such as state, region, and country.

Country

Specify the country name in which the party resides.

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Post Code

Specify the postal code of the country in which the party resides.

Account Details

Account Name

Specify the name of the account.

Account Type Form

Select the type of account from the drop-down list. Following are the options available in the drop-down list:

- Code
- Proprietary

Account Type

Specify the account type. You can also select the valid account type from the adjoining option list.

Account ID Scheme Form

Select the scheme name form from the drop-down list. Following are the options available in the drop-down list:

- Code
- Proprietary

Account ID Scheme

Specify the account ID scheme details. You can also select the valid ID from the adjoining option list.

Account ID Issuer

Specify the entity that assigns the identification.

Identification Details

Identification Type

Select the identification type from the drop-down list. Following are the options available in the drop-down list:

- Organization
- Private

BIC

Specify the BIC details.

This indicates the Organization BIC if 'Identification Type' field is selected as 'Organization'.

Identification Value

Specify the identification assigned by an institution.

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Identification Issuer

Specify the entity that assigns the identification.

Identification Scheme Form

Select the Scheme Name Type from the drop-down list. Following are the options available in the drop-down list:

- Code
- Proprietary

Identification Scheme

Specify the identification scheme details.

Private Details

Date Of Birth

Specify the date of birth of the party.

Province Of Birth

Specify the place of birth of the party.

City Of Birth

Specify the city of birth of the party.

Country Of Birth

Specify the country of birth of the party.

Contact Details

Name Prefix

Select the terms used to formally address a person from the drop-down list. Following are the options available in the drop-down list:

- DOCT
- MADM
- MISS
- MIST

Name

Specify the name of the party.

Mobile No

Specify the mobile number of the party.

Email Address

Specify the e-mail address of the party.

Phone No

Specify the phone number of the party.

Fax No

Specify the fax number of the party.

Other

Specify other details, if any.

3.26.2 <u>Counterparty Bank Details</u>

You can specify the counterparty bank details of the contract by clicking on 'Counterparty Bank Details' tab in 'Creditor Details' screen.

Name

Specify the name of the bank.

Address1

Specify the address fo the bank.

Address 2

Specify the address of the bank.

Clearing System ID Form

Select the type of Clearing system identifier from the drop-down list. Following are the options available in the drop-down list:

- Code
- Proprietary

Clearing System ID

Specify the clearing system in the network.

Country

Specify the country name of the bank.

Identification Details

Identification Value

Specify the Identification assigned by an institution.

Identification Issuer

Specify the entity that assigns the identification.

Identification Scheme Form

Select the type of scheme name from the drop-down list. Following are the options available in the drop-down list:

- Code
- Proprietary

Identification Scheme

Specify the identification scheme details.

Branch Details

Branch Identification Value

Specify the unique and unambiguous identification of a branch of a financial institution.

Branch Name

Specify the name of the branch.

Branch Address1

Specify the address of the branch.

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Branch Address2

Specify the address of the branch.

3.27 Maintaining Restriction for Customer Balance Checks

In FLEXCUBE Payments, you can maintain a 'No Balance Check' on valid customers or customer accounts. If this check is maintained then during payment processing system ignores the balance check validations performed on the debtor account (Oracle FLEXCUBE account and External account).

This is a Country Office specific function which allows you to maintain 'No Balance Checks' for a specific Branch Code + Customer + Customer Account combination.

You can maintain Balance checks for customers or customer accounts using 'Customer Balance Checks Restriction' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDBLCHK' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The following details are captured here:

Country Code

The Country Code is displayed in this field..

Branch Code

Select the branch code from the adjoining option list. All valid branch codes maintained in the system are displayed here.

Description

The description of the selected branch code is defaulted here.

Customer Number

Select the customer number for which you want to maintain 'No Balance Check', from the adjoining option list. If this check is maintained then during payment processing system ignores the balance check validations performed on the customer's account.

Customer Name

The name of the customer for whom you want to maintain 'No Balance Check' is defaulted here..

Customer Account

Select the customer account for which you want to maintain 'No Balance Check'.

System allows you to maintain 'No Balance Checks' for all accounts of a Customer Number by selecting 'ALL' option in Customer Account field.

Account Description

The description of the selected account is defaulted here.

Account Currency

The currency of the selected account is defaulted here.

Account Branch

The branch of the selected account is defaulted here.

Product Type

Select the product type for which you want to maintain 'No Balance Check'.This is applicable for payments with Outgoing product type. You can maintain this for 'ALL' product types also.

Product Type Description

The description of the selected product type is defaulted here.

Remarks

Specify remarks or the reason for No Balance Check, if any.

3.28 <u>Maintaining Agent Code Words</u>

You can maintain standard and bilateral code words that can be used as instructions to creditor agent and next agent while creating a payments contract. All code words that you maintain in this screen will be available for selection in the fields 'Instructions for Creditor Agent', 'Instructions for Next Agent' and 'Unstructured Remittance Information' while creating payments contracts.

To invoke 'Agent Codewords' screen, type 'PMDCODEM' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Field Name

Specify the agent type for whom the codeword is maintained. The drop-down list displays the following options:

- Creditor Agent
- Next Agent
- Remitter Info

Select the appropriate one.

Network

Select the network from the option list.

Transfer Type

Specify the transfer type applicable for the code word maintenance. The option list displays all payment message types that can be used for codeword processing. Select the appropriate one.

Code

Specify a unique code word as per SWIFT standards. The code must contain a forward slash symbol (/) at the beginning and end. The code, including the forward slashes, should not exceed 10 characters.

For example, /INV/ can be maintained as a code.

Code Description

Specify a brief description of the code.

Code Type

Specify the type of code. You can select one of the following code types:

- Standard – Select this to indicate that the code is standard type.
- Bilateral – Select this to indicate that the code is bilateral type. If you select this, you need to specify the usage type.

Usage Type

Specify the usage type of the code. This is applicable only if the code type is 'Bilateral'. You can select any one of the following usage types:

- Restricted
- Unrestricted

Once you have captured the details, save the maintenance.

3.28.1 <u>View Agents Codeword Summary</u>

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

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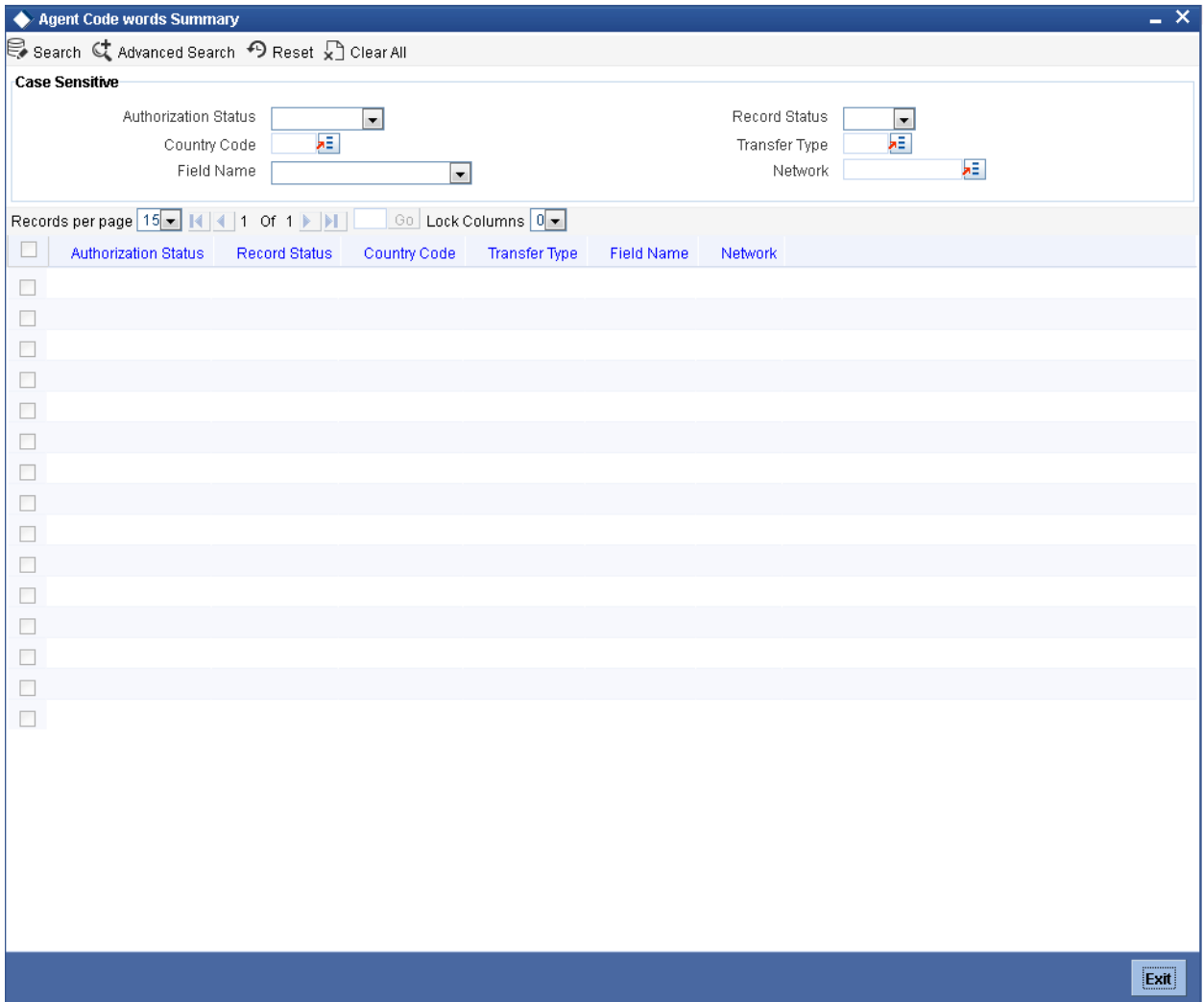
You can search for the records using one or more of the following parameters:

- Authorization status
- Record status
- Field Name
- Network

Once you have specified the search parameters, click 'Execute Query' 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.

3.29 Maintaining Restrictions for Agent Codewords

You can enable the use of restricted codewords for a specific BIC and message types using 'Agent Codeword Restriction' screen. To invoke this screen, type 'PMDBICCD' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

BIC Code

Specify the BIC for which you need to enable the use of restricted codewords. The option list displays the applicable BIC codes maintained in the system. Select the appropriate one.

Transfer Type

Specify the transfer type applicable for the code word processing. The option list displays all payment message types that can be used for codeword processing. Select the appropriate one.

Field Name

Specify the agent type for whom the BIC level code is maintained. The drop-down list displays the following options:

- Creditor Agent
- Next Agent
- Remitter Info

Select the appropriate one.

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Network

Select the network from the option list.

<u>Restricted Codes Allowed</u>

Codes

Select the restricted codewords that needs to be enabled for the selected BIC. The option list displays all valid restricted codes maintained in the system. Select the appropriate one.

Description

The system displays the description of the selected code.

Once you have captured the details, save the maintenance.

3.30 <u>Maintaining Standard and Proprietary Codes Value</u>

You can maintain the values for settlement proprietary type in the screen 'Standard and Proprietary Codes Value'. To invoke this screen type 'PMDTPVAL' in the field at the top right corner of the application tool bar and click the adjoining arrow button.

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Country Code

The system displays the logged in Country Code.

Type Code

Select the type code from the adjoining option list.

Type Form

Select the type form from the adjoining drop down list.

Type Value

Specify the value for the type code.

Type Description

Give a brief description on the type value.

3.30.1 View Type Value Summary

You can view a summary of Type Value using 'Standard and Proprietary Codes Values Summary' screen. To invoke this screen, type 'PMSTPVAL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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

- Authorization status
- Record status
- Type Code
- Type Form
- Country Code

Once you have specified the search parameters, click 'Execute Query' 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.

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3.31 <u>Maintaining Price Component Accounting</u>

You can define the accounting details for a specific price component using 'Price Component Accounting' screen. This is a Head office level function which can be used across branches and products. You can invoke this screen by typing 'PMDPRCAC' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Specify the following details:

Component Name

Specify the component name. Alternatively, you can select the component name from the option list. The list displays all valid component name maintained in the system.

Product Type

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

- Outgoing
- Incoming
- Return of Outgoing
- Return of Incoming
- Not Applicable

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Note:

If a product component with Receiver charge value as 'Yes' is selected then the system will   validate the user to select the product type as 'Outgoing' and charge bearer as 'DEBT'.

Charge Bearer

Select the charge bearer type from the drop down list. The list displays the following values:

- DEBT - All transaction charges are to be borne by the Ordering Customer
- CRED - All transaction charges are to be borne by the Beneficiary Customer
- SHAR - All transaction charges are to be shared both by Ordering Customer & Beneficiary Customer.
- Service Level
- Not Applicable

Note:

If a product component with Receiver charge value as 'Yes' is selected then the system will   validate the user to select the product type as 'Outgoing' and charge bearer as 'DEBT'.

Liquidation Mode

The system defaults the liquidation mode of the selected product type.

This field will be used to identify the price component for deferred liquidation and define the accounting entries accordingly If the Price component is of deferred liquidation mode, system will validate the user to mandatorily maintain the 'DCLQ' event.

For a price component with deferred liquidation mode, following validations will be done:

- 'DRLQ' event will not be allowed to maintain for a price component with deferred liquidation mode.
- Following fields will not be applicable for a DCLQ event

- Product type

- Charge Bearer

- Receiver charge flag

Pass Through Payment

Select the pass through payment option from the drop down list. The list displays the following values:

- Yes
- No

If it is selected as yes then the outgoing payment is a pass through payment else it will be initiated from the processing branch.

Receiver Charge

The system displays the component of receiver charge for an outgoing product type.

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Note

If a product component with Receiver charge value as 'Yes' is selected then the system will validate the user to select the product type as 'Outgoing' and charge bearer as 'DEBT'.

If the price component selected is a Receiver charge component, system will display the 'Receiver Charge' flag as checked. If this flag is checked for a price component, system will compute the interbank settlement amount including the Receiver charges for a transaction. The corresponding Out Charge details will be specified in Contract Online Screen under Charges Messaging Information subsystem with 'Out Charge' flag as selected. System will allows you to maintain the accounting entries for a Receiver charge component with Product type as 'Outgoing' & Charge Bearer as 'DEBT'

3.31.1 Accounting Roles Tab

You can specify the accounting role by clicking on 'Accounting Roles' tab in 'Price Component Accounting' screen.

Specify the following details:

Accounting Role

Specify the accounting role. Alternatively, you can select the accounting role from the option list. The list displays all valid accounting roles generated automatically by the system based on the defined product type.

Role Description

The system displays the role description for the selected accounting role.

Account Head

Specify the account head. Alternatively, you can select the account head from the option list. The list displays all valid account head maintained in the system.

Head Description

The system displays the head description for the selected account head.

Customer Type

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

- All – Select this option to maintain GLs for all type of customer
- Retail – Select this option to maintain GLs for retail customer type
- Corporate – Select this option to maintain GLs for corporate customer type

By maintaining the customer type, even if same charge component is received in the payment request from channels, based on the customer type maintained different GLs can be derived and charge can be debited from the respective GLs.

Note the following:

- When the payment request is received from channels, system will check the charge component received in the request and the maintenance done in 'PMDPRCAC' for that particular charge component. Based on this check, the system will derive the customer type (retail or corporate) and debit charge from the corresponding GL maintained for retail and corporate customer type.
- For incoming payment transactions (credit account is Oracle FLEXCUBE account), the system will check the credit account in the request and derive the type of customer (retail or corporate) and apply charge processing to the respective GL maintained at 'PMDPRCAC' screen.
- For outgoing payment transactions (debit account is Oracle FLEXCUBE account), the system will check the debit account in the request and derive the type of customer (retail or corporate) and apply charge processing to the respective GL maintained at 'PMDPRCAC' screen.
- If only one GL is maintained with customer type 'All', charge will be debited from this particular GL irrespective of customer type.

3.31.2 <u>Accounting Entries</u>

Specify the following details:

Event code

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

Accounting Role

Specify the accounting role that should be used at the event. Alternatively, you can select the accounting role from the option list. The list displays all valid accounting roles maintained in the system.

Amount Tag

Specify the amount tag. Alternatively, you can select the amount tag from the option list. The list displays all valid amount tags generated automatically by the system based on the defined product type.

Dr/Cr

Select the Dr/Cr from the drop down list. The list displays the following values:

- Debit
- Credit

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Transaction Code

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

Netting Indicator

Select the netting indicator from the drop down list. The list displays the following values:

- Yes
- No

MIS Head

Specify the MIS Head. Alternatively, you can select the MIS head from the option list. The list displays all valid MIS head details maintained in the system.

3.32 Maintaining ECA System

Oracle FLEXCUBE allows you to maintain the External Credit Approval system that needs to be used for the credit approval check for the payments. You can also maintain ECA check response statuses applicable for an External Credit Approval System. There may be more than one debit account for a payment that requires external credit approval and external system will respond with different statuses for different debit accounts for the same payment.

In order to resolve the overall ECA status for payment, the system will prioritize the statuses received for the payment. Based on the priority maintained, the system will resolve the different statuses received into one status which has higher priority than the other one.

You can maintain External Credit Approval system using 'ECS System Maintenance' screen. Invoke this screen by typing 'PMDECAMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

ECA System

Specify the unique code for the External Credit Approval system.

Description

Specify the brief description about the External Credit Approval system entered.

Status Details

ECA Status Code

Specify the status applicable for the selected ECA System.

Description

Specify the brief description about the ECA system status.

Priority

Specify the ranking for all the statuses of the ECA system.

Final or Interim Status

Select the status of ECA from the drop-down list. Following are the options available in the drop-down list:

- Final
- Interim

Final Status Type

Select the final statuses available for ECA from the drop-down list. Following are the options available in the drop-down list:

- Accept
- Reject

Automatic Rejection

Select if the rejection on payment can be processed automatically or manually from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

Retry Applicable

Select 'Yes' if you want the system to allow retry processing on the ECA entry from ECA queue. Both automatic retry and manual retry will be applicable if this option is set as 'Yes' in ECA System maintenance screen.

Click on 'Populate' button to populate the factory shipped statuses for the selected ECA system. Following are the factory shipped statuses:

ECA Status	ECA Status Description
P	Pending
R	Rejected
J	Manually Rejected
E	Exception
A	Approved
O	Manually Approved
C	Cancelled

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3.32.1 Processing ECA System

The ECA status of each debit account level will be changed as and when response is received from the external system.

The overall ECA status of the payment will be resolved from individual ECA status from every debit account associated with the payment and based on the priority maintained.

The system will reject the payment automatically when automatic rejection is set as 'Yes' and the overall ECA status is 'Rejected'.

3.33 Viewing ECA System Summary

You can view a summary of ECA system maintenance using 'ECA System Maintenance Summary' screen. To invoke this screen, type 'PMSECAMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can search the ECA maintenance records based on one or more of the following parameters:

- Authorization status

- Record Status
- ECA System Code
- Description

Once you have set the search criteria, click 'Search' button. The screen displays the details of all records that match the search parameters you have set. Double click a record to view the details.

3.34 Maintaining Customer Special Pricing Plan

You can define the pricing benefits that the customer or the customer account will be given based on the customer service model. This special pricing maintenance will define the Free transaction basis applicable for the customer service model /Customer/Customer account and for a Price component combination.

You can maintain customer special pricing plan using 'Pricing - Customer Special Pricing' screen. You can this screen by typing 'PMDCHGBE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

Branch

Specify the branch code for which the customer special pricing plan to be maintained. Alternatively, you can select branch code from the option list. The list displays all valid branch code maintained in the system.

Country Code

The system displays the country code of the branch code selected.

Customer Service Model

The system displays the Customer Service Models maintained in 'Customer Service Model Maintenance' screen (STDSRMDL).

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Customer Number

The system displays the customers linked to the specified Customer Service Model with the latest effective date using Customer-CSM linkage.

Account No

Specify the account number of the customer. Alternatively, you can select account number from the option list. The list displays all valid account number maintained in the system.

Product Type

Specify the type of product. Alternatively, you can select product type from the option list. The list displays all valid product type maintained in the system.

Start Date

Specify the start date of the validity.

Price Component

Specify the price component details. Alternatively, you can select price component from the option list. The list displays all valid price component maintained in the system.

Payment Type

Specify the type of payment. Alternatively, you can select payment type from the option list. The list displays all valid payment type maintained in the system.

End Date

Specify the end date of the validity.

Free Transaction Handling

Free Transaction Basis

Select the free transaction basis from the drop-down list. The list displays the following values:

- Transaction Count – to provide free transactions if the number of transactions is within the limit specified
- Transaction Amount – to provide free transactions if the transaction amount is within the specified limit
- Transaction Count or Transaction Amount – to provide free transactions if either transaction count or amount is within the specified limit
- Transaction Count and Transaction Amount - to provide free transactions if both transaction count and transaction amount are within the specified limits

The system displays the Free Transaction Amount if the free transaction basis is selected as 'Transaction Amount' [or] 'Transaction Amount or Count [or] Transaction Amount and Count.

The system will specify the Free Transaction Count if the free transaction basis is selected as 'Transaction Count [or] Transaction Count or Amount [or] Transaction Count and Amount.

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Free Transaction Amount

Specify the free transaction amount up to which the transaction will be processed without charge.

If transaction amount is considered as the free transaction basis, then the system will check if the amount involved in the transaction is within this limit or not.,

This is applicable if the free transaction basis is any of the following:

- Transaction Amount
- Transaction Count or Transaction Amount
- Transaction Count and Transaction Amount

Max No of Free Transactions

Specify the maximum number free transactions allowed for the customer/account. If the number of free transactions is considered as the free transaction basis, then the system will check if the transaction count, including this transaction, is within this limit or not.

This is applicable if the free transaction basis is any of the following:

- Transaction Count
- Transaction Count or Transaction Amount
- Transaction Count and Transaction Amount

Reset Frequency Type

Select the type of reset frequency to maintain the special pricing from the drop-down list. The list displays the following values:

- Revolving – to reset the special pricing at specific intervals
- Non revolving – to set the frequency as non-revolving

Reset Frequency

Select the reset frequency from the drop-down list. The list displays the following values:

- Monthly
- Quarterly
- Half-yearly
- Yearly

Reset Basis Month

Select the reset basis month from the drop-down lit. The list displays the following values:

- January
- February
- March
- April
- May
- June
- July

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- August
- September
- October
- November
- December

This field is applicable only for quarterly, half yearly, and yearly basis.

Cash Back

Check this box to compute the charge amount and post the charge accounting entries by debiting the customer account and crediting back to the customer account instead of charge income GL.

Cash Back field indicates if the charges deducted from the customer needs to be credited back to the customer account if the variance type is selected as 'Free Transaction' such that the customer will be informed about the charge credited back on account of free transaction.

If this field is not checked, then the system will waive the charges for the transaction if it is within the specified free transaction count.

3.34.1 Viewing Pricing Customer Special Pricing Details

A summary screen 'Pricing – Customer Special Pricing Summary' (PMSCHGBE) is also available to view customer special pricing details.

You can query on records based on any or all of the following criteria:

- Authorization Status
- Record Status
- Branch
- Customer Number
- Price Component
- Country Code
- Account No

Click 'Execute Query' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Branch
- Customer Number
- Price Component
- Country Code
- Account No

3.34.2 Processing Payment Charge Computation

The charge computation activity (CHGPUP) in Payments module will check if the customer account is eligible for any pricing benefits for the product type and price component associated with the transaction after the charge computation process. And for eligible transaction, the pricing is computed based on the free transaction basis defined in Customer Special Pricing Plan maintenance screen.

If the Free Transaction Basis is using 'Transaction Count', the system will internally log the utilized transaction count for Variance type 'Free Transaction' to view the details of Free transaction count and utilized transaction count for a Customer, Customer account and price component combination.

The system will run a batch to verify and reset and updated existing record.

If 'Cash Back' field is not checked, the system will update the waiver field and will not pass the accounting entries for the price component.

If 'Cash Back' field is checked, then the system will compute the charges and reflect a debit and credit at the customer account for the computed charge amount. A amount tag CHG_CB for cash back will support the corresponding entries. The system will maintain the following accounting entries for the price component with 'Cash back' as Y:

Event Code	Dr/Cr	Amount Tag	Accounting role
DRLQ	Dr	CHG_AMT	CUSTCHARGEACC
DRLQ	Cr	CHG_INCOME	CHARGECOMPINC
DRLQ	Dr	CHG_CB	CHARGECOMPINC
DRLQ	Cr	CHG_CB	CUSTCHARGEACC

Any Cancellation/ Recall of contract before dispatch will decrement the utilized transaction count and any new transaction for the Customer account and Price component combination under the special pricing will increment the utilized transaction count in the log accordingly. The system will use this log to fetch the free transaction count and utilized transaction count for a customer account and price component.

3.35 Maintaining Customer Beneficiary Registration

You can maintain beneficiary registration for outgoing payments. The beneficiary details can be used by the channels/externals while initiating the outgoing payments.

You can maintain the beneficiary details linked to a customer for each account in 'Customer Beneficiary Registration' screen. You can invoke the 'Customer Beneficiary Registration' screen by typing 'PMDBENRG' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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Specify the following details:

Customer No

Specify the customer number for which the beneficiary is to be maintained. Alternatively, you can select the customer number from the option list. The list displays all the valid customer number maintained in the system.

PID

Specify the personal identification number of the customer. Alternatively, you can select the PID number from the option list. The list displays all the valid PID number maintained in the system.

Customer Account Number

Specify the customer account number to which the beneficiary is linked. Alternatively, you can select the customer account number from the option list. The list displays all the valid account number maintained in the system.

Customer Name

The system displays the customer full name based on the first script code defined at country code for beneficiary registration.

For instance, if at country code parameter the first script code selected is KANA, then Customer full name at beneficiary registration will be displayed in KANA script.

Beneficiary ID

Specify the beneficiary ID. If you do not select the beneficiary ID, the system auto generates a nickname and defaults it. The logic is as follows:

'Beneficiary Bank Code + Beneficiary Branch Code + Beneficiary Account Number + Beneficiary Account Type'.

Customer Account Branch

The system displays the branch code of the customer account. The system defaults the branch code based on the account number of the customer.

Customer Account CCY

The system displays the currency code of the customer account. The system defaults the currency code based on the account number of the customer.

Beneficiary Name

Specify the name of the beneficiary.

Beneficiary Bank Name

Specify the beneficiary bank name. Alternatively, you can select the beneficiary bank name from the option list. The list displays the bank name maintained in the local bank directory.

Beneficiary Account Type

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

- Savings
- Current
- Special
- Others

Beneficiary Bank Code

The system displays the bank code of the beneficiary based on the bank name selected.

Beneficiary Account Number

Specify the account number of the beneficiary.

Branch Name

Specify the beneficiary branch name. Alternatively, you can select the beneficiary branch name from the option list. The list displays the branch name maintained in the local bank directory.

Beneficiary account currency

Specify the beneficiary account currency. Alternatively, you can select the beneficiary account currency from the option list. The list displays the valid account currency maintained in the system.

Beneficiary Branch code

The system displays the branch code of the beneficiary account based on the branch name.

Note:

During beneficiary registration, you can maintain maximum number of beneficiaries an account can consist in 'System Parameters' screen (PMDSYSPM). The system performs a validation against this limit to check if the number of open beneficiaries for the account is within the limit specified in 'System Parameters' screen (PMDSYSPM). If an attempt is made to exceed this limit, the system displays an error message stating 'PM-BENF-007: Beneficiaries limit exceeds the available limit'. This is not applicable for closed beneficiaries for an account.

3.35.1 <u>Viewing Customer Beneficiary Registration Summary</u>

You can view the summary of customer beneficiary registration using 'Customer Beneficiary Registration Summary' screen. To invoke this screen, type 'PMSBENRG ' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

- Authorization status
- Record status
- Customer No
- Customer Account Branch
- Account No
- Beneficiary ID
- PID No

Click 'Search' button. The system identifies all records satisfying the specified criteria and displays the following details:

- Authorization Status
- Record Status
- Customer No
- Customer Account Branch
- Account No
- Beneficiary ID
- PID No
- Beneficiary Name
- Beneficiary Bank Code
- Beneficiary Branch Code

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- Account Type
- Beneficiary Account Number
- Beneficiary Account Currency

3.36 Handling Response to Channels for Closed Beneficiaries

If a Beneficiary Registration request is coming from a channel and the 'Beneficiary ID' is not available in the request, Oracle FLEXCUBE generates the Beneficiary ID with the combination of 'Beneficiary Bank Code + Beneficiary Branch Code + Beneficiary Account Number + Beneficiary Account Type' for a customer number and account number.

If a Beneficiary Registration request coming from a channel and if the Beneficiary ID is auto generated, the system checks if the combination exists already for the customer or account. If the combination exists and is in 'Open' status, the system displays an error message stating 'PM-BENF-002: Beneficiary is already present with combination given'. If it does not exist, system registers the beneficiary. The system adds a history table (or backup table) to store the closed beneficiary records.

For Beneficiary Closure request coming from a channel, the system marks the record as closed and calls the archival process to move the data to history (archival) table and delete the closed record from the main table. Thereby, only open records are available in the main table. For Beneficiary Inquiry request coming from channel, the system fetches the open records and sends it in the response.

3.37 Maintaining Beneficiary Name Additional Characters

You can maintain additional characters for the beneficiary name, which can be added to list of characters in the 'Beneficiary Name – Additional Characters Maintenance' screen. To invoke this screen by type 'PMDRECBN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

Specify the following details:

Validate Characters

Specify the characters to be validated.

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Position

Select the position to be validated from the drop-down list. The list displays the following values:

- Anywhere
- Prefix
- Sufix

3.38 Validating Beneficiary Name for S2S Transaction

When a S2S or external payment request is received by Oracle FLEXCUBE, the system checks whether the beneficiary name received in the request matches with the beneficiary name maintained by removing the additional characters in the beneficiary name.

During Beneficiary Registration (PMDBENRG), the system checks whether it is Oracle FLEXCUBE account (account in the same bank as registering customer account). If it is same bank account, the system checks whether registered beneficiary in PMDBENRG is same as customer registered in STDCIF. The system checks whether the below values are maintained for script codes ENG and KANA.

- Full Name, Short Name, First Name, Middle Name, Last Name in STDCIF -> Additional Scripts

    If the above mentioned criteria does not match with any of these names, the system displays an error message stating 'PM-BENG-013: Beneficiary Account is not a valid FLEXCUBE Account'. If it matches with any of the script codes, the system allows Beneficiary Registration.

    For any type of transaction (book transfer or external payment), the system checks whether the beneficiary with the account number in the request is registered in Oracle FLEXCUBE (in PMDBENRG). If it is not registered, the system skips the validations of removal of extra characters.

    When the S2S payment request (book transfer) is received by Oracle FLEXCUBE and it is a registered beneficiary, the system removes the additional characters from the beneficiary name in the request and checks the beneficiary name (after removal of the additional characters) with beneficiary name already registered (in PMDBENRG). If it is not registered, it checks the values maintained for script codes ENG and KANA, as follows:

- Full Name, Short Name, First Name, Middle Name, Last Name in STDCIF -> Additional Scripts

    If it does not match with any of the above mentioned names, the system displays an error message stating 'PM-BENG-013: Beneficiary Account is not a valid FLEXCUBE Account'. If it matches with any of the script codes, then transaction is allowed to be processed further.

    The system performs the validation along with beneficiary account number validation. If both beneficiary account number and beneficiary name (after removing additional characters) are matching with registered beneficiary account number and any of the names (registered beneficiary name or multiple names), the transaction proceeds further. Else, the system displays an error message stating 'PM-BENG-013: Beneficiary Account is not a valid FLEXCUBE Account'.

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When the external outgoing payment request is received by Oracle FLEXCUBE, the system checks if the beneficiary with the account number in the request is registered in Oracle FLEXCUBE (in PMDBENRG). If it is registered then, the system removes the additional characters from the beneficiary name in the request. Then, it the system checks the beneficiary name (after removal of the additional characters) with beneficiary name already registered. Additionally, the system checks the script codes maintained for the network in 'PMDNWMNT' for the below names for the maintained script codes:

- Full Name, Short Name, First Name, Middle Name, Last Name in STDCIF -> Additional Scripts
- Customer Name in STDCIFNT

If the criteria match, the transaction is allowed to proceed. If it does not match, the system displays an error message stating 'Beneficiary Name is not matched'. In case of external outgoing payment requests, if the beneficiary with the account number in the request is not registered then the processing is allowed to proceed further.

3.39 Processing Notification to be sent on PID Update

Oracle FLEXCUBE generates PID hand-off file on creation, modification or on closure of all default accounts or when the customer ID is closed and sends an online JMS notification to the external system through PM Scheduler. The online notification is sent in the following scenario:

- During creation of PID, a notification is sent when the first default account is added as a part of Default Account Maintenance (STDDACMT).
- During modification of the PID, a notification is sent whenever a new default account is added in Default Account Maintenance or an existing default account is de-linked.
- During modification of the PID, a notification is sent whenever there are changes in Customer Name Maintenance (STDCIFNT) including adding/modifying/deleting additional customer name.
- A notification is sent during modification to fields 'Additional Script Full Name' and 'Additional Script Short Name' in 'Additional Scripts' sub screen of STDCIF.
- For deletion of PID, notification is sent when 'Close' Operation is done at default account maintenance or all default accounts are delinked from PID. The notification is sent for all accounts that get closed (delinked).

Following table describes the format of the notification:

Sr No	Field Name	Tags
1	PID No	PIDNO
2	Entity 2	Entity 2 in Default Account Maintenance screen
3	Entity 3	Entity 3 in Default Account Maintenance screen
4	Customer Short Name	CUSTSHORTNAME
5	Customer Full Name	CUSTNAME
6	Default Account Number	CUSTACNO
7	Account Type	CUSTACTYPE

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8	Flag Status	FLAGSTS (1: Addition, 2: Modification, 3: Deletion)
9	Multiple Customer Name – Multi Record	MLTICUSNAME

Order listed below should be followed while sending customer names in Tag MULTICUSNAME of the notification:

- 0001 - Additional Script Full Name 1
- 0002 - Additional Script Short Name 1
- 0003 - Additional Script Full Name 2
- 0004 - Additional Script Short Name 2
- 0007 - Multiple Customer Name 1
- 0008 - Multiple Customer Name 2

3.40 Handling Cheque Clearance in Payment Request from External System

During cheque clearing, the external system sends the cheque details with cheque number in INCMGINSTID element in the request to Oracle FLEXCUBE. The system passes the cheque number to accounting package as part of DRLQ. If the cheque number is of invalid cheque, which includes used cheque or closed cheque book and so on, the system displays an error message in response sent to the external system.

To handle the cheque clearance in payment request, you should perform the following maintenances:

- You should maintain Transaction Code specifically for transactions having cheque number in 'Transaction Code Maintenance' (STDTRNCD) screen. You should select the checkbox 'Cheque Mandatory' for the maintained Transaction Code.
- Create a new product and in the 'Accounting Entries' screen, update the Transaction Code created.
- Maintain a product rule in 'Payment Rule – Product Resolution' screen using attribute 'INCOMING_INSTR_ID'.

Note: If the cheque numbers are used for booking and for external transfers for outgoing transactions, you should maintain different products for each Transfer Type.

3.41 Handling Transaction Mnemonic or Narrative

During statement generation, the external system sends transaction mnemonic and narrative in the request to Oracle FLEXCUBE.

Oracle FLEXCUBE stores these values in the database table for the statement generation process to use these for statement generation purpose. Fields such as MESSAGETYPE and TRN DESCRIPTION is updated in the request XML and sent in the request from the external system, Oracle FLEXCUBE stores these values in the database table pmtbs_contract_master_c.

3.42 <u>Handling Answer Late Fee</u>

ANSER service supports Transaction Inquiry and Furikomi Transactions as per the service or option selected by the customer. Customer is charged for ANSER Service subscription, which are charged either in every transaction or on a monthly basis for all the transactions performed by the customer.

The ANSER Funds Transfer request consists of details on whether the fee should be deducted online (spot) or monthly (later). If the fee is charged online, the system debits it from customer's account along with the Funds Transfer transaction. If charges are deducted once in a month, then the external system will send monthly consolidated charges to Jisfuri system, which in turn, posts debit transaction on to Oracle FLEXCUBE on 13th of the month. If the transaction request is coming from ANSER channel, Oracle FLEXCUBE checks whether the charge is spot or later and sets the appropriate element in the notification to the external system accordingly.

In the incoming request from ANSER channel, Oracle FLEXCUBE checks the message type M015, M017 and M025. If the message types pertains to M015, M017 and M025, the system checks the value for 'Transfer Charge Class' element.

If the element consists the value '0', the system sets the <COMPT> element as 'Spot'. If the element consists the value as '1', the system sets the <COMPT> element as 'Later'.

3.43 <u>Maintaining Channel Transaction Limit Details</u>

You can define the limits for individual channels in the 'Channel Transaction Limits Maintenance' screen. You can invoke this screen by typing 'ISDITLMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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For further details on 'Channel Transaction Limit Maintenance' screen refer chapter 'Maintaining Customer Accounts' in 'CASA' user manual.

3.44 Maintaining Account Wise Channel Transaction Limit Details

You can maintain the details of account limits of the customer in the 'Account Wise Channel Transaction Limit Maintenance' screen. These account limits are different from the daily limit at the bank level. You can invoke this screen by typing 'STDCTLMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

For further details on 'Account Wise Channel Transaction Limit Maintenance' screen refer chapter 'Maintaining Mandatory Information' in CE user manual.

3.45 Maintaining Combined Transaction Limit Details

You can define the combined daily limit for different type of combinations in the 'Combined Transaction Limit Maintenance' screen. You can invoke this screen by typing 'ISDCTLMT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

For further details on 'Combined Transaction Limit Maintenance' screen refer chapter 'Maintaining Customer Accounts' in 'CASA' user manual.

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3.46 Inquiring Transaction Limit Utilization

You can view the channel limits and the combined limits utilized for an account per day 'Transaction Limit Utilization Inquiry' screen. You can invoke this screen by typing 'STDTLINQ' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

For further details on 'Transaction Limit Utilization Inquiry' screen refer chapter 'Maintaining Mandatory Information' in CE user manual.

3.47 Maintaining Payment Source Code Preferences

You can define preferences at source level using 'Payment Source Code Preferences' screen. You can invoke this screen, type 'PMDSORPF' in the top right corner of the application toolbar and click the adjoining arrow button.

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You can specify the following details:

Source Code

Specify a unique code for the payment sources. Alternatively, you can select source code from the option list. The list displays all valid source code maintained in the system.

Description

The system displays the description for the selected source code.

Payment Type

Specify the type of payment transaction. Alternatively, you can select payment type from the option list. The list displays all valid payment type maintained in the system.

Description

The system displays the description for the selected payment type.

Product Type

Specify the type of product. Alternatively, you can select product type from the option list. The list displays all valid product type maintained in the system.

Description

The system displays the description for the selected product type.

3.47.1 Duplicate Fields Tab

You can capture the field name in the 'Duplicate Fields' tab.

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You can specify the following details:

Duplicate Check Required

Select if duplicate check is required or not based on a set of pre-defined parameters from the drop-down list. The list displays the following values:

- Yes
- No

Duplicate Check Period

Specify the period within which all the payments received will be considered for duplicate checks.

If Duplicate Check is specified the system will check the payment for duplicate with all other payments booked within the duplicate checking period maintained.

The system will consider the Booking date of the payments for checking duplicate payments.

Field Name

Specify the list of parameters based on which the system checks for duplicate payments. Alternatively, you can select field name from the option list. The list displays all valid field name maintained in the system.

Description

The system displays the description for the selected field name.

3.47.2 UDF Tab

You can capture the user defined fields in the 'UDF' tab.

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You can specify the following details:

Group

UDF Group

Specify the user defined field group details. Alternatively, you can select UDF group code from the option list. The list displays all valid UDF group code maintained in the system.

Fields

Field Number

The system defaults the field number.

Field Name

Specify the field name. Alternatively, you can select field name from the option list. The list displays all valid field name maintained in the system.

Description

The system displays the description for the selected field name.

3.47.3 Default Preferences Tab

You can capture the default preferences in the 'Default Preference' tab.

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You can specify the following details:

Product Code

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

Description

The system displays the description for the selected product code.

Network Code

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

Description

The system displays the description for the selected network code.

Value Date Code

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

Description

The system displays the description for the selected value date code.

Incoming BOOK Product Code

Specify the incoming BOOK product code. Alternatively, you can select incoming BOOK product code from the option list. The list displays all valid incoming BOOK product code maintained in the system.

Description

The system displays the description for the selected incoming BOOK product code.

3.47.4 <u>Authorization Rekey Fields Tab</u>

You can capture rekey field description in the 'Authorization Rekey Fields' tab.

You can specify the following details:

Rekey Field Name

Specify the list of payment fields that needs to be considered for contract authorization rekey. Alternatively, you can select rekey field name from the option list. The list displays all valid rekey field name maintained in the system.

Description

The system displays the description for the selected rekey field name.

3.48 <u>Maintaining UDF Group</u>

You can group the UDF fields maintained in 'UDDFMNT' using 'UDF Group Maintenance screen'. This UDF group can be used in PMDSORPF to populate the fields grouped. You can invoke the 'UDF Group Maintenance' screen by typing 'PMDGRUDF' in the top right corner of the application toolbar and click the adjoining arrow button.

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Specify the following details:

UDF

Specify the UDF name of the UDF group.

Group Description

Specify the description of the UDF group.

Fields

Field Label

Specify the UDF field name. Alternatively, you can select the field name from the option list. The list displays all the valid field names maintained in the system.

Position

Specify the position of the field in the UDF group.

3.49 Maintaining Source Notification

You can set notification related preferences at source level using 'Source Notification' screen. You can invoke this screen by typing 'PMDNTFCN' in the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Source Code

Specify the payment source code. Alternatively, you can select the source code from the option list. The list displays the source codes maintained in 'PMDSORCE' screen.

Country Code

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

Transaction Notification Preference

Rejected

Select the transaction notification preference for rejected transactions from the drop down list. The list displays the following values:

- Yes – If selected, the system sends notification when the payment contract is rejected
- No – If selected, the system does not send notification when the payment contract is rejected

Cancelled

Select the transaction notification preference for cancelled transactions from the drop down list. The list displays the following values:

- Yes – If selected, the system sends notification when the payment contract is cancelled
- No – If selected, the system does not send notification when the payment contract is cancelled

Returned

Select the transaction notification preference for returned transactions from the drop down list. The list displays the following values:

- Yes – If selected, the system sends notification when the payment contract is returned

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- No – If selected, the system does not send notification when the payment contract is returned

Dispatched to Clearing

Select the option to indicate whether to send notification to the clearing network for message dispatch. The list displays the following values:

- Yes – If selected, the system sends notification to the clearing network for message dispatch
- No – If selected, the system does not sends notification to the clearing network for message dispatch

3.49.1 Viewing Source Notification Summary

You can view a summary of source notification in the 'Source Notification Summary' screen. To invoke this screen, type 'PMSNTFCN' in the field at the top right corner of the application toolbar and click the adjoining arrow button.
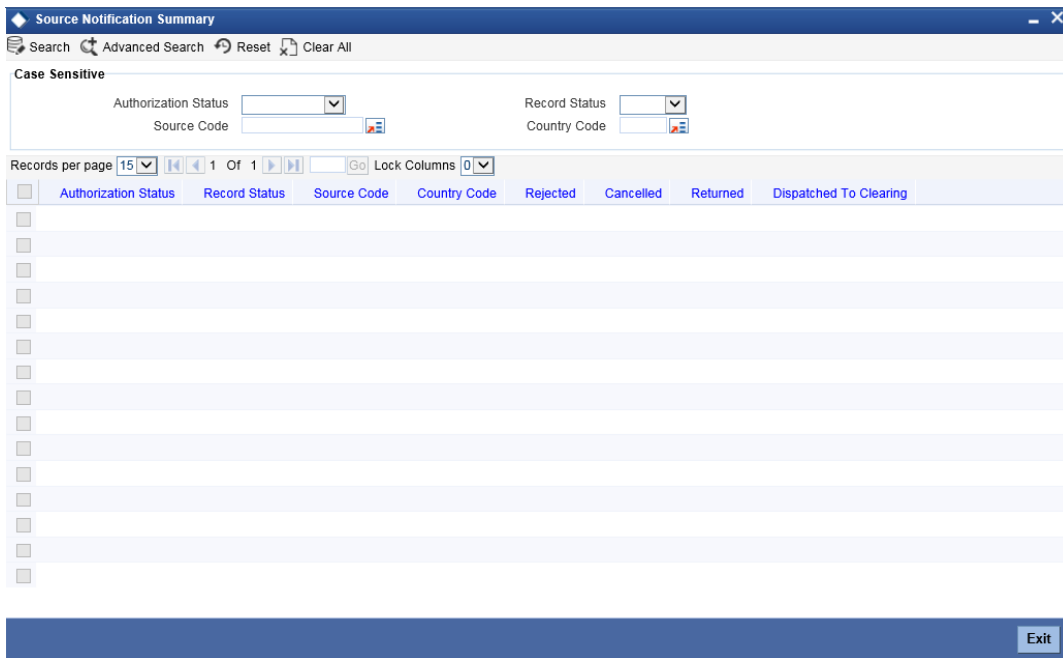
You can search source notification summary using one or more of the following parameters:

- Authorization status
- Record status
- Source Code
- Country code

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 source notification screen.

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4.   FLEXCUBE Payments Product

4.1   Maintaining Product Details

You can create a Payments product in the 'Product Definition Maintenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDPRMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button. In this screen, you can enter basic information relating to a PM product such as the Product Code, the Description, etc.

You can specify the following details:

Product Code

Specify the product code.

Product Description

Specify the description for the product.

Product Type

Specify the type of transaction to which a product can be associated. You can also select the valid product type from the adjoining option list.

The entries that are passed, the messages that are generated and the processing of contracts depend on the 'Product Type'. A PM product that you define can belong to either of the following categories:

- Outgoing Product
- Incoming Product
- Return of Outgoing Product
- Return of Incoming Product

Product Description

The system display the description for the type of product specified.

Transfer Type

Specify the type of transfer. You can also select the valid transfer type from the adjoining option list.

Following are the options available for transfer type:

- Customer Transfer
- Bank Transfer
- Bank transfer for Own Account
- Customer transfer with cover

Transfer Type Description

The system displays the description for the selected transfer type.

Clearing Mode

Select the clearing mode supported for the payment product from the drop-down list. Following are the options available in the drop-down list:

- Internal
- External
- Book transfer

If the clearing mode is 'Book Transfer' or 'Internal' then 'Clearing Network' field will be blank. The system will validate that no incoming product would be created with clearing mode as Internal.

Slogan

Specify the slogan for the product.

Product Group

Specify the group to which the product is associated. You can also select the valid product group from the adjoining option list.

The product group logically groups a set of product for reporting requirements.

Product Group Description

The system displays the description for the selected product group.

Start Date

Specify the date from which the product is effective.

If product start date is less than the system date then system will display an override message.

End Date

Specify the date till which the product will be effective.

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If the end date is not specified then the system will display an override message while saving.

Remarks

Specify additional remarks related to the product, if any.

4.1.1 <u>Specifying Accounting Roles</u>

You can specify account entries details by clicking on 'Accounting Roles' button in 'Product definition Maintenance' screen.

You need to specify the following details:

Product Code

The system displays the product code.

Product Description

The system displays the product description.

<u>Roles</u>

Accounting Role

Specify the accounting role. You can also select the valid account role details from the adjoining option list.

Role Description

The system displays the role description.

Account Head
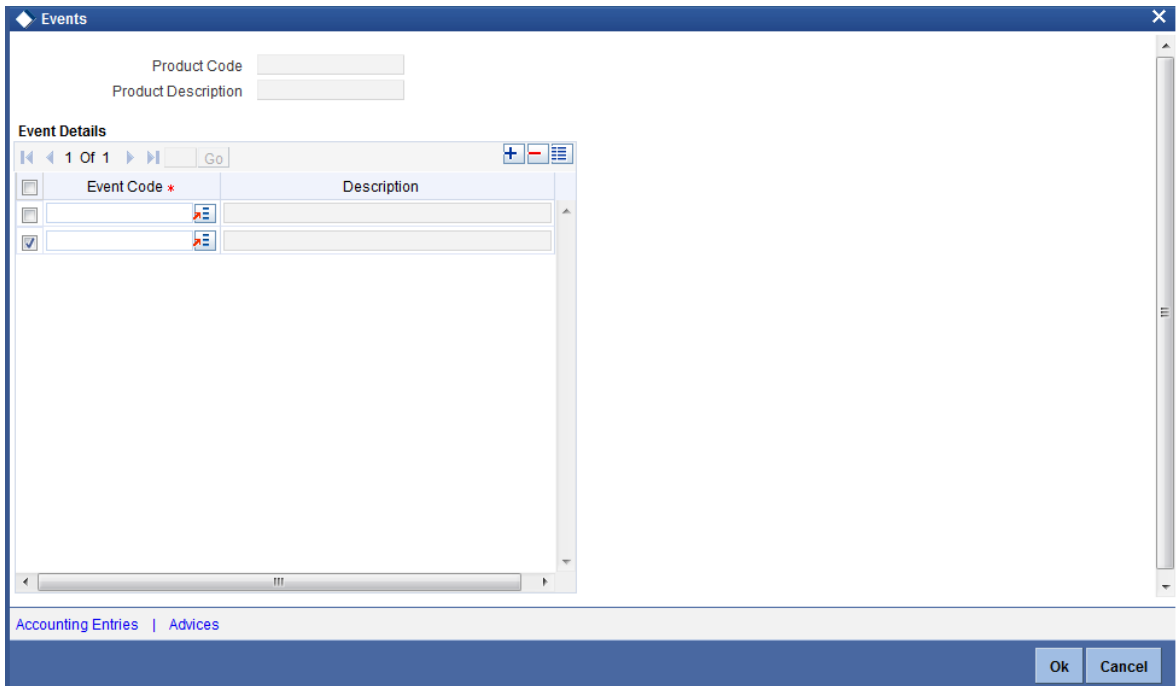
Specify the account head details. You can also select the valid account head from the adjoining option list.

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GL Description

The system displays the GL description.

4.1.2 Specifying Event Details

You can specify event details by clicking on 'Events' button in 'Product definition Maintenance' screen.

You need to specify the following details:

Product Code

The system displays the product code.

Product Description

The system displays the product description.

Event Details

Event Code

Specify the event code details.

Event Description

The system displays the event description.

4.1.3 Specifying MIS Details

Oracle FLEXCUBE allows you to capture the MIS details for the product for reporting purpose. You can specify MIS details by clicking on 'Events' button in 'Product definition Maintenance' screen.

You need to specify the following details:

Product Code

The system displays the product code.

MIS Group

Specify the MIS group details. You can also select the valid MIS group from the adjoining option list.

In order to default the MIS details from an MIS group, click 'Default from MIS Group' button after specifying the group code here.

Pool Code

Specify the pool code. You can also select the valid Pool code from the adjoining option list.

Cost Code

Specify the cost code. You can also select the valid Cost code from the adjoining option list.

MIS Class

The system displays the MIS class details.

MIS Code

Specify the MIS code. You can also select the valid MIS code from the adjoining option list.

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4.1.4 <u>View Product Definition Summary</u>

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

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

- Authorization status
- Record status
- Product Code
- Product Type
- Transfer Type
- Clearing Mode
- Start Date
- End Date
- Product Group

Once you have specified the search parameters, click 'Execute Query' 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.

4.2 <u>Maintaining Accounting Roles and Events</u>

The following list of Accounting Roles will be applicable for payment accounting entries setup:

SI No	Accounting Role	Description	Role Type
1	REMITTER	Remitter Account	User-Defined
2	BENEFICIARY	Beneficiary Account	User-Defined
3	CLG_SUSPENSE	Clearing Suspense	Liability
4	INTMD_SUSPENSE	Intermediary Suspense	Liability

Amount Tags

The following list of Amount Tags will be applicable for payment accounting entries setup:

SI No	Amount Tag	Description
1	TFR_AMT	Transfer Amount
2	AMT_EQUIV	Equivalent Amount

Event - Advices

The following list of advices will be generated for the various events that get triggered during the lifecycle of a payment transaction in Oracle FLEXCUBE Payments module:

Advice Name	Advice Description	Remarks
DEBIT_ADV	Debit Advice	
CREDIT_ADV	Credit Advice	
PAYRETURN_ADV	Payment Return Advice	
PAYCANCEL_ADV	Payment Cancellation Advice	
RCALREQUEST_ADV	Recall Request Advice	
RCALREFUSE_ADV	Recall Refuse Advice	
PAYMENT_MESSAGE	Payment Message for all transfer types	Pacs.008/Pacs 009
PAY_STAT_MSG	Payment Status Message	Pacs.002
CHG_CLAIM_MSG	Charge Claim Message	Mt191 Eqv

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Advice Name	Advice Description	Remarks
PAY_RETURN_MSG	Payment Return Message	Pacs.004
RECALL_RQST_MSG	Recall Request Message	Camt.056
RECALL_REFUSE_MSG	Recall Refuse Message	Camt.029

Product Type	Event	Possible Advices	Remarks
Outgoing	DRLQ	DEBIT_ADV	
Outgoing	CRLQ	CREDIT_ADV	
Outgoing	PMTH	PAYMENT_MESSAGE	
Outgoing	RCBS	PAYRETURN_ADV	
Outgoing	CANC	PAYCANCEL_ADV	
Outgoing	RJBS	PAY_STAT_MSG	for pass through cases
Incoming	DRLQ	DEBIT_ADV	
Incoming	CRLQ	CREDIT_ADV	
Incoming	CAIM	CHG_CLAIM_MSG	
Incoming	CANC	PAYCANCEL_ADV	
Return of Incoming	PMTH	PAYRETURN_ADV	
Return of Incoming	DRLQ	DEBIT_ADV	
Return of Incoming	CRLQ	CREDIT_ADV	
Return of Incoming	PMTH	PAYRETURN_MSG	
Return of Outgoing	BOOK	PAYRETURN_ADV	
Return of Outgoing	DRLQ	DEBIT_ADV	

Product Type	Event	Possible Advices	Remarks
Return of Outgoing	CRLQ	CREDIT_ADV	
Recall of Outgoing	RCRQ	RCALREQUEST_ADV	
Recall of Outgoing	RCRQ	RECALL_RQST_MSG	
Recall of Outgoing	RCRF	RCALREFUSE_ADV	
Recall of Outgoing	RCRF	RECALL_REFUSE_MSG	for pass through cases
Recall of Incoming	RCRQ	RCALREQUEST_ADV	
Recall of Incoming	RCRF	RCALREFUSE_ADV	
Recall of Incoming	RCRF	RECALL_REFUSE_MSG	

Event	Advice/Message	ISO	Swift
PMTH	TRANSFER_STATMSG	pacs.002	NACK
PMTH-applicable for incoming payment also if charge claim is applicable	CHGCLAIM_RQSTMSG	Eqv	Mt191
PMTH	CREDIT_TRFRMSG	pacs.008	MT103, MT103+, MT102, MT102+ MT200, MT201 MT202, MT203, MT205
PMTH	COVER_TRFRMSG	pacs.009	MT202COV, MT205COV
PMTH	CUSTOMER_STATMSG	pain.002	Not Available
PMTH	RETURN_TRFRMSG	pacs.004	n92
RCRQ	RECALL_RQSTMSG	camt.056	Not Available
RCRF	RECALL_RFUSMSG	camt.029	Not Available
DRLQ	DEBIT_ADV		All Product Types

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			All Product Types
CRLQ	CREDIT_ADV		
RJBS	TRANSFER_RJCTADV		
CANC	TRANSFER_CANCADV		
RCBS	TRANSFER_RECLADV		
RCRQ	RECALL_RQSTADV		
RCRF	RECALL_RCRFADV		
RETN	TRANSFER_RETNADV		

4.2.1.1 <u>Maintaining Accounting Entries</u>

Event-wise accounting entries for the product types, for which the accounting entry set up can be defined for different type of payments involved in different modes of clearing will be as follows:

Outgoing Payment – External Clearing – Net Settlement

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	REMITTER	AMT_EQUIV
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	CLG_SUSPENSE	TFR_AMT

Outgoing Payment – External Clearing - Gross Settlement Payments, Cross Border Payments

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	REMITTER	AMT_EQUIV
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	BENEFICIARY	TFR_AMT

Outgoing Payment – Internal Clearing

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	REMITTER	AMT_EQUIV

DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	BENEFICIARY	TFR_AMT

Outgoing Payment – Book Transfer

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	REMITTER	AMT_EQUIV
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	CLG_SUSPENSE	TFR_AMT

Incoming Payment – External Clearing – Net Settlement

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	CLG_SUSPENSE	TFR_AMT
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	BENEFICIARY	AMT_EQUIV

Incoming Payment – External Clearing - Gross Settlement Payments, Cross Border Payments

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	REMITTER	TFR_AMT
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	BENEFICIARY	AMT_EQUIV

Incoming Payment – Book Transfer

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	CLG_SUSPENSE	TFR_AMT
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT

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CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	BENEFICIARY	AMT_EQUIV

Return of Outgoing Payment – External Clearing – Net Settlement

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	CLG_SUSPENSE	TFR_AMT
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	BENEFICIARY	AMT_EQUIV

Return of Outgoing Payment – External Clearing – Gross Settlement Payments, Cross Border Payments

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	REMITTER	TFR_AMT
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	BENEFICIARY	AMT_EQUIV

Return of Outgoing Payment – Internal Clearing

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	REMITTER	TFR_AMT
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	BENEFICIARY	AMT_EQUIV

Return of Outgoing Payment – Book Transfer

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	CLG_SUSPENSE	TFR_AMT
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT

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CRLQ	CR	BENEFICIARY	AMT_EQUIV

Return of Incoming Payment – External Clearing – Net Settlement

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	REMITTER	AMT_EQUIV
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	CLG_SUSPENSE	TFR_AMT

Return of Incoming Payment – External Clearing – Gross Settlement Payments, Cross Border Payments

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	REMITTER	AMT_EQUIV
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	BENEFICIARY	TFR_AMT

Return of Incoming Payment – Internal Clearing

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	REMITTER	AMT_EQUIV
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	BENEFICIARY	TFR_AMT

Return of Incoming Payment – Book Transfer

Event Code	DR / CR Indicator	Accounting Role	Amount Tag
DRLQ	DR	REMITTER	AMT_EQUIV
DRLQ	CR	INTMD_SUSPENSE	TFR_AMT
CRLQ	DR	INTMD_SUSPENSE	TFR_AMT
CRLQ	CR	CLG_SUSPENSE	TFR_AMT

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Netting can be done for the set of Accounting Entries that satisfies the following criteria:

- The Entries belong to the same Account and Branch.
- The Entries to be netted are in the same currency.
- The Entries have the same value date.
- The Exchange Rate to be picked up for the entries is the same.

Following are the events available in Oracle FLEXCUBE Payments Product Maintenance:

Sl. No	Event	Event Description	Remarks
1	BOOK	Booking	Signifies the transactions' entry into the system
2	INIT	Initiation	Involves Product resolution, default of Product parameters, Date resolution etc
3	SNCK	Sanctions Check	This event is triggered , if Sanctions Check(OFAC) is checked at the product level
4	PCHK	Payment Verification	
5	DRFX	Debit Exchange rate	This event occurs before the customer leg of accounting .(customer leg is debit leg)
6	ECRA	External credit approval	
7	DRLQ	Debit Liquidation	Debit accounting part of the contract
8	CRFX	Credit Exchange Rate	This event occurs before the customer leg of accounting .(customer leg is credit leg)
9	CRLQ	Credit liquidation	Credit accounting part of the contract.
10	BOXR	Incoming Book transfer	
11	CANC	Cancellation	
12	PMTH	Payment Handoff	Payment Handoff to Messaging Hub
13	RJBS	Reject before Settlement	In case of Outgoing Payment , this event happens prior to the interbank settlement of the outgoing payment
14	RETN	Return	
15	RCRQ	Recall Request	
16	RCAP	Recall Approval	
17	RCRF	Recall failed/refusal	
18	CSTL	Consolidation Settlement for Nostro	Consolidation event for both Accounting and Messaging
19	BABK	Batch Booking	

Sl. No	Event	Event Description	Remarks
20	AMND	Amendment	
21	RCBS	Payment Recall before settlement	
22	CAIM	Charge Claim	

4.3   <u>Maintaining Product Preferences</u>

Oracle FLEXCUBE allows you to defining the attributes of a product. The options you choose, ultimately, shape the product. This specification will apply to all transactions processed under the product.

You can maintain a preference for a PM product using the 'Electronic Payment - Product Preference' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDPRPRF' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

Product Code

Specify the product code. You can also select the valid product code from the adjoining option list.

Product Description

The system displays the description for the product selected.

Country Code

The system displays the country code.

Clearing Mode

The system displays the clearing mode supported for the payment product

Transfer Type

The system displays the type of transfer

Transfer Type Description

The system displays the description for the selected transfer type.

Product Type

The system displays the type of transaction to which a product can be associated

Product Type Description

The system displays the description for the selected product type.

4.3.1 <u>Main Tab</u>

Click 'Main' tab to capture the essential preferences of the product.

Processing Preferences

External Credit Approval Required

Select if external credit approval is required or not from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

This field is applicable for Outgoing Payments and Return of Incoming Payments product types.

Authorization Limit Level 1 Check Required

Select if authorization limit level 1 check is required or not before debiting the customer for outgoing payments from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

Authorization Limit Level 1

Specify the first level authorization limit before debiting the customers for outgoing payments.

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Authorization Limit Level 2 Check Required

Select if authorization limit level 2 check is required or not before debiting the customer for outgoing payments from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

Authorization Limit Level 2

Specify the second level authorization limit before debiting the customers for outgoing payments.

If the Payment currency is different from the authorization limit amount currency then Standard Mid rate will be applied to convert the amount in payment currency to authorization limit amount currency for validation.

If Level 1 Authorization Limit or Level 2 Authorization Limit is null then the transaction amount will not be compared. and Value of Level 1 Authorization Limit and Level 2 Authorization Limit cannot be negative.

Sanctions Check Required

Select if sanction check validation is required or not for the payment of particular product from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

Limit Currency

Specify the limit currency specified for validating the release amount limit and payment authorization limit 1 and 2.

Release Limit

Specify the amount limit to be debited from the customer which in turn will be credited to the clearing account or NOSTRO account.

If the Payment currency is different from the authorization currency then Standard Mid rate will be applied to convert the amount in payment currency to authorization currency for validation. You cannot enter negative value of Release Limit.

For Outgoing Payments you can define Release limit Amount checks after debiting the customer and before crediting to the clearing account or NOSTRO account.

Exchange Rate

Rate Type

Specify the type of rate applicable to different transaction categories as maintained in 'Currency Rate Type Definition'.

Rate Indicator

Select the rate code assigned to various rate types from the drop-down list. Following are the options available in the drop-down list:

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- Mid rate
- Buy/Sell rate

Spread Code

Select the fraction of the spread applied to contracts involving the product from the drop-down list. Following are the options available in the drop-down list:

- 1Spr
- 1/2 Spr
- 1/4 Spr
- 1/8 Spr
- No Spread

External Exchange Rate Required

Select if external exchange rate is required or not from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

After Rate Refresh

Select if exchange rates need to be refreshed before it is applied to the contract or not from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

Messaging Parameters

Generate 103 STP Messages

Select if MT 103 messages should be generated in the MT 103+ format or not from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

Generate 102 STP Message

Select if MT 102 messages should be generated in the MT 102+ format or not from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

Multi Credit Transfer

Select if the product can be used to generate multi credit transfer, such as Multi customer transfer, Multi financial institution transfer or multi transfer for own account or not from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

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Payment Return

Original Value date

Select if back value dated entry for the original transaction amount during return of payments should be allowed or not from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

Original Exchange Rate

Select if payment product of return type will use the original incoming/outgoing payments FX rate or not from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

If this field is selected as 'Yes', then the system will create the return payments by copying the Rate input type of the original contract.

Charge

Charge Bearer

Specify the charge bearer details. You can also select the valid charge bearer details from the adjoining option list.

4.3.2 Additional Tab

Click 'Additional' tab to capture the essential preferences of the product.

Payment Preferences

Service Level Proprietary

Specify the payment service level proprietary. You can select a valid service level proprietary from the option list.

Settlement Priority Form

Select the settlement priority form from the adjoining drop down list. The options available are:

- Code – This is the ISO code.
- Proprietary – This is the user defined code or the code list for type code 'PRIORITY3CODE'.
- Blank

While processing payment handoff activity:

- If 'Settlement Priority Form' is chosen as Code, then 'Settlement Priority Code' will be populated with the Settlement Priority Value (URGT, HIGH or NORM).
- If 'Settlement Priority Form' is selected as 'Proprietary', then 'Settlement Proprietary' will be populated with the value as entered in the 'Settlement Priority Value'.

Settlement Priority Value

Select the settlement priority value from the adjoining option list if the settlement priority form is code. If the settlement priority form is 'Proprietary', then you can either specify the value or select from the adjoining option list. If the option 'Blank' is selected as settlement priority form, then you can leave this field blank.

Incoming Payment

Return Days

Specify the number of days after the debit value date by which the payment will be returned.

This is valid only for incoming payments.

Calendar Basis

Select the calendar type from the drop-down list. Following are the options available in the drop-down list:

- Network Calendar
- Currency Calendar
- Branch Calendar

Return GL

Specify the payment return GL for the product. You can also select valid return GL from the adjoining option list.

This will be used in case of Auto return of Incoming payments.

Restrict Customer Initiated Return

Select to restrict Beneficiary/Customer to initiate the Return of Incoming Payments Post settlement from the drop-down list. Following are the options available in the drop-down list:

- Yes
- No

If you select 'Yes' option, then it is a Customer initiated Return, i.e., Reject Originator Name is NOT NULL, and the system will not allow Return for an Incoming payment and display an error message. However, the bank can process the Return for the Incoming payment.

Payment Recall Request Response Days

Bank Originated

Specify the maximum number of days within which the Payment recall request initiated by the bank need to be responded to.

Customer Originated

Specify the maximum number of days within which the Payment recall request initiated by the customer need to be responded to.

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Calendar Basis

Select the calendar type from the drop-down list. Following are the options available in the drop-down list:

- Network Calendar
- Currency Calendar
- Branch Calendar

If Bank originated/ Customer originated recall days are maintained, calendar basis is a mandatory field.

Payment Recall

Recall Allowed

Select if recall is allowed or not from the drop-down list. The list displays the following values:

- Yes
- No

Recall Days

Specify the maximum number of days after the debit value date by which the payment recall request should be initiated.

Calendar Basis

Select the calendar type from the drop-down list. Following are the options available in the drop-down list:

- Network Calendar
- Currency Calendar
- Branch Calendar

This field is applicable only if the 'Recall Days' field is specified.

4.3.3 Specifying List of Internal Clearing Bank Details

You can specify threshold limits for each payment transaction of a payment type using 'List of Internal Clearing Banks' screen. Click on 'List of Internal Clearing Banks' button to invoke this screen.

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You can specify the following details:

Bank Code

Specify the code of the clearing branches of the bank to which the payments must be directed. You can also select valid bank code from the adjoining option list.

Bank Name

The system displays the name of the bank for the specified bank code.

Accounting Head

Specify the accounting head for a transaction. You can also select the valid accounting head from the adjoining option list.

GL Description

The system displays the GL code description.

4.3.4 Specifying Payment Threshold Limit Details

You can specify payment threshold limit details using 'Payment Threshold Limit' screen. Click on 'Payment Threshold Limit' button to invoke this screen.

You can specify the following details:

Currency

Specify the currency details. You can also select the valid currency code from the adjoining option list.

The system will validate to check if the transfer currency is same as the currency specified for minimum divisible amount and the maximum and minimum transaction amount.

Minimum Transaction Amount

Specify the minimum limit specified for the transaction amount.

Transaction amount specified here should be lesser than the transaction amount specified in the 'Maximum transaction amount' Field. You cannot specify negative values.

Maximum Transaction Amount

Specify the maximum limit specified for the transaction amount.

Transaction amount specified here should be greater than the transaction amount specified in the 'Minimum transaction amount' Field. You cannot specify negative values.

If the Maximum and Minimum transaction amounts are specified at the product level, all the payment contracts with transaction amount within the specified limits will be processed.

Minimum Step Amount

Specify the lowest denomination in which transactions involving the product can be processed.

4.3.5 Specifying Allowed Payment Network Details

You can specify allowed payment network details using 'Allowed Payment Networks' screen. Click on 'Allowed Payment Networks' button to invoke this screen.
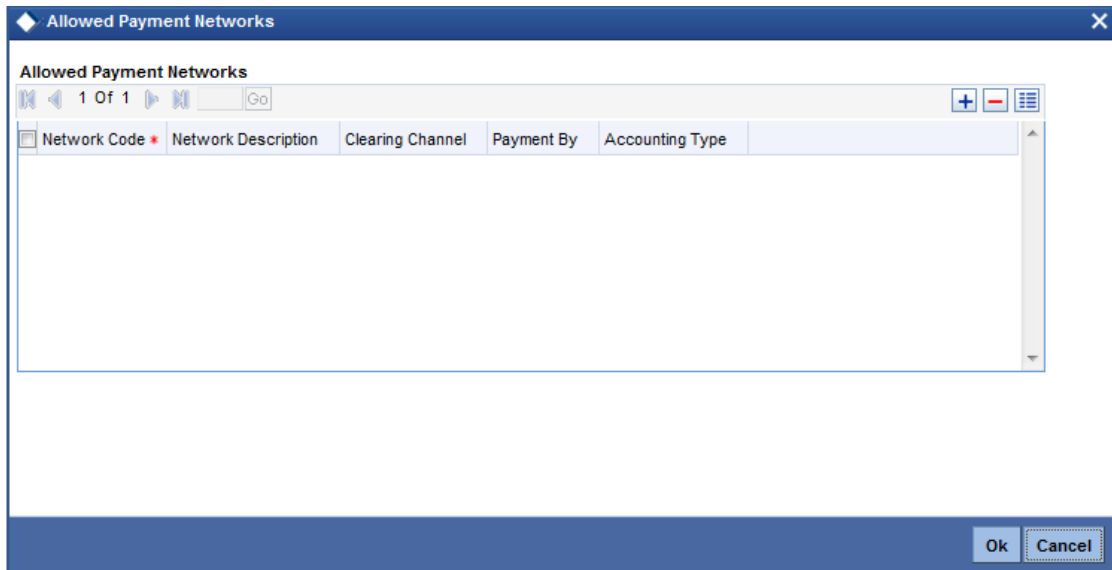
Network Code

Specify the payment network code. You can also select the valid network code from the adjoining option list.

Network Description

The system displays the description for the specified payment network code.

Clearing Channel

The system displays the clearing channel to be used to process the payment instruction for the specified payment network.

Payment By

The system displays if Payment is by clearing or messaging.

Accounting Type

The system displays if accounting type is Gross or Net.

4.3.6 View Product Preferences Summary

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

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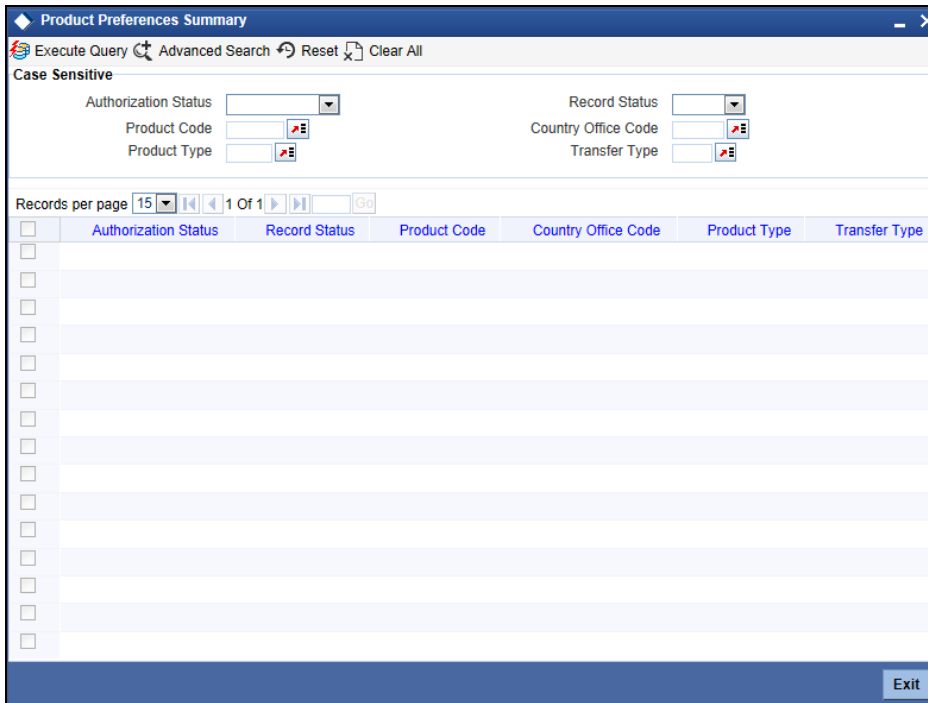
You can search for the records using one or more of the following parameters:

- Authorization status
- Record status
- Product code
- Country Code
- Product Type
- Transfer Type

Once you have specified the search parameters, click 'Execute Query' 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.

4.4 Maintaining Product Resolution Rule

Oracle FLEXCUBE allows you to define rules to derive the Payments product for a payment transaction in a particular branch. The payment attributes available to define conditions will be specified in the Rules Setup Payment Attributes mapping maintenance for Product rule setup function. You can also resolve the payment product based on the conditions specified.

You can also specify conditions to resolve the appropriate product specifying the multiple payments attributes that will be used in conjunction with the functions and arithmetic operators. The product will be resolved based on the payment type, the remitter and the payment network which supports the payment type. The payment products can be further resolved by specifying conditions based on the combination of various payment attributes.

The payment attributes that are available to specify conditions are as follows:

Payment attributes available	Description	Values
PAYMENT_BY		Message, Clearing
NETWORK	Payment network type	Local clearing or SEPA CSM, TARGET2 or the SWIFT network.
PRODUCT_TYPE	Type of Payment	Outgoing, Incoming, Internal
TRANSFER_TYPE	Transfer Type of the Message	Bank Transfer, Customer Transfer, Bank Transfer for their own A/C, Cover for Customer Transfer, Cover for Bank Transfer
TRANSFER_AMOUNT	Amount of the transaction	
TRANSFER_CCY	Currency of the transaction amount	
SOURCE_CODE	Source code of the transaction	
COVER	If Payment message with cover needs to be generated.	Yes/ No
INSTD_COUNTRY_CODE	Country Code of the Instructed agent	

Additional Payment attributes for various rule engines can be mapped from the master list using the Rules Setup attributes mapping maintenance.

You can maintain the product rule using 'Product Rule Maintenance' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDPRRUL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

Branch Code

Specify the branch code for which the product rule is maintained.

Branch Description

The system displays the description for the selected branch code.

Country Code

The system displays the country code.

Rule Details

Priority

Specify the priority of the rules. It defines the priority of execution of each rule.

Rule

Specify the rule that needs to be maintained using the elements, functions and operators.

Product Code

Specify the product code based for each of the condition defined. You can also select the valid product code from the adjoining option list.

Elements

Specify the payments attributes that can be used for condition builder. You can also select the valid element ID from the adjoining option list.

Operators

Select the standard operators to define conditions from the drop-down list. Following are the options available in the drop-down list:

- =
- <>
- >
- >=
- <
- <=
- +
- -
- /
- *

Value

Specify the values to define rule.

Functions

Select standard functions to define conditions from the drop-down list. Following are the options available in the drop-down list:

- ABS
- Round
- Floor
- Cell
- Greatest
- Least
- Power
- Mod
- Truncate

Logical Operators

Select the standard logical operators to define conditions from the drop-down list. Following are the options available in the drop-down list:

- AND

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- OR
- NOT

4.4.1 <u>Specifying UDF Details</u>

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

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5. Payments Transactions

5.1 Introduction

This chapter explains the features of the 'Payments Transaction - Contract Online' screen of Oracle FLEXCUBE payments. Using this screen, you can process payments transactions that flow through different networks. This screen allows you to perform the following tasks:

- Enter a new FLEXCUBE payments transaction
- View an existing FLEXCUBE payments transaction
- Perform the following operations on a selected FLEXCUBE payments transaction, provided you have the sufficient user rights:

  - Copy
  - Delete
  - Close
  - Unlock/Edit
  - Reopen
  - Print
  - Authorize
  - Reverse
  - Confirm
  - Liquidate
  - Hold
  - View

These operations are supported for a contract based on the contract status and authorization status. The following table provides the details of actions supported for each status:

Contract Status	Authorization Status	Allowed Menu Operation
ACTIVE(BEFORE FIRST AUTH)	Unauthorized	Copy, Delete, Unlock, Save, Auth, Enter Query, Execute Query
ACTIVE(AFTER FIRST AUTH)	Unauthorized	Copy, Unlock, Save, Enter Query, Execute Query, Close, Cancel, Auth
LIQUIDATED	Authorized	Copy, Cancel, Enter Query, Execute Query
REJECT	Authorized	New, Enter Query, Execute Query
CANCEL	Authorized	New, Enter Query, Execute Query
RETURN	Authorized	New , Unlock, Enter Query, Execute Query
HOLD	Unauthorized	Delete, Unlock, Enter Query, Execute Query

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5.2 Processing Payments Transactions

To invoke the 'FLEXCUBE Payments Transaction - Contract Online' screen, type 'PMDTRONL' in the field at the top right corner of the application tool bar and click the adjoining arrow button.

Specify the following details:

Template Name

You can create a new payments transaction from a template saved in the system. Select the template from the option list if you need to create a transaction from a template.

The option list displays all valid templates maintained in the system. You may initially specify the source code, transfer type and the product type and then select the template to get only the corresponding templates in the option list.

Once you have selected the template, click 'Populate' button to populate the details from the template in the current payment transaction.

Source Code

Select the source code of the transaction from the option list.

Transfer Type

Select the transfer type from the adjoining option list.

Product Type

Select the type of product to use for creating the payment transaction. You can select one of the following product types:

- Incoming Payment
- Outgoing Payment

Image Reference

The system displays the image reference number.

Contract Reference

The system generates and displays a unique contract reference number. You can use this reference number to identify the contract.

Alternate Contract Ref No

The system displays the alternate contract reference number. This is generated based on the format mask specified in the 'Branch Parameters Maintenance' screen. If you have not maintained a format mask, then the system does not default the contract reference number.

Save as Template

If you wish to save the details as a template for creating new transactions, select 'Yes'. If you are creating a new transaction, select 'No'.

Save Template Name

If you wish to save the details as a template, then you specify the name of the template.

File Reference

Specify the reference number for the relevant image that has been uploaded into the system. The adjoining option list displays all the valid file reference numbers stored in the system. For file type 'Data', you can manually enter the file reference number.

Transaction Count

This indicates the transaction count.

Branch Code

The system displays the transaction branch code. The payment transaction is entered for this branch.

Booking Date

The system displays the current system date as the booking date of the transaction.

Customer Number

The system displays the customer number.

Customer Service Model

This indicates the group to which the customer belongs. The system defaults the customer service model based on the transaction customer.

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Maximum Transactions

Specify the maximum number of transactions.

Transaction Reference

Specify the following details:

Transaction Identification

Specify the transaction identification. This is the reference assigned by the sender for identifying the message.

For message uploads, the system updates the transaction identification from the message. In case of a manual transaction entry, the system displays the contract reference number or the alternate contract reference number based on the maintenance. However, you can edit this.

End to End Identification

Enter a unique identification to identify the transaction. This identification is passed on throughout the entire end-to-end chain. While creating a new transaction, the system displays the contract reference number or the alternate contract reference number based on the maintenance. However, you can edit this.

Batch Booking

Check this box to enable batch booking for this transaction.

Batch Booking Reference

Specify the batch booking reference number.

Charge Consolidation Required

Check this box to enable charge consolidation for this transaction

Multi Credit Transfer

Check this box to enable multi credit transfer for this transaction.

Multi Credit Ref No

Specify the multi credit reference number.

5.2.1 'Main' Tab

You can capture the main details of a FLEXCUBE payments transaction in the 'Main' tab. Click 'Main' tab to capture the details.

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Specify the following details:

Debtor Details

Specify the following details pertaining to the debtor.

Account ID Type

Select the account ID type. You can select one of the following account ID types from the drop-down list.

- IBAN
- OTHR

Account ID Number

Specify the account ID number.

Account Currency

Select the account currency from the option list.

Account Branch

Specify the account branch.

Name

Specify the name of the debtor.

Address 1

Specify the address of the debtor in the fields provided.

Address 2

Specify the address of the debtor in the fields provided.

Country

Specify the country code that forms a part of the address.

BIC

Specify the BIC of the debtor.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System Id

Specify the clearing system ID.

Member Identification

Specify the member identification of the debtor. If you have specified a clearing system ID, then it is mandatory to specify the member identification.

Creditor Details

Specify the following details pertaining to the creditor.

Account ID Type

Select the account ID type. You can select one of the following account ID types from the drop-down list.

- IBAN
- OTHR

Account ID Number

Specify the account ID number.

Account Currency

Select the account currency from the option list.

Account Branch

Specify the account branch.

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Name

Specify the name of the creditor.

Address 1

Specify the address of the creditor in the fields provided.

Address 2

Specify the address of the creditor in the fields provided.

Country

Specify the country code that forms a part of the address.

BIC

Specify the BIC of the creditor.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System Id

Specify the clearing system ID.

Member Identification

Specify the member identification of the creditor.

Transfer Details

Specify the following transfer details:

Instruction Date

Specify the date of the transaction. The payment is executed from this date.

The system derives the activation date based on the instruction date.

Activation Date

The system derives the activation date based on the instruction date. You cannot modify this.

The system processes the payment on the activation date. If the instruction date falls on a holiday, then the system considers the immediate working date of the payment branch as the payment activation date.

Transfer Currency

Specify the transfer currency.

Transfer Amount

Specify the total amount involved in the payments transaction.

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Processing Preferences

You can indicate the following processing preferences:

Processing Priority

Specify the internal priority by which the system will process the payment transaction. You can enter a value within the range 1 to 99. The system processes payment with processing priority 1 at first and payment with processing priority 99 at last.

If you do not enter the processing priority, the system will default it from the instruction priority (HIGH-20, NORM-30).

Product Code

Specify the product code.

Payment Network Code

Select the payment network code from the option list.

Advice Required

Check this box to enable advices.

Pick From

Learn to DB

Check this box to store the transaction in the learning database. If the debtor/creditor combination is of frequent use in payments, then you can check this box. Learning database helps in retrieving the debtor/creditor combination data during payment creation.

For the same transaction, you cannot check the checkboxes 'Learn to DB' and 'Save As Template' together. You can save a transaction either as a template or as learn to DB.

For more information on learning database setup creation, refer to the section "Learning Database Setup' in this chapter.

Debtor Agent Details

Specify the following debtor agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Name

This indicates the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Creditor Agent Details

Specify the following creditor agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Name

This indicates the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Status

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You can view the following details:

Sanction Check Status

The system displays the sanction check status of the payment transaction. If there are more than one sanction check statuses, then the system displays the last sanction check status.

Sanction Check Status Description

The system displays a brief description of sanction check status.

Last Sanction Check Date

The system displays the last date of sanction check.

ECA Status

The system displays the ECA status of the payment transaction.

ECA Status Description

The system displays a brief description of ECA status.

Cutoff Status

This indicates the cutoff status of the payment transaction.

Clearing Status

The system displays the acknowledgement status received in MT012/MT019 for RTGS transaction. The clearing status can be one of the following:

- Not Applicable
- Awaited
- Accepted
- Rejected

Clearing Status Date Time

The system displays the date and time of clearing status change. The clearing status date and time is updated based on the date time tag of incoming MT012 / MT019 message.

Current Queue

The system displays the current queue of the payment transaction.

Queue Description

The system displays a brief description about current queue.

Last Activity

The system displays the last activity.

Last Activity Description

The system displays a brief description of last activityNext Activity

The system displays the next activity.

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Next Activity Description

The system displays a brief description of next activity

Last Event

The system displays the last event.

Current Event

The system displays the current event.

Last Event Date

The system displays the date on which the last event took place.

Next Event Date

The system displays the date on which the next event will take place.

Delink

The system displays 'Y' or 'N' depending on whether the payment is delinked or not.

Exchange Rate

Specify the following details:

Exchange Rate Input Type

Select the exchange rate input method. You can select one of the following methods:

- System - if you select this, then the exchange rate in the system is considered
- User Input Rate – if you select this, then you need to specify the exchange rate
- Rate Serial– select this to indicate that the exchange rate is serial
- Rate Contract – select this to use the exchange rate of the contract

Exchange Rate

Specify the exchange rate applicable for cross currency transaction.

Original Exchange Rate

The system displays the exchange rate that is used before applying customer benefits.

Customer Spread

The system displays the spread maintained for the customer availing RP benefit plans.

Rate Type

Specify the rate type. You can select the appropriate one from the option list.

FX Deal Reference

If the exchange rate type is 'Rate Contract', then you can indicate the FX deal reference number.

Select the forward contract reference number from the option list. This should be a valid deal matching the currency criteria and date criteria based on the product type.

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Rate Date

Specify the date on which the rate becomes effective.

Rate Serial

Specify the serial number of the exchange rate for the rate date.

Rate Pick After Refresh

The system defaults the status of this checkbox from the product definition.

If this box is checked, then the system will not process the transaction until the rate refresh process has been completed and authorized for the day.

Rate Refresh Status

The system displays the exchange rate refresh status.

External Exchange Rate Required

This indicates whether the exchange rate should be picked up from external system.

Rate Status

This indicates the rate status.

5.2.1.1 Specifying Additional Details of Debtor

Click 'More Details' button to capture the details of the debtor.

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Specify the following details:

Address Details

Address Type

Specify the type of address. You can select one of the following address types from the drop-down list:

- Postal
- Business
- Delivery To
- Residential
- Mail To
- PO Box

Department

Specify the name of the department.

Sub Department

Specify the name of the sub department.

Street Name

Specify the name of the street.

Building Number

Specify the building number.

Post Code

Specify the post code.

Town Name

Specify the name of the town.

Country Sub Division

Specify the name of the country sub division.

Contact Details

Specify the following contact details:

Name Prefix

Specify the name prefix. You can select one of the following options:

- DOCT
- MADM
- Miss
- MIST

Name

Specify the name of the debtor.

Phone No

Specify the phone number of the debtor.

Mobile No

Specify the mobile phone number.

Fax No

Specify the fax number.

Email Address

Specify the email address.

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Other

You can specify the additional contact information, if any, in this field.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Scheme Form

Select the account ID scheme form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account ID Scheme

Specify the account ID scheme. You can select the appropriate one from the option list.

Account ID Issuer

Specify the name of the issuer of the account.

Account Type Form

Select the account type form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account Type

Specify the account type. Select the appropriate one from the option list.

Private Details

Specify the following private details:

Birth Date

Specify the date of birth of the debtor.

Province of Birth

Specify the province of birth of the debtor.

City of Birth

Specify the city of birth of the debtor.

Country of Birth

Specify the country of the debtor.

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Tax Details

Tax Identification

Specify the debtor tax identification number.

Registration Identification

Specify the unique tax registration identification, as assigned by an organization, to unambiguously identify a party.

Tax Type

Specify the type of tax payer.

Identification

ID Type

Specify the identification type. You can select one of the following identification types from the drop-down list:

- Organization
- Private

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Identification Issuer

Specify the name of the issuer of the identification.

5.2.1.2 Specifying Additional Details of Creditor

Click 'More Details' button to capture the details of the creditor.

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Specify the following details:

Address Details

Address Type

Specify the type of address. You can select one of the following address types from the drop-down list:

- Postal
- Business
- Delivery To
- Residential
- Mail To
- PO Box

Department

Specify the name of the department.

Sub Department

Specify the name of the sub department.

Street Name

Specify the name of the street.

Building Number

Specify the building number.

Post Code

Specify the post code.

Town Name

Specify the name of the town.

Country Sub Division

Specify the name of the country sub division.

Contact Details

Specify the following contact details:

Name Prefix

Specify the name prefix. You can select one of the following options:

- DOCT
- MADM
- Miss
- MIST

Name

Specify the name of the creditor.

Phone No

Specify the phone number of the creditor.

Mobile No

Specify the mobile phone creditor.

Fax No

Specify the fax number.

Email Address

Specify the email address.

Other

You can specify the additional contact information, if any, in this field.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Scheme Form

Select the account ID scheme form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account ID Scheme

Specify the account ID scheme. You can select the appropriate one from the option list.

Account ID Issuer

Specify the name of the issuer of the account.

Account Type Form

Select the account type form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account Type

Specify the account type. Select the appropriate one from the option list.

Private Details

Specify the following private details:

Birth Date

Specify the date of birth of the creditor.

Province of Birth

Specify the province of birth of the creditor.

City of Birth

Specify the city of birth of the creditor.

Country of Birth

Specify the country of the creditor.

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Tax Details

Tax Identification

Specify the debtor tax identification number.

Registration Identification

Specify the unique tax registration identification, as assigned by an organization, to unambiguously identify a party.

Tax Type

Specify the type of tax payer.

Identification

ID Type

Specify the identification type. You can select one of the following identification types from the drop-down list:

- Organization
- Private

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Identification Issuer

Specify the name of the issuer of the identification.

5.2.1.3 Specifying Additional Details of Debtor Agent

Click 'More Details' button to capture additional details about the debtor agent.

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Specify the following details:

Other Identification

Identification Value

Specify the identification value.

Identification Issuer

Specify the name of the issuer of the identification.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Branch Details

Specify the following details of the branch.

Branch Identification Value

Specify he branch identification value.

Branch Name

Specify the branch name.

Branch Address1

Specify the address of the branch.

Branch Address2

Specify the address of the branch.

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Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Type

Select the account ID type from the drop down list. You can select one of the following options:

- IBAN
- Other

Account ID Number

Specify the account ID number.

Account Currency

Specify the account currency. You can select the appropriate one from the option list.

5.2.1.4 Specifying Additional Details of Creditor Agent

Click 'More Details' button to capture additional details about the creditor agent.

Specify the following details:

Other Identification

Identification Value

Specify the identification value.

Identification Issuer

Specify the name of the issuer of the identification.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Branch Details

Specify the following details of the branch.

Branch Identification Value

Specify he branch identification value.

Branch Name

Specify the branch name.

Branch Address1

Specify the address of the branch.

Branch Address2

Specify the address of the branch.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Type

Select the account ID type from the drop down list. You can select one of the following options:

- IBAN
- Other

Account ID Number

Specify the account ID number.

Account Currency

Specify the account currency. You can select the appropriate one from the option list.

5.2.2 'Parties' Tab

Click 'Parties and Agents' tab to capture the details of the parties and various agents.

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Instructing Reimbursement Agent

Specify the following agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

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Name

This indicates the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Instructed Reimbursement Agent

Specify the following agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Name

This indicates the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Third Reimbursement Agent

Specify the following agent details.

ORACLE

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Name

This indicates the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Intermediary Agent

Specify the following agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Name

This indicates the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Previous Instructing Agent

Specify the following agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Name

This indicates the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Forwarding Agent

Specify the following agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Name

This indicates the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Ultimate Debtor

Specify the following details of the ultimate debtor:

Identification Type

Specify the identification type of the party. You can select one of the following options:

- Organisation
- Private

BIC

Specify the BIC of the party.

Name

Specify the name of the ultimate debtor.

Address 1

Specify the address in the fields provided.

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Address 2

Specify the address in the fields provided.

Country

Specify the country code that forms a part of the address.

Ultimate Creditor

Specify the following details of the ultimate creditor:

Identification Type

Specify the identification type of the party. You can select one of the following options:

- Organisation
- Private

BIC

Specify the BIC of the party.

Name

Specify the name of the ultimate creditor.

Address 1

Specify the address in the fields provided.

Address 2

Specify the address in the fields provided.

Country

Specify the country code that forms a part of the address.

Initiating Party

Specify the following details of the ultimate initiating party:

Identification Type

Specify the identification type of the party. You can select one of the following options:

- Organisation
- Private

BIC

Specify the BIC of the party.

Name

Specify the name of the initiating party.

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Address 1

Specify the address in the fields provided.

Address 2

Specify the address in the fields provided.

Country

Specify the country code that forms a part of the address.

5.2.2.1 <u>Specifying Additional Details of Agents</u>

You can capture additional details of the following agents.

- Instructing Reimbursement Agent
- Instructed Reimbursement Agent
- Third Reimbursement Agent
- Intermediary Agent
- Previous Instructing Agent
- Forwarding Agent

Click 'More Details' button under instruction reimbursement agent details section to capture additional information about the instruction reimbursement agent.

Specify the following details:

<u>Other Identification</u>

Identification Value

Specify the identification value.

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Identification Issuer

Specify the name of the issuer of the identification.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Branch Details

Specify the following details of the branch.

Branch Identification Value

Specify he branch identification value.

Branch Name

Specify the branch name.

Branch Address1

Specify the address of the branch.

Branch Address2

Specify the address of the branch.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Type

Select the account ID type from the drop down list. You can select one of the following options:

- IBAN
- Other

Account ID Number

Specify the account ID number.

Account Currency

Specify the account currency. You can select the appropriate one from the option list.

Similarly, you can capture the additional agent details by clicking 'More Details' button provided on the screen for each agent.

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5.2.2.2 Specifying Additional Details of Parties

You can capture the additional details of the parties using 'More Details' button provided on the screen against each party. On this tab, you can capture the additional details of the following parties.

- Ultimate Debtor
- Ultimate Creditor
- Initiating Party

Click 'More Details' button under the Ultimate Debtor section to capture the details of the ultimate debtor.

Specify the following details:

Address Details

Address Type

Specify the type of address. You can select one of the following address types from the drop-down list:

- Postal
- Business

- Delivery To
- Residential
- Mail To
- PO Box

Department

Specify the name of the department.

Sub Department

Specify the name of the sub department.

Street Name

Specify the name of the street.

Building Number

Specify the building number.

Post Code

Specify the post code.

Town Name

Specify the name of the town.

Country Sub Division

Specify the name of the country sub division.

Contact Details

Specify the following contact details:

Name Prefix

Specify the name prefix. You can select one of the following options:

- DOCT
- MADM
- Miss
- MIST

Name

Specify the name of the ultimate debtor.

Phone No

Specify the phone number of the ultimate debtor.

Mobile No

Specify the mobile phone ultimate debtor.

Fax No

Specify the fax number.

Email Address

Specify the email address.

Other

You can specify the additional contact information, if any, in this field.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Scheme Form

Select the account ID scheme form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account ID Scheme

Specify the account ID scheme. You can select the appropriate one from the option list.

Account ID Issuer

Specify the name of the issuer of the account.

Account Type Form

Select the account type form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account Type

Specify the account type. Select the appropriate one from the option list.

Private Details

Specify the following private details:

Birth Date

Specify the date of birth of the ultimate debtor.

Province of Birth

Specify the province of birth of the ultimate debtor.

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City of Birth

Specify the city of birth of the ultimate debtor.

Country of Birth

Specify the country of the ultimate debtor.

Tax Details

Tax Identification

Specify the debtor tax identification number.

Registration Identification

Specify the unique tax registration identification, as assigned by an organization, to unambiguously identify a party.

Tax Type

Specify the type of tax payer.

Identification

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Identification Issuer

Specify the name of the issuer of the identification.

Similarly, you can capture the additional details by clicking 'More Details' button provided on the screen for each party.

5.2.3 'Transaction Details' Tab

Click 'Transaction Details' tab to capture further details of the transaction.

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Specify the following details:

Debit Details

Debit Account Branch

The system displays the debit account branch.

Debit Account LV Code

The system displays the legal vehicle code of the debit account branch. If the debit account branch is GL, then the system defaults the legal vehicle code of the current branch.

Debit Account Number

The system displays the debit account number of the transaction for the payment.

Account Description

The system displays the debit account description.

Debit Account Currency

The system displays the debit account currency.

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Debit Amount

The system displays the amount that should be debited from the debit account. The system derives it from the transfer amount after applying required currency conversion.

Debit Entry Date

The system displays the date on which the account was debited.

Debit Value Date

The system displays the value date of the debit entry.

Station Id

Customer Station ID

Select the customer station ID from the option list.

Credit Details

Credit Account Branch

The system displays the credit account branch code.

Credit Account LV Code

The system displays the legal vehicle code of the credit account branch. If the credit account branch is GL, then the system defaults the legal vehicle code of the current branch.

Credit Account Number

The system displays the credit account number of the transaction for the payment.

Account Description

The system displays the credit account description.

Credit Account Currency

The system displays the credit account currency.

Credit Amount

The system displays the amount that should be credited from the credit account. The system derives it from the transfer amount after applying the required currency conversion.

Credit Entry Date

The system displays the date on which the account was credited.

Credit Value Date

The system displays the value date of the credit entry.

Prime Bank Details

Prime Bank Code

Specify the prime bank code.

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Payment Information

Instruction Priority

Specify the priority of the transaction. You can select one of the following options:

- Normal
- High

Service Level Form

Service level is an agreement or rule under which the transaction should be processed. You need to specify the service level form. You can select one of the following options.

- Code
- Proprietary

If you select the service level form, it is mandatory to specify the service level.

Service Level

Specify the service level.

If you have selected 'Code' as the service level form, then you can select the service level from the option list.

If you have selected 'Proprietary' as the service level form, then you can manually enter the service level.

Local Instrument Form

Select the local instrument form from the drop-down list. You can select one of the following options:

- Code
- Proprietary

Local Instrument Value

Specify the local instrument.

If you have selected 'Code' as the local instrument form, then you can select the local instrument value from the option list. If you have selected 'Proprietary' as the local instrument form, then you can manually enter the local instrument value.

Payment By

Specify the method by which the payment should happen. You can select one of the following:

- Clearing
- Messaging

Local Payment

The system displays whether the payment is treated as a local payment or not. Local payments are sent either by clearing or messaging (RTGS). However routing processing may change based on whether it is a local payment or not.

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Clearing Mode

The system displays the clearing mode. It can be one of the following:

- External
- Internal
- Book

Clearing Channel

Specify the clearing channel to be used to process the payment instruction. You can select one of the following clearing channels:

- MPNS
- RTGS
- RTNS

Payment Dates

Receipt Date Time

The system displays the date and time of save/authorization of the payment. However, you can modify this.

Cut Off Time

The system displays the derived cut-off date and time for the payment. However, you can modify this.

Message Dispatch Date

The system displays the date on which the message will be generated. However, you can modify this.

Payment Return By Date

The system displays the date after which return of an existing payment will not be allowed. However, you can modify this.

Payment Reference

Incoming Instruction ID

The system displays the instruction ID of the incoming message.

Clearing System Ref

Specify the unique reference, as assigned by a clearing system, to identify the instruction.

Accounting Reference

This field indicates the transaction reference number of the payment accounting entries. Process code ZFCN to be used by the system to generate the reference number for batch. For single transaction, product code can be used to generate the reference number.

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Link Book Transfer

The system displays the internal incoming payment reference number for an outgoing payment, while performing a BOOK transfer and vice-versa.

Original Contract Ref

For product type 'Return of Incoming' or 'Return of Outgoing', the system displays the original contract reference number to which the return contract is linked.

Payment Info ID

The system displays the payment info identification.

Purpose Details

Category Purpose Form

Specify the category purpose form. You can select one of the following options:

- Code
- Proprietary

Category Purpose

Specify the category purpose. If the category purpose form is selected as 'Code', then you can select the category purpose from the option list. If you have selected 'Proprietary' as the category purpose form, then you can manually enter the value.

Purpose Form

Specify the purpose form. You can select one of the following options:

- Code
- Proprietary

Purpose

Specify the purpose. If the purpose form is selected as 'Code', then you can select the purpose from the option list. If you have selected 'Proprietary' as the purpose form, then you can manually enter the value.

For incoming MT messages MT102, MT102+, MT103 and MT103+, the value for the field 26T is derived from the Purpose Proprietary value that you specify here.

Outgoing message is generated after creation and authorization of a payments contract. The system hands off the data to FLEXCUBE Messaging (FCM). FCM receives this data and creates the destination message. If the destination message type is MT102, MT102+, MT103 or MT103+, then the value for field 26T is derived from the value entered in 'Purpose Proprietary' field.

If the purpose form is selected as 'Code', that value is also handed off to FCM, which then forms part of the field 26Tof the outgoing message. If you do not enter purpose code or purpose proprietary, then the 26T tag will not get populated in the generated message.

Settlement Information

Instructed Currency

The system displays the currency in which the instructed amount is moved from debtor to the creditor. However, you can modify this.

Instructed Amount

The system displays the amount of money to be moved between the debtor and creditor, before deduction of charges. However, you can modify the same.

Settlement Priority Form

The system defaults the settlement priority form from the product screen. However, you can modify this.

Settlement Priority Value

Select the settlement priority value based on the settlement priority form from the adjoining option list.

Settlement Method

Select the settlement method for settling the payment.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System Id

Specify the clearing system ID.

Settlement Time

CLS Time

Specify the time by which the amount of money must be credited, with confirmation, to the CLS bank's account at the central bank. You must express the time in Central European Time (CET).

TILL Time

Specify the time until when the payment can be settled.

From Time

Specify the time from when the payment may be settled.

Reject Time

Specify the time by when the payment must be settled to avoid rejection.

Settlement Account

Account ID Type

Specify the account ID type. You can select one of the following options:

- IBAN
- Other

Account ID Number

Specify the account ID number assigned by the institution.

Account Currency

Select the account currency.

Account Name

Specify the name of the account.

5.2.4 'Payment Info' Tab

Click 'Payment Info' tab to capture the payment information.

Regulatory Reporting

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Debit Credit Indicator

Specify whether the regulatory reporting information applies to the debit side, to the credit side or to both debit and credit sides of the transaction.

Authority Country

Select the country code of the entity that requires the regulatory reporting information.

Authority Name

Specify the name of the entity that requires the regulatory reporting information.

Reg Details

This indicates the regulatory details.

Remittance Information Unstructured

Specify the following details, which will be added to field 70 of message MT103.

Unstructured

Specify the remittance information in unstructured manner. The option list displays the following values:

- //
- /INV/
- /IPI/
- /RFB/
- /ROC/
- /TSU/

Select the appropriate one.

Apart from the above values, you can also specify a valid ISO11649 creditor reference number in this field. The system will validate the whether the reference number is a valid ISO11649 reference number or not. The system will also validate it against the usage rules for Field 70 of MT103.

- First two characters should be 'RF'
- 'RF' should be followed by two digit digits
- Total length of the creditor reference number should not exceed 25 characters

If you specify a creditor reference number in any of the remittance information fields, then during message generation, the system ignores the other remittance information and uses only the creditor reference number.

Instructions for Creditor Agent

Specify the following details.

Code

Specify the code for provision of additional information related to the processing of the payment instruction to the creditor agent. You can select one of the following options:

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- CHQB
- HOLD
- PHOB
- TELB

This code will be added to field 23E of message MT103.

Info

Specify the additional information or instruction to the creditor's agent. You may enter the additional information in this field even if a code is not selected in the field 'Code'. You can click the Add button to add more lines.

The information that you capture here will be added to field 72 of MT103 message.

Note: If the destination network is SWIFT, then the system will validate the following details:

- The first line of the info should start with a code. You can either select a code from the option list or directly type in the code. The code must be placed between two forward slash symbols (//). For example, '/TELA/' is a valid code.
- You cannot use multiple codewords.
- Every line of the info should start with a code. However, if the narrative in a line contains more than 35 characters, you can capture them in the next line. In that case, you must start the next line with two forward slashes (//).
- The info may contain a maximum of six lines with 35 characters in each line. The number of characters in a line, including the forward slash symbols and the appended code, should not exceed 35.
- If you have captured the Previous Instruction Agent BIC, then the first line will be used for populating the previous instruction agent information. You can use the remaining five lines for capturing the creditor agent info.

When you save the record, the system will verify whether the above conditions are satisfied or not. If the format of the info does not satisfy these conditions, the system will display an error message.

Instructions for Next Agent

Specify the following details.

Code

Specify the code for provision of additional information related to the processing of the payment instruction to the next agent. You can select one of the following options:

- PHOA
- TELA

This code will be added to field 23E of message MT103.

Info

Specify the additional information or instruction to the creditor's agent. You may enter the additional information in this field even if a code is not selected in the field 'Code'.

The information that you capture here will be added to field 72 of MT103 message.

Note: If the destination network is SWIFT, then the system will validate the following details:

- The first line of the info should start with a code. You can either select a code from the option list or directly type in the code. The code must be placed between two forward slash symbols (//). For example, '/TELA/' is a valid code.

- You cannot use multiple codewords.

- Every line of the info should start with a code. However, if the narrative in a line contains more than 35 characters, you can capture them in the next line. In that case, you must start the next line with two forward slashes (//).

- The info may contain a maximum of six lines with 35 characters in each line. The number of characters in a line, including the forward slash symbols and the appended code, should not exceed 35.

- If you have captured the Previous Instruction Agent BIC, then the first line will be used for populating the previous instruction agent information. If the previous agent instruction and creditor agent information together does not exceed 6x35 characters, then you can use the remaining lines for capturing the next agent info.

When you save the record, the system will verify whether the above conditions are satisfied or not. If the format of the info does not satisfy these conditions, the system will display an error message.

5.2.5 'Messaging' Tab

Click 'Messaging' tab to capture the messaging details:

Incoming Details

Incoming Msg ID

The system displays the message ID of the incoming payment.

Incoming Msg Creation Date

The system displays the message creation date of the incoming payment.

Incoming Msg Name

The system displays the name of the incoming payment.

Incoming Msg Hub Ref

The system displays the message hub reference of the incoming payment.

Incoming Settlement Method

The system displays the settlement method of the incoming payment.

Incoming Network

The system displays the network of the incoming message.

Incoming Clearing Channel

The system displays the clearing channel of the incoming payment.

Incoming Instructing Agent

Specify the following agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Incoming Instructed Agent

Specify the following agent details.

BICFI

Specify the BIC of the agent.

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Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Outgoing Details

Outgoing Msg Hub Ref

The system displays the message hub reference of the outgoing payment.

File Name

The system displays the name of the file.

Cover Required

The system indicates whether a cover message is required along with the outgoing payment. If this box is checked, it indicates that a cover message is required.

Cover Network

The system displays the network of the cover message.

Cover Settlement Method

The system displays the settlement method of the cover message.

Cover Parties Details

You can click this button to view the cover parties details.

Outgoing Instructing Agent

Specify the following agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

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Member Identification

Specify the member identification of the agent.

<u>Outgoing Instructed Agent</u>

Specify the following agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Cover Parties Details

Click on this button to enter the cover party details.

Charges Messaging Information

The system displays the following information on message change:

- Charge Currency
- Charge Amount
- Agent BIC
- Clearing System ID Form
- Clearing System ID
- Member Identification
- Agent Name
- Incoming Message Change
- Outgoing Message Change

5.2.6 <u>'Exception' Tab</u>

Click 'Exception' tab to capture the exception details for the payments transaction.

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Specify the following details:

Return

Return Identification

The system displays the unique identification of the returned transaction as assigned by the party sending the return message for an instructed party.

Recall Reference No

The system displays the recall reference number. For a return contract created by the approval of recall request, the recall reference number denotes the reference number of the recall request.

Original Currency

The system displays the original currency. This is the currency of the original transaction. During return contract creation, the system picks up this currency from the linked parent contract available in the system.

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Original Amount

The system displays the original interbank settlement amount. During return contract creation, the system picks up the linked parent contract available in the system.

Reason

Reason Form

Select the reason type from the drop-down list. You can select one of the following reason forms:

- Code
- Proprietary

If you select the reason form, it is mandatory to specify the reason.

Reason

Specify the reason. You need to specify the reason based on the reason form selected.

If you have selected 'Code' as the reason type, then you need to select the reason code from the option list.

Originator Name

Specify the name of the party of the return transaction.

Originator BIC

Select the BIC of the party of the return transaction from the option list.

Additional Information

If you need to add any additional information, you can specify it in this field.

Reject/Cancel

Reject Message ID

In case of rejection, the system displays the message ID of the rejection message.

Status Identification

The system displays the unique status identification of the reported status as assigned by the instructing party to an instructed party.

Reject Creation Date

The system displays the date on which the reject transaction was created.

Reason

Reason Form

Select the reason type from the drop-down list. You can select one of the following reason forms:

- Code

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- Proprietary

If you select the reason form, it is mandatory to specify the reason.

Reason

Specify the reason. You need to specify the reason based on the reason form selected.

If you have selected 'Code' as the reason type, then you need to select the reason code from the option list.

Originator Name

Specify the name of the party of the reject transaction.

Originator BIC

Select the BIC of the party of the reject transaction from the option list.

Additional Information

If you need to add any additional information, you can specify it in this field.

5.3 Capturing Additional Details for Payments Transaction

5.3.1 Notes

You can add notes and view or edit the existing notes in the 'Notes' screen. Click 'Notes' button to invoke this screen.

Existing Note

The system checks this box if the note already exist for the transaction. You can amend the existing notes in the free format text space provided.

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Input User

The system displays the user ID of the user who has entered the note. However, you can edit this.

Input Date

The system displays the date on which the note was entered. However, you can edit this.

Notes to Add

You can edit/add your notes in this field. The limit of characters for a note is 2000.

5.3.2 MIS

Click 'MIS' button to view the MIS details screen. You can capture the MIS details for a transaction using this screen.

If you do not specify the MIS details for a transaction, the system acquires the MIS specifications made for the product under which the transaction is processed.

For more details on this screen refer section 'Defining MIS details for an account or contract' in the chapter 'Defining MIS Details for a Customer, Account Class, Account, Product, and Contract' in the 'Management Information System' User Manual.

5.3.3 Charge

You can specify the charge details for a transaction using 'Charge Details' screen. Click 'Charge' button to view this screen.

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Contract Reference

The system displays the contract reference number.

Network ID

The system displays the network ID.

Version Number

The system displays the version number.

Waive Charges

Check this box to waive all charges for the transaction.

Charge Account Number

Specify the charge account of the transaction for all payment types. Based on the charge account number, the system displays the charge account description, charge account branch and charge account currency.

Component

The system displays the charge component for the transaction.

Currency

The system displays the currency in which the charge will be collected.

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Amount

Specify the charge amount in terms of the charge currency.

Rate

The system displays the applied computation rate of charge for the component.

Waiver

Check this box to indicate that the charge component should be waived for this transaction.

Liquidation Event

The system displays the liquidation event. For price components with deferred liquidation mode, the liquidation event is 'DCLQ'.

Liquidation Mode

The system displays the liquidation mode, whether online or ad-hoc.

Liquidation Frequency

The system displays the liquidation frequency.

Liquidation Date

The system displays the date of liquidation.

Cash Back

The system displays the status of original price cash back.

Utilized Count

The system displays the utilized transaction count.

If the maintained price component is received from external system along with Transaction details and charge details, then system will post the accounting entries for the received charge amount without evaluating the charge amount. The system will perform the following validations:

- Validate if the received price component is available in the list of components mapped at the Country code and Branch combination in 'Price Component Country-wise Linkage' screen. If not present, system will display an error message.
- Validate that the received charge amount cannot be null or with –ve value and charge currency cannot be null.

5.3.4 <u>Signatory Details</u>

You can verify the signatory details in 'Signatory Details' screen. Click 'Signature' button to view this screen.

Signature verification is applicable only to outgoing payment transactions initiated manually using 'Flexcube Payment Transaction' screen.

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Account

The system displays the debit or credit account for signature verification.

Account Description

The system displays the account description.

Customer Number

The system displays the customer number.

Minimum Number of Signatories

The system displays the minimum no of signatories required to endorse an instrument pertaining to an account that results in a debit to the account.

Customer Name

The system displays the name of the customer.

Account Message

The system displays details of the customer account.

Signatory Details

You can view the following signatory details:

- Signature ID
- Signatory name
- Signatory type
- Approval limit
- Signatory message
- Solo sufficient
- Signature

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5.3.5 Advices

Click 'Advices' button to specify the advices that should be generated for an event during the life cycle of the transaction.

You can specify the following details.

Advice Name

Specify the advices that should be generated for the transaction.

Receiver

Identify the receiver of the advice.

Medium

Specify the medium through which the advice should be communicated to the receiver.

Suppress

Check this box to suppress the generation of any of the advices not applicable to the transaction.

Priority

Indicate the priority with which the advice should be generated.

5.3.6 UDF

Click 'Fields' button to invoke the 'Fields' screen. The list of fields and default values specified for the product to which the transaction is associated is displayed.
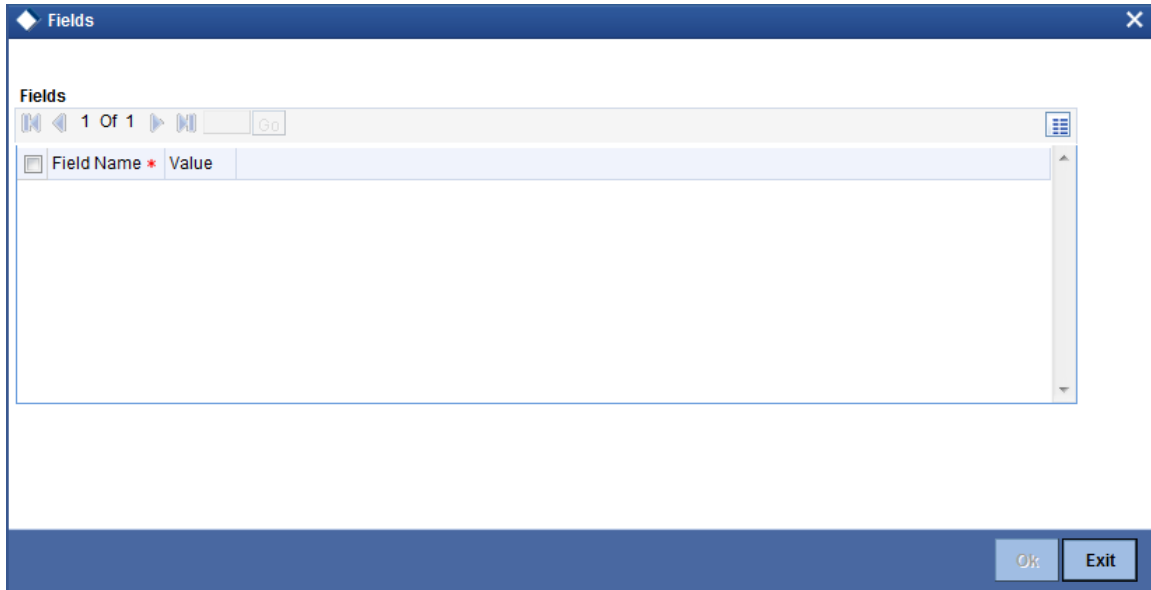
Add to the list of fields defaulted from the product but you will not be allowed to remove a field from the defaulted list.

Change the values defaulted from the product to suit the transaction you are processing.

5.3.7 Events

All events, overrides, and accounting entries triggered by the user who processes the transaction during its lifecycle are logged in the 'Events' screen, which you can invoke by clicking 'Events' button.

You can view the following details of all user-initiated events during the life cycle of the transaction.

- Event number

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- Event date
- Event code and description
- Authorization status
- Maker and checker IDs

In addition to that, you can also view the following details:

- Accounting Entries - This provides all a list of the accounting entries passed by the system for the contract. Click 'Accounting Entries' button in the 'Events' screen to view these details.
- Message Details - Click 'Message' in the 'Events' screen to view the messages (advices) generated against each event.

5.3.7.1 Viewing Accounting Entries

From 'Events' screen, click 'Accounting Entries' button to view the accounting entries for the event.

You can view the following information for each event:

- Branch
- Account
- Transaction code
- Booking date

- Value date
- Dr/Cr indicator
- Currency
- Currency
- Amount in contract currency
- Amount in local currency
- All the overrides that were given for an event will also be displayed

Click 'Exit' to go back to the screen from where you invoked the Accounting Entries screen.

5.3.7.2 Viewing Messages

Click 'Messages' button on the 'Events' screen to view the list of messages applicable to a particular event in the lifecycle of the transaction.

You can view the following details pertaining to a message.

- Medium through which the message is communicated
- Name and ID of the receiver of the message
- Test status of the message
- Authorization status of the message
- DCN

To view the text of a message, check the box against the message and click 'Message Details' button. Click 'Exit' to exit the screen.

5.3.8 Activity

You can view various activity performed during the life cycle of the payment transaction in 'Activity Log' screen. Click 'Activity' button to invoke this screen.
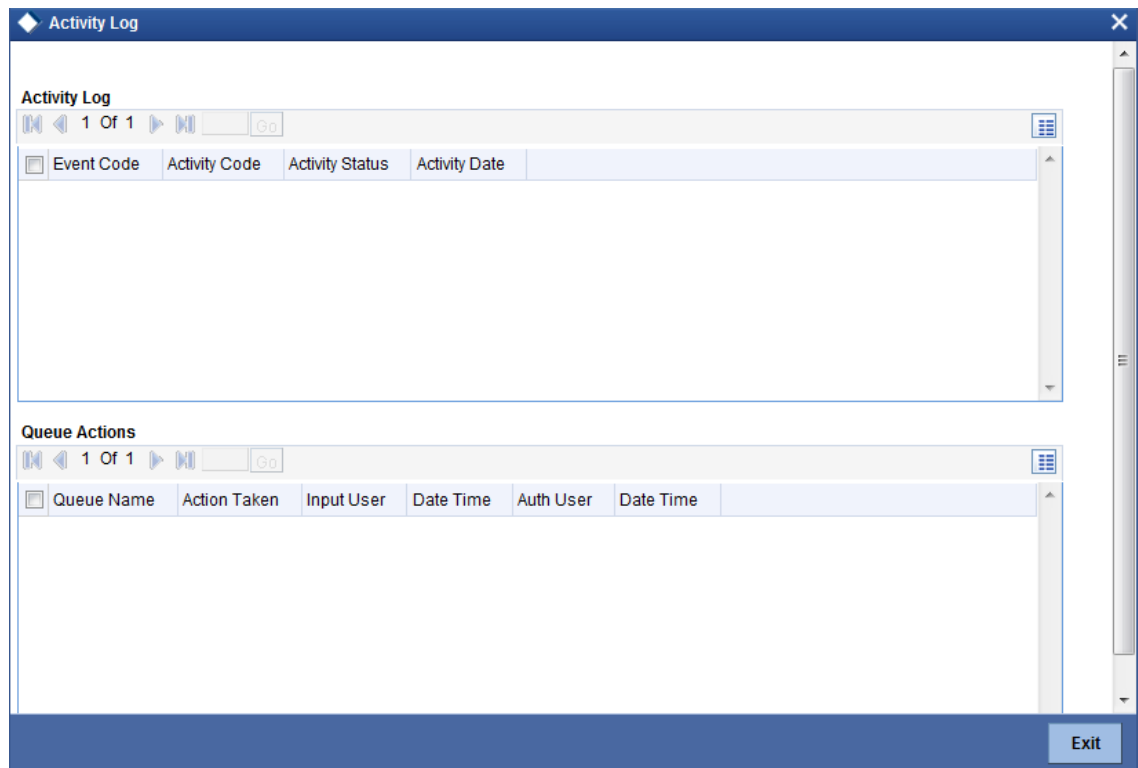
This screen displays the activity log and queue actions in the order of occurrence.

You can view the following details in the 'Activity Log' section:

- Event code
- Activity code
- Activity status
- Activity date

You can view the following details in the 'Queue Actions' section:

- Queue name
- Action taken
- Input user
- Date and time of input
- Authorization user
- Date and time of authorization

5.3.9 Underlying Transfer

You can view the details of the underlying transfer in 'Underlying Transfer Details' screen. Click 'Underlying Transfer' button to invoke this screen.

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Underlying tranfer Details

Dr/Cr | Parties | Remittance

Debtor

Field	Value
Account ID Type	
Account ID Number	
Account Currency	
Account Branch	
Name	
Address 1	
Address 2	
Country	
Identification Type	
BIC	
Clearing System Id Form	
Clearing System ID	
Member Identification	

More Details

Creditor

Field	Value
Account ID Type	
Account ID Number	
Account Currency	
Account Branch	
Name	
Address 1	
Address 2	
Country	
Identification Type	
BIC	
Clearing System Id Form	
Clearing System ID	
Member Identification	

More Details

Debtor Agent Details

Field	Value
BICFI	
Clearing System Id Form	
Clearing System ID	
Member Identification	
Name	
Address 1	
Address 2	
Country	

Creditor Agent

Field	Value
BICFI	
Clearing System Id Form	
Clearing System ID	
Member Identification	
Name	
Address 1	
Address 2	
Country	

Ok | Exit

Underlying tranfer Details

Dr/Cr | **Parties** | Remittance

Ultimate Debtor

Field	Value
Identification Type	
BIC	
Name	
Address 1	
Address 2	
Country	

More Details

Ultimate Creditor

Field	Value
Identification Type	
BIC	
Name	
Address 1	
Address 2	
Country	

More Details

Previous Instructing Agent

Field	Value
BICFI	
Clearing System Id Form	
Clearing System ID	
Member Identification	
Name	
Address 1	
Address 2	
Country	

More Details

Intermediary Agent

Field	Value
BICFI	
Clearing System Id Form	
Clearing System ID	
Member Identification	
Name	
Address 1	
Address 2	
Country	

More Details

Initiating Party

Field	Value
Identification Type	
BIC	
Name	
Address 1	
Address 2	

Ok | Exit

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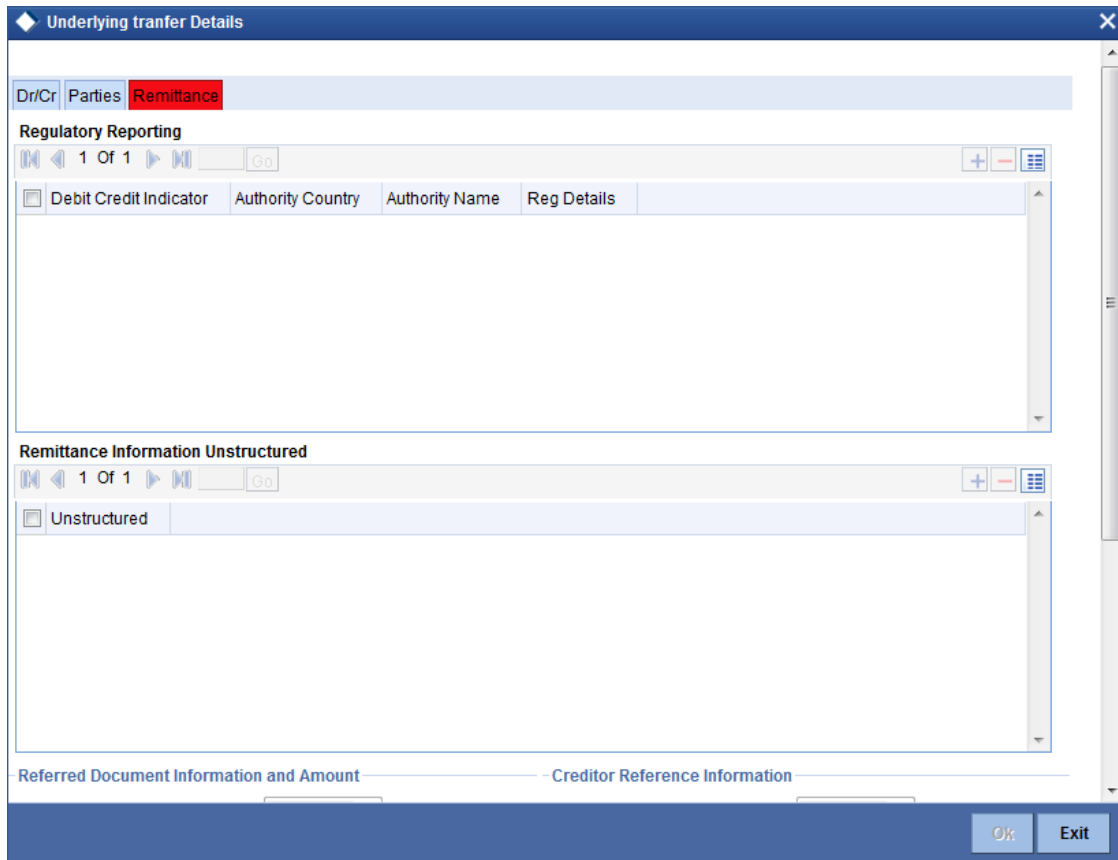
5.3.10 Image

Click 'Image' button to invoke the 'Image' screen.

On this screen, you can view the image of the image reference number selected on the main screen.

5.3.11 View Recall

You can view the recall details and recall reason on 'View Recall' screen.
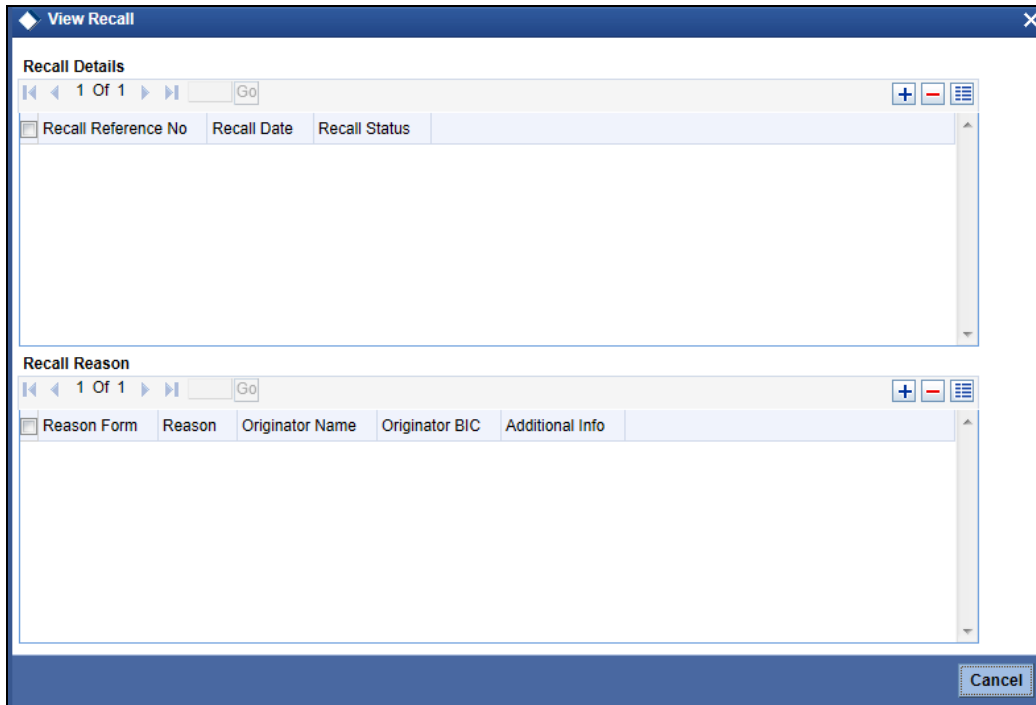
5.3.12 Change Log

You can view the values that were modified in a specific version of a transaction. Click 'Change Log' button to see the changes made at a specific version. The values that changed in the version will be displayed in a screen.
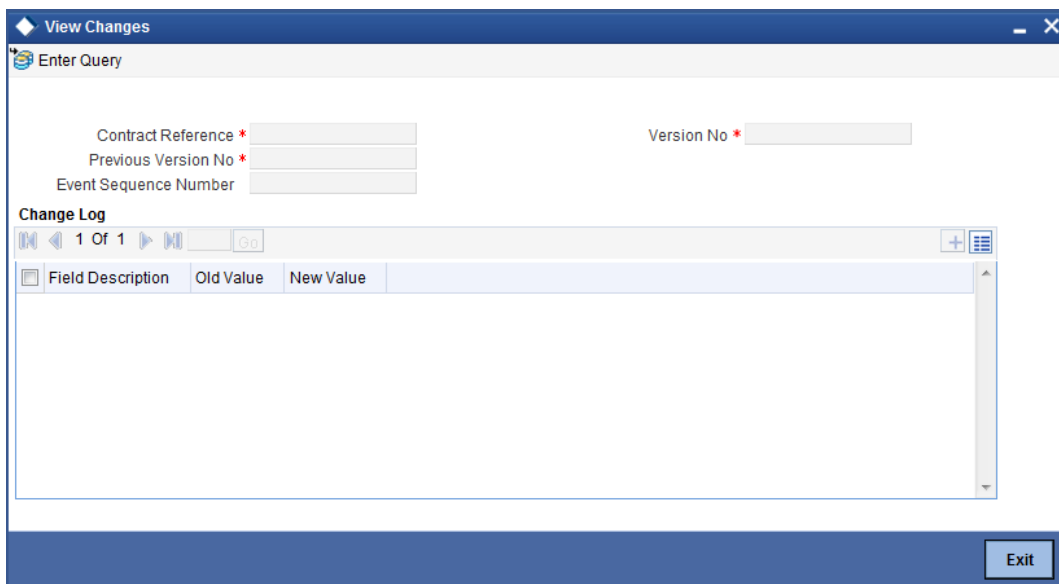
5.4 Viewing Payments Transactions Summary

You can view a summary of FLEXCUBE payments transactions using 'FLEXCUBE Payments Transaction - Contract Online Summary' screen. To invoke this screen, type 'PMSTRONL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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You can search for the payments transactions based on one or more of the following parameters:

- Source Code
- Branch Code
- Legal Vehicle Code
- Product Code
- Contract Reference
- File Reference Number
- Contract Status Description
- Network Code
- Authorization Description
- Original contract Ref No
- Transfer Type Description
- Queue
- Queue Description
- Product Type
- Transfer Currency
- Transfer Amount
- Instruction Date
- Customer Number
- Clearing Mode Description
- Incoming Instructing Agent
- Debit Account
- Credit Account

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- End To End ID
- Debit Account Currency
- Credit Account Currency
- Outgoing Instructed Agent
- Debit Value Date
- Credit Value Date
- Transaction ID
- Customer Service Model
- Batch Booking
- Batch Booking Ref No
- Processing Priority
- Booking Date
- Multi Credit Reference
- Consol Debit Acc Entry Ref Number
- Multi Credit Acc Entry Ref Number
- Maker ID
- Checker Id
- Creditor Agent BICFI

Once you have specified the search criteria, click 'Execute Query' button. The system displays the following details of the contracts that match the search criteria.

- Source Code
- Branch Code
- Legal Vehicle Code
- Product Code
- Contract Reference
- File Reference Number
- Contract Status Description
- Network Code
- Authorization Description
- Original contract Ref No
- Transfer Type Description
- Queue
- Queue Description
- Product Type
- Transfer Currency
- Transfer Amount
- Instruction Date
- Customer Number
- Clearing Mode Description
- Service Level

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- Incoming Instructing Agent
- Debit Account
- Credit Account
- End To End ID
- Debit Account Currency
- Credit Account Currency
- Outgoing Instructed Agent
- Debit Value Date
- Credit Value Date
- Transaction ID
- Customer Service Model
- Batch Booking
- Batch Booking Ref No
- Processing Priority
- Settlement Method
- Last Activity
- Booking Date
- Last Event Code
- Rate Status
- Sanction Check Status
- ECA Status
- Consol Status Description
- Version No
- Multi Credit Reference
- Consol Debit Acc Entry Ref Number
- Multi Credit Acc Entry Ref Number
- Maker ID
- Checker Id
- Creditor Agent BICFI
- Processing Cut Off
- Processing Cut Off Status
- Exchange Rate

Double-click a record to view the contract details screen.

5.5 Processing Domestic Outgoing Payment Transaction

You can process various zengin transactions used for domestic funds transfer using 'Domestic Outgoing Payment Transaction Online' screen. You can invoke this screen by typing 'PMDDOPON' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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You can specify the following details:

Template Name

Specify the template name. Alternatively, you can select the template name from the option list. The list displays all valid template names maintained in the system.

After selecting a particular template, the system will default the details from the template for the new payment transaction by clicking 'Populate' button.

Source Code

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

Transaction Type Code

The system displays the transaction type code.

Transfer Type

Specify the transfer type. Alternatively, you can select the transfer type from the option list. The list displays all valid transfer types maintained in the system.

Product Type

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

- Outgoing Payment
- Return of Outgoing

Mode of Payment

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

- Account
- GL

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- Walk-in

Contract Reference

Specify the contract reference.

Alternate Contract Reference

The system displays the alternate contract reference.

Transaction Type Code Description

The system displays the description for the selected transaction type code for processing.

Save as Template

Select if a transaction has to be saved as a template or not from the drop-down list. The list displays the following values:

- Yes
- No

Save Template Name

Specify the saved template name.

Force Posting

Select if transaction for posting accounting entries is to be created or not from the drop-down list. The list displays the following values:

- Yes
- No

Branch Code

The system displays the branch code.

Book Date

The system displays the booking date of the transaction.

Customer No

Specify the customer number for which the payment transaction can be created. Alternatively, you can select the customer number from the option list. The list displays all valid customer number maintained in the system.

Alternate Customer Number

Specify the alternate customer number for which the payment transaction can be created.

Customer Name

Specify the customer name.

Customer Service Model

The system displays the group to which the customer belongs. The system will default this value from the customer maintenance of the transaction customer.

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Enquiry from Creditor Bank Applicable

Check this box to enquire from the applicable creditor bank.

Transaction Reference

Transaction Identification

Specify the reference number assigned by the sender to identify the message.

For message uploads, the system picks the transaction identification number from the message. For inputs this will be defaulted as contract reference number (or alternate contract reference number based on configuration). You can amend this value.

End to End ID

Specify the unique identification number to identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. For inputs, the system defaults the value as contract reference number (or alternate contract reference number based on configuration). You can edit it.

5.5.1 Main Tab

You can capture the main details of a Domestic Incoming Payment Transactions in the 'Main' tab. Click 'Main' tab to capture the details.

You can specify the following details:

Debtor Details

Account ID Number

Specify the account ID number of the debtor. Alternatively, you can select the account ID number from the option list. The list displays all valid account ID number maintained in the system.

Account Currency

The system defaults the currency code based on the account ID number selected. You can amend this field.

Account Branch

The system defaults the branch code based on the account ID number selected. You can amend this field.

Name

The system defaults the account holder name based on the account ID number selected. You can amend this field.

Account Type

Select the type of account of the debtor from the drop-down list. The list displays the following values:

- Savings
- Current
- Others
- Special

GL Code

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

Creditor Details

Account ID Number

Specify the account ID number of the creditor. Alternatively, you can select the account ID number from the option list. The list displays all valid account ID number maintained in the system.

Account Currency

The system defaults the currency code based on the account ID number selected. You can amend this field.

Account Branch

The system defaults the branch code based on the account ID number selected. You can amend this field.

Name

The system defaults the account holder name based on the account ID number selected. You can amend this field.

Account Type

Select the type of account of the creditor from the drop-down list. The list displays the following values:

- Savings

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- Current
- Others
- Special

Transfer Details

Instruction Date

Select instruction date from the adjoining calendar.

Activation Date

The system displays the activation date.

Transfer Currency

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

Transfer Amount

Specify the transfer amount.

Processing Preferences

Processing Priority

Specify the processing priority.

Product Code

Specify the product code. Alternatively, you can select the product code from the option list. The list displays all valid product codes maintained in the system. The product codes will be derived based on product rule.

Payment Network Code

Specify the payment network code. Alternatively, you can select the payment network code from the option list. The list displays all valid payment network codes maintained in the system. The network codes will be derived based on network rule.

Message Required

Select if message is required or not from the drop-down list. The list displays the following values:

- Yes
- No

Click 'Verify Details' button to- verify the details specified.

Debtor Agent Details

The system displays the following values:

Bank Code

The system displays the bank code of the debtor agent.

Bank Name

The system displays the name of the bank

Branch Code

The system displays the branch code to which the image files upload has to be done.

Branch Name

The system displays the name of the branch.

Clearing Bank Code

The system displays the bank code assigned for clearing purpose.

Creditor Agent Details

Bank Code

Specify the bank code of the creditor agent. Alternatively, you can select the bank code from the option list. The list displays all valid bank code maintained in the system.

Bank Code

The system displays the bank code of the creditor agent.

Bank Name

The system displays the name of the bank

Branch Code

The system displays the branch code to which the image files upload has to be done.

Branch Name

The system displays the name of the branch.

Clearing Bank Code

The system displays the bank code assigned for clearing purpose.

Status

Sanction Check Status

Specify the valid sanction check status of the payment transaction as maintained in the system.

If there are more than one sanction checks, then the system will display the last sanction check status.

Sanction Check Status Description

Specify the description of the sanctions status.

Clearing System Status

The system displays the acknowledgement status as received in MT012/MT019 message for the RTGS transaction based on the 'Network Sender Notification Required' field.

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Credit Approval Status

The system displays the valid credit approval status of the payment transaction.

Clearing System Status Date and Time

The system displays the date and time of the valid credit approval status of the payment transaction.

Creditor Approval Status Description

The system displays description for the creditor approval status.

Network Cutoff Status

The system displays the network cutoff status.

Processing Cutoff Status

The system displays the processing cutoff status.

Handoff Status

The system displays the hand-off status.

Current Queue

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

Queue Description

The system displays the description for the selected current queue.

Last Event

The system displays the last event code of the completed transaction.

Current Event

The system displays the current event code of the completed transaction.

Last Event Date

The system displays the last event code of the completed transaction.

Next Event Date

The system displays the date of the next event of the transaction.

Last Activity

The system displays the last performed activity of the last event code.

Last Activity Description

The system displays the description of last performed activity of the last event code.

Next Activity

The system displays the next activity of the next event code, which is going to be processed.

Next Activity Description

The system displays the description of the next activity of the next event code which is going to be processed.

5.5.2 Transaction Details Tab

You can capture the transaction details of a Domestic Incoming Payment Transactions in the 'Main' tab. Click 'Transaction Details' tab to capture the details.

You can specify the following details:

Debit Details

The system displays the following values:

Debit Account Branch

The system displays the branch code of debit account

Debit Account Number

The system displays the debit account number of the transaction for the payment.

Account Description

The system displays the description for the selected debit account.

Debit Account Currency

The system displays the currency of debit account.

Debit Amount

The system displays the amount to be debited from debit account. If debit amount is not provided, then the system will derive the same from transfer amount by applying required currency conversion.

Debit Entry Date

The system displays the date when the account is debited.

Debit Value Date

The system displays the value date of the debit entry.

Credit Details

The system displays the following values:

Credit Account Branch

The system displays the branch code of credit account

Credit Account Number

The system displays the credit account number of the transaction for the payment.

Account Description

The system displays the description for the selected credit account.

Credit Account Currency

The system displays the currency of credit account.

Credit Amount

The system displays the amount to be credited from credit account. If credit amount is not provided, then the system will derive the same from transfer amount by applying required currency conversion.

Credit Entry Date

The system displays the date when the account is credited.

Credit Value Date

The system displays the value date of the credit entry.

Payment Information

Local Instrument Code

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

Local Instrument Proprietary

Specify the local instrument proprietary details. Alternatively, you can select local instrument proprietary details from the option list. The list displays all valid local instrument proprietary details maintained in the system.

Clearing Mode

Select the mode of clearing from the drop-down list. The list displays the following values:

- Internal
- External
- Book

Charge Bearer

Specify the charge bearer for the transaction. Alternatively, you can select charge bearer from the option list. The list displays all valid charge bearer maintained in the system.

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Payment Dates

Receipt Date Time

The system displays the saved or authorized date and time for the payment.

Cutoff Time

The system displays the derived cut-off date and time for the payment.

Message Dispatch Date

The system displays the message dispatched date.

Payment Return By Date

The system displays the date beyond which you cannot return an existing payment.

Payment Reference

Incoming Instruction ID

Specify the incoming ID of the instruction message.

Clearing System Ref

Specify the unique reference number, as assigned by a clearing system, to unambiguously identify the instruction.

Accounting Reference

Specify the transaction reference number of the payment accounting entries. The system uses ZFCN process code to generate the reference number for batch. For single transaction, the system uses the product code to generate the reference number.

Link Book Transfer

System displays an internal incoming payment reference number for an outgoing payment while performing a BOOK transfer and vice versa.

Original Contract Ref

System displays original contract reference number for product type, such as, 'Return of Incoming' or 'Return of Outgoing' to which the return contract is linked.

Payment Info Id

Specify the payment information identification number.

Dispatch Accounting Reference

Specify the dispatch accounting reference number.

Message Reference

Specify the outgoing message reference number that is sent to the network by the messaging hub. This will be the Zengin sequence number.

Purpose Details

Category Purpose Code

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

Category Purpose Proprietary

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

Purpose Code

Specify the underlying reason for the payment transaction. Alternatively, you can select purpose code from the option list. The list displays all valid purpose code maintained in the system.

Purpose Proprietary

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

Settlement Information

Inter-Bank Settlement Amount

The system displays the inter-bank settlement amount.

Resolution Details

Processing Date Code

The system displays the processing date code for the transaction.

Dispatch Details

File Name

Specify the name of the file containing message to the network.

Date And Time

Specify the date and time of the message sent to the network.

5.5.3 Payment Info Tab

You can capture the payment information details of a Domestic Incoming Payment Transactions in the 'Payment Info' tab. Click 'Payment Info' tab to capture the details.
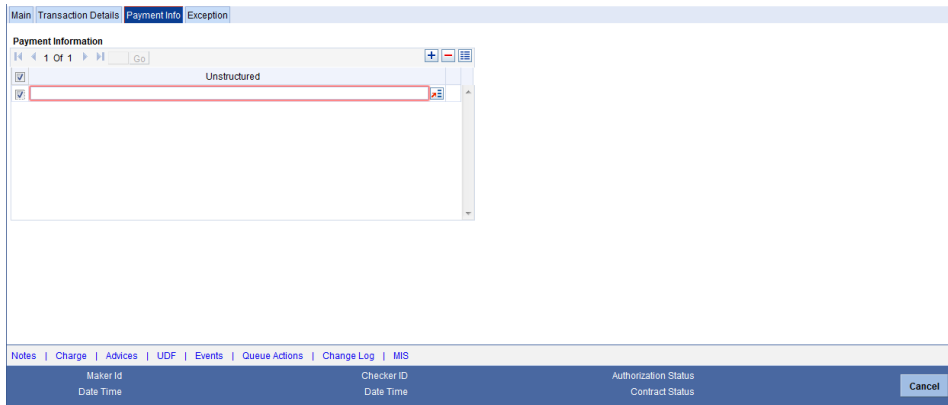
You can specify the following details:

Payment Information

Unstructured

Specify the payment information details. Alternatively, you can select the payment details from the option list. The list displays all valid payment details maintained in the system.

5.5.4 Exception Tab

You can view the return, rejection or cancellation and recall details of a Domestic Incoming Payment Transactions in the 'Exception' tab. Click 'Exception' tab to view the details.
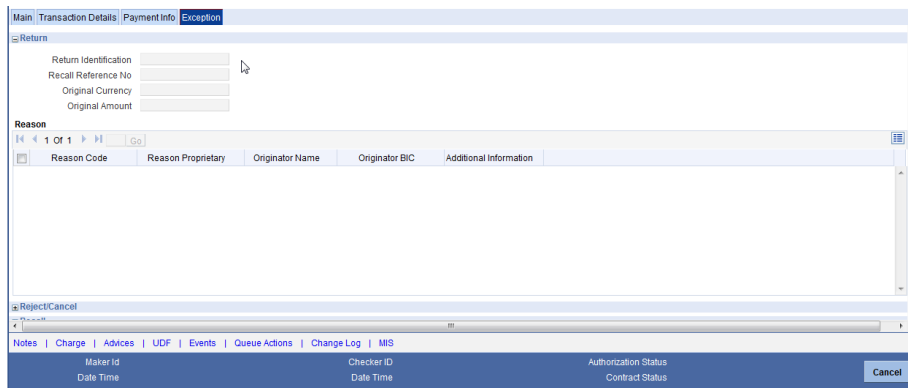
You can view the following details:

5.5.4.1 Return

Return Identification

The system displays the unique identification, as assigned by a party sending the return message for an instructed party, to unambiguously identify the returned transaction.

Original Currency

The system displays the currency of the original transaction. During return contract creation this will be picked from the linked parent contract available in the system.

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Original Amount

The system displays the original Interbank Settlement Amount. During return contract creation this will be picked from the linked parent contract available in the system.

Reason

Reason Code

The system displays the reason code for return.

Reason Proprietary

The system displays the reason proprietary code for return.

Originator Name

The system displays the name of the party who originated the return transaction.

Originator BIC

The system displays the BIC of the party who originated the return transaction.

Additional Information

The system displays the additional information for return transaction.

5.5.4.2 Reject/Cancel

Reject Message ID

The system displays the message ID of the reject message.

Reject Creation Date

The system displays the date on which the Reject transaction is created.

Status Identification

The system displays the unique identification, as assigned by an instructing party for an instructed party, to unambiguously identify the reported status.

Reason

Reason Code

The system displays the reason code for rejection or cancellation.

Reason Proprietary

The system displays the reason proprietary code for rejection or cancellation.

Originator Name

The system displays the name of the party who originated the rejected or cancelled transaction.

Originator BIC

The system displays the BIC of the party who originated the the rejected or cancelled transaction.

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Additional Information

The system displays the additional information for the rejected or cancelled transaction.

5.5.4.3 Recall

Recall Reference No

The system displays the recall reference number.

Recall Date

The system displays the recall date.
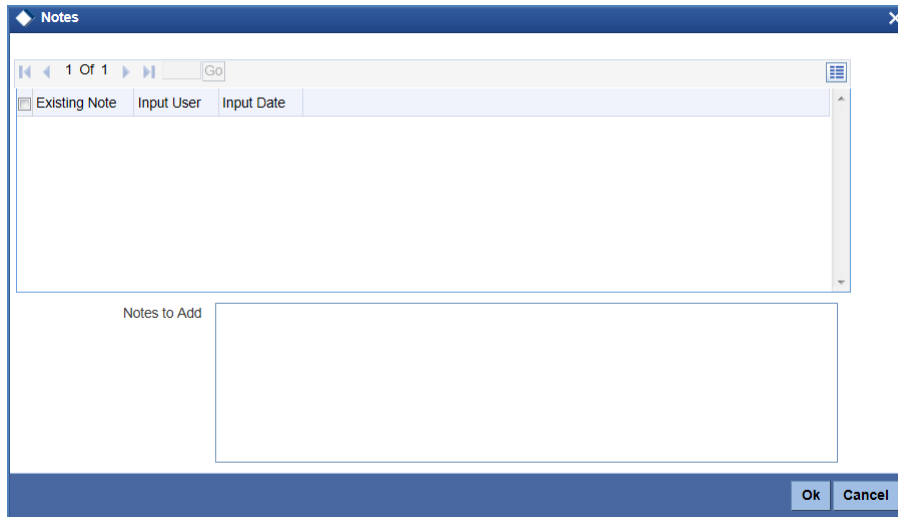
Recall Status

The system displays the recall status.

Clicking 'More Details' button, 'Outgoing Recall' screen will be invoked. You can create a request for the recall/cancellation of outgoing payments transaction using this screen.

5.5.5 Notes

You can add notes and view or edit the existing notes in the 'Notes' screen. Click 'Notes' button to invoke this screen.

You can specify the following details:

Existing Note

The system displays the existing notes for a contract. You can amend this value.

Input User

The system displays the details of the user who input the notes.

Input Date

The system displays the input date of the notes.

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Notes to Add

Specify notes, if any.

5.5.6 Charge Details

You can capture the charge details of a Domestic Incoming Payment Transactions in the 'Charge Details' button. Click 'Charge Details' button to capture the details.

You can specify the following details:

Contract Reference

The system displays the standard Oracle FLEXCUBE reference number.

Network Id

The system displays the network ID.

Version Number

The system displays the version number.

Waive Charges

Check this box to waive off charges for the transaction.

Charge Account Number

Specify the charge account of the transaction for all payment types.

Charge Account Description

The system displays the description for the selected charge account number.

Charge Account Branch

The system displays the branch code for the selected charge account number.

Charge Account Currency

The system displays the currency in which the charge will be collected.

Component

The system displays the charge component of the transaction for the selected charge account number.

Currency

The system displays the currency code.

Amount

The system displays the amount details.

Rate

The system displays the rate code.

Waiver

Check this box to indicate that the charge component should be waived for this transaction.

Liquidation Event

The system displays the liquidation event.

Liquidation Mode

The system displays the liquidation mode.

Liquidation Frequency

The system displays the liquidation frequency.

Liquidation Date

Specify the liquidation date.

Cash Back

The system displays the cash back details.

Utilized Count

The system displays the utilized count.

5.5.7 Advices

Click 'Advices' button to specify the advices that should be generated for an event during the life cycle of the transaction.

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You can specify the following details:

Contract Reference

Specify the contract reference number.

Latest ESN

Specify the latest ESN details.

Latest Version Number

Specify the latest version number.

Network Id

Specify the network ID.

Advice Name

Specify the advices that should be generated for the transaction.

Receiver

Identify the receiver of the advice.

Medium

Specify the medium through which the advice should be communicated to the receiver.

Suppress

Check this box to suppress the generation of any of the advices not applicable to the transaction.

Priority

Indicate the priority with which the advice should be generated.

5.5.8 UDF

Click 'Fields' button to invoke the 'Fields' screen. The list of fields and default values specified for the product to which the transaction is associated is displayed.

You can specify the following details:

Field Label

The system displays the field label details.

Value

Specify the UDF value. Alternatively, you can select the UDF values from the option list. The list displays all valid UDF values maintained in the system.

Value Description

The system displays the description for the selected UDF value.

5.5.9 Events

All events, overrides, and accounting entries triggered by the user who processes the transaction during its lifecycle are logged in the 'Events' screen, which you can invoke by clicking 'Events' button.

ORACLE
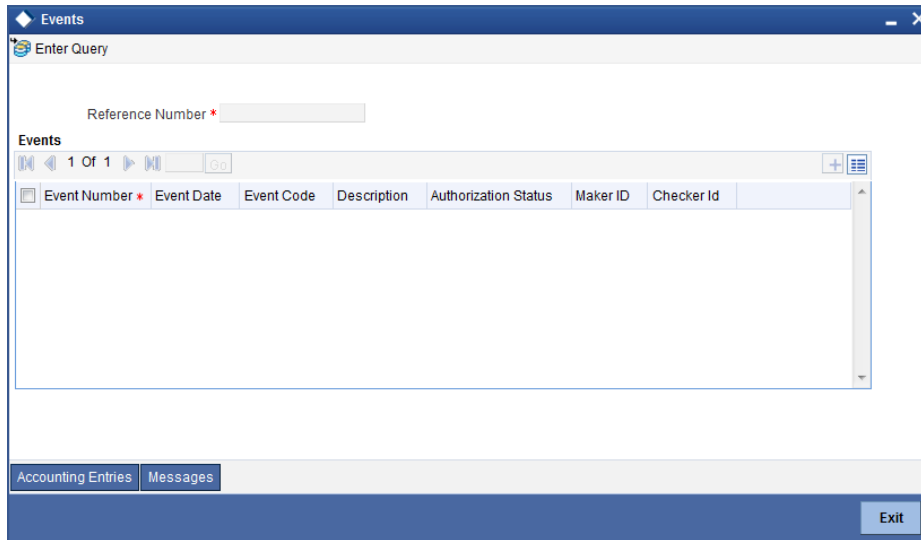
You can specify the following details:

Reference Number

Specify the reference number.

You can view the following details of all user-initiated events during the life cycle of the transaction.

- Event number
- Event date
- Event code and description
- Authorization status
- Maker and checker IDs

In addition to that, you can also view the following details:

- Accounting Entries - This provides all a list of the accounting entries passed by the system for the contract. Click 'Accounting Entries' button in the 'Events' screen to view these details.
- Message Details - Click 'Message' in the 'Events' screen to view the messages (advices) generated against each event.

5.5.9.1 Viewing Accounting Entries

From 'Events' screen, click 'Accounting Entries' button to view the accounting entries for the event.

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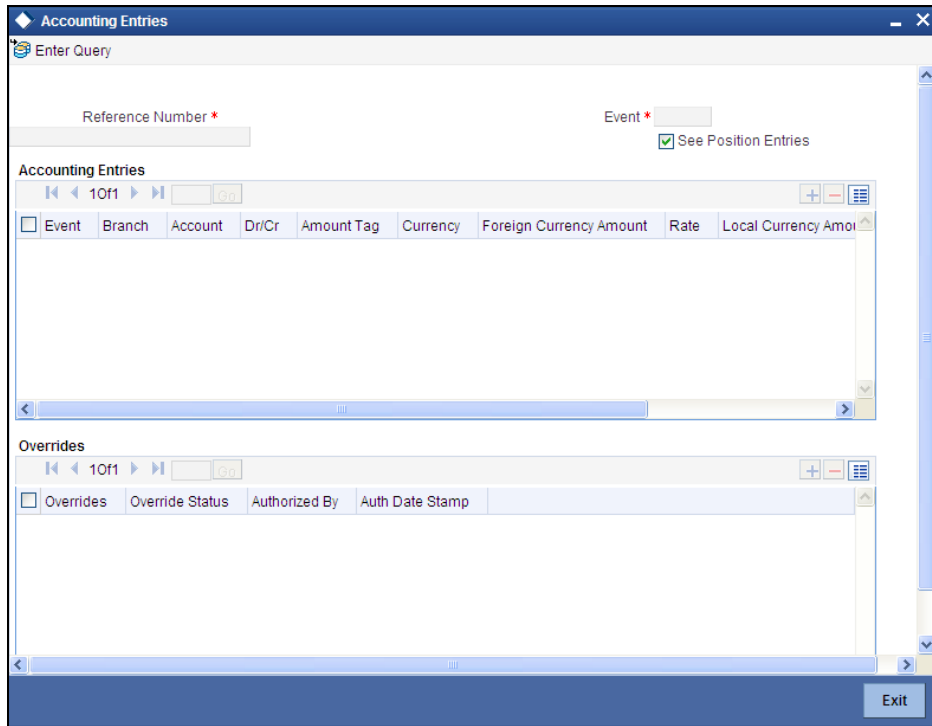
You can view the following information for each event:

- Branch
- Account
- Transaction code
- Booking date
- Value date
- Dr/Cr indicator
- Currency
- Currency
- Amount in contract currency
- Amount in local currency
- All the overrides that were given for an event will also be displayed

Click 'Exit' to go back to the screen from where you invoked the Accounting Entries screen.

5.5.9.2 Viewing Messages

Click 'Messages' button on the 'Events' screen to view the list of messages applicable to a particular event in the lifecycle of the transaction.
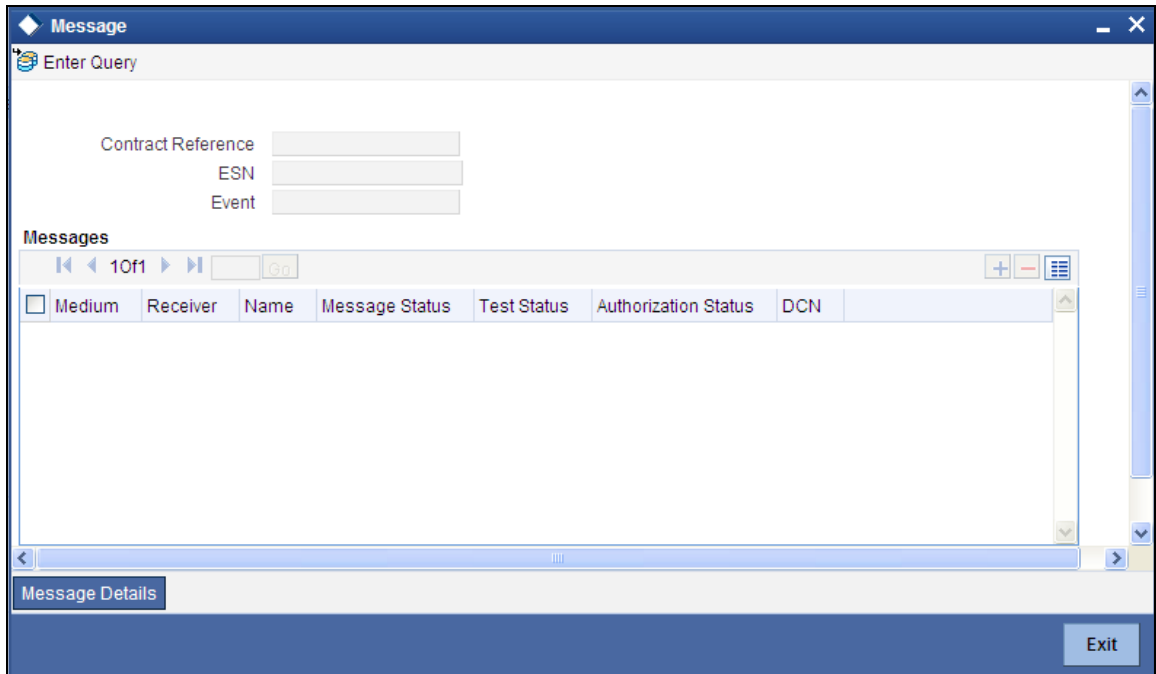
You can view the following details pertaining to a message.

- Medium through which the message is communicated
- Name and ID of the receiver of the message
- Test status of the message
- Authorization status of the message
- DCN

To view the text of a message, check the box against the message and click 'Message Details' button. Click 'Exit' to exit the screen.

5.5.10 Queue Actions

You can view the queue actions of the transactions in 'Queue Actions' screen. Click 'Queue Actions' button to invoke the 'Queue Actions' screen
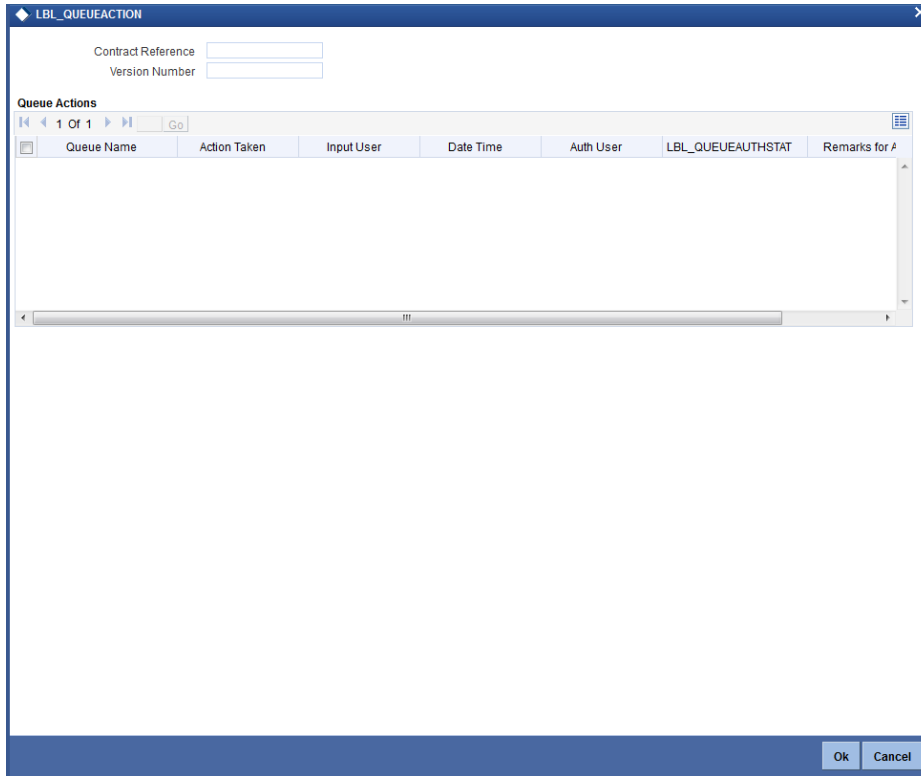
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The system displays the following values:

Contract Reference

The system displays the contract reference number.

Version Number

The system displays the version number.

Queue Actions

Queue Name

The system displays the queue name of the activity.

Action Name

The system displays the name of the action taken on the activity.

Input User

The system displays the name of the user responsible for the event activity.

Date Time

The system displays the Input Date Time of the activity.

Auth User

The system displays the name of the authorized user responsible for the event activity.

Auth Stat

The system displays the authorization status.

Remarks for Auth/Reject

The system displays the remarks for authorization or rejection.

5.5.11 Change Log

You can view the values that were modified in a specific version of a transaction. Click 'Change Log' button to see the changes made at a specific version. The values that changed in the version will be displayed in a screen.
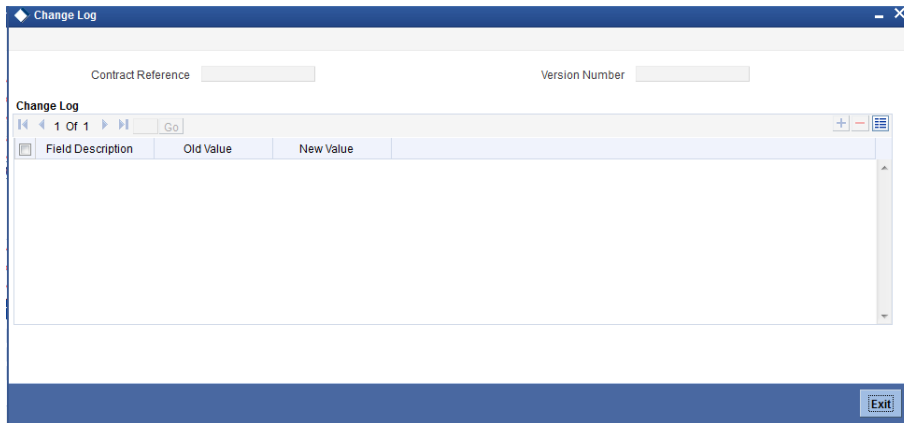
The system displays the following values:

Contract Reference

The system displays the contract reference number.

Version Number

The system displays the version number.

Change Log

Field Description

The system displays the description of the changed log.

Old Value

The system displays the old value.

New Value

The system displays the new value.

5.5.12 MIS

Click 'MIS' button to view the MIS details screen. You can capture the MIS details for a transaction using this screen.

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If you do not specify the MIS details for a transaction, the system acquires the MIS specifications made for the product under which the transaction is processed.

For more details on this screen refer section 'Defining MIS details for an account or contract' in the chapter 'Defining MIS Details for a Customer, Account Class, Account, Product, and Contract' in the 'Management Information System' User Manual.

5.5.13 Viewing Domestic Outgoing Payment Transactions

You can view a summary of domestic outgoing payment transactions using 'Domestic Outgoing Payment Transactions Summary' screen. To invoke this screen, type 'PMSDOPON' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can search for the records based on one or more of the following parameters:

- Source Code
- Contract Reference

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- Network Code
- Transfer Type
- Product Type
- Instruction Date
- Incoming Instructing Agent
- End To End Id
- Outgoing Instructed Agent
- Transaction ID
- Batch Booking Ref No
- Multi Credit Reference
- Maker Id
- Delink
- Handoff Status
- Branch Code
- File Reference Number
- Authorization Status
- Queue
- Transfer Currency
- Customer Number
- Debit Account
- Debit Account Currency
- Debit Value Date
- Customer Service Model
- Processing Priority
- Consol Debit Acc Entry Ref Number
- Checker Id
- Reference Number
- Alternate Customer Number
- Product Code
- Contract Status
- Original contract Ref No
- Queue Description
- Transfer Amount
- Clearing Mode
- Credit Account
- Credit Account Currency
- Credit Value Date
- Batch Booking
- Booking Date
- Multi Credit Acc Entry Ref Number
- Creditor Agent BICFI

- Customer Name

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

- Source Code
- Contract Reference
- Network Code
- Transfer Type
- Product Type
- Instruction Date
- Incoming Instructing Agent
- End To End Id
- Outgoing Instructed Agent
- Transaction ID
- Batch Booking Ref No
- Multi Credit Reference
- Maker Id
- Delink
- Handoff Status
- Branch Code
- File Reference Number
- Authorization Status
- Queue
- Transfer Currency
- Customer Number
- Debit Account
- Debit Account Currency
- Debit Value Date
- Customer Service Model
- Processing Priority
- Consol Debit Acc Entry Ref Number
- Checker Id
- Reference Number
- Alternate Customer Number
- Product Code
- Contract Status
- Original contract Ref No
- Queue Description
- Transfer Amount
- Clearing Mode
- Credit Account

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- Credit Account Currency
- Credit Value Date
- Batch Booking
- Booking Date
- Multi Credit Acc Entry Ref Number
- Creditor Agent BICFI
- Customer Name

5.6 Processing Domestic Incoming Payment Transaction

You can process various zengin transactions used for domestic funds transfer using 'Domestic Incoming Payment Transaction Online' screen as follows:

- The partner system will receive the zengin request, and will perform a set of business checks.
- The system will process the request and will read the Product Type and will then resolve the Product Code
- The system will run business checks as part of transaction validation.

  ➢ If transaction is fine, then the system will send a success response message (along with Message Status as success) to the partner system

  ➢ If transaction fails any business checks, then the system will send a response message (along with Message Status as fail) to the partner system

If multiple product exists for same product type and rule as 'Source Code' equals 'WBank', then the transaction response fail. In case of failure that is, if error encountered, the system rolls back the transaction and provides a response code of failure.

You can invoke 'Domestic Incoming Payment Transaction Online' screen by typing 'PMDDIPON' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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For further details on this screen, please refer 'Processing Domestic Outgoing Payment Transactions' section in this chapter.

5.6.1 Viewing Domestic Incoming Payment Transactions

You can view a summary of domestic incoming payment transactions using 'Domestic Incoming Payment Transactions Summary' screen. To invoke this screen, type 'PMSDIPON' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can search for the records based on one or more of the following parameters:

- Source Code
- Contract Reference
- Network Code
- Transfer Type
- Product Type
- Instruction Date
- Incoming Instructing Agent
- End To End Id
- Outgoing Instructed Agent
- Transaction ID
- Batch Booking Ref No
- Multi Credit Reference
- Maker Id
- Delink
- Handoff Status

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- Branch Code
- File Reference Number
- Authorization Status
- Queue
- Transfer Currency
- Customer Number
- Debit Account
- Debit Account Currency
- Debit Value Date
- Customer Service Model
- Processing Priority
- Consol Debit Acc Entry Ref Number
- Checker Id
- Reference Number
- Alternate Customer Number
- Product Code
- Contract Status
- Original contract Ref No
- Queue Description
- Transfer Amount
- Clearing Mode
- Credit Account
- Credit Account Currency
- Credit Value Date
- Batch Booking
- Booking Date
- Multi Credit Acc Entry Ref Number
- Creditor Agent BICFI
- Customer Name

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

- Source Code
- Contract Reference
- Network Code
- Transfer Type
- Product Type
- Instruction Date
- Incoming Instructing Agent
- End To End Id
- Outgoing Instructed Agent

- Transaction ID
- Batch Booking Ref No
- Multi Credit Reference
- Maker Id
- Delink
- Handoff Status
- Branch Code
- File Reference Number
- Authorization Status
- Queue
- Transfer Currency
- Customer Number
- Debit Account
- Debit Account Currency
- Debit Value Date
- Customer Service Model
- Processing Priority
- Consol Debit Acc Entry Ref Number
- Checker Id
- Reference Number
- Alternate Customer Number
- Product Code
- Contract Status
- Original contract Ref No
- Queue Description
- Transfer Amount
- Clearing Mode
- Credit Account
- Credit Account Currency
- Credit Value Date
- Batch Booking
- Booking Date
- Multi Credit Acc Entry Ref Number
- Creditor Agent BICFI
- Customer Name

5.7 Processing Domestic Outgoing Payment Message Inquiry

You can process zengin transactions used for domestic funds transfer using 'Domestic Outgoing Payment Message Inquiry' screen. You can invoke this screen by typing 'PMDDOPIN' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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PID

The system displays the PID of the customer.

Customer Name

The system displays the name of the customer.

Transaction Date

The system displays the booking date of the transaction.

Value Date

The system displays the value date of the transaction.

Transaction Time

The system displays the booking time of the transaction.

Transfer Type

The system displays the transfer type of the transaction.

Transaction Description

The system displays the description of the transaction.

Transaction Reference

Message Reference

The system displays the message reference of the transaction.

Transaction ID

The system displays the transaction ID of the transaction.

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Contract Reference

Specify the contract reference of the transaction to search a contract and click 'Execute Query' button or F8 to search the contract.

Original Contract Ref No

The system displays the original contract reference number.

End to End ID

The system displays the end to end ID of the transaction if the transaction is channel initiated.

Receiver Details

Credit Entry Date

The system displays the credit entry date.

Credit Value Date

The system displays credit value date of the transaction.

Receiver Bank name

The system displays the name of the receiver bank.

Receiver Branch Name

The system displays the branch name of the receiver.

Account Number

The system displays the account number of the transaction.

Transfer Amount

The system displays the transfer amount.

Charge

The system displays the charge amount.

Total

The system displays the total amount adding transfer amount and charge.

Receiver Name

The system displays the creditor name of the transaction.

Sender Details

Debit Entry Date

The system displays debit entry date of the transaction.

Debit Value Date

The system displays the debit value date of the transaction.

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Bank name

The system displays the name of the Bank.

Branch Name

The system displays the name of the Branch.

Shumoku Code

The system displays the Shumoku code.

Account Number

The system displays the account number of the transaction.

Sender Name

The system displays the name of the debtor.

Contract Status

The system displays the status of the contract.

EDI Information

Details

The system displays transaction description from channels.

5.7.1 Viewing Domestic Outgoing Payment Message Inquiry Summary

You can view a summary of domestic outgoing payment message inquiry using 'Domestic Outgoing Payment Message Inquiry Summary' screen. To invoke this screen, type 'PMSDOPIN' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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You can search for the records based on one or more of the following parameters:

- PID
- Message Reference
- Customer Name
- Transaction ID
- Transfer Amount
- Contract Reference
- Debit Value Date
- Original Contract Ref ID
- End to End ID

After specifying the search parameters, click 'Search' button. The system displays the following details of the records that match the search criteria:

- PID
- Message Reference
- Customer Name
- Transaction ID
- Transfer Amount
- Contract Reference
- Debit Value Date
- Original Contract Ref ID
- End to End ID

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- Transaction Date
- Value Date
- Receiver Name
- Receiver Bank Name
- Receiver Branch Name

5.8 Processing Domestic Incoming Payment Message Inquiry

You can process zengin transactions used for domestic funds transfer using 'Domestic Incoming Payment Message Inquiry' screen. You can invoke this screen by typing 'PMDDIPIN' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

PID

The system displays the PID of the customer.

Customer Name

The system displays the name of the customer.

Transaction Date

The system displays the booking date of the transaction.

Value Date

The system displays the value date of the transaction.

Transaction Time

The system displays the booking time of the transaction.

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Transfer Type

The system displays the transfer type of the transaction.

Transaction Description

The system displays the description of the transaction.

Transaction Reference

Message Reference

The system displays the message reference of the transaction.

Transaction ID

The system displays the transaction ID of the transaction.

Contract Reference

Specify the contract reference of the transaction to search a contract and click 'Execute Query' button or F8 to search the contract.

Original Contract Ref No

The system displays the original contract reference number.

End to End ID

The system displays the end to end ID of the transaction if the transaction is channel initiated.

Sender Details

Debit Entry Date

The system displays the debit entry date.

Debit Value Date

The system displays debit value date of the transaction.

Sender Bank name

The system displays the name of the sender bank.

Sender Branch Name

The system displays the branch name of the sender.

Account Number

The system displays the account number of the transaction.

Account Currency

The system displays the account currency of the transaction.

Sender Name

The system displays the name of the debtor.

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Contract Status

The system displays the status of the contract.

Receiver Details

Credit Entry Date

The system displays credit entry date of the transaction.

Credit Value Date

The system displays the credit value date of the transaction.

Receiver Bank name

The system displays the name of the receiver bank.

Receiver Branch Name

The system displays the name of the receiver branch.

Shumoku Code

The system displays the Shumoku code.

Account Number

The system displays the account number of the transaction.

Account Currency

The system displays the account currency of the transaction.

Transfer Amount

The system displays the transfer amount.

Charge

The system displays the charge amount.

Total

The system displays the total amount adding transfer amount and charge.

Receiver Name

The system displays the creditor name of the transaction.

EDI Information

Details

The system displays transaction description from channels.

5.8.1 Viewing Domestic Incoming Payment Message Inquiry Summary

You can view a summary of domestic outgoing payment message inquiry using 'Domestic Incoming Payment Message Inquiry Summary' screen. To invoke this screen, type 'PMSDIPIN' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can search for the records based on one or more of the following parameters:

- PID
- Message Reference
- Customer Name
- Transaction ID
- Transfer Amount
- Contract Reference
- Credit Value Date
- Original Contract Ref ID
- End to End ID

After specifying the search parameters, click 'Search' button. The system displays the following details of the records that match the search criteria:

- PID
- Message Reference
- Customer Name
- Transaction ID
- Transfer Amount

- Contract Reference
- Credit Value Date
- Original Contract Ref ID
- End to End ID
- Transaction Date
- Value Date
- Sender Name
- Sender Bank Name
- Sender Branch Name

5.9 Zengin Bank Code and Branch Code Upload

Oracle FLEXCUBE provides a facility to upload the bank and branch details for the local bank directory maintenance through an upload file. There are two files, one each for uploading the bank information and branch information.

Bank and branch upload files are sent from Zengin Center for uploading the bank and branch details. The system performs a full upload of the bank and branch details by clearing the earlier maintenance and repopulating all the details.

Following table provides details of mapping of fields in Bank Upload files:

Field Name	Mapping Field In Local Bank Directory Maintenance
BANK_CODE	Main Bank Code
BANK_SUFFIX	User Defined Field 1
BANK_REPRESENTATIVE	User Defined Field 2
KANA_FULL_NAME	Bank Name
KANJI_FULL_NAME	User Defined Field 3
KANA_SHORT_NAME	Bank Short Name
KANJI_SHORT_NAME	User Defined Field 4
JC1	User Defined Field 5
JC2	User Defined Field 6
JC3	User Defined Field 7
JC4	User Defined Field 8
JC5	User Defined Field 9
JC6	User Defined Field 10

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JC7	User Defined Field 11
JC8	User Defined Field 12
JC9	User Defined Field 13
Update Date	User Defined Field 39
Reason for Update	User Defined Field 40
New bank code	User Defined Field 41
New bank suffix	User Defined Field 42
Delete Date	User Defined Field 43

Following table provides details of mapping of fields in Branch Upload files:

Field Name	Mapping Field In Local Bank Directory Maintenance
BANK_CODE	Main Bank Code
BANK_SUFFIX	User Defined Field 1
BRANCH_CODE	Branch Code
BRANCH_SUFFIX	User defined Field 14
BRANCH_KANA_NAME	Branch Name
BRANCH_KANJI_NAME	User defined Field 15
BRANCH_DISPLAY_TYPE	User defined Field 16
ZIP_CODE	Postal Code
ADDRESS_KANA	Address 1/Address 2/Address 3/Address 4
ADDRESS_KANJI	User Defined Field 17-20
CLEARER_BANK_CODE	User Defined Field 21
TEL_NO	User Defined Field 22
BRANCH_TYPE	User Defined Field 23
JIKOU_CENTER_CODE	User Defined Field 24
FURIKOMI_CENTER_CODE	User Defined Field 25

SHUUTE_CENTER_CODE	User Defined Field 26
KAWASE_CENTER_CODE	User Defined Field 27
COLLECTION_BILL_CODE	User Defined Field 28
JC_CODE	User Defined Field 29
JC_NUMBER	User Defined Field 30
STATUS_UPDATE_DATE	User Defined Field 31
BRANCH_STATUS	User Defined Field 32
NEW_BANK_CODE	User Defined Field 33
NEW_BANK_SUFFIX	User Defined Field 34
NEW_BRANCH_CODE	User Defined Field 35
NEW_BRANCH_SUB_CODE	User Defined Field 36
DELETE_DATE	User Defined Field 37
CLEARER_BANK_KANJI_NAME	User Defined Field 38

The Bank receives five files everyday for uploading, they are:

- zengin_bank_master.dat - Contains list of all the Bank name
- zengin_branch_master.dat - Contains list of all the Branch name
- YYYYMMDDmdrcv_header.dat - Contains header information for changed Bank and Branch name files.
- YYYYMMDDmdrcv_bank.dat - Contains list of changed Bank name
- YYYYMMDDmdrcv_branch.dat - Contains list of changed Branch name

The first two files in above list contain the full list of all the banks and branches and their corresponding details. The system picks up the full list of bank and branch for uploading.

During upload of the bank and branch details, if the upload process fails for any reason, the system restores all the data prior to the failure. You can rerun the upload process during any time. If upload file has no data, then the system exits the process without processing.

5.9.1 Updating Bank and Branch Details for Existing Customers

The system uses the incremental files for updating the bank and branch names for the existing beneficiary maintenance. In the incremental files, the new bank code and new branch code fields consists the value in case the bank code and branch code of an existing maintenance has changed.

The system updates the existing beneficiaries bank and branch details by reading the incremental file and updating the branch and bank details of the existing beneficiaries with the new branch code and new bank code.

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5.9.2 <u>Handling Multiple Records</u>

Oracle FLEXCUBE facilitates handling multiple records for the same bank code, which exists in bank file. Similarly, multiple records for same bank code and branch code existing in branch file. Oracle FLEXCUBE also supports duplicate record handling for bank and branch files. The duplicate records can be differentiated with field change-code in both the files.

5.9.2.1 <u>File Format</u>

The following table describes the master file format for Bank upload:

Field name	Size (bytes)	Size (characters)	Values/Comments
data type	1	1	"2" only
data class	1	1	"1" only
bank code	4	4	
bank additional code	1	1	
representative bank code	4	4	
bank name(Kana)	15	15	
bank name(Kanji)	30	15	
abbreviated bank name(Kana)	15	15	
abbreviated bank name(Kanji)	30	15	
flag 1	1	1	
flag 2	1	1	
flag 3	1	1	
flag 4	1	1	
flag 5	1	1	
flag 6	1	1	
flag 7	1	1	
flag 8	1	1	
flag 9	1	1	
change-date	8	8	
change-code	2	2	

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new bank code	4	4	
new bank additional code	1	1	
delete-date	8	8	date of expire(still valid at this date)
flag 1	1	1	
flag 2	1	1	
flag 3	1	1	
flag 4	1	1	
flag 5	1	1	
flag 6	1	1	
flag 7	1	1	
flag 8	1	1	
flag 9	1	1	
blanks	238	238	
Total length	380	350	

The following table describes the master file format for Branch upload:

Field name	Size (bytes)	Size (characters)	Values/Comments
data type	1	1	"2" only
data class	1	1	"2" only
bank code	4	4	
bank additional code	1	1	
branch code	3	3	
branch additional code	2	2	
branch name(Kana)	15	15	

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branch name(Kanji)	30	15	
correct name code	1	1	
postal code	10	10	
address(Kana)	80	80	
address(Kanji)	110	55	
clearing house code	4	4	
tel number	17	17	
branch type	1	1	
center type1	1	1	
center type2	1	1	
center type3	1	1	
center type4	1	1	
flg1	1	1	
flg2	1	1	
flg3	1	1	
change-date	8	8	
change-code	2	2	
new bank code	4	4	
new bank additional code	1	1	
new branch code	3	3	
new branch additional code	2	2	
delete-date	8	8	date of expire(still valid at this date)
clearing house name(Kanji)	20	10	
blanks	45	45	
Total length	380	300	

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5.9.2.2 Import Records

All records must be imported to database. The record which has "delete-date < system date" can be discarded, stating 'This record is expired on delete-date. These records can also be imported in database but need to be excluded while fetching bank/branch records.

5.9.2.3 Selecting Records – Bank Master

While searching a record, the system checks for change-code, change-date and delete-date:

- change-code - This field indicates there is a change in the record and different values of change-code mean different types of changes.
- change-date - This field indicates when the record is changed.
- delete-date - This field indicates when the record is deleted or when it will be deleted in future.

Change-code	Meaning	Valid period		Comments	Remarks
00	default	from change-date	current date>=change-date		When already existing banks are registered in zengin center, those records have this change-code by default
01	establish	from change-date	current date>=change-date		When a new bank is added, it will have this change-code
02	disuse	until delete-date	current date<=delete-date	change-date equals delete-date	This means this record is deleted or will be deleted on delete-date.
04	change(after)	from change-date	current date>=change-date	when bank name changes, record that has new name will be this change-code	This comes in combination with record with change-code '05'. Please section a.
05	change(before)	until delete-date	current date<=delete-date	when bank name changes, record that has old name will be this change-code	This comes in combination with record with change-code '04'. Please section a.
06	other changes	see the example		when abbreviated bank name changes,	*Caution!. Please see section c.

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Change-code	Meaning	Valid period		Comments	Remarks
					record will have this change-code
07	integrate(before)	until delete-date	current date<=delete-date	when 2 banks integrate or merge to form a third bank, record that has old bank record will be this change-code.	This comes in combination with record with change-code '08'. Please section b.
08	integrate(after)	from change-date	current date>=change-date	when 2 banks integrate or merge to form a third bank, record that has newly formed bank record will be this change-code.	This comes in combination with record with change-code '07'. Please refer section b.
09	business transfer	until delete-date	current date<=delete-date	When a bank goes bankrupt and is taken over by another bank, this is the change-code	Until delete-date, this record indicates the bank which goes bankrupt

Note: One bank code may have two records of "change-code 06" records.

5.9.2.4 Selecting Records – Branch Master

While searching a record, the system checks for change-code, change-date and delete-date. The system also verifies whether the bank has joined with bank code and bank additional code.

Change-code	Meaning	Valid period		Comments	Remarks
00	default	from change-date	current date>=change-date		When already existing banks are registered in zengin center, those records

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					have this change-code by default
01	establish	from change-date	current date>=change-date		When a new bank is added, it will have this change-code
02	disuse	until delete-date	current date<=delete-date	change-date equals delete-date	This means this record is deleted or will be deleted on delete-date.
03	transfer	until delete-date	current date<=delete-date	When a branch has no business or less business, it is merged with another branch. In that case, this will be the change-code.	Until delete-date, this record indicates the branch which is closed.
04	change(after)	from change-date	current date>=change-date	when branch name changes, record that has new name will be this change-code	This is similar to change-code '04' of bank master
05	change(before)	until delete-date	current date<=delete-date	when branch name changes, record that has old name will be this change-code	This is similar to change-code '05' of bank master
06	other changes	see the example			*Caution!
09	business transfer (before)	until delete-date	current date<=delete-date	similar to change-code 05	When a bank goes bankrupt(ex: ABC) and is taken over by another bank(ex: DEF), the bank record of bankrupt bank (ABC) will have change code '09' and all the branches will have change-code as '09' as well.

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					In the above example, there will not be any change for the bank record which has taken over. But it's taken over branches will have change-code '10'.
10	business transfer (after)	from change-date	current date>=change-date	similar to change-code 04	

Note: One branch code may have two records of "change-code 06" records.

5.10 <u>Processing Simulation</u>

During the processing of Test Transaction Simulation and Transaction Charge Simulation, FLEXCUBE payments will verify the details provided during inputs. They enrich the transaction data and send the transaction details to the end user.

5.10.1 <u>Test Transaction Simulation</u>

Test Transaction Simulation is used to simulate the Domestic Outgoing Payment Transaction Online(PMDDOPON). This Simulation will be initiated only by Channels via Web service. Operation Code 'SimulatePMContract' will be used in the simulation of PM test transaction. The request XSD will be similar to the request XSD used for the operation 'CreatePMContract' for Domestic Outgoing Payment Transaction. Below mentioned processes will be executed during the processing of PM Test Transaction Simulation for a source.

Event	Process	Description
BOOK	TXNVALLCL	Transaction validation
BOOK	VDTCHK	Value date limit checks
INIT	NWKRES	Network resolution
INIT	PRDRES	Product resolution
INIT	DTSRES	Processing dates resolution
INIT	COFFCK	Payment cut-off time resolution and checks
INIT	CUSTCK	Customer status checks
INIT	ACCTCK	Customer account status check
INIT	ACSICK	Account special instructions checks
INIT	CHGPUP	Charge computation

BOXR	INTTFR	Internal book transfer

Simulation of PM Test Transaction will not save the data in the PM data store. System will enrich the transaction data and send that to the end user. Payment Processing Mode of the PM Test Transaction Simulation will always be 'Online'. The system will display an override/error to the end user during the end of the transaction processing.

5.10.2 Transaction Charge Simulation

Transaction charge simulation is used to simulate charge for the Domestic Outgoing Payment Transaction Online(PMDDOPON). This Simulation will be initiated only by Channels via Web service. Operation Code 'SimulatePMCharge' is used for the simulation of PM charge. The request XSD will be similar to the request XSD used for the operation 'CreatePMContract' for Domestic Outgoing Payment Transaction. Below mentioned processes will be executed during the processing of PM transaction charge simulation.

Event	Process	Description
BOOK	TXNVALLCL	Transaction validation
INIT	NWKRES	Network resolution
INIT	PRDRES	Product resolution
INIT	DTSRES	Processing dates resolution
INIT	CHGPUP	Charge computation

Simulation of PM Charge will not save the data in the PM data store. System will calculate the charge and send that to the end user. Payment Processing Mode of the PM Charge Simulation Transaction will always be 'Online'. The system will display an override/error to the end user during the end of the transaction processing

5.11 Reconciling Payment Transactions

Reconciliation is a process in which payments records of FLEXCUBE (FC) and WBANK are in agreement based on the unique reference number, either sent by FC or received from WBANK, which forms the complete payment cycle.

You can reconcile payment transactions using 'FLEXCUBE Payments Reconciliation Screen'. You can invoke this screen by typing 'PMDRECON' in the field at the top right corner of the application toolbar and click the adjoining arrow button. You can view the summary and details results of the payments reconciliation in this screen.

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Specify the following details:

Reconciliation Parameters

Reconciliation Date

Specify the date of reconciliation of payment transaction. Based on the date, the system picks all the transaction for this given date for reconciliation.

Generate Detail File

Check this box to write the detail reconciliation results into a file and display the summary records. If you do not select this check box, the system will display the summary results only.

Detail Type

Specify the detail file type, which can be written with all transactions or only mismatched transactions. The system displays all transactions by default. The options are as follows:

- All Transactions
- Only mismatched Transactions

Reconciliation Reference Number

The system displays a unique reference number generated for every reconciliation request.

Click 'Generate' button to view the summary results or write detail results into a file based on the input parameters.

Summary

Channel

The system displays the channel through which transaction has been received and processed.

Transaction Type

The system displays the transaction type based on the transactions taken place, they are:

- O - Outgoing payment
- I - Incoming Payment

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- ON - Outgoing payment Return

Transaction Status

The system displays the transaction status of the payment, they are:

- Processed
- Unprocessed
- Pending
- Failed

Recon Result

The system displays the reconciliation result whether the payment transactions are matching or not, they are:

- Y – Matched
- N - Unmatched

Recon Count

The system displays the total number of transactions.

Recon Amount

The system displays the sum of transactions amount in JPY.

Mismatched Count

The system displays the difference between FC and WBANK transactions. The system displays the count in positive value in JPY.

Mismatched Amount

The system displays the difference amount between FC and WBANK. The system displays the count in positive value in JPY.

Flexcube Count

The system displays the total count of transactions in FC for the 'From Date' and 'To Date' time.

Flexcube Amount

The system displays the total amount of transactions in JPY in FC for the given reconciliation date.

WBANK Count

The system displays the total count of transactions in WBANK for the given reconciliation date.

WBANK Amount

The system displays the total amount of transactions in JPY in WBANK for the given reconciliation date.

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5.12 Authorizing Payment Transactions

You can authorize the payment transactions using 'Flexcube Payments Authorization – Contract Online' screen. To invoke this screen, type 'PMDTRAUT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Click 'Enter Query' button to search the contact to be authorizes.

Contract Reference

Specify the reference number of the contract that you need to authorize.

Click 'Execute Query' button. The system displays the following details of the selected contract.

- Maker ID
- Last event code
- Last activity
- Last activity description
- Source code
- Product code
- Transfer type

- Product type

Rekey Fields

The system displays the rekey fields. You need to rekey the values for the rekey fields in order to proceed with authorization.

Override Details

You can view the following details of the user overrides made during contract creation.

- Confirmed
- Error code
- Override
- Remarks
- Override text
- Status
- Sequence number

Click 'Authorize' button to authorize the selected record. After verifications, you can also reject the transaction by clicking 'Reject' button.

5.12.1 Viewing Overrides

You can view the overrides triggered during the lifecycle of a selected contract in the 'Overrides' screen. Select an override record and click view button.

You can view the following details of all user-initiated events during the life cycle of the transaction.

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- Error code
- Override remarks
- Override text
- Status
- Sequence number

Confirmed

You need to confirm the override by selecting this option. The system will not allow you to authorize the transaction if the overrides are not confirmed.

5.12.2 Viewing Payments Authorizations Summary

You can view a summary of the transactions authorizations using 'Transaction Authorization – Summary' screen. To invoke this screen, type 'PMSTRAUT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can search for the records based on one or more of the following parameters:

- Source code
- Product type
- Product code
- Transfer type
- Contract reference

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- File reference number

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

- Source code
- Product type
- Product code
- Transfer type
- Contract reference
- File reference number

Double-click a record to view the details of the selected record in 'Transaction Authorization' screen.

Authorize

Click this button to authorize a record.

Bulk Authorize

Click this button to authorize all the records across all pages.

5.13 <u>Rejecting FLEXCUBE Payments</u>

On receiving a negative status report message for an outgoing or pass-through payment transaction, the system rejects that transaction.

When the system receives a negative payment status report message for a transaction, the system initiates rejection by uploading the rejection message. Once the rejection message is uploaded, the system updates the status of the original payment transaction as 'Rejected'.

Note: Rejection is supported only for outgoing payment and pass-through payment transactions.

5.14 <u>Returning FLEXCUBE Payments</u>

System triggers return operation based on the type of payment transaction.

Payment Type	Return Operation Details
Outgoing Payments	System triggers return on receiving a payment return message from the creditor bank
Pass-through Payments	System triggers return on receiving a payment return message from the creditor bank
Incoming Payments	Return from the following screen: • Payments Contract Input screen (PMDTRONL)

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5.15 Resending Payment Handoff Notification

Resend payment handoff is a process where missing notifications are sent from Flexcube (FC) to WBANK.

You can resend notification for selected contract reference numbers using 'Resend Payment Handoff Notification' screen. You can invoke this screen by typing 'PMDRSPHN' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Contract Reference Number

Specify the contract reference number to resend payment handoff notification. Alternatively, you select the contract reference number from the option list. The list displays the valid contract reference number maintained in the system.

You can view the summary and details results of the payments reconciliation in this screen. Click 'Populate' button to populate the contract details. The system displays the following details:

- Contract Reference Number
- Resend Status

Click 'Payments' button to view the payment details of the contract. The system displays the 'Flexcube Payments Transaction – Contract Online' (PMDTRONL) screen.

You can select single or multiple reference numbers to resend notifications. To resend notification for selected contract reference numbers, click 'Resend Handoff' button. On completion, the system displays the resend status for each reference number either 'Success' or 'Failure' based on the success or failure of resending notifications for the contract reference number.

In case of web service, the system sends one final response after completion of resending notifications for all the contract reference numbers in the web service request.

5.16 Future Dated Transaction Handling

If current dated S2S transactions (book transfer) are initiated from channels, the system performs the debit and credit immediately and sends response to the initiating channel with the status of the transaction. In case of error, the system sends an error code or description specified in it.

For Retail customers Oracle FLEXCUBE sends response to the initiating channel once the debit transaction is performed. If debit transaction fails, the system sends a response with the error status and reverses the debit transaction. If debit is successful, the transaction is tanked and during BOD, credit happens. The system sends a notification to the external system in both cases of success and failure by specifying the overall status of the transaction, list of successful main events with details and error code/description for failure cases.

For Corporate customers Oracle FLEXCUBE sends response to the initiating channel once the contract is created. In case of failure during contract creation, the system reverses the debit entries and sends a response with error status, error code and description. If a contract is created successfully, both debit and credit are tanked and during BOD of the next business day, the transaction takes place. The system sends the notification to the external system in both the cases of success and failure by specifying the overall status of the transaction, list of successful main events with details and error code or description for failure cases.

You can configure the behaviour for retail and corporate customers depending upon the requirement. The maintenance can be performed in 'Processing Dates Setup Maintenance' (PMDPRCDT) and 'Payment Rule - Value Date Resolution' (PMDDTRUL) screen. For more information, refer Please refer 'Processing Dates Setup Maintenance' (PMDPRCDT) and 'Payment Rule - Value Date Resolution' (PMDDTRUL) screen in this User Manual.

5.17 Provisioning API for WBANK to Cancel/Reverse/Force Posting Transactions

For failed transactions, WBANK should perform force posting of the transaction. The successful transactions are can be reversed when a customer requests the bank to reverse a transaction or WBANK user decides to reverse it. For cancellation/reversal, payment recall feature can be used.

Oracle FLEXCUBE sends the response to the channel by specifying the overall status of the transaction. In case of failure, the response will include the error description.

5.17.1.1 For WBANK, cancel is for cancelling the incomplete transaction and reversal is reversing the successfully completed transaction. In Oracle FLEXCUBE, if a recall request is received for an incomplete transaction, it reverses the entries and sends the response back to WBANK. If recall request is received for a successfully completed transaction, then it reverses both the entries (debit and credit) and sends the response back to WBANK.Reversal or Cancel before Credit Transaction

For future dated or post cut-off transactions, contract is created at Oracle FLEXCUBE. For Retail customer, debit transaction happens on the same day and response is sent to the initiating channel. The system specifies the overall status in the response and in case of any error, error description is specified in the response.

If WBANK wants to send a cancellation request to Oracle FLEXCUBE, WBANK should have information of the transaction posted. WBANK can then send the recall request to Oracle FLEXCUBE. When cancellation request is sent by WBANK, Oracle FLEXCUBE cancels the transaction. Oracle FLEXCUBE sends the response to WBANK after cancellation with an overall status of the transaction and in case of error, an error description is specified in the response. On next business day, the credit does not happen, since the corresponding transaction is already cancelled.

5.17.1.2 Reversal or Cancel after Both Debit and Credit are Successful

For future dated or post cut-off transactions for Retail customers, the system creates a contract as soon as the request is received. The system debits the transaction successfully, tanks the transaction and sends a response to initiating channel. During the Beginning of Day (BOD) on the next business day, credits transaction happens successfully. Oracle FLEXCUBE sends notification to WBANK on successful transaction.

For future dated or post cut-off transactions for Corporate customers, the system creates a contract as soon as the request is received and tanks the transaction. The system sends a response to initiating channel. During the Beginning of Day (BOD) on the next business day, both debit and credit transaction happens successfully. Oracle FLEXCUBE sends notification to WBANK on successful transaction.

For current dated transactions, both debit and credit transactions takes place as soon as the request is received and the system sends a response to initiating channel with an overall status in the response. In case of error, an error description is specified in the response.

In case both debit and credit transactions are successful and WBANK wants to reverse the transaction, WBANK should have the information of the transaction posted and send the reversal request to Oracle FLEXCUBE. Oracle FLEXCUBE reverses both the debit and credit transactions and sends a response specifying the overall status in the response. In case of error, an error description is specified in the response.

5.17.1.3 Force Posting Action from WBANK

For failed transactions if WBANK wants to post the transaction again, WBANK can send force post the transaction to Oracle FLEXCUBE. WBANK should list the failed transactions and an option to create a transaction with transaction type code as 'ForcePostPaymentTxn'.

5.17.2 Other Maintenances for Transaction Handling

Following are the maintenances to be performed for transaction handling:

- In 'Payment Source' (PMDSORCE) screen, you should maintain the following details:

    ➢ Select 'Recall from other Source' check box to recall from channels other than the initiating channels. If this check box is unchecked and an attempt is made to recall from other channels, the system displays an error message stating, 'Contract status and Source maintenance not allowed to Recall', which is sent as a response.

    ➢ For the channels to be able to do the reverse the successful transactions (after both debit and credit), you should select the checkbox 'Reversal Allowed'. If it is not selected, reversal of the successful transactions is not allowed. If this is unchecked and an attempt is made to recall from other channels from same channels, the system displays an error message 'Contract status and Source maintenance not allowed to Recall', which is sent as a response.

- In 'Payment Product Preference Maintenance' (PMDPRPRF) screen, you should set the 'Recall Allowed as 'Yes' to allow recall operation.

- In 'Payment Dates - Processing Dates Float' (PMDPRCDT) screen, for Future Dated Transactions, in case of Retail customers, the debit should takes place on a Current Date and credit should takes place on a Future Date:

- You should select the 'Derivation Basis' in Debit Entry Preferences and 'Derivation Basis' in Debit Entry Value Preferences as 'Booking Date'.

- You should select the 'Derivation Basis' in Credit Entry Preferences and 'Derivation Basis' in Credit Value Preferences as 'Activation Date'.

- For Future Dated Transactions, in case of Corporate customers, both Debit and Credit to should take place on Future Date:

  - You should select the 'Derivation Basis' in Debit Entry Preferences, Debit Entry Value Preferences, Credit Entry Preferences and Credit Value Preferences as 'Activation Date'.

- In 'Payment Rules – Value Date Resolution' (PMDDTRUL) screen, for Debit and Credit Transactions behavior in case of Retail and Corporate customers:

  - For retail and corporate value date codes, rules can be set in 'Value Date Code' field.

  - For each 'Value Date Code', rule can be set using the elements such as CUSTOMER_TYPE and so on or using Customer Service Model for Retail and Corporate Customers. You can be configure it as per the maintenance required.

  - For CUSTOMER_TYPE to appear as an Element in 'Elements' option list, you should perform maintenance in screen 'Payment Rules – Rules Setup Function Preferences' (PMDRULMT) screen. You should specify the Rule Setup Function ID as specified in PMDDTRUL and in the multi record block, CUSTOMER_TYPE has to be added as a Payment Attribute.

- In 'Payment Rules – Value Date Resolution' (PMDSCACT) screen, for removing post cutoff behavior for S2S or Book Transactions:

  - The particular activity at 'Payment Source Activity Maintenance' should be made not applicable by selecting 'No' option in the fields 'Applicable' and 'Applicable for Force'..

5.18 Handling Credit Transaction of 1 to N Salary Payment Processing

The 1 to N Salary Payment transaction is divided into debit and credit transactions. Debit transaction details are processed with Direct Debit (DD) file processing whereas credit transaction of the same into multiple credit transactions at WBANK. Each credit transaction is sent individually to Oracle FLEXCUBE from WBANK.

For example, company ABC is making salary payment to its 1000 employees. This will be broken into debit transaction (debiting from account of ABC Company) and multiple credit transactions (crediting to 1000 accounts of employees). The debit transaction is sent as part of Direct Debit (DD) file and will be processed separately, whereas credit transaction of the same into multiple credit transactions at WBANK and each credit transaction will be sent individually to Oracle FLEXCUBE from WBANK.

WBANK sends the credit transaction request to Oracle FLEXCUBE with Product Type ='I'. WBANK does not send debit account details in the request as debit has already happened as part of Direct Debit (DD) file processing. WBANK will send only credit details and Oracle FLEXCUBE derives the debit GL (suspense GL) maintained at the incoming product level. This is a normal S2S transaction (book transfer) if it meets all the following conditions.

- There is no debit account provided in the incoming request
- Debtor bank code and creditor bank code are same
- Product Type is 'I' in the incoming request

If the incoming request meets all the above conditions, Oracle FLEXCUBE treats this as normal S2S transaction (book transfer) and derives the debit GL maintained at the Incoming Book Transfer product level for passing debit accounting entries.

5.19 Matching Cover Messages

After branch resolution, the system identifies the cover message for the incoming messages and creates the payment contract. Cover messages are identified for the following message types:

- MT 103
- MT 202
- MT 202 COV
- MT 205
- MT 910
- Pacs.008
- Pacs.009
- Camt.054

The system considers the incoming messages of the above message types for cover matching. The system identifies the cover message for a payment message based on the following criteria:

- Content of the field 'Transaction Identification' (field 20 of MT103) of the payment message is the same as the content of field 'End to End Identification' (field 21 of MT202) of a cover message.
- Contents of field 'Interbank Settlement' (Amount, Date and Currency) of a payment message is identical to the contents of field 'Interbank Settlement' (Amount, Date and Currency) of a cover message.

If the above conditions are satisfied, then the system matches the cover message with the payment message and updates the cover message status as 'Suppressed'. The payment message (i.e Customer Credit Transfer) on hold is picked up for contract creation and further processing.

For a payment message that is matched with a cover message, the system generates a unique match reference number. The match reference number is generated in case of automatic as well as manual matching processes.

5.20 Transaction Status Update Notifications for FLEXCUBE Payments

Notifications are triggered to send the real-time status updates from the FCUBS system to other external systems. Different notifications are invoked at various stages in the life cycle of a payment transaction.

5.20.1 Notifications for Payments received for Processing

This notification is applicable for Outgoing Payments. This notification is triggered when payment data is uploaded to the FLEXCUBE payment staging data source and is awaiting the payment processor to create the payment transaction in the system.

Notification code for this notification is NOTIF_PM_ACCEPT.

The following fields are sent in the notification:

- Message Reference No
- Creation Date
- Batch Booking
- Number Of Transactions
- Control Sum
- Total Settlement Amount
- Settlement Amount Currency
- Settlement Date
- Settlement Method
- Clearing System ID
- Instructing Bank
- Instructed Bank

5.20.2 Notifications for Payment Transaction Status Update

This notification is applicable for outgoing payments. This notification is triggered when the payment transaction has any of the following contract processing status:

- Ready For Value Date Release - VD
- Transaction Handed Off - TH
- Transaction Dispatched To Clearing - DC
- Transaction Dispatched To Beneficiary/Correspondent Bank - DB
- Beneficiary Account Credited - BC
- Transaction Rejected - TR
- Transaction Cancelled - TC
- Payment Transaction Returned - PR
- Payment Transaction Cancellation Request - CR
- Payment Transaction Cancellation Request Accept - RA
- Payment Transaction Cancellation Request Refusal – RR

Notification code for this notification is NOTIF_PM_TRN_STAT_UPD.

The following list of fields will be sent in the notification:

- Branch Code
- Source Code
- Transaction ID
- End to End ID
- Contract Reference No/ Consol Debit Acc Entry Reference Number
- Alternate Contract Reference
- Batch Booking Reference Number
- File Reference No
- Contract Processing Status
- Queue Code

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- Error Code → This is a FLEXCUBE error code
- Error Description
- Reason Code
- Reason Description

Reason Code and Reason Description will have values for the below mentioned Contract Processing Statuses

- Transaction Rejected
- Transaction Cancelled
- Payment Transaction Returned
- Payment Transaction Cancellation Request
- Payment Transaction Cancellation Request Accept
- Payment Transaction Cancellation Request Refusal

If the notification is for a single transaction then an Alternate Contract Reference and End to End ID will be populated. If it is for a batch then Alternate Contract Reference and End to End ID will be blank.

5.20.3 Notifications for Payment Transaction dispatched from FCMH

This notification is applicable for outgoing payments. This notification is triggered when the payment transaction is sent to the clearing system, beneficiary bank, or correspondent from FCMH. This notification contains the entire set of payment transaction details. Field 'Local Payment' indicates to whom the payment has been send. If the indicator value is 'Y' then the payment is send to the clearing system, else if the value is NULL or 'N' then the payment is send to the Correspondent/Beneficiary Bank.

Notification code for this notification is NOTIF_PM_DISPATCH.

5.20.4 Notifications for Payment Transaction rejected at Clearing System

This notification is applicable for Outgoing Payments. This notification is triggered when payment transactions fail at the clearing system and is rejected back to the payment processor. Accounting entries are reversed and the transaction status is marked to Rejected. The notification contains the entire payment transaction details along with the reject reason code and description.

Notification code for this notification is NOTIF_PM_RJCT_CSM.

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5.20.5 Notifications for Payment Transaction Returned

This notification is applicable for Outgoing Payments. This notification is triggered when the payment originator bank receives a Payment Return transaction for the original payment and books a return transaction of the original outgoing payment. The notification will contain data of the original outgoing payment transaction. It will also contain the Return Reason Code and Description for which the payment transaction is returned.

Notification code for this notification is NOTIF_PM_PAY_RETN.

5.21 Recalling FLEXCUBE Payments

You can create a request for the recall/cancellation of outgoing payments transaction using 'Outgoing Recall' screen. You can invoke this screen, type 'PMDOTRCL' in the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Recall Reference Number

The system generates a unique recall reference number and displays it.

Recall Identification

Specify unique recall identification. You can use this recall identification for reconciliation or to link the tasks related to the cancellation request.

Recall Date

Specify the date of recall creation.

Contract Reference Number

Specify the reference number of the contract that you wish to recall or cancel.

Product Type

The system displays the product type of the contract that you have selected for cancellation.

Branch Code

The system displays the branch code where the recall request is being placed.

Alternate Contract Reference Number

Specify the alternate reference number of the contract for which the recall request is being initiated.

Transaction Identification

Specify the identification number of the transaction for which the recall request is being created.

End to End Identification

Specify the end to end identification number of the transaction for which the recall request is being created.

5.21.1.1 'Request' Tab

Click 'Request' tab to capture the details of the recall request.

Case

Specify the following details:

Case Identification

Specify a unique identification number to identify the case.

Creator Identification Type

Select the type of creator from the drop down list. You can select one of the following creator types:

- Organization
- Private

Creator BIC

Specify the BIC of the party who created the investigation case.

Creator Name

Specify the name of the party who created the investigation case.

Reopen Case Indication

Check this box to indicate that the case was previously closed and then reopened.

Creator Clearing System ID Form

Specify the clearing system ID form. You can select one of the following options:

- Proprietary – if you select this, it is mandatory to specify the clearing system ID
- Code – if you select this, you can manually enter the clearing system ID

Creator Clearing System ID

Specify the clearing system ID of the creator.

If you have selected 'Code' as the clearing system ID form, then you can select the appropriate clearing system ID from the option list. If you have selected 'Proprietary' as the clearing system ID form, then you can manually enter the clearing system ID.

Creator Member ID

Specify the clearing system member identification of the creator.

<u>Outgoing Assigner</u>

Specify the following details of the outgoing assigner.

BICFI

Specify the BIC.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

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Member Identification

Specify the member identification.

Name

This indicates the name of the assigner.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Outgoing Assigner Details

Click 'Out Assigner Details' button to capture additional information about the outgoing assigner.

Specify the following details:

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form. You can select one of the following options:

- Code
- Proprietary

Identification Scheme

Select or Specify the Scheme based on your selection in the 'Identification Scheme Form'. If Code is selected as the Scheme Type, then select the Scheme Value from the list of values provided. If Proprietary is selected then specify an appropriate value.

Identification Issuer

Specify the entity that assigns the identification.

Branch Identification Value

Specify an identification of a branch of a financial institution.

Branch Name

Specify the branch name.

Branch Address 1

Specify the branch address.

Branch Address 2

Specify the branch address.

Account Number Type

Specify the account number type as IBAN or other.

Account Number

Specify the account number.

Account Currency

Select the account currency from the adjoining option list.

Account Name

Specify the name of the account.

Account Type Form

Select the account type form. You can select one of the following options:

- Code
- Proprietary

Account Type

Specify the account type.

<u>Outgoing Assignee</u>

Specify the following details of the outgoing assignee.

BICFI

Specify the BIC.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification.

Name

This indicates the name of the assignee.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

<u>Outgoing Assignee Details</u>

Click 'Out Assignee Details' button to capture additional information about the outgoing assignee.

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Specify the following details:

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form. You can select one of the following options:

- Code
- Proprietary

Identification Scheme

Select or Specify the Scheme based on your selection in the 'Identification Scheme Form'. If Code is selected as the Scheme Type, then select the Scheme Value from the list of values provided. If Proprietary is selected then specify an appropriate value.

Identification Issuer

Specify the entity that assigns the identification.

Branch Identification Value

Specify an identification of a branch of a financial institution.

Branch Name

Specify the branch name.

Branch Address 1

Specify the branch address.

Branch Address 2

Specify the branch address.

Account Number Type

Specify the account number type as IBAN or other.

Account Number

Specify the account number.

Account Currency

Select the account currency from the adjoining option list.

Account Name

Specify the name of the account.

Account Type Form

Select the account type form. You can select one of the following options:

- Code
- Proprietary

Account Type

Specify the account type.

Recall Reason

Specify the following details:

Reason Form

Specify the reason form. You can select one of the following options:

- Proprietary – if you select this, it is mandatory to specify the reason
- Code – if you select this, you can manually enter the reason

Reason

Specify the reason for recalling the transaction.

If you have selected 'Code' as the reason form, then you can select the appropriate reason code from the option list. If you have selected 'Proprietary' as the reason form, then you can manually enter the reason here.

Originator Name

Specify the name of the party who issued the recall request.

Originator BIC

Specify the BIC of the party who issued the recall request.

Additional Information

Specify the additional information, if any, related to the recall of the transaction.

Advice Required

Check this box to indicate that an advice has to be generated to the customer on recall of the transaction. If you do not check this box, the system considers the advice generation preference set for the product with which the transaction is associated.

5.21.1.2 'Status' Tab

Click 'Status' tab to view the status of approval and rejection of the recall request.

Approval/Refusal

The system displays the following details related to the approval/refusal of the request:

- Reason Form
- Reason
- Originator Name
- Originator BIC
- Additional Information

Reject/Cancel Reason

The system displays the following details related to the rejection/cancellation of the request:

- Reason Form
- Reason
- Originator Name
- Originator BIC
- Additional Information

5.21.1.3 'Messaging' Tab

Click 'Messaging' tab to capture the details related to incoming and outgoing messages.

You can view the following details:

- Incoming Messaging ID
- Incoming Messaging Creation Date
- Incoming Messaging Name

- Incoming Message Hub Reference
- Response In Messaging ID
- Response In Messaging Creation Date
- Response In Messaging Name
- Response In Message Hub Ref
- Outgoing Message Hub Reference

Specify the following details:

Response Out Message Hub Ref

Specify the message hub reference of the of the outgoing response message.

Incoming Assigner

Specify the following details of the incoming assigner.

BICFI

Specify the BIC.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification.

Name

This indicates the name of the assigner.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Incoming Assigner Details

Click 'In Assigner Details' button to capture additional information about the incoming assigner.

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Specify the following details:

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form. You can select one of the following options:

- Code
- Proprietary

Identification Scheme

Select or Specify the Scheme based on your selection in the 'Identification Scheme Form'. If Code is selected as the Scheme Type, then select the Scheme Value from the list of values provided. If Proprietary is selected then specify an appropriate value.

Identification Issuer

Specify the entity that assigns the identification.

Branch Identification Value

Specify an identification of a branch of a financial institution.

Branch Name

Specify the branch name.

Branch Address 1

Specify the branch address.

Branch Address 2

Specify the branch address.

Account Number Type

Specify the account number type as IBAN or other.

Account Number

Specify the account number.

Account Currency

Select the account currency from the adjoining option list.

Account Name

Specify the name of the account.

Account Type Form

Select the account type form. You can select one of the following options:

- Code
- Proprietary

Account Type

Specify the account type.

Incoming Assignee

Specify the following details of the incoming assignee.

BICFI

Specify the BIC.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification.

Name

This indicates the name of the assignee.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

<u>Incoming Assignee Details</u>

Click 'In Assignee Details' button to capture additional information about the incoming assignee.

Specify the following details:

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form. You can select one of the following options:

- Code
- Proprietary

Identification Scheme

Select or Specify the Scheme based on your selection in the 'Identification Scheme Form'. If Code is selected as the Scheme Type, then select the Scheme Value from the list of values provided. If Proprietary is selected then specify an appropriate value.

Identification Issuer

Specify the entity that assigns the identification.

Branch Identification Value

Specify an identification of a branch of a financial institution.

Branch Name

Specify the branch name.

Branch Address 1

Specify the branch address.

Branch Address 2

Specify the branch address.

Account Number Type

Specify the account number type as IBAN or other.

Account Number

Specify the account number.

Account Currency

Select the account currency from the adjoining option list.

Account Name

Specify the name of the account.

Account Type Form

Select the account type form. You can select one of the following options:

- Code
- Proprietary

Account Type

Specify the account type.

5.21.2 Viewing Summary of Recall Request

You can view a summary of the Flexcube payment transaction recall requests using 'Flexcube Payments Summary – Recall' screen. To invoke this screen, type "PMSOTRCL" in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Authorization Status	Record Status	Branch Code	Recall Reference No	Recall Date	Product Type	Contract Refere
Unauthorized	Open	000	10000	2011-01-04	O	00001231100401
Unauthorized	Open	000	APP1	2011-01-04	O	0000424110040(
Unauthorized	Open	000	APP2	2011-01-04	O	0000424110040(
Unauthorized	Open	000	APP4	2011-01-04	O	0000424110040(
Authorized	Open	000	99999208	2011-01-04		000ASDF110404
Unauthorized	Open	000	55555209	2011-01-04		000ASDF110404
Unauthorized	Open	000	55555201	2011-01-04		000ASDF110404
Unauthorized	Open	000	55555203	2011-01-04		000ASDF110404
Unauthorized	Open	000	000TFIN1100400CJ	2011-01-04	O	000ASDF110404
Unauthorized	Open	000	000TFIN1100400D4	2011-01-04	O	000ASDF110404
Unauthorized	Open	000	RCL001	2011-01-04	O	000ASDF110402
Unauthorized	Open	000	APP5	2011-01-04	O	0000424110040(
Unauthorized	Open	000	99999205	2011-01-04	O	000ASDF110404
Unauthorized	Open	000	99999211	2011-01-04		000ASDF110404
Unauthorized	Open	000	55555211	2011-01-04		000ASDF110404

You can search for the records based on one or more of the following parameters:

- Branch code
- Contract reference number
- Recall identification
- Alternate contract reference number
- Transaction identification
- Recall date
- End to end identification
- Case identification
- Product type
- Assignment identification
- Assignment creation date
- Creator name

- Creator BIC
- Recall status

Once you have set the search criteria, click 'Search' button. The system displays the following details of the records that match the search criteria.

- Branch code
- Recall identification
- Recall date
- Product type
- Assignment identification
- Creator BIC

5.21.3 <u>Validate Recall Processing</u>

Validate Recall is the simulation of PM recall processing. Validate Recall Operation is applicable for Domestic Outgoing Payment Transaction and will be initiated only by Channels via Web service.

During Validate Recall, the system will validate the following:

- Source of Recall – If the Restrict Recall flag is checked in the Source Maintenance (PMDSORCE) for the payment transaction source, then system will check the recall request source code is same as the source code of the Payment transaction. If the source code doesn't match, then system will return error indicating failure of the Validate Recall operation.

- Contract Status of the Payment transaction – The contract status of the Payment transaction must be Active or Liquidated. For any other status the system will return error indicating failure of the Validate Recall operation.

- Recall By Date – If the value of *Recall Allowed* field in the Product of the payment transaction is 'Yes', then PM will check the value of the Recall Date. If the value is greater than or equal to least of (Activation Date + Recall Days based on Calendar basis) and Message Date then the system will return error indicating failure of the Validate Recall operation.

No data will be saved in the PM data store during validate recall operation as the validate recall will not process the actual recall operations. Operation Code 'ValidatePMRecall' will be used to validate recall operation. The request XSD will contain the details of the below mentioned fields

- Source Code
- Recall Reference No
- Recall Date
- Contract Reference
- Branch Code
- Product Type
- Recall Reason Form
- Recall Reason

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5.21.4 Transaction codes for Return Transaction

The transactions type codes for return transaction is as follows:

Transaction Type Code	Transaction Type Code Description
ForcePostCustPaymentReturn	Force Post the Customer Payment Return Transaction
CustPaymentReturn	Return of outgoing payment from the beneficiary bank. This is for Customer Transfer

5.21.5 Normal Return of Outgoing Transaction

The return of outgoing transaction can be created manually using the Domestic outgoing payment transaction screen or through a create PM contract web service operation.

The indicators for the return transaction are as follows:

- Product Type → Return of Outgoing Payment [ON] or
- Transaction Type Code → CustPaymentReturn

The activity list for processing of Zengin return of outgoing transaction is as follows:

Event	Processing Mode Online/Offlince	Activity Description
BOOK	Online	Duplicate Check
BOOK	Online	Original Transaction Match
BOOK	Online	Transaction Validation for Contract Booking
BOOK	Online	UDF Derivation and Validation
INIT	Online	Payment Routing
BOOK	Online	Network Resolution
INIT	Online	Product Resolution
INIT	Online	Debit Account and Credit Account Resolution
INIT	Online	Processing Dates Resolution
INIT	Online	Payment Cut-off Time Resolution and Checks
INIT	Online	Customer Status Checks
INIT	Online	Customer Account Status Checks
INIT	Online	Account Special Instructions Checks

INIT	Online	Charge Computation
DRLQ	Online	Debit Liquidation
CRLQ	Online	Credit Liquidation

5.21.6 <u>Corrective Return of Outgoing Transaction</u>

The corrective transactions are created using the following indicators

- Product Type → Return of Outgoing Payment and Force Post Transaction as Yes OR
- Transaction Type Code → ForcePostCustPaymentReturn

The activity list for processing the force post return of outgoing transaction is as follows:

Event	Processing Mode Online/Offlince	Activity Description
BOOK	Online	Original Transaction Match
BOOK	Online	UDF Derivation and Validation
INIT	Online	Product Resolution
INIT	Online	Debit Account and Credit Account Resolution
INIT	Online	Processing Dates Resolution
INIT	Online	Charge Computation
DRLQ	Offline	Debit Liquidation
CRLQ	Offline	Credit Liquidation

The debtor and creditor details should be supplied as received from the network. This is used to derive clearing mode and also product type in case of transaction type code.

5.22 <u>Learning Database Setup</u>

The learning database facility enables the system to intuitively 'learn' about debtors and the creditors that are involved in unified payments transactions that use a source and product type. These payment transaction details are stored in the learning database, to enable defaulting of payment transaction details whenever transactions are entered for the same debtor, creditor and source and product type combination.

Unified payments learning database setup screen is designed to input learning database details. You can invoke the 'Learning Database Maintenance' screen by typing 'PMDLRNDB' in the field at the top right corner of the application tool bar and click the adjoining arrow button.

The following fields are captured in this screen:

Source Code

Select the source from the adjoining option list. The source code indicates the source of a transaction. The list displays all the valid source codes maintained in the system.

Product Type

Select the product to be used to create the payment transaction from the drop down list. The available values are as follows:

- Incoming Payment
- Outgoing Payment

Branch Code

The branch code is defaulted in this system. This indicates the branch in which the learning database setup is input.

Debtor Account ID type

Select the Debtor Account ID type. The list of values available is as follows:

- IBAN
- Other

Creditor Account ID Type

Select the Creditor Account ID type. The list of values available is as follows:

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- IBAN
- Other

Debtor Account ID Number

Specify the identification assigned by an institution.

Creditor Account ID Number

Specify the identification assigned by an institution.

Debtor Account Branch

The account branch is defaulted here.

Creditor Account Branch

The account branch is defaulted here.

Debtor Account Currency

The account currency is defaulted here.

Creditor Account Currency

The account currency is defaulted here.

Debtor Agent BICFI

Creditor Agent BICFI

Debtor Agent Clearing System ID Form

Identify where the clearing system ID is taken from. You can select one of the following options:
- Code
- Proprietary

Creditor Agent Clearing System ID Form

Identify where the clearing system ID is taken from. You can select one of the following options:
- Code
- Proprietary

Debtor Agent Clearing System ID

Specify the clearing system ID

Creditor Agent Clearing System ID

Specify the clearing system ID

Debtor Agent Member Identification

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Specify the member identification of the agent.

Creditor Agent Member Identification

Specify the member identification of the agent.

Debtor Clearing System ID Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Creditor Clearing System ID Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Debtor Clearing System ID

Specify the clearing system ID

Creditor Clearing System ID

Specify the clearing system ID.

Learning Date

The date when the learning details are input are defaulted in this field.

Debtor Details

Specify the following details pertaining to the debtor.

BIC

Specify the BIC of the debtor.

Member Identification

Specify the member identification of the debtor.

Name

Specify the name of the debtor

Address 1

Specify the address of the debtor in the fields provided.

Address 2

Specify the address of the debtor in the fields provided.

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Country

Specify the country code that forms a part of the address.

Click the 'More Details' button to invoke the following screen:

Specify the following details in this screen:

Address Type

Select the nature of the postal address from the following list of values:

- ADDR
- BIZZ
- DLVY
- HOME
- MLTO
- PBOX

Department

Specify a division of a large organization or building.

Sub Department

Specify the sub-division of a large organization or building.

Street Name

Specify the name of a street.

Building Number

Specify the building number.

Post Code

Specify the postal or zip code.

Town Name

Specify the town name.

Country Sub Division

Specify a subdivision of a country such as state, region, and country

Country

Select a country from the adjoining option list. The list of values displays all valid country codes maintained by the system.

Birth Date

Specify the birth date.

Province of Birth

Specify the province where the person was born.

City of Birth

Specify the city where the person was born.

Country of Birth

Specify the country of birth.

Tax Identification

Specify the debtor tax identification number.

Registration Identification

Specify the unique tax registration identification, as assigned by an organization, to unambiguously identify a party.

Tax Type

Specify the type of tax payer.

Name Prefix

Specify the prefix of the debtor's name such as Mr. or Ms.

Name

Specify the name of the debtor.

Phone Number

Specify the phone number of the debtor.

Mobile Number

Specify the mobile number of the debtor.

Fax Number

Specify the fax number of the debtor.

Email Address

Specify the email address of the debtor.

Other

Specify other contact details of the debtor if any.

Account Name

Specify the account name.

Account ID Scheme from

Select the scheme name form from the drop down values. The values are as follows:

- Code
- Proprietary

Account ID Scheme

Select or specify the scheme based on your selection in the 'Account ID scheme from' field. If Code is selected as the Scheme Type, then select the Scheme Value from the list of values provided. If Proprietary is selected then you need to specify the values.

Account ID Issuer

Specify the entity that assigned the identification.

Account Type Form

Select the account type as Code or Proprietary from the drop down list.

Account Type

Selects or specify the account based on your selection of a value in 'Account Type Form'. If Code is selected as the Account Type, then select the Account Type Value from the list of values provided. If Proprietary is selected, then specify an appropriate value.

Identification Value

Specify the Identification assigned by an institution.

Identfication Scheme Form

Select the scheme name type as Code or Proprietary from the drop down list.

Identification Scheme

Select or Specify the Scheme based on your selection in the 'Identification Scheme Form'. If Code is selected as the Scheme Type, then select the Scheme Value from the list of values provided. If Proprietary is selected then specify an appropriate value.

Identification Issuer

Specify the entity that assigns the identification.

Creditor Details

Specify the following details pertaining to the creditor.

BIC

Specify the BIC of the creditor.

Member Identification

Specify the member identification of the creditor.

Name

Specify the name of the creditor.

Address 1

Specify the address of the creditor in the fields provided.

Address 2

Specify the address of the creditor in the fields provided.

Country

Specify the country code that forms a part of the address.

Click the 'More Details' button to invoke the following screen:

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Specify the following details in this screen:

Address Type

Select the nature of the postal address from the following list of values:

- ADDR
- BIZZ
- DLVY
- HOME
- MLTO
- PBOX

Department

Specify a division of a large organization or building.

Sub Department

Specify the sub-division of a large organization or building.

Street Name

Specify the name of a street

Building Number

Specify the building number.

Post Code

Specify the postal or zip code.

Town Name

Specify the town name.

Country Sub Division

Specify a subdivision of a country such as state, region, and county

Country

Select a country from the adjoining option list. The list of values displays all valid country codes maintained by the system.

Birth Date

Specify the birth date.

Province of Birth

Specify the province where the person was born.

City of Birth

Specify the city where the person was born.

Country of Birth

Specify the country of birth.

Tax Identification

Specify the debtor tax identification number.

Registration Identification

Specify the unique tax registration identification, as assigned by an organization, to unambiguously identify a party.

Tax Type

Specify the type of tax payer.

Name Prefix

Specify the prefix of the creditor's name such as Mr. or Ms.

Name

Specify the name of the creditor.

Phone Number

Specify the phone number of the creditor.

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Mobile Number

Specify the mobile number of the creditor.

Fax Number

Specify the fax number of the creditor.

Email Address

Specify the email address of the creditor.

Other

Specify other contact details of the creditor if any.

Account Name

Specify the account name.

Account ID Scheme from

Select the scheme name form from the drop down values. The values are as follows:

- Code
- Proprietary

Account ID Scheme

Select or specify the scheme based on your selection in the 'Account ID scheme from' field. If Code is selected as the Scheme Type, then select the Scheme Value from the list of values provided. If Proprietary is selected then you need to specify the values.

Account ID Issuer

Specify the entity that assigned the identification.

Account Type Form

Select the account type as Code or Proprietary from the drop down list.

Account Type

Selects or specify the account based on your selection of a value in 'Account Type Form'. If Code is selected as the Account Type, then select the Account Type Value from the list of values provided. If Proprietary is selected, then specify an appropriate value.

Identification Value

Specify the Identification assigned by an institution.

Identfication Scheme Form

Select the scheme name type as Code or Proprietary from the drop down list.

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Indentification Scheme

Select or Specify the Scheme based on your selection in the 'Identification Scheme Form'. If Code is selected as the Scheme Type, then select the Scheme Value from the list of values provided. If Proprietary is selected then specify an appropriate value.

Identification Issuer

Specify the entity that assigns the identification.

Debtor Agent Details

Specify the following debtor agent details.

Name

This indicates the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Click the 'More Details' button to invoke the following screen:

Specify the following details:

Identification Value

Specify the identification value.

Identification Scheme Form

Select the Identification Scheme as Code or Proprietary from the drop down list.

Identification Scheme

Select or Specify the Scheme based on your selection in the 'Identification Scheme Form'. If Code is selected as the Scheme Type, then select the Scheme Value from the list of values provided. If Proprietary is selected then specify an appropriate value.

Identification Issuer

Specify the entity that assigns the identification.

Account Name

Specify the name of the account.

Account ID Type

Specify the account ID type as IBAN or other from the drop down list.

Account Number

Specify the account number.

Account Currency

Select the account currency from the adjoining option list.

Branch Identification Value

Specify an identification of a branch of a financial institution.

Branch Name

Specify the branch name.

Branch Address 1

Specify the branch address.

Branch Address 2

Specify the branch address.

Creditor Agent Details

Specify the following creditor agent details.

Name

Specify the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Click the 'More Details' button to invoke the following screen:

Specify the following details:

Identification Value

Specify the identification value.

Identification Scheme Form

Select the Identification Scheme as Code or Proprietary from the drop down list.

Identification Scheme

Select or Specify the Scheme based on your selection in the 'Identification Scheme Form'. If Code is selected as the Scheme Type, then select the Scheme Value from the list of values provided. If Proprietary is selected then specify an appropriate value.

Identification Issuer

Specify the entity that assigns the identification.

Account Name

Specify the name of the account.

Account ID Type

Select the account ID type as IBAN or other from the drop down list.

Account Number

Specify the account number.

Account Currency

Select the account currency from the adjoining option list.

Branch Identification Value

Specify an identification of a branch of a financial institution.

Branch Name

Specify the branch name.

Branch Address 1

Specify the branch address.

Branch Address 2

Specify the branch address.

The following operations are supported in the Learning Database setup screen:

- New
- Delete
- Copy
- Amend
- Authorization
- Query
- Close
- Re-open

5.22.1 Processing of Learning Database Setup

The learning database details can be set up manually or automatically.

Manual Processing

In the manual processing you need to input data in the 'Learning Database Setup' screen which then needs to be authorized.

Automated Processing

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During the payment transaction creation, the system indicates whether the current transaction needs to be added to the learning database. On the save of the payment transaction, system verifies whether the corresponding debtor and creditor details are entered. In case the creditor bank is not provided and product type is incoming, then the system defaults the transaction branch details as the creditor bank details. In case, the debtor bank is not provided and product type is outgoing, the system defaults the transaction branch details as the debtor bank details,

On authorization of the payment transaction, the system stores the portion of debtor/debtor agent/creditor/creditor agent data as part of learning database. The learning database record created is auto authorized.

When a new payment transaction is created, which is marked as 'Learn to DB' and the learning database record exists for same combination, the data in the learning database is updated with the latest payment transaction data. In this case the learning database creation date is also updated as the latest payment transaction date.

For outgoing payments, credit account details fields are not saved to learning database. For incoming payments, debit account details fields are not saved to learning database.

5.22.2 Learning Database Summary

To view all the learning database details at summary level you can invoke the 'Learning Database Summary' screen by typing 'PMSLRNDB' in the field at the top right corner of the application tool bar and click the adjoining arrow button.
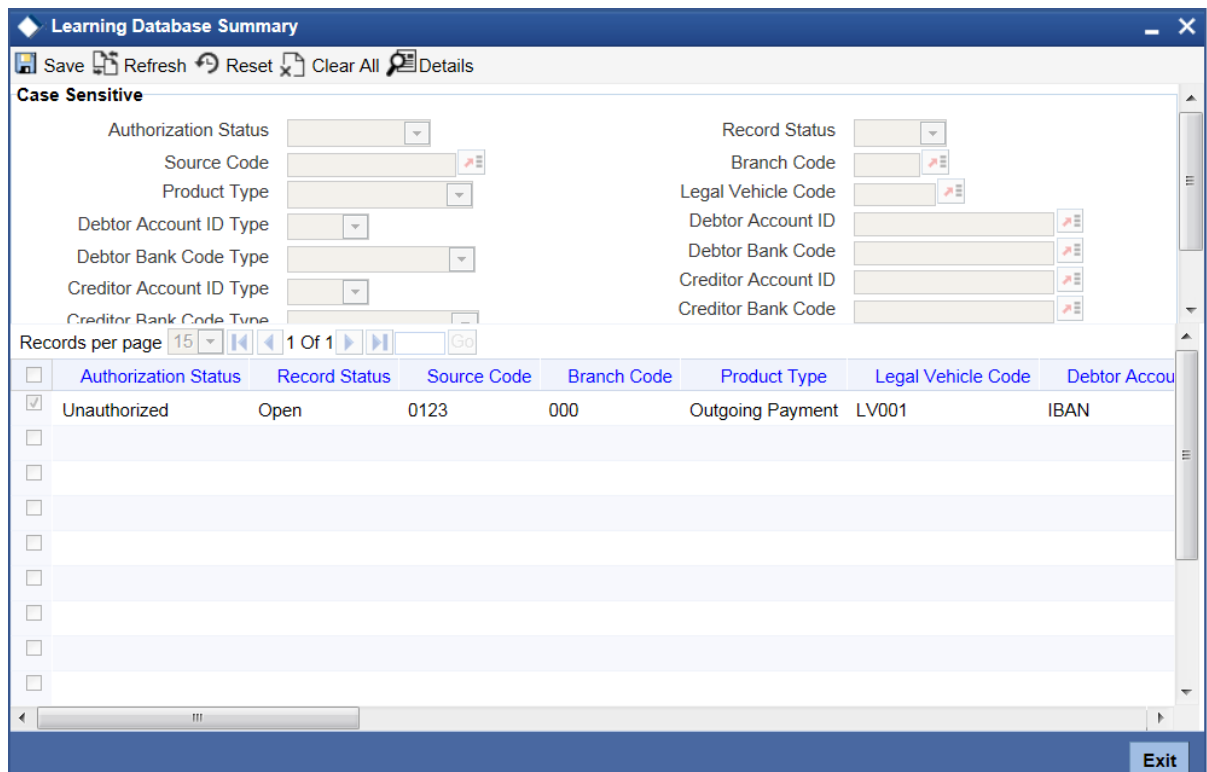
The learning database details can be searched based on the below mentioned criteria:

- Authorization Status
- Record Status

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- Source Code
- Branch Code
- Product Type
- Debtor Account ID Type
- Debtor Account ID
- Debtor Bank Code Type
- Debtor Bank Code
- Creditor Account ID Type
- Creditor Account ID
- Creditor Bank Code Type
- Creditor Bank Code
- Learning Date

The learning database search results displays the below mentioned columns in the Transaction Summary Screen:

- Authorization Status
- Record Status
- Source Code
- Branch Code
- Product Type
- Debtor Account ID Type
- Debtor Account ID
- Debtor Bank Code Type
- Debtor Bank Code
- Debtor Clearing System

5.23 Processing Exchange Rate Activity

The following stages are involved in exchange rate activity processing for a payment contract:

Stage 1

A forward foreign exchange rate contract is available and the exchange rate needs to be applied to the current cross currency transfer transaction. In such cases, the rate input type would be 'FX Deal reference Number'

Step 1:

The exchange rate gets defaulted based on the FX Deal reference number specified and the contract Rate update status will be 'Complete'. The system will validate the Buy sell indicator of the FX deal based on the product type. Based on the product type, the customer number is validated for the counterparty of the FX deal. Buy currency will be debit currency of the payment and Sell currency will be the credit currency of the payment. The system will validate that the Swap reference number of the FX deal would be null.

Step 2:

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The Exchange Rate Activity will be reprocessed, you can specify a New Rate Input type. Once this activity is complete, the exchange rate will be applied on the contract and the contract Rate update status will be updated as 'Complete'.

Stage 2

In case the exchange rate has to be picked up based on the Rate Date and Rate Serial:

Step 1

The system defaults the exchange rate gets based on the Rate Date and Rate Serial combination and the spread specified and the contract rate update status will be updated as 'Complete'. The Exchange Rate applicable for the transaction = Base Rate +/- Customer Spread (depending on whether it is a Buy or a Sell).

The Base Rate is derived from the Mid Rate and the Buy/Sell Spreads that is maintained for the currency pair in the exchange rate maintenance. The system displays the rate type based on the specifications defined in the product to which the contract is linked.

Step 2

The Exchange Rate Activity will be reprocessed and you can specify a New Rate Input type. Once this activity is complete, the exchange rate will be applied on the contract and the contract Rate update status will be updated as 'Complete',

Stage 3

If the exchange rates input type is User input, then you need to specify the exchange rates and the system default rate parameters would not be considered.

In case the Exchange Rates are obtained from the external channels for all cross currency, the payment transactions are initiated from external channels.

Stage 4

In case of system default rates to be applied on the cross currency contracts, then the product default rate will be applied for a cross currency payment contract only if the transaction amount within the specified 'Customer Small FX limit' is maintained.

Step 1

The system will check if 'After rate refresh is required' is selected, then the system will check if the rates are refreshed.

If the refreshed (latest) rates are available, the system validates if customer is linked to any Benefit plan and if any preferential customer spread is available for that specific customer and currency pair. If yes, this is applied and the system derives the exchange rates based on the customer spread and the product default rate parameters.

The system assigns the exchange rates to be used for the cross currency transactions depending on the currency pair specifications and the value date of the transaction in the debit (for outgoing customer transfers) or credit account (for incoming customer transfers).

The Exchange Rate applicable for the transaction = Base Rate +/- Customer Spread (depending on whether it is a Buy or a Sell).

The Base Rate is derived from the Mid Rate and the Buy/Sell Spreads that is maintained for the currency pair in the exchange rate maintenance. The system displays the rate type based on the specifications defined in the product to which the contract is linked.

Step 2

If the rates are not refreshed the system will apply the contract rate update status as 'Awaiting Rate Refresh' and such contracts will be processed only after latest exchange rates have been refreshed in the system**Step 3**

If the transaction amount is within the Small FX limit and if 'After rate refresh 'option is not required the system will exercise all the above validations on the current exchange rates available in the system.

Step 4

If the exchange rate is not obtained from the external system, then either the rate will be manually updated and the rate update status will be updated as 'Complete' or using the Status Update option, the status of the contract will be changed from 'Pending' to 'Reject 'status. The Rate update status will be 'Reject' for such transactions in the 'Contract' online.

Stage 5

If the transaction amount exceeds the specified Small FX limit:

Step 1

If the exchange rate derivation is not by background processing, the system will display the following alert message:

Transaction amount exceeds the specified Small FX limit for the currency pair

You can manually input the exchange rate in the contract online screen:

Step 2

If the exchange rate activity is not by online processing, following are the cases:

If the external exchange rate required option is specified, the rate update status will be updated as 'Completed' from 'Pending' status, in the Contract Online maintenance .If the exchange rate is obtained from the external system , then the system will change the rate update status from 'Pending' to 'Reject. You need to manually reject the contract. The Rate update status will be 'Reject' for such transactions in the 'Contract' online.

Step 3

If external exchange rate required option is not specified then you can manually input the exchange rates for the contracts and the contract rate update status will be 'Complete'.

5.24 <u>Updating Dispatch Details</u>

You can update the message dispatch details using 'Dispatch Details Update' screen. To invoke this screen, type 'PMDDSPUP' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Branch Code

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

Contract Reference Number

Select the payment contract reference number from the option list. The option list displays all contract reference numbers based on end to end ID, transaction ID, source code, and whose handoff status is 'Handed off'.

Network ID

Specify the network ID.

Message Reference

Specify the outgoing message reference number that is sent to the network by the messaging hub.

Dispatch File Name

Specify the name of the file that contains the message sent to network.

Dispatch Date and Time

Specify the date and time when messaging hub sent the message to the network.24/7 Support for Payments

Oracle FLEXCUBE accepts payment transactions initiated by channels, irrespective of the branch availability.

Branch Availability - Yes

If branch availability status is 'Yes', the branch accepts and processes the payments in usual manner.

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Branch Availability - No

If branch availability status is 'Yes', the branch accepts the following payments operations:

- New
- Recall

The transaction thus received will be effective on the next business day.

Note:

Note the following:

- Only newand recall operations are supported when the branch is not available. The system rejects any other operation received when branch is not available.
- 'Create Payment As' flag of the payment must be selected as 'Auto Authorized' for the system to accept the transaction when branch is not available.

In case of New request, during BOD, accounting entries posted will be tanked and untanked on the next day based on the post cut off preferences.

Recall requests received when branch availability status is 'No' are processed on same day itself. The system tanks the accounting entries passed due to cancellation of the original transaction. Tanked accounting entries are un-tanked on the next day during BOD.

6.   Payment Auto Routing

6.1 Introduction

Payment auto routing is a process by which you can build the payment chain and route the path for the payment transactions. Auto routing is applicable only to outgoing payments and return of outgoing payments whose clearing mode is 'External'.

Auto routing is not applicable to the following payments:

- Incoming payments of clearing mode 'Internal' and 'External'
- Outgoing payments with clearing mode 'Internal' and 'Book Transfer'

The payment auto routing process includes the following sequence of events:

Auto routing process to identify the payment chain based on the currency correspondent maintenance and global correspondent maintenance

- Identifying of the receiver (instructed agent) of the payment message from the payment chain
- Deciding whether cover is required or not based on the cover suppression rule maintenance
- Identifying the parties in the payment chain

6.2 Maintaining Details for Auto Routing

In order to enable payment auto routing, you need to maintain the following details:

- Local clearing bank code (bank directory)
- Network code
- National clearing code
- BIC directory
- Local clearing currency
- Clearing network
- Network resolution
- Currency correspondent
- Global correspondent

6.2.1 Maintaining Bank Directory

You can maintain a list of 'Clearing Banks' participating in payments and collections transactions in the 'Local Payments Bank Directory Maintenance' screen. You can invoke this screen by typing 'PMDBKMNT' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

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In this screen, you can to maintain the following details:

Country Code

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

Branch Code

The system displays the branch code based on the value provided by the network. If the main bank field is checked, then the branch code value will be blank.

Bank Code

Every bank with which you have a relationship for processing local payments, direct debits and requests for debit should be identified by a unique code. The clearing bank will be referred by this code throughout the system.Clearing System code

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

Clearing System Proprietary

Specify the clearing system proprietary. Alternatively, you can select the clearing system proprietary from the option list. The list displays all valid clearing system proprietary maintained in the system.

Bank Code Type

You can select the type of identification code being specified for the bank in the directory. For instance, it could be SWIFT, BIC, BLZ, IFSC and so on. The drop down list contains the bank code types maintained in the system, and you can choose the appropriate code type.

Bank Name

Specify the name of the bank maintained in the directory.

Short Name

Specify the short name of Bank/ Branch.

City

Specify the name of the city of the bank in the bank directory.

Postal code

Specify the zip code of branch/bank.

Address

In addition to the bank code, you can also capture the name of the bank and the address for correspondence.

Country

Specify the country of the bank in bank directory. This adjoining option list displays all valid country codes maintained in the system. You can choose the appropriate one.

🛑 The country information is captured to enable Mantas to analyse the transactions for possible money laundering activities.

For more details on Mantas, refer 'Mantas' interface user manual.

National Clearing Code

Enter 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.

For more information on TARGET-2, refer Maintaining Clearing Network details section.

Main Bank

Check the Main bank field if the clearing bank code is for the main bank. This is used to identify the main bank. This is used if the bank code is incomplete

Main Bank code

The system displays the clearing bank code of the bank to which the branch belongs to. If the branch code is provided then the main bank code is mandatory.

Valid From Date

Specify the date from which the clearing code is valid.

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Valid Till Date

Specify the date up to which the clearing code is valid.

SWIFT Address

If the clearing bank is part of the SWIFT network, you can select the corresponding SWIFT address from the available option-list.

Customer

You can indicate the customer CIF linked to the clearing bank code, for which the bank directory details are being maintained.

International Bank Account Mandatory

You can indicate whether outgoing payments booked for the bank with clearing networks for which IBAN validations are made, would be subject to IBAN validation for the counterparty account number.

At PM Bank Directory Level to determine the cover for a participant on a given network a flag is provided and is enabled when routing for a Bank code is "Indirect". By specifying "Dispatch Media" i.e. SWIFT at product level on setting the field then corresponding transaction is considered for sending cover message to the direct participant depending upon Message Linkage maintenance at dispatch level.

Cover would be generated along with the payment Message as long as Payment message is linked as an advice to the PM Product [DCLG Event].

In case of affirmation, the following are checked by the advice generation process:-

- If the routing is indirect
- If the COVER_REQUIRED flag is set for that bank code/network combination
- If the dispatch media is Oracle FLEXCUBE i.e. Swift

And being conditions fulfilled, a cover message is sent to Direct Participant and Payment message to the addressable Indirect Participant.

Internal Clearing

You need to determine whether the Clearing Bank being defined is an internal entity or an external entity. (A transaction is recognized as an 'internal' type when it involves accounts maintained in Oracle FLEXCUBE and another maintained in any other system at your bank. In other words, the accounts belong to the same bank but are maintained in two different systems, Oracle FLEXCUBE being one of them. A transaction is recognized as an 'external' type when it involves accounts maintained in Oracle FLEXCUBE and an external entity.

When processing transactions, the system looks up this directory and identifies a clearing bank as 'internal' if you have associated it with a valid branch code maintained in Oracle FLEXCUBE and opted for the 'Internal Clearing' option. If the clearing bank of the transaction is not specified for Internal Clearing, the system recognizes the clearing bank as an external entity.

Clearing Participation

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Clearing Network

Typically, you would specify the clearing network for clearing banks that are defined for external clearing. To recall, external clearing involves accounts maintained in Oracle FLEXCUBE and an external entity. The clearing network will be used to send local payments, direct debits and requests for debit instructions from the bank.

Network Service Id

The system displays the Network Service Id. As per ISO for Zengin network codes, network service id is ZEN. Direct/Indirect

For each clearing network, you can specify the nature of the clearing relationship (whether direct or indirect). If the relationship with the entity is indirect, you have to indicate the name of the redirecting bank also.

Mention the account number that your bank maintains with the clearing network.

Cover

For each RTGS and Network combination, you can choose to generate both cover message and payment message for the direct participant of the counterparty. Check the Cover Message option against the clearing network if the cover message has to be generated along with the payment message. The system generates the cover message only if you have linked an advice format in the Dispatch event of Payment Product and also opted for cover message generation for the specified contract.

Direct Bank Code

For processing incoming payment messages, you can setup the following details in the 'Local Payments Bank Directory Maintenance' screen for the clearing network:

- For direct participants, the 'Direct' option can be chosen in the Direct / Indirect field
- For Addressable Indirect Participants, the 'Indirect' option can be specified, with Cover enabled and the Direct Bank Code (the option list in the Direct Bank Code field contains those bank codes for which the 'Direct' option has been specified for the Clearing Network)
- For Non - Addressable Indirect Participants, the 'Indirect' option can be specified, without Cover and the Direct Bank Code.

Addressee

The system defaults the Bank Code in case the Bank Code is a Direct Participant in the Network.

If the Bank Code is a Non-addressable indirect participant, then this will default to the Direct Participant Bank Code.

If the Bank Code is an addressable Indirect Participant, then this will default to the Bank Code.

You can also change the defaulted value if required.

6.2.1.1 Specifying UDF Details

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

6.2.2 View Local Payments Bank Directory Summary

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You can view a summary of Bank Directory using 'Local Payments Bank Directory Summary ' screen. To invoke this screen, type 'PMSBKMNT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.
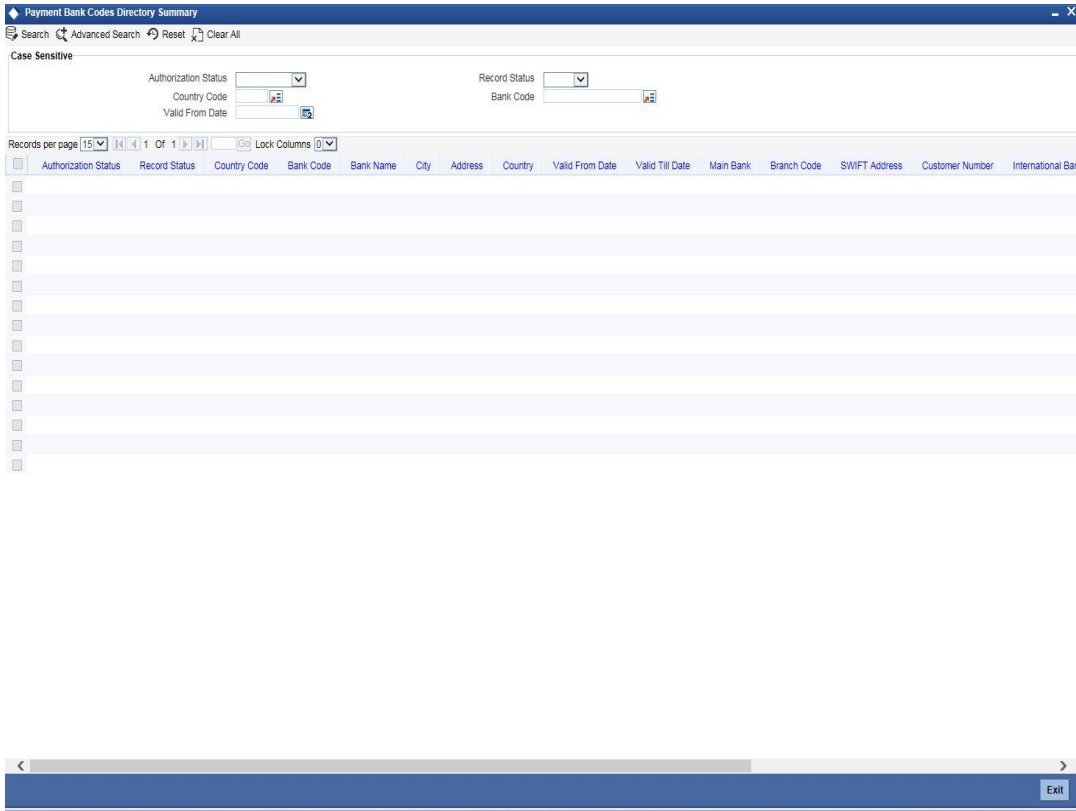
You can search for the payments transactions based on one or more of the following parameters:

- Authorization status
- Record status
- Countrycode
- Bank Code
- Bank Code Type
- Valid From Date

Once you have specified the search parameters, click 'Execute Query' 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.

6.2.3 Bank and Branch Upload Details

You can maintain the bank and branch information details for local bank directory through the file upload process. Oracle FLEXCUBE payment system will do full upload of the bank and branch details by clearing the earlier maintenance and populating the required details.

The following upload files are received daily by the bank from Zengin Center:

- zengin_bank_master.dat   - Contains list of all the Bank name

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- zengin_branch_master.dat - Contains list of all the Branch name
- YYYYMMDDmdrcv_header.dat - Contains header information for changed bank, branch name files.
- YYYYMMDDmdrcv_bank.dat - Contains list of changed bank name
- YYYYMMDDmdrcv_branch.dat - Contains list of changed Branch name

zengin_bank_master.dat and zengin_branch_master.dat contain the full list of banks and branches and their corresponding details. System will upload the complete list of banks and branches.

If the upload process fails during the upload of bank and branch details, then the data prior to failure will be restored.

If the upload file doesn't have any data, then the system will exit the process.

Updating Bank and Branch details for the existing customers

'PMUPDBEN' process will be used to read incremental files that are used to update the existing beneficiaries bank and branch details. If the bank code and branch code for the existing customer changes, then the incremental files will have values in the bank and branch code fields.

Mapping of fields in upload files

Bank Upload

Field Name	Mapping Field In Local Bank Directory Maintenance
BANK_CODE	Main Bank Code
BANK_SUFFIX	User Defined Field 1
BANK_REPRESENTATIVE	User Defined Field 2
KANA_FULL_NAME	Bank Name
KANJI_FULL_NAME	User Defined Field 3
KANA_SHORT_NAME	Bank Short Name
KANJI_SHORT_NAME	User Defined Field 4
JC1	User Defined Field 5
JC2	User Defined Field 6
JC3	User Defined Field 7
JC4	User Defined Field 8
JC5	User Defined Field 9
JC6	User Defined Field 10
JC7	User Defined Field 11

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JC8	User Defined Field 12
JC9	User Defined Field 13
Update Date	User Defined Field 39
Reason for Update	User Defined Field 40
New bank code	User Defined Field 41
New bank suffix	User Defined Field 42
Delete Date	User Defined Field 43

Branch Upload

Field Name	Mapping Field In Local Bank Directory Maintenance
BANK_CODE	Main Bank Code
BANK_SUFFIX	User Defined Field 1
BRANCH_CODE	Branch Code
BRANCH_SUFFIX	User defined Field 14
BRANCH_KANA_NAME	Branch Name
BRANCH_KANJI_NAME	User defined Field 15
BRANCH_DISPLAY_TYPE	User defined Field 16
ZIP_CODE	Postal Code
ADDRESS_KANA	Address 1/Address 2/Address 3/Address 4
ADDRESS_KANJI	User Defined Field 17-20
CLEARER_BANK_CODE	User Defined Field 21
TEL_NO	User Defined Field 22
BRANCH_TYPE	User Defined Field 23
JIKOU_CENTER_CODE	User Defined Field 24
FURIKOMI_CENTER_CODE	User Defined Field 25
SHUUTE_CENTER_CODE	User Defined Field 26

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KAWASE_CENTER_CODE	User Defined Field 27
COLLECTION_BILL_CODE	User Defined Field 28
JC_CODE	User Defined Field 29
JC_NUMBER	User Defined Field 30
STATUS_UPDATE_DATE	User Defined Field 31
BRANCH_STATUS	User Defined Field 32
NEW_BANK_CODE	User Defined Field 33
NEW_BANK_SUFFIX	User Defined Field 34
NEW_BRANCH_CODE	User Defined Field 35
NEW_BRANCH_SUB_CODE	User Defined Field 36
DELETE_DATE	User Defined Field 37

6.2.4 Maintaining Network Codes

You can maintain details of clearing networks, of which local banks and their branches form a part.

For each network, you maintain the following details:

- A unique identifier for the network
- The prefix to be used for the network code
- A first party field
- A description for the network
- The unique mask or format that will be used for the clearing codes of banks that form part of the network
- The local currency for the network

You can invoke the 'Clearing Network Maintenance' screen by typing 'ISDNTMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

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Network Code and Description

The network code uniquely identifies the network. The Clearing Code information for each of the banks that form part of the clearing network will contain the network code.

Network Prefix

Specify a prefix for the network code. For instance, //CH.

Clearing Code Mask

A unique Clearing Code identifies each individual bank that forms part of the network. Each network has a unique mask or format to which the clearing codes of individual banks must conform. You can specify a mask comprising a maximum of 35 alphanumeric characters. Here, you have to define the minimum number of digits in lower case 'n' and the variable digits in upper case 'N'.

In Oracle FLEXCUBE, you can maintain variable length clearing code. However, this is supported only for numeric clearing codes.

Currency

For each network, specify the applicable local currency.

First Party Field

If you check this flag, the network code can appear only once in the MT103, MT103+, MT102, MT102+ MT202 messages of the payment instruction.

6.2.5 Maintaining Clearing Codes

You can maintain the Clearing Code details for individual banks (or branches) in a network, in the 'Clearing Code Maintenance' screen.

You can invoke the 'Clearing Code Maintenance' screen by typing 'ISDCTMNT' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

The Clearing Code details comprise the following:

- The clearing network of which the bank forms a part
- The nationality of the bank, i.e., the country in which the bank operates
- The name, description and address of the bank
- The bank's own clearing code, if any
- The customer number for the clearing code
- The BIC for the bank

Network Code

The individual bank is part of a clearing network, for which you have maintained details in Oracle FLEXCUBE. Specify the code of the clearing network, of which the bank (or branch) forms a part.

Country

Specify the country in which the bank operates.

Clearing code

The National Clearing Code that has been assigned to the bank, in the clearing network you have specified, must be indicated.

Customer Number

This is a number used to identify the customer. The swift upload process in Oracle FLEXCUBE will check if the customer number is a clearing code. In case the customer number is a clearing code, Oracle FLEXCUBE will check if this is a bank's customer and based on that, will fetch the customer's account number.

Bank Name, Description, Address

Specify the name, description and address of the bank.

Own clearing code

Each individual bank in a clearing network could have two different, distinct clearing codes:

- The National Clearing Code
- The bank's own clearing code

The National Clearing Code is the identifier for the bank as a clearing agent in a settlement route for any transaction, in the network. However, when the bank is the beneficiary institution as well as the receiver of funds in the settlement route for a transaction, within the network, the National Clearing Code is not used, but the bank's own clearing code is used.

Bank Identification Code

As part of the clearing codes details for a bank, you must also specify the SWIFT BIC code that corresponds to the bank. The system uses this association between the BIC Code and the Clearing Code to convert BIC Codes to local clearing codes.

Clearing Code Indicator

Here, you need to specify whether the network code is in clearing or not. Select 'Yes' or 'No' from the drop-down list as required.

6.2.6 <u>Maintaining BIC Details</u>

You can maintain the bank identifier code using 'BIC Code Details' screen. To invoke this screen, type 'ISDBICDI' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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For details on BIC code maintenance, refer to the Funds Transfer user manual.

6.2.7 Maintaining Clearing Currency Details

You can maintain the clearing currency details in 'Branch Parameters Maintenance' screen under 'Branch Currency' sub-screen. You can invoke the 'Branch Parameters Maintenance' screen by typing 'STDBRANC' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Click 'Branch Currency' button to invoke the sub-screen.
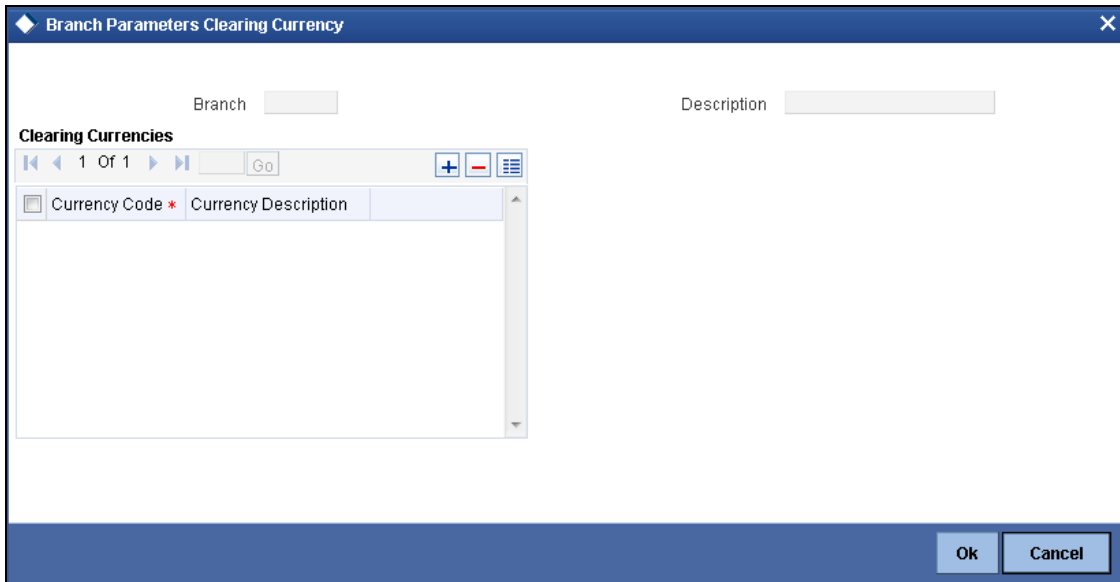
For further details on this screen, refer to the Core Services user manual.

6.2.8 Maintaining Clearing Networks

In the FLEXCUBE Payments module, a facility to maintain clearing networks is available that support both local and cross border payments processing between banks and other financial institutions.

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

For further details on this screen, refer to the chapter 'Maintenance Required for Processing FLEXCUBE Payments' of this user manual.

6.2.9 <u>View Network Summary</u>

You can view a summary of network using 'Network 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.

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

- Authorization status
- Record status
- Country code
- Network code
- Network service ID
- Clearing channel
- Network participation
- Payment by
- Accounting type
- Cutoff time check required

Once you have specified the search parameters, click 'Execute Query' 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

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6.2.10 Maintaining Network Resolution Rules

You can define the rules to derive the payments network for a payment transaction in a particular branch using 'Network Rule Maintenance' screen. You can invoke the 'Network Rule Maintenance' screen by typing 'PMDNWRUL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

For further details on this screen, refer to the chapter 'Maintenance Required for Processing FLEXCUBE Payments' of this user manual.

6.2.11 Maintaining Currency Correspondent Details

You can maintain the currency correspondent account details for the processing bank using 'Unified Payments – Currency Correspondent Maintenance' screen. To invoke this screen, type 'PMDCCRMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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Specify the following details:

Account Type

Specify the account type. You can select one of the following options:

- OUR – If you select this, the system will maintain the preferred currency correspondents that the processing bank has with other banks. For 'OUR' account type, the selected account number should be a valid Nostro account.
- THEIR – If you select this, the system will maintain the account relationship that the other banks has with the processing bank. For 'THEIR' account type, the selected account number should be a valid current account.

Currency

Specify a currency code for which the currency correspondent is maintained. Select the currency code from the option list.

Bank Code

Specify the bank code which should be maintained as the currency correspondent for the bank.

Description

The system displays the description of the selected bank code.

Account Number

Specify the account number of the bank. The system displays the branch and the currency of the account based on the account selected.

Description

The system displays the description of the selected account.

Account Number Branch Code

The system displays the branch code of the selected account.

Account Number Currency

The system displays the currency code associated with the selected account.

Primary Correspondent

Check this box to indicate that this is the primary currency correspondent for the currency and account type combination

Primary correspondent is applicable only to account type 'OUR'. For the first record maintained for a BIC code, you must select the primary correspondent. Otherwise, the system will display an override message.

The system automatically picks up the primary currency correspondent maintained for the currency during payment chain building. You can have only one primary correspondent for a combination of an 'OUR' type account and a currency.

6.2.12 Maintaining Global Correspondent Details

You can maintain the details of banks that have a currency correspondent relationship with other banks using 'Unified Payments – Global Correspondent Maintenance' screen. This maintenance helps you identify the relationship that the processing bank currency correspondents share amongst them and with other banks/financial institutions.

To invoke this screen, type 'PMDGCRMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Bank Code

Specify the bank code for which the currency correspondent is being maintained.

Bank Code Description

The system displays the description of the selected bank.

Currency

Specify the currency code for which the global correspondent is maintained.

Currency Description

The system displays the description of the currency.

Correspondent Bank Code

Specify the bank code of the other bank or financial institution that is considered as the currency correspondent.

Correspondent Bank Code Description

The system displays the description of the correspondent bank code.

6.3 Processing Auto Routing

The payment auto routing process begins with the creditor agent or the creditor. The creditor is the final bank in the chain.

The process of auto routing varies for different kinds of clearing and settlements.

6.3.1 Processing Auto Routing for Local Clearing Payments

Customer Credit Transfer

If the payment currency is one of the local clearing currencies for the processing branch, the intermediary agent and creditor agent details are validated by comparing their SWIFT BIC/Member ID in 'Local Clearing Bank Code Maintenance' screen. The SWIFT BIC codes or the Member ID will also be linked to the local clearing bank code in local payments bank directory.

- If intermediary agent is present and intermediary agent bank code (SWIFT BIC/Member ID) is available in Local Clearing Bank Code Maintenance, then the payment chain building stops. The clearing type will be set as 'Local Clearing'

- If Intermediary agent is not present and the creditor agent bank code (SWIFT BIC/Member ID) is available in Local Clearing Bank Code Maintenance, then the payment chain building stops. The Clearing type will be set as 'Local Clearing'

Financial Credit Transfer

In case of financial institution transfer, the Intermediary agent / creditor agent / creditor details are validated to derive the payment chain.

If the payment currency is one of the local clearing currency for the processing branch and,

- Intermediary agent is present and the intermediary agent bank code (SWIFT BIC/Member ID) is available under Local Clearing Bank Directory Maintenance, then the payment chain building stops. The clearing type will be set as 'Local Clearing'.

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- Creditor agent is present (intermediary agent is not present) and creditor agent bank code (SWIFT BIC/Member ID) is available in RTGS directory, the payment chain building stops. The clearing type will be set as 'Local Clearing'.

The receiver, i.e. the instructed agent of the local clearing payment will be identified during the network resolution based on the direct/indirect relationship of the network.

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7. Batch Processing

7.1 <u>Introduction</u>

This chapter refers to batch processing of the following payments:

- File payments received through other external interface or networks
- File payments received from customers

The payment transactions that are initiated by the customers in the form of files are normally termed as electronic payments that are mainly handled through file level processing.

The customer initiated payments received in the form of files may contain internal payments, domestic clearing payments, and international payments of both high value and low value clearing. In the Payments module, flexibility is provided to receive the file payments from customers in ISO 20022 format. A facility to de-bulk the incoming file and view all individual transactions of the file is provided in the Messaging Hub of the 'Payments' Module.

The features of the file handling process are as follows:

- It can handle the received bulk file as Batch and Non-Batch.
- It can handle the mixed payments in the bulk files having multiple transfer types.
- It can handle future dated payments.
- Provides the batch booking support for bulk file payments.
- Provides charge consolidation for bulk file payments if batch booking is supported.
- Maintains the file processing preferences at branch level and customer level.
- It has the flexibility for different instruction date treatment based on customer request.
- Provides with ECA check (at file level) and sanctions check (at individual message level) at Messaging Hub layer (FCMH) and payment processing layer.
- Provides FX pricing for bulk file transactions in a batch or file when batch booking is required.

7.2 <u>Customer Batch Processing Preferences</u>

This function is used to specify the branch level preferences for the file processing. This function is also used for maintaining file processing preferences for all customers of the branch or for a specific customer or customer account. This is a country code specific function which allows in maintaining the file processing preferences for a specific country code and a specific legal vehicle combination or for a specific branch and 'ALL' Legal Vehicle combination. You can invoke the 'Customer Batch Processing Preferences Maintenance' screen by typing 'PMDFLPRF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Specify the following details:

Branch Code

Select the branch code from the adjoining option list. The list of values indicates the branch code for which the file processing preferences are to be maintained.

Branch Description

The description of the branch is displayed here.

Customer Number

Select the customer number for which the file processing preferences are to be maintained, from the adjoining option list. 'All' option is also available in this field. This list displays all the valid customers maintained in the system.

Customer Account

Select the customer account from the adjoining option list. 'All' option is also available in this field. This list displays all valid accounts maintained for a customer.

Customer Name

The customer name of the selected customer account is displayed in this field.

Account Description

The description of the customer account is displayed here.

Source Code

Select the value that indicates the file processing preference to be maintained for a Customer and Source Code combination, from the adjoining option list. All valid source codes maintained in the system are displayed in this list.

Country Code

The currently logged in country code is defaulted in this screen.

File Preferences

File Level Batch Booking

Check this box to identify whether the file needs to be processed with batch booking. On selecting this flag, the system will pass a single debit on customer account for the consolidated file amount.

If File Level Batch Booking is selected, then the transaction code specified for batch booking at branch parameter level is used to pick up during the liquidation event for the consolidated entry at the customer leg. The system lists only the transaction codes that are restricted for the country code.

Charge Consolidation Required

Check this box to identify if the charge accounting entries are to be consolidated for the bulk file payments. If this flag is selected, system will consolidate the charge entries at charge component level considering other aggregation parameters. This flag can be selected, only if the 'File level Batch Booking' is selected.

Batch Closure Details

Batch Closure based on Cut-Off Required

Check this box to indicate the cut-off time at which the automatic batch closure can be triggered on the day. This is applicable only if 'Cut-Off Required For Batch Closure' option is checked.

Cut off Time (Hr/Mts)

Specify the cut off time to automatically close the batch. The time can be specified in minutes or hours.

Apply Branch Level Batch Closure Preferences

Check this box to apply the preferences defined at the branch level to the customers and customer accounts of the branch. You will be allowed to check this option only if the preferences are maintained for a specific 'Customer' or 'Customer Account'. If this box is checked, then the following fields cannot be updated:

- Rate Pick-up Required for Delinked Transactions
- Batch Closure Based on Cut-off Required
- Cut-Off time (in Hrs & Mins)
- Rate Type
- Rate Indicator
- Spread Code
- After Rate Refresh

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Exchange Rate

Rate Pick-up Required for Delinked Transactions

Check this box to indicate that rate pickup is required for the delinked transactions. If this checkbox is selected, the exchange rate activity will be performed again for the delinked transactions. If not, the exchange rate activity will be skipped for the delinked transactions by applying the rate received for the original batch booking entry.

Apply Branch Level Exchange Rate Preferences

Check this box to apply the preferences defined at the branch level to the customers and customer accounts of the branch. You will be allowed to check this option only if the preferences are maintained for a specific 'Customer' or 'Customer Account'. If this box is checked, then the following fields cannot be updated:

- Rate Pick-up Required for Delinked Transactions
- Batch Closure Based on Cut-off Required
- Cut-Off time (in Hrs & Mins)
- Rate Type
- Rate Indicator
- Spread Code
- After Rate Refresh

Rate Type

Specify the rate types applicable for the different transaction categories as maintained in the 'Currency Rate Type Definition'.

Rate Indicator

Select the rate codes assigned to various rate types from the drop down list. The available values are as follows:

- Mid Rate
- Sell Rate
- Buy Rate

Spread Code

Select the fraction of the spread applied to contracts. The available values are as follows:

- 1 Spread
- ½ Spread
- ¼ Spread
- $^{1/8}$ Spread
- No Spread

After Rate Refresh

If exchange rates need to be refreshed before it is applied to the contract then, select the appropriate value as Yes or No, from the drop down list.

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7.2.1 Value Date Processing on File Payments

The value date for the customer file payments can be derived using the field 'Instruction Date Treatment' in the 'Processing Dates' screen. Based on the instruction date treatment maintained for the Customer or Customer Account, the system considers the File Instruction date appropriately to derive the processing dates. The Instruction Date treatment has the Payment Activation Date and Beneficiary Value Date values. *For more information on deriving value dates, refer to the Maintenance chapter in this user manual.*

Example

A few examples for derivation of processing dates for file payments are as follows:

Case 1: SDVA Treatment - Process with current system value date even if received with Back value or future value Instruction date

Set up Details on Value Date Code Maintenance Screen are as follows:

Instruction Details

S.No	Parameters	Parameter Values
1	Instruction Date Treatment	Payment Activation Date
2	Holiday Treatment for Instruction Date	Move Forward

Date Derivation Details

Debit Entry Days	0
Derivation Basis	Booking Date
Calendar Basis	Branch
Debit Entry Value Days	0
Derivation Basis	Booking Date
Calendar Basis	Branch
Credit Entry Days	0
Derivation Basis	Booking Date
Calendar Basis	Branch
Credit Entry Value Days	0
Derivation Basis	Booking Date
Calendar Basis	Branch
Move back value credit date to Current System date	Yes
Beneficiary Value Days	NA (in case of Payment Activation Date)
Calendar Basis	-

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Message Generation as of	-
File Dispatch Days	0
Calendar Basis	Network
Derivation Basis	Credit entry value date

🛑 Message (or) Dispatch date related details is derived from the Message Generation Date Preference Details maintained under Network Maintenance Screen.

Case 1 (a): **If the file is received with Instruction date as Current System Date**

System Date   :   29-Mar-2013
Instruction Date in File :   29-Mar-2013

Processing Dates Derivation Logic:

Processing Dates	Derivation Logic	Derived Value dates
Booking Date	Application Date	29-Mar-2013
Instruction Date	File Instruction Date	29-Mar-2013
Activation Date	Instruction Date	29-Mar-2013
Debit Entry Date	Booking Date + Debit Entry Days (29-Mar-2013 + 0)	29-Mar-2013
Debit Entry Value Date	Booking Date + Debit Entry Value Days (29-Mar-2013 + 0)	29-Mar-2013
Credit Entry Date	Booking Date + Credit Entry Days (29-Mar-2013 + 0)	29-Mar-2013
Credit Entry Value Date	Booking Date + Credit Entry Value Days (29-Mar-2013 + 0)	29-Mar-2013
Message Date	Credit Entry Value Date + File dispatch days (29-Mar-2013 + 0)	29-Mar-2013
ECA Date (if applicable)	Debit Entry Date	29-Mar-2013
Exchange Rate (if applicable)	Debit Entry date (if product type is Outgoing) [or] Credit Entry Date (if product type is Incoming)	29-Mar-2013
Remarks		

Case 1 (b): If the file is received with Instruction date as Future value date

System Date   :   29-Mar-2013
Instruction Date in File :   02-Apr-2013

Processing Dates Derivation Logic:

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Processing Dates	Derivation Logic	Derived Value dates
Booking Date	Application Date	29-Mar-2013
Instruction Date	File Instruction Date	02-Apr-2013
Activation Date	Instruction Date	02-Apr-2013
Debit Entry Date	Booking Date + Debit Entry Days (29-Mar-2013+ 0)	29-Mar-2013
Debit Entry Value Date	Booking Date + Debit Entry Value Days (29-Mar-2013+ 0)	29-Mar-2013
Credit Entry Date	Booking Date + Credit Entry Days (29-Mar-2013+ 0)	29-Mar-2013
Credit Entry Value Date	Booking Date + Credit Entry Value Days (29-Mar-2013+ 0)	29-Mar-2013
Message Date	Credit Entry Value Date + File dispatch days (29-Mar-2013 + 0)	29-Mar-2013
ECA Date (if applicable)	Debit Entry Date	29-Mar-2013
Exchange Rate (if applicable)	Debit Entry date (if product type is Outgoing) [or] Credit Entry Date (if product type is Incoming)	29-Mar-2013
Remarks	File payments can also be processed with Debit & Credit value date as Instruction date (as on future date), if the derivation basis is maintained as Activation date.	

Case 1 (c): If the file is received with Instruction date as Back Value date (such that Instruction date falls on Holiday)

System Date   :   29-Mar-2013
Instruction Date in File   :   26-Mar-2013

Processing Dates Derivation Logic:

Processing Dates	Derivation Logic	Derived Value dates
Booking Date	Application Date	29-Mar-2013
Instruction Date	File Instruction Date	26-Mar-2013
Activation Date	Instruction Date If Instruction date falls on holiday –> Move forward i.e. [26-Mar-2013 + 1 = 27-Mar-2013]	27-Mar-2013
Debit Entry Date	Booking Date + Debit Entry Days (29-Mar-2013 + 0)	29-Mar-2013

Debit Entry Value Date	Booking Date + Debit Entry Value Days (29-Mar-2013 + 0)	29-Mar-2013
Credit Entry Date	Booking Date + Credit Entry Days (29-Mar-2013 + 0)	29-Mar-2013
Credit Entry Value Date	Booking Date + Credit Entry Value Days (29-Mar-2013 + 0)	29-Mar-2013
Message Date	Credit Entry Value Date	29-Mar-2013
ECA Date (if applicable)	Debit Entry Date	29-Mar-2013
Exchange Rate (if applicable)	Debit Entry date (if product type is Outgoing) [or] Credit Entry Date (if product type is Incoming)	29-Mar-2013
Remarks	File payments can also be processed with Debit & Credit value date as Instruction date (as on back value date), if the derivation basis is maintained as Activation date.	

Case 2: Debit Value Date Treatment with File float as 2 days (with derivation basis as Activation Date)

Instruction Details:

S.No	Parameters	Parameter Values
1	Instruction Date Treatment	Payment Activation Date
2	Holiday Treatment for Instruction Date	Move Forward

Date Derivation Details:

Debit Entry Days	0
Derivation Basis	Activation Date
Calendar Basis	Branch
Debit Entry Value Days	0
Derivation Basis	Activation Date
Calendar Basis	Branch
Credit Entry Days	2
Derivation Basis	Activation Date
Calendar Basis	Branch
Credit Entry Value Days	2

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Derivation Basis	Activation Date
Calendar Basis	Branch
Move back value credit date to Current System date	Yes
Beneficiary Value Days	NA (in case of Payment Activation Date)
Calendar Basis	-
Message Generation as of	Credit Entry Value Date
File Dispatch Days	
Calendar Basis	
Derivation Basis	

🛑 Message (or) Dispatch date related details will be derived from the Message Generation Date Preference Details maintained under Network Maintenance Screen.

Case 2 (a): If the file is received with Instruction date as Future date (such that Instruction date falls on holiday)

System Date   :   29-Mar-2013
Instruction Date in File   :   03-Apr-2013

Processing Dates Derivation Logic:

Processing Dates	Derivation Logic	Derived Value dates
Booking Date	Application Date	29-Mar-2013
Instruction Date	File Instruction Date	03-Apr-2013
Activation Date	Instruction Date Step 1: If Instruction date falls on holiday –> Move forward ➔ 03-Apr-2013 + 1 = 04-Apr-2013	04-Apr-2013
Debit Entry Date	Activation Date + Debit Entry Days (04-Apr-2013 + 0)	04-Apr-2013
Debit Entry Value Date	Activation Date + Debit Entry Value Days (04-Apr-2013 + 0)	04-Apr-2013
Credit Entry Date	Activation Date + Credit Entry Days (04-Apr-2013 + 2)	06-Apr-2013
Credit Entry Value Date	Activation Date + Credit Entry Value Days (04-Apr-2013 + 2)	06-Apr-2013
Message Date	Credit Entry Value Date	06-Apr-2013

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ECA Date (if applicable)	Debit Entry Date	04-Apr-2013
Exchange Rate (if applicable)	Debit Entry date (if product type is Outgoing) [or] Credit Entry Date (if product type is Incoming)	04-Apr-2013
Remarks	If it is required to process on the future value instruction date, this can be achieved by maintaining Derivation basis as Activation date.	

Case 2 (b): If the file is received with Instruction date as back dated (such that the back dated instruction date falls on holiday & the activation date is also back dated)

System Date   :   29-Mar-2013
Instruction Date in File   :   23-Mar-2013

Processing Dates Derivation Logic:

Processing Dates	Derivation Logic	Derived Value dates
Booking Date	Application Date	29-Mar-2013
Instruction Date	File Instruction Date	23-Mar-2013
Activation Date	Instruction Date Step 1: If Instruction date falls on holiday –> Move forward ➔ 23-Mar- 2013 + 1 = 24-Mar-2013	24-Mar-2013
Debit Entry Date	Activation Date + Debit Entry Days (24-Mar-2013 + 0)	29-Mar-2013 (Since entry date cannot be back dated)
Debit Entry Value Date	Activation Date + Debit Entry Value Days (24-Mar-2013 + 0)	24-Mar-2013
Credit Entry Date	Activation Date + Credit Entry Days (24-Mar-2013 + 2 = 26-Mar-2013)	29-Mar-2013 (Since entry date cannot be back dated)
Credit Entry Value Date	Activation Date + Credit Entry Value Days (24-Mar-2013 + 2 = 26-Mar-2013)	29-Mar-2013 (Move back value credit date to Current System date = Yes)
Message Date	Credit Entry Value Date	29-Mar-2013
ECA Date (if applicable)	Debit Entry Date	24-Mar-2013
Exchange Rate (if applicable)	Debit Entry date (if product type is Outgoing) [or] Credit Entry Date (if product type is Incoming)	24-Mar-2013
Remarks	Since the derived credit value date is falls on a holiday, system will move	

| | the instruction date to next working date to derive the activation date. |

7.2.2 <u>File Handling</u>

Customer initiated payments received in the form of a bulk file may contain mixed payments of different types like internal, domestic, and international transfers. Flexibility is provided to handle the bulk files with batch booking option as Y/N. If the batch booking is provided as 'Yes', facility is provided to do a consolidated debit at the customer leg for the total file or batch amount. This is supported in the Payments module by means of "Customer Batch Booking" feature. The batch booking can also be done for a set of payment transactions across different products in case of mixed file payments.

7.2.3 <u>File Upload</u>

A ready support to process Customer Initiated payments in ISO 20022 Pain 001 messaging format is also available. The other customer initiated payments proprietary file formats is also handled in the messaging hub through customization. Customer files are uploaded at Messaging Hub level where incoming files are de-bulked and individual transactions of the file is booked as payment contracts in the Payments module. To accommodate the requirement of Customer Batch Booking at file level, the transactions received for mixed file payments are identified by 'Batch Booking' as 'Yes' in the PAIN.001 message. The set of transactions for batch booking is identified with common batch reference or debit reference.

A facility to send the individual transactions in a file to Sanctions Check after de-bulking the file in the Messaging Hub based on the configuration setup is provided. In addition to the Sanctions Check in the messaging hub, a facility to send individual transactions for Sanctions Check in the Payments module is also available.

7.2.4 <u>Upload Network Holiday Date</u>

You can upload a flat file into FLEXCUBE to maintain network holidays. Payments jobs will be used to read the holiday file and convert the data to FLEXCUBE format. During uploads the job will pick up the incoming file from the designated folder for the interface and process it. Interface uploads can be triggered either manually using a screen or as a part of batch jobs. Upload file is flat file with the fixed length of 48 bytes per record. The following are the details of the flat file.

Item	Name of Item	Attribute	Length	Description
1	Holiday Date	Numeric	8	Date will be in YYYYMMDD format
2	Name of Holiday	Character	40	Name of Holiday

- Jobs used will be used to derive below mentioned values:Country Code- Country code where the upload is done. Current country code is used here.
- Network Code- Network code for which the holidays need to be maintained. ZENGIN network code is used here.
- Year- Year in YYYY format which need to be derived from the numeric date in a flat file.
- Month - Month in MM format which need to be derived from the numeric date in flat file.
- Holiday List – A single string of W (working) and H (Holiday) for every day of the month.

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Note the following:

- Function will read the DD format from the numeric date field that will derive the holiday day for the month and year.

- If the network calendar already exists for the year and month then function must update the holiday list string with H (Holiday) for the derived holiday day for that month and year.

- If the network calendar does not exist for the derived year and month, function must default the network calendar for the year and month based on the default parameters maintained at branch level and then update the holiday day as H (Holiday) on top of the defaulted values in the holiday list string.

- Network calendar must be defaulted for all the months of the year if calendar does not exist.

- Below jobs will be used in the holiday file upload:

- PMDJBDFN – Used to maintain new job code for job type PM_NW_HOL_FILE_UPLD for holiday upload.

- PMDJBTGR - Used to trigger the upload file processing.

- PMDCTYJB - Used to maintain country code wise job parameter for PM_NW_HOL_FILE_UPLD job type.

- PMDJBMTR.- Used to view or monitor status of the job. This is triggered from the head office.

- PMDSYSPM- Used to pick the upload file from the file path maintained for parameter HOLIDAY_FILE_LOC

7.2.5 Customer Batch Booking

The payment file is de-bulked in the Messaging Hub and individual payments are booked in the Payments module. The payment of a file can be identified with a common file reference number. The payments booked with batch booking option as required with a common batch reference number is considered for batch booking. The batch booking process consolidates all the payments and processes a single debit for the customer and offset entries as individual. The 'BABK – Batch Booking Event' is processed for all the payments for which the customer debit is consolidated. The following are the payment parameters that considered for batch booking:

- Customer Account Number
- Customer Account Ccy
- Customer Account Branch
- File Reference Number
- Batch Reference Number
- Payment Type
- Payment Currency
- Debit Value Date

All payments of the file having the preceding parameters are considered for batch booking. During debit liquidation, the transaction amount of the payments of the file having the same value as that of the preceding parameters are consolidated.Then the payment is considered for consolidation and BABK event is processed for the transaction.

The system automatically closes the customer batch booking entries for liquidation, once all the transactions of the file or batch are processed. The processed transactions include both successfully processed and rejected transactions. During batch closure, a single debit entry is posted to the customer account for the total file or batch amount and individual credit entries are passed to the internal suspense account for each transaction amount. The debit entry liquidation event also includes the individual transaction charges.

Flexibility is provided to close the batch based on the specific closure cut-off time maintained at Customer Batch Processing Preference Maintenance. *For more information on this processing, refer to 'Auto Batch Closure Based on Cut-off Time' in this chapter.*

If "Charge Consolidation Required" is selected, then the system consolidates the charges of all the transactions in the file or batch and processes a single debit to customer account for the consolidated charge amount. If there are multiple charge components evaluated for the payment transactions, then the consolidation is done at the charge component level. The following payment parameters are considered for charge consolidation under a file or batch:

- Consolidation Reference No
- Customer Charge account
- Customer Account Currency
- Charge Component
- Charge Consolidation Reference No
- Debit Value Date

The following accounting entries are posted for debit liquidation (DRLQ event) for file level consolidation, including the charge consolidation:

For outgoing Payment:

Event code	Dr / Cr	Amount Tag	Accounting Role
DRLQ	Dr	CONS_AMT	CUSTOMER
DRLQ	Cr	TFR_AMT	INTSUSREC
DRLQ	Dr	CHG_COMP1(consolidated charge amount)	CHARGE ACCOUNT
DRLQ	Cr	CHG_COMP1(consolidated charge amount)	INCOME GL

Event code	Dr / Cr	Amount	Account
CRLQ	Dr	TFR_AMT	INTSUSREC
CRLQ	Cr	TFR_AMT	CLGSUSPAY/NOSTRO/BENE

The accounting entry reference number for batch booking transactions are based on the process code 'ZFCN'.

In case of transaction exceptions (post settlement return), there is no change to the customer consolidation entry that is posted. The payment return is processed as individual transactions and the payment is credited to the customer.

FX pricing for Bulk File Transactions

For batch payments, the product code value is considered as 'ALL' in small FX deal limit for the consolidated entry, as the consolidation is done across products. This option provides the flexibility to retrieve FX pricing for high value bulk file transactions.

External Credit Approval (ECA) Checks

The consolidated batch booking entry is sent for external credit approval if the following options are applicable.

- ECA check is required at the branch level: ECA check is required for the customer and or customer account level. The external credit approval check is sent for total batch booking amount against the debit value date. Based on the approval response received from the external system, the batch booking entry is liquidated and the balance checks will be done during liquidation.

- If the ECA response is rejected, then the ECA status of all the underlying transactions is marked as Rejected with the status as 'Interim'. The batch booking process is not allowed until either the batch is Rejected with final status or considered for 'Retry' option. If the batch is rejected with final status, then the individual payments are marked as cancelled.

- If ECA is not applicable: then the customer balance checks are done within FLEXCUBE.

7.2.6 Future Dated Payments – File Handling

7.3 Batch Booking at Contract Level

To facilitate the batch booking at processing level, the 'Payment Contract Online' Screen is used. The Batch Reference Number and File Reference Number provided from the file are used to track the transactions that are consolidated under a file or a batch. The system allows in manually consolidating the transactions across products with 'Batch Booking' as 'Yes' at contract level by specifying the Batch Reference Number. Automatic closure of batch booking is not applicable for manually entered transactions.

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7.4 Job Definition

You can maintain various job codes using the 'Job Definition' screen. You can invoke this screen by typing 'PMDJBDFN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can capture the following details:

Job Code

Specify the unique code to identify the job.

Job Description

Specify the job description.

Job Type

Specify the job type. Alternatively, you can select the job type from the option list. The list displays all valid job types maintained in the system.

Job Type Description

Specify the description for the job type.

Job class

Specify the job class.

Data source

Specify the data source.

Note:

Job type PM_NW_HOL_FILE_UPLD is a pre-shipped parameter used in FLEXCUBE. The screen 'PMDJBDFN' will be used to create and maintain new job codes for the job type PM_NW_HOL_FILE_UPLD for holiday upload.

7.4.1 Viewing Job Definition Summary

You can invoke this screen by typing 'PMSJBDFN' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

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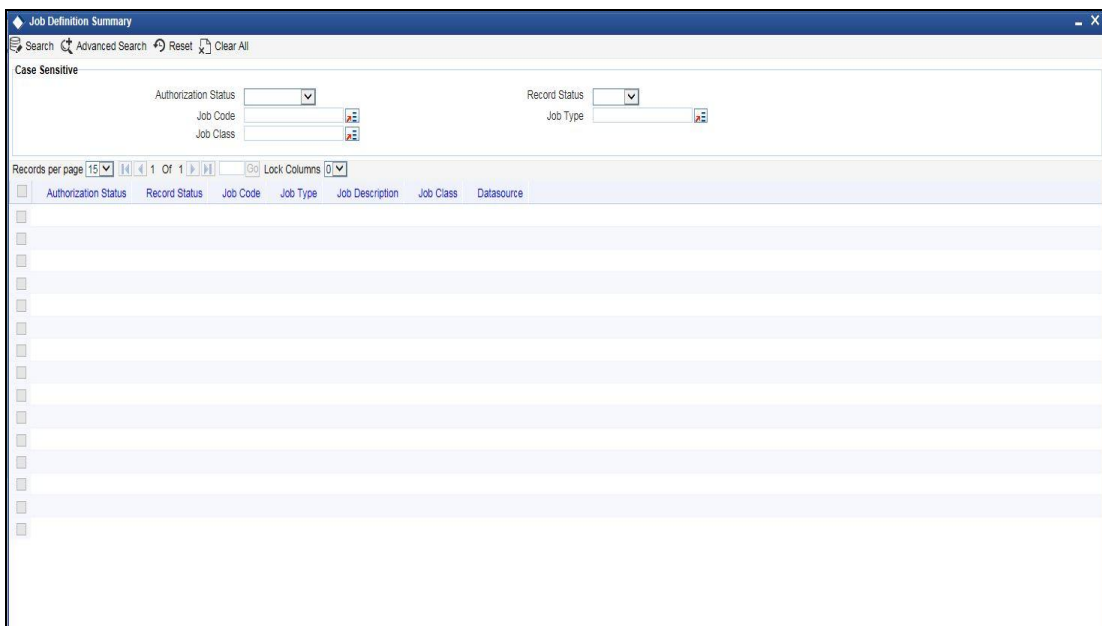
You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Job code
- Job type
- Job Class

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

- Authorization status
- Record status
- Job code
- Job type
- Job Class
- Job Description
- Datasource

7.5 <u>Schedule Job</u>

You can invoke this screen by typing 'PMDCTYJB' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

You can capture the following details:

Country code

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

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Max Country Processes

Specify the max country processes.

Country Status

Select the Country status from the drop down list. The list displays the following values:

- Active
- Inactive

Job Code

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

Job Description

Specify the job description.

Job Type

The system defaults the job type.

Priority

Select your priority from the drop down list. Priority ranges from 1to 10.

Reserved Processes

Specify the reserved processes.

Maximum Processes

Specify the maximum processes.

Fixed Processes

Specify the fixed processes.

Network ID

Specify the network id. Alternatively, you can select the network service id from the option list. The list displays all valid values maintained in the system.

Status

Specify the Status. The list displays the following values:

- Active
- Inactive

Schedule Type

Schedule Type

Select the Schedule type. The options are as follows.

- Once
- Fixed Interval

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- Daily
- Weekly
- Monthly

Single Schedule

Date

Select the single schedule date from the adjoining calendar.

Hour

Select the hour from the drop down list.

Minute

Select the minute from the drop down list.

Second

Select the second from the drop down list.

Fixed Interval

Seconds

Specify the seconds.

Recurring Schedule

Hour

Select the hour from the drop down list.

Minute

Select the minute from the drop down list.

Second

Select the second from the drop down list.

Week

Select the week from the drop down list. The list displays the days of the week.

Month

Select the month from the drop down list. The list displays the months.

Days

Select the day from the drop down list.

Criteria

Process number

Specify the process number.

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Criteria

Specify the criteria.

Note:

PMDCTYJB screen will be used to maintain country wise job parameter for the job type
PM_NW_HOL_FILE_UPLD while uploading holiday file.

7.5.1 Viewing Country Job Summary

You can invoke this screen by typing 'PMSCTYJB' in the field at the top right corner of the
Application tool bar and click the adjoining arrow button.

You can search for the records based on one or more of the following parameters:

- Authorization status
- Record status
- Country code
- Country Status

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

- Authorization status
- Record status
- Country code
- Max country Process
- Country Status

7.6 Job Trigger

You can invoke this screen by typing 'PMDJBTGR' in the field at the top right corner of the
Application tool bar and click the adjoining arrow button.

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You capture the following details:

Country code

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

Job Code

Specify the job code.

Reference

Specify the reference.

Network- Id

The system defaults the network id.

Note:

This screen will be used to trigger the processing of holiday upload files.

7.7 <u>System Parameters</u>

You can invoke this screen by typing 'PMDSYSPM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.

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You can capture the following details

Parameter Name

Specify the parameter name. Alternatively, you can select the parameter name from the option list. The list displays all valid parameter names maintained in the system

Parameter Description

Specify the parameter description.

Parameter Value

Specify the parameter value.

Note:

In the system parameter screen, job will pick up the holiday upload file from the file path maintained for the parameter HOLIDAY_FILE_LOC.

8. Incoming Payments Processing

8.1 Introduction

Oracle FLEXCUBE Messaging Hub receives the incoming payment messages from the external systems and transforms them to ISO 20022 format. This chapter explains the activities involved in the processing of incoming payments messages in payments module.

Following activities take place when an incoming payments message is processed in Payments.

- Payment transfer type resolution
- Branch resolution
- Cover match process
- Contract creation
- Payment enrichment (Bank redirection and account redirection)
- Product type and clearing mode resolution
- Payment auto routing
- Network code resolution
- Settlement method resolution
- Product code resolution
- Debit account and credit account resolution

For more information on maintenance relating to Non SWIFT Incoming Payment messages, refer to the section 'Maintaining Common Payment Gateway Messages' in the Funds Transfer modules of Oracle FLEXCUBE.

8.2 Payment Transfer Type Resolution

When an incoming payment message is received, the system categorizes the message under a transfer type based on the message type. The transfer and payment types for various message types are given in the following table.

Sl. No	Message Type	Transfer Type	Payment Type
1	MT101	Customer credit transfer	Credit transfer
2	MT103, MT103P	Customer credit transfer	Credit transfer
3	MT202, MT205	Financial institution credit transfer	Credit transfer
4	MT200	Financial institution credit transfer for own account	Credit transfer
6	MT202 COV	Cover for customer credit transfer	Credit transfer
7	Pain.001	Customer credit transfer	Credit transfer
8	Pacs.008	Customer credit transfer	Credit transfer
9	Pacs.009 with underlying	Cover for customer credit transfer	Credit transfer

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Sl. No	Message Type	Transfer Type	Payment Type
	customer credit transfer details		
10	Pacs.009 without underlying customer credit transfer details	Financial institution credit transfer	Credit transfer
11	MT203	Bank Credit Transfer	Credit Transfer

8.3 <u>Resolving Payment Branch</u>

Once a payments message is received, the system parses the message and marks it to a payment branch based on the branch rules maintenance. The branch thus identified is considered as the transaction branch for all payments originated from the same payment source.

You can maintain the branch rules for unified payments using 'Unified Payments – Branch Rule Maintenance' screen.

For further details on branch rule maintenance, refer to the chapter 'Payment Branch Rule' of this user manual.

When an incoming payment message is received, the system marks the payment transaction to the appropriate branch code based on the condition-branch code mapping maintained in this screen. **Note**: Branch code resolution is applicable to the following payment types:

- Outgoing payment
- Incoming payment

The system will not resolve the branch codes for the following payment types. The branch code of the original payment contract is considered in such cases.

- Return of outgoing payment
- Return of incoming payment

Branch code for a payment is resolved based on 'Branch Rule Maintenance'. Following payment attributes can be used for defining the condition for a payment to resolve into a branch.

Payment attributes	Description
CREDITOR_COUNTRY	Indicates the country code of the Creditor
DEBTOR_COUNTRY	Indicates the country code of the Debtor
RECEIVER_BANK_BIC	If receiver bank BIC is the same as the processing branch BIC
RECEIVER_BANK_MEMBERID	If Receiver bank Member ID is the same as processing branch Member ID
DEBTOR_AGENT_BIC	If Debtor agent BIC is the same as the processing branch BIC

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Payment attributes	Description
DEBTOR_AGENT_MEMBERID	If Debtor agent Member ID is the same as the processing branch Member ID
TRANSFER_CCY	Indicates the currency of the transfer amount

The resolved branch will be the transaction branch for the payments originated from a specific payment source.

8.4 <u>Matching Cover Messages</u>

After branch resolution, the system identifies the cover message for the incoming messages and creates the payment contract.

8.5 <u>Redirecting Accounts</u>

Account redirection is applicable to the following message types:

- MT 103
- MT 103+
- MT202
- Pacs.008
- Pacs.009
- Pain.001

You can maintain account redirection details using 'Unified Payments – Account Redirection Maintenance' screen.

For further details on account redirection, refer to the chapter 'Maintenance Required for Processing Payments' in this user manual.

Based on the redirect account details maintained, the system will process the redirection of accounts for payments transactions.

If an incoming payment message contains an account of type 'Others' which has a redirection maintained in the system against the account type IBAN, then during payment enrichment, the system routes the payment to the redirected account. For this, the system deletes the account details of type 'Others' in the payment message and displays the redirected account in the respective field.

8.6 <u>Redirecting Bank Codes</u>

Bank code redirection is applicable to the following message types:

- MT 103
- MT 103+
- MT 202
- MT 202 COV
- MT 200

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- MT 205
- Pacs008
- Pacs009
- Pain001

You can maintain bank code redirections using 'Payments – Bank Code Redirection Maintenance' screen,

For further details on bank code redirection, refer to the chapter 'Maintenance Required for Processing Payments' in this user manual.

If there is a redirections maintained for the bank codes involved in the payment, the system will replace the original bank code (BIC Code or Member ID) with the redirected bank code.

If bank redirection for local clearing code is maintained for payments with invalid SWIFT BIC in the agent field, then during payment enrichment, the system routes the payment to the redirected local clearing code. For this, the system deletes the BICFI details in the payment message and provides the member ID details in the respective agent field.

8.7 PaymentsPaymentsClearing Mode Resolution for Various Product Types

Clearing modes for various product types are resolved based on the following fields:
- Debtor Account or Debtor Agent (Ordering Institution)
- Creditor Agent (Beneficiary Bank)

This section discusses the clearing mode resolution for the following product types:
- Customer credit transfer
- Financial institution transfer

8.7.1 Customer Credit Transfer

Outgoing Payment - Outgoing Book Transfer

If the following conditions are satisfied, the product type for the transaction is resolved as 'Outgoing Payment' with Clearing mode as 'Book Transfer'.
- Debtor agent field is present and debtor agent (Swift BIC or Member ID) is same as processing branch (Swift BIC or Member ID), and
- Creditor agent is not present, or
- Creditor agent is present and the creditor agent (Swift BIC or Member ID) is the same as the processing branch (Swift BIC or Member ID)

Also, if the following conditions are satisfied, the product type for the transaction is resolved as 'Outgoing Payment' with Clearing mode as 'Book Transfer'.
- Debtor agent is not present, and
- Debtor account is present and is a valid customer account, and
- Creditor agent is not present, or
- Creditor agent is present and the creditor agent (Swift BIC/Member ID) is the same as the processing branch (Swift BIC/ Member ID)

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Outgoing Payment - Outgoing Internal

If the following conditions are satisfied, the product type is resolved as 'Outgoing Payment' with clearing mode as 'Internal'.

- Creditor agent (Swift BIC or Member ID) is one of the internal banks maintained in the Oracle FLEXCUBE system (under Product Preferences > Internal Clearing > List of Banks)

Outgoing Payment - Outgoing External

If Creditor agent [Swift BIC or Member ID] is not the same as processing branch [Swift BIC or Member ID], the product type is resolved as 'Outgoing Payment' with clearing mode as 'External'

Incoming Payment - Incoming Book Transfer

This product type will be resolved internally when an outgoing book transfer payment is booked. This product type is not applicable for STP of incoming messages.

Incoming Payment - Incoming Internal

This is not applicable for both STP and manual.

Incoming Payment - Incoming External

If the following conditions are satisfied, the product type is resolved as 'Incoming Payment' with clearing mode 'External'.

- Debtor agent is present and debtor agent (Swift BIC or Member ID) is not the same as processing branch (Swift BIC or Member ID), and
- Creditor agent (Swift BIC or Member ID) is the same as processing branch (Swift BIC or Local Clearing Bank Code)

Also, if the following conditions are satisfied, the product type is resolved as 'Incoming Payment' with clearing mode 'External'.

- Debtor agent is present and debtor agent (Swift BIC or Member ID) is not the same as processing branch (Swift BIC or Member ID), and
- Creditor agent is not present in the message

Return Payment

If the following condition is satisfied, then the product type is resolved as 'Return of Outgoing Payment' with clearing mode as 'Book Transfer'.

- The original message type is pacs004, and
- Debtor agent (Swift BIC or Member ID) is the same as processing branch (Swift BIC or Member ID)

If the following condition is satisfied, then the product type is resolved as 'Return of Outgoing Payment' with clearing mode as 'External.

- The original message type is pacs004, and
- Debtor agent (Swift BIC or Member ID) is not the same as processing branch (Swift BIC or Member ID)

8.7.2 <u>Financial Institution Transfer</u>

Outgoing Payment - Outgoing Book Transfer

If the following conditions are satisfied, the product type is resolved as 'Outgoing Payment' with clearing mode as 'Book Transfer'.

- Debtor agent is present and debtor agent (Swift BIC or Member ID) is same as processing branch (Swift BIC or Member ID), and
- Creditor agent exists for the payment message and the creditor agent (Swift BIC or Member ID) is the same as processing branch (Swift BIC or Member ID), and
- Account number is not present under the creditor details

Outgoing Payment - Outgoing Internal

If the following conditions are satisfied, the product type is resolved as 'Outgoing Payment' with clearing mode as 'Internal'.

- Creditor agent exists for the payment message and the creditor agent (Swift BIC or Member ID) is not the same as processing branch (Swift BIC or Member ID)
- Creditor agent is one of the internal banks maintained in Oracle FLEXCUBE system (under Product Preferences > Internal Clearing > List of Banks)

Outgoing Payment - Outgoing External

If creditor agent (Swift BIC or Member ID) is not the same as processing branch (Swift BIC or Local clearing bank code), then the product type is resolved as 'Outgoing Payment' with clearing mode as 'External'.

Incoming Payment - Incoming Book Transfer

This is not applicable for STP of incoming messages.

Incoming Payment - Incoming Internal

This is not applicable for STP or manual processing of incoming messages.

Incoming Payment - Incoming External

If the following conditions are satisfied, the product type is resolved as 'Incoming Payment' with clearing mode as 'External'.

- Debtor agent is present and debtor agent (Swift BIC or Member ID) is not the same as processing branch (Swift BIC or Member ID), and
- Creditor agent (Swift BIC or Member ID) is the same as processing branch (Swift BIC or Local clearing bank code)

8.8 <u>Resolving Payment Type</u>

Payment type is resolved as explained below.

Local Clearing Payments – Customer Credit Transfer

If payment currency is one of the local clearing currencies of the processing branch, the system checks intermediary agent and creditor agent details by comparing their SWIFT BIC/Member ID maintained in 'Local Clearing Bank Code Maintenance'. The SWIFT BIC/Member ID is also linked to the local clearing bank code in Local Payments Bank Directory.

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The payment type is resolved as Local Payment in any of the following situations:

- Intermediary agent is present and intermediary agent bank code (SWIFT BIC/Member ID) is available in 'Local Clearing Bank Code Maintenance'
- Intermediary agent is not present and the creditor agent bank code (SWIFT BIC/Member ID) is available in 'Local Clearing Bank Code Maintenance'

Local Clearing Payments - Financial Credit Transfer

In case of financial institution transfer, the system checks the intermediary agent/creditor agent/creditor details to derive the payment type.

If the payment currency is one of the local clearing currencies of the processing branch, the payment type is resolved as 'Local Payment' in any of the following situations:

- Intermediary agent is present and the intermediary agent bank code (SWIFT BIC/Member ID) is available in 'Local Clearing Bank Directory Maintenance'
- Creditor agent is present, intermediary agent is not present, and creditor agent bank code (SWIFT BIC/Member ID) is available in 'Local Clearing Bank Directory Maintenance

Auto routing process is not applicable to local clearing payments. System directly proceeds with network resolution for such payments.

The receiver (instructed agent) of a local clearing payment is identified at the time of network resolution, based on the direct/indirect relationship of the network.

Cross Border Payment

A payment is considered as cross border payment if the payment currency is not among the locally cleared currencies.

If payment currency is the local clearing currency, then a payment is considered to as Cross Border Payment if the following conditions are satisfied:

- Creditor agent bank code (SWIFT BIC/Member ID) is not present in 'Local Clearing Bank Directory', and
- Payment is outside the processing branch country

8.9 Autorouting Payments

8.10 *For details on auto-routing, refer to the chapter 'Payment Auto Routing' in this user manual.*Resolving Network Code

Network of the payment is resolved based on the rules maintained in the 'Network Rule Engine.

For local clearing payments, if the processing branch is an indirect participant of the network, the receiver/instructed agent of the payment is derived from 'Direct Bank Code' in 'Local Payments Bank Directory'.

For cross border payments, if the cover suppression is derived as 'No', then system resolves the network for both payment message and cover message of the payment contract.

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8.11 <u>Resolving Outgoing Settlement Method</u>

Payment transactions have incoming and outgoing settlement methods. After the network resolution, the outgoing settlement method of the local clearing payments will be derived based on the direct/indirect participant of the clearing network.

The settlement method is resolved for payments received or paid to Local Clearing/RTGS/SWIFT network.

Local Clearing Network (RTGS/Non-RTGS)

In case of local clearing/RTGS network, incoming and outgoing settlement methods are resolved as shown in the table:

Customer Initiated Payment?	Payment Type	Processing bank is a DP of Clearing Network?	Outgoing Settlement Method
Yes	Outgoing payment received from Customer/IP bank and sent to Clearing	Yes	CLRG
No	Incoming payment received from Clearing/DP	Yes	NULL
Yes	Outgoing payment sent to DP bank	No	INDA
No	Outgoing payment received from Network and sent to IP bank	Yes	INGA

Cross Border Payments (Swift/Swift-like Networks)

Settlement method of cross border payments in SWIFT Network are completed based on the the status of 'Cover Required' flag.

Cover Required?	Settlement Method of Outgoing Payment Message (MT103)	Settlement Method of Outgoing Cover Message (MT202 COV/MT205)
Yes	COVE	INGA/INDA – for cross border payments CLRG – for local clearing payments
No	INGA/INDA	

8.12 <u>Resolving Product Code</u>

For a payments transaction, product code is resolved based on the rules maintained in 'Product Resolution Rule Maintenance'

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When a payment is resolved as RTGS network with banking priority and the service identifier is TGT, then the system populates it to FCMH to generate a swift FIN-Y copy message.

8.13 Resolving Debit Account and Credit Account

8.13.1 Debit Account Resolution

After product code resolution the system resolves the debit account.

System identifies the accounts that have to be debited for the resultant payment contract, based on the incoming settlement method.

Payments Initiated by Customers with Incoming Settlement Method as 'Null'

Debit accounts for customer initiated payments with incoming settlement method as 'Null', are resolved as follows:

Debit account is resolved from the field 'Debtor Account' of the account maintained in the system, if any of the following conditions are satisfied.

- Debtor agent BIC is same as the processing branch BIC
- Debtor agent member ID is the same as processing branch local clearing code

If account is of 'IBAN' type, debit account is resolved from 'IBAN'

If account is of 'Others' type, the account in the incoming message will be any of the following:

- Local clearing account number
- Alternate customer account number
- FLEXCUBE customer account number

The debit account is resolved based on the account number match found in the above fields.

Local Currency Payments with Incoming Settlement Method 'INGA/INDA'

If the debtor agent is maintained in Local Bank Directory as an indirect participant of the network and the Direct Bank Code is maintained as the processing branch, then system derives the debit account from Indirect Participant Account Details Maintenance for that Network and Bank Code combination.

Local Currency Payments with Incoming Settlement Method 'CLRG'

For incoming message received from clearing non-RTGS Network with Incoming Settlement Method as 'CLRG', system derives the debit account from Clearing Suspense GL maintained at the product level.

For incoming message received from clearing RTGS Network with Incoming Settlement Method as 'CLRG', the system derives the debit account from Default Incoming/Outgoing Account details in 'Clearing Network Maintenance'.

Incoming Book Transfer Payments

For Incoming payment with clearing mode as Book Transfer, system resolves the debit account from the product.

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Cross Border Payments with Incoming Settlement Method as 'INGA/INDA/COVE'

8.13.2 <u>Credit Account Resolution</u>

Local Currency Payments with Outgoing Settlement Method as 'INGA/INDA/CLRG'

For non-RTGS and RTGS network, if the processing branch is an indirect participant then the system derives the credit account from the default outgoing account maintained in 'Clearing Network Maintenance'.

For non-RTGS network, if the processing branch is a direct participant then the system derives the credit account from the 'Clearing Suspense GL' maintained at the product level.

For RTGS network, if the processing branch is a direct participant of the network, then derive the credit account from the Default Outgoing Account maintained in 'Clearing Network Maintenance'.

Customer Initiated Payments/Outgoing (pass through) Payments Identified as Cross Border Payments with Outgoing Settlement Method as INGA/INDA/COVE

If Instructing reimbursement agent (field 53) is present in the outgoing message, credit account is resolved from the 'Currency Correspondent Maintenance'.

If the receiver of the payment message has an account relationship with processing branch, then the credit account is resolved from the 'Currency Correspondent Maintenance' of the account type 'OUR/THEIR'.

Outgoing Payments with Clearing Mode as Book Transfer

For outgoing product type with Clearing Mode as 'Book Transfer', the credit account is derived from the resolved product maintenance.

Outgoing Payments with Clearing Mode as Internal

For outgoing product type with clearing mode as 'Internal', the credit account is derived from the beneficiary account details maintained at the product level.

Incoming Payments with Clearing Mode as Book Transfer/External

For Incoming payments with clearing mode as 'Book Transfer/External', the credit account is resolved from the field 'Creditor Account' of valid Oracle FLEXCUBE account.

If account is of 'IBAN' type, credit account is resolved from 'IBAN'

If account is of 'Others' type, the account in the incoming message will be any of the following:

- Local clearing account number
- Alternate customer account number
- FLEXCUBE customer account number

The credit account is resolved based on the account number match found in the above fields.

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9.   End of Cycle Processes

Certain payments processes are configured to run during end of cycle activities. These processes are executed during post end of transaction input (Post EOTI) batch or during Beginning of Day (BOD) batch, based on the configuration set at Payments Batch Sub Function level.

9.1   Accounting Process

Accounting process identifies all authorized active payments transactions which are not lying in any queue, if their Debit Liquidation or Credit Liquidation or both are being processed on the current system date.

Accounting process is executed as a part of BOD batch operations.

9.2   Limit Reset Process

Limit reset process perform the following tasks:

- Resets the utilization amount limit to zero for a Prime Bank for the processing branch
- Resets the utilized payment amount to zero for an Oracle FLEXCUBE account of the processing branch, based on the frequency set for that account in 'Payment Limit Maintenance' screen

Limit reset process is executed as part of both EOTI and BOD operations.

Dispatch accounting process dispatches the accounting for payments.

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10. Charges and Taxes

10.1 Introduction

This chapter enumerates the following reference information used by the Payments module of Oracle FLEXCUBE:

- Generating Charge Claim Advice
- Maintaining Payment Price Component Definition
- Mapping Customer Charge Account Details
- Country Office Component Charge Linkage
- Country-wise Price Component Linkage

10.2 Generating Charge Claim Advice

For Incoming payments with charge option as 'DEBT', the remitter has to bear the charges incurred during the lifecycle of the payment. The intermediary banks and the receiver bank (instructed agent) may direct the remitter to pay the defined charge amount by sending a claim advice (MT 191). The system offers the flexibility to automate the charge claim process based on the Country payment processing preferences. Charge claim are automatically generated for a payment message if it satisfies the following conditions:

- Charge Bearer Option (71 G) is 'DEBT' at Contract level
- Charge Claim mode is 'Automatic' at Flexcube Payments Module Country Payment processing preferences.

The provision to generate a charge claim advice has been provided by the system for charge option 'DEBT' in the following scenarios:

- During Contract Input
- During upload of Incoming payment
- Generation of Charge claim advice (independently)

During contract input, the 'Charge Claim' subsystem is made available in the 'UP contract online' screen. Details can be entered in the 'Charge Claim' screen only if (a) for incoming transfers, charges will be borne by the remitter and (b) for outgoing transfers, charges will be borne by the remitter and 'Sender' is not null that is, the message has been sent from another bank.

If the Incoming message processing results in incoming payment or outgoing pass through payment, then charge claim advice (i.e., MT191) is generated if (a) for incoming transfers, charges will be borne by the remitter and (b) for outgoing transfers, charges will be borne by the remitter and 'Sender' is not null that is, the message has been sent from another bank.

You can also generate the Charge Claim advice using the function 'Charge Claim Generation'. You have the option to generate the charge claim for an existing contract by providing the Branch Code and Contract Reference number. If you select an existing contract, details from the contract will be defaulted.

The following event 'CAIM' will be recorded during generation of Charge Claim advice for the payment transaction.

Event Code	Event Description
CAIM	Charge Claim

You can invoke the 'Charge Claim' screen by typing 'CFDCCADV' in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

Specify the following details:

Branch Code

Select the branch code from the adjoining option list.

Contract Reference Number

Select the contract reference number for which the charge claim advice to be generated manually, from the adjoining option list.

Charge Claim Reference

The system generated Charge Claim Reference number is displayed in this field.

Charge Claim Currency

The currency of the charge claim amount is displayed in this field. You can alternatively select another currency from the adjoining option list.

⛔ Charge Claim amount refers to the consolidated charge amount that is to be claimed for the payment transfer. The charge amount is specified in the charge currency. If all the charge components are in the same currency, then the system automatically calculates the charge claim amount. If the payment evaluates several charge components in different currency, then the charge amount is consolidated and expressed in the payment currency specified in the contract.

Charge Claim Amount

The total charge claim amount is displayed in this field. You can alternatively specify the charge claim amount if required.

Charge Information

Specify the charge details in this field.

Charge Details

Code

Select a code from the adjoining list of valid codes maintained as per the SWIFT format.

⛔ The following code is provided for selection in the Charge Code list of values.

Code	Info	Remarks
OURC	OUR charging option used	Claim being submitted in response to receiving a customer payment (Category 1 MT payment) with OUR in field 71A (Details of Charges).

Info

This field displays the details of the specified code.

Instruction for Creditor Agent

Code

Select a code from the adjoining list of valid codes maintained as per the SWIFT format.

Info

This field displays the details of the specified code.

⛔ Note that 'Charge Details' and 'Instruction for Creditor Agent Details' section can be entered only during manual generation of the Charge Claim advice.

Creditor Agent

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BICFI

Select the BIC of the Financial Institution from the adjoining option list.

Clearing System ID

In this field you can select or specify the Clearing System ID based on the selection of Clearing System ID Type. If Code is selected as the Clearing System ID Type then you have to select the Clearing System ID value from the adjoining option list.

Member Identification

Specify the identification of a member of a clearing system.

Name

Specify the name of the financial institution.

Address1

Specify the address of the financial institution.

Address2

Specify the address of the financial institution.

Country

Specify the country of the financial institution.

Account ID Type

Select the Account ID type as IBAN or Other, from the drop down list.

Account Number

Specify the identification assigned by an institution.

Debtor Agent

BICFI

Select the BIC of the Financial Institution from the adjoining option list.

Clearing System ID

In this field you can select or specify the Clearing System ID based on the selection of Clearing System ID Type. If the code is selected as the Clearing System ID Type, then you have to select the Clearing System ID value from the adjoining option list.

Member Identification

Select a member of a clearing system from the adjoining option list.

Name

Specify the name of the financial institution.

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Address1

Specify the address of the financial institution.

Address2

Specify the address of the financial institution.

Country

Specify the country of the financial institution.

Account ID Type

Select the Account ID type as IBAN or Other from the drop down list

Account Number

Specify the identification assigned by an institution.

10.3 <u>Maintaining Pricing Component Rule</u>

You can create price component rules in the 'Price - Component Rule' screen. During charge calculation for payment contracts, the system picks the price component based on the rules defined in this screen.

You can invoke this screen by typing 'PMDRUMNE' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

Rule Type

Select the rule type 'Charges' from the drop down list. The Rule Type identifies the type of component you are defining. The attributes applicable for a component depend on the Rule Type.

Rule Id

Specify the rule ID. Every charge rule is identified by a unique ten-character code, called a Rule ID. You can link a valid Charge Rule ID to the charge classes that you maintain in your bank. Charges or fees for all products with which you associate a charge class, will be calculated on the basis of the Rule ID that is associated with the class.

Transaction Currency

Specify the transaction currency. Alternatively, you can select the transaction currency from the option list. The list displays all the currencies maintained in the system. To define attributes for all currencies, you can select the ALL option from the option list

Rule Description

Specify the description of the rule created.

Branch Code

Specify the branch code. Alternatively, you can select the branch code from the option list. The list displays only those branches that are allowed both for the rule and the current branch.

Customer Group

Specify the group the customer belongs to. Alternatively, you can select the customer group from the option list. The list displays all the customer group maintained in the system.

Customer

Specify the name of the customer. Alternatively, you can select the customer name from the option list. The list displays all the customer names maintained in the system.

Charge Details

Rate Type

Select the rate type to be maintained. The options are as follows:

- Flat Amount – To levy a flat amount as charge.
- Fixed Rate – To calculate charges on rate basis.

Tiered Amount

Check this box to create a Charge Rule that would calculate charges on the basis of an amount structure will be in tiers. This structure could be in tiers or in slabs..

Booking Currency

Select the booking currency from the drop down list. The list displays the following values:

- Charge Currency - To calculate the charge in the currency specified in the field 'Charge Currency'.
- Contract Currency - To calculate the charge in the currency of the contract

Basis Amount Currency

Specify the currency code of the basis amount. Alternatively, you can select the currency from the option list. The list displays all the currencies maintained in the system

Charge Currency

Specify the charge currency code. Alternatively, you can select the currency from the option list. The list displays all the currencies maintained in the system. The charge currency is the currency, is associated with the charge that is calculated or the flat charge amount.

MinMax Type

Select the Minmax Type from the drop down list. The list displays the following values:

- Amount
- Rate

Minimum Amount

Specify the minimum amount that can be applied on a contract involving the Rule ID, if the charge is based on a fixed rate. If the charge calculated using this Rule ID falls below this amount for a contract, the minimum amount specified in this field will be applied.

Minimum Rate

Specify the minimum rate that can be applied on a contract involving the Rule ID, if the charge is based on a fixed rate. If the charge calculated using this Rule ID falls below the amount which is computed using the minimum rate defined in the rule, then the amount which is computed using the minimum rate will be collected.

Maximum Amount

Specify the maximum amount that can be applied on a contract involving the Rule ID, If the charge calculated using this Rule ID exceeds this amount for a contract, the maximum amount specified in this field will be applied instead of the amount calculated using the fixed rate.

Maximum Rate

Specify the maximum rate that can be applied on a contract involving the Rule ID, if the charge is based on a fixed rate. If the charge calculated using this Rule ID falls above the amount which is computed using the maximum rate defined in the rule, then the amount which is computed using the maximum rate will be collected.

Code

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

Rate

Select the rate type from the option list. The list displays the following values:

- Min
- Buy
- Sell

Rate/Amount Details

Basis Amount To

Specify the upper limit of the slab or tier to which a particular rate or amount should be applied as a charge.

Rate

Specify the applicable rate, if the charge is a percentage of an amount. This rate will be applied on the Basis Amount To, depending on whether you have defined the application basis, as a slab or a tier.

Charge Unit

Specify the unit for rounding up a charge basis amount or fee basis amount to the nearest amount. The charge or fee will be calculated on the rounded basis amount.

Amount

Specify the amount.

10.3.1 Viewing Pricing Component Rule

A summary screen 'Pricing Component Rule Summary' (PMSRUMNE) is also available to view pricing component rule.

You can query on records based on any or all of the following criteria:

- Authorization Status
- Record Status
- Rule ID

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- Customer
- Branch Code
- Transaction currency
- Customer Group

Click 'Execute Query' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Record Status
- Rule ID
- Customer
- Branch Code
- Transaction currency
- Customer Group

10.4 Maintaining Payment Price Component Definition

The 'Payment Price Component Definition' screen supports definition of the price component of type charge. The types of charges supported are:

- Transaction Based Charges
- Country Based Charges
- Fixed Charges

The price component can be liquidated either through online or deferred in liquidation mode. If liquidation frequency is defined, then the price component liquidation can happen periodically as per the frequency defined.

This function is defined at Head Office level. Transaction based charges and country based charges are maintained as a derivation rule based on the appropriate transaction parameters. These are known as rule based charges.

You can invoke the 'Payment Price Component Definition' screen by typing 'PMDPRCDF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Specify the following details in the screen:

Price Component

Specify the price component to indicate the unique charge component defined for the charge type.

Description

Specify the description of the charge component.

Component Type

Select the type of the component (charge) from the drop down list.

Transaction ChargesSpecify the following details:

Charge Type

Select the type of charge to be maintained from the list of options provided. The values are as follows:

- Transaction based Charges
- Country based Charges

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- Fixed Charges

Basis Amount Type

Select the basis component on which the charges are to be levied, from the adjoining option list. The list of values displays all the valid charge components defined in the system.

Receiver Charge

Check this box if the charge component is to be treated as Receiver Charge component.

Transaction Based Charges

Priority

Specify the priority number applicable to the charge rule. This indicates the order of priority by which a particular charge rule will be used.

You can maintain multiple charge rules for transaction based charges. The charge rules will be picked up based on the order of priority specified here.

Condition

Specify the condition to capture the rule condition.

Charge Rule

Select the charge rule applicable for the condition, from the adjoining option list. This field displays all the valid charge rules maintained in ' Pricing Rule Maintenance' screen.

Elements

Select the elements (that is, transaction parameters) based on the activity performed, from the adjoining option list. 'All' option is also available in order to maintain condition based rules for all the transaction parameters. The list of values displays all the valid elements available for activity based charge rule setup. The list of values displays the following elements:

Transaction Parameters	Description	Values
Source Code	Indicates the payment source code of the transaction	SWIF – Swift IMGE – Image based transactions MANL –Manually Input and Other customer specific maintained source codes
Product Type	Indicates the product type of the transaction	Incoming Payment Outgoing Payment
Clearing Mode	Indicates the clearing mode of the transaction	External Internal Book Transfer
Payment By	Indicates the settlement type of	Message

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Transaction Parameters	Description	Values
	the transaction	Clearing
Network	Indicates the clearing network which denotes the clearing network maintained and swift network	TARGET, SWIFT, and maintained clearing networks
Priority	Indicates the priority of the Message	H – High N – Normal
Cover	Indicates the payment message which is sent with or without cover	Yes, No
Branch	Indicates the branch for which the condition to be applied. Allows in maintaining the restriction or charge rule for a specific branch.	
Product Code	Indicates the product code for which the condition to be maintained.	
Currency FX Type	Indicates the FX related activity that is performed on the transaction	FCY WITHOUT FX – The credit currency is same as the debit currency and is different from the local currency. FCY WITH FX – The credit and debit currencies are not the same, and are also different from the local currency. LCY WITH FX – One of the currencies of the transaction is the local currency, with the other leg being FCY. LCY WITHOUT FX – Both the credit and the debit leg of the transaction are in local currency.
Debtor Origination	Indicates the origination of Debtor (Remitter)	R-Resident N-Non Resident
Creditor Origination	Indicates the origination of Creditor (Beneficiary)	R-Resident N-Non Resident

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Transaction Parameters	Description	Values
Instructing Agent BIC	Indicates the sender BIC of the payment message	This is used for defining the remitter based charges based on the sender and remitter combination
Debtor Name	Indicates the debtor (Ordering Customer) of the payment message	This is used for defining the remitter based charges based on the Instructing Agent (Sender) and Debtor (Remitter) combination
IS_BEN_VALID_IBAN	Function which indicates valid IBAN for the beneficiary	TRUE/FALSE
Charge Bearer	Indicates the charge bearer of the transaction	Valid values are SHAR, DEBT and CRED

Logical Operators

Select the logical operators to construct the conditions, from the drop down list. The values provided are as follows:

- AND (logical AND)
- OR (logical OR)
- IS NULL
- IS NOT NULL
- LIKE

Relational Operators

Select the relational operators to construct the condition, from the drop down list. This list of relational operators is as follows:

- < (lesser than)
- > (greater than)
- = (equal to)
- <> (not equal to)
- <= (lesser than or equal to)
- >= (greater than or equal to)

Country Based Charges

Country Code

Select the country code for which the cable charges are to be applied, from the adjoining option list. 'All' option is also available to apply charges for all countries. A valid list of country codes maintained by the system appears in this field.

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Charge Rule

Select the charge rule applicable for the beneficiary bank country, from the adjoining option list. This field displays all the valid charge rules maintained in 'Pricing Rule Maintenance screen.

Fixed Charge Details

Charge Rule

Select the charge rule applicable for the condition, from the adjoining option list. This field displays all the valid charge rules maintained in 'Pricing Rule Maintenance screen.

Exchange Rate

Rate Type

Select the exchange rate type from the option list. This rate type will be considered for charge computation if the charge account currency and charge currency are different.

Rate Indicator

Select the applicable rate, whether Buy Rate, Mid Rate or Sell Rate.

Liquidation Details

Liquidation Mode

Select the mode of charge liquidation from the drop-down list. You can select one of the following liquidation modes.

- Online
- Deferred

    You can set the Liquidation Frequency only if the liquidation mode is 'Deferred'.

Liquidation Frequency

Select the frequency for liquidation of price component. The drop-down lsit has the following options:

- Daily
- Monthly
- Quarterly
- Half-yearly
- Yearly
- Adhoc

    If you select Monthly/Quarterly/Half-yearly/Yearly, liquidation happens on the last working day of the period. For example, if you select 'Quarterly', liquidation happens on the last working day of the third month.

    If you select 'Adhoc', then you can liquidate on need basis.

    You can set the Liquidation Frequency only if the liquidation mode is 'Deferred'.

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Basis Month

Select the basis month. The drop-down list displays all months in an year.

You can set the Basis Month only if the liquidation mode is 'Deferred' and Liquidation Frequency is Quarterly, Half-yearly or Yearly.

MIS Group

Select the MIS group from which the MIS details of the deferred charge entries should be defaulted.

This is applicable only if the liquidation mode is 'Deferred'

Consolidation

Specify whether the deferred charge entries should be consolidated or not. The drop-down list has the following options:

- Yes - to accumulate and consolidate the deferred charge entries under a Charge Component + Charge Currency + Charge account combination for a defined frequency
- No - to accumulate the charge entries for deferred processing and to liquidate without consolidation

Liquidation Value Date

Specify the value date of the charge period. The drop-down list has the following options:

- First working day of the charge period
- First calendar day of the charge period
- Last working day of the charge period
- Last calendar day of the charge period

This is applicable only if the liquidation mode is 'Deferred'.

10.4.1 Viewing Charge Components

A summary screen 'Payment Price Component Definition Summary' (PMSPRCDF) is also available to view charge and tax components maintained.

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You can query on records based on any or all of the following criteria:

- Authorization Status
- Price Component
- Record Status
- Component Type

Click 'Execute Query' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status
- Price Component
- Record Status
- Component Type

10.5 Processing Payment Pricing Accounting Details

This function facilitates to define the accounting details for a specific price component of Charges and Tax type. The system will generate the accounting entries based on the price components defined in 'Payment Pricing Component Definition' screen. The system will allow mapping all the accounting roles that are available with the appropriate accounting heads using this function.

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For every price component defined, the system will define the appropriate accounting entries with an event for a Product type and Charge bearer combination. A list of accounting roles will get automatically generated based on the components defined in 'Payment Pricing Component Definition' screen.

You can invoke the Payment Pricing accounting details screen by typing 'PMDPRCAC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details in this screen:

Component Name

Select the component name from the adjoining option list. All the valid price components maintained in the system of component type charge and tax are displayed in this list.

Product Type

Select a product type of which the accounting entries to be maintained are to be maintained from the drop down list. The values displayed are incoming and outgoing.

Charge Bearer

Select the charge bearer option from the drop down list.

Charge Bearer option has the valid values DEBT, CRED, SHAR.

- DEBT – All transaction charges will be borne by the Ordering Customer
- CRED – All transaction charges will be borne by the Beneficiary Customer

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- SHAR – All transaction charges will be shared both by Ordering Customer & Beneficiary Customer.
- Service Level – All transaction charges will be borne by the service level charge bearer
- Not Applicable – Charge not applicable

The accounting entries for an Outgoing pass through payment (i.e Incoming message resolved as an outgoing payment) can be maintained with Product type as 'Outgoing Payment" and "Pass through" flag as checked.

Example

If two charge components say, CHG1 and RVRCHG1 are defined, the system will define the corresponding accounting entries for an Outgoing Payment Product type with charge bearer option 'DEBT' in 'Payment Pricing Accounting Details' screen as follows:

Price Component: CHG1, (Receiver Charge = No)

Product Type: Outgoing Payment   Charge Bearer: DEBT

Event: DRLQ

Event Code	Dr/Cr	Amount Tag	Accounting role
DRLQ	Dr	CHG1_AMT	CUSTCHARGEACC
DRLQ	Cr	CHG1_AMT	CHG1_INC

Price Component: RVRCHG1, (Receiver Charge = Yes)

Product Type: Outgoing Payment, Charge Bearer: DEBT

Event: DRLQ

Event Code	Dr/Cr	Amount Tag	Accounting role
DRLQ	Dr	RVRCHG1_AMT	CUSTCHARGEACC
DRLQ	Cr	RVRCHG1_AMT	INTMD_SUSPENSE
CRLQ	Dr	RVRCHG1_AMT	INTMD_SUSPENSE
CRLQ	Cr	RVRCHG1_AMT	BENEFICIARY

List of events to be triggered as part of Charges and Tax computation can be defined with the appropriate accounting entries using this function.

The accounting entries for an Incoming payment (or) Outgoing pass through payment with incoming Receiver's charges (71G) can be defined using the pre-shipped price component say ''FP_RVR_CHGS' as follows:

Price Component: FP_RVR_CHGS, (Receiver Charge = No)

Product Type: Incoming Payment (or) Outgoing Pass through Charge Bearer: DEBT

Event: DRLQ

Event Code	Dr/Cr	Amount Tag	Accounting role

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DRLQ	Dr	FP_RVR_CHGS_AMT	REMITTER
DRLQ	Cr	FP_RVR_CHGS_AMT	CHARGECOMPINC

The system will allow to define the accounting details for this pre-shipped price component 'FP_RVR_CHGS' for the below combination:

- Product type = Outgoing Payment with Outgoing Pass through field as Yes, Charge Bearer = 'DEBT' and Receiver Charge flag = No
- Product Type = Incoming Payment, Charge Bearer ='DEBT' and Receiver Charge flag = No.

If the price component selected is a Receiver charge component, the system will display the 'Receiver Charge' field as checked. If this field is checked for a price component, the system will compute the interbank settlement amount including the Receiver charges for a transaction. The corresponding Out Charge details will be specified in 'Contract Online' screen under Charges Messaging Information subsystem with 'Out Charge' field as selected. You need to maintain the accounting entries for a Receiver charge component with Product type as 'Outgoing' and Charge Bearer as 'DEBT'.

For every charge component which is defined as the basis component of a tax component, the corresponding accounting entries can be defined using this function. The corresponding accounting roles of the tax component can be mapped under the accounting roles tab with the account head. For instance, you can define the component say 'TAXCHG1' of type 'Tax using the Price Component Definition screen with the Basis component as 'CHG1'. The system will define the following accounting entries for the price component 'CHG1' in the 'Pricing Accounting Details' screen:

Price Component: CHG1, (Receiver Charge = No)

Product Type: Outgoing Payment Charge Bearer: DEBT

Event: DRLQ

Event Code	Dr/Cr	Amount Tag	Accounting role
DRLQ	Dr	CHG1_AMT	CUSTCHARGEACC
DRLQ	Cr	CHG1_AMT	CHG1_INC

Then, you need to maintain the accounting entries for the tax component 'TAXCHG1' under the same price component 'CHG1'as follows:

Event Code	Dr/Cr	Amount Tag	Accounting role
DRLQ	Dr	TAXCHG1_AMT	TAX_EXPENSE
DRLQ	Cr	TAXCHG1_AMT	TAX_PAYABLE_GL

For more examples on 'Pricing Accounting Entries' refer to the 'Annexure' in the FLEXCUBE Payments Module.

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Pass Through Payment

Check this box to indicate the outgoing payment to be a pass through payment, if not initiated from the processing branch.

Receiver Charge

Check this box to display the component of receiver charge, for an outgoing product type.

Liquidation Mode

Select the mode of liquidation from the drop down list. The list displays the following values:

- Online
- Offline

Accounting Roles

Accounting Roles

Select an accounting role from the adjoining option list. All valid amount tags/Accounting roles generated automatically by the system based on the defined components are displayed in this field.

Roles Description

The description of the selected role is defaulted.

Account Head

Select a GL from the list of account heads. All valid account heads maintained in the system are displayed here.

Head Description

The brief description of the account head selected is defaulted here.

Customer Type

Select the customer type form the drop-down list. The list displays the following values

- All
- Retail
- Corporate

Accounting Entries

Event Code

Select the event code at which the charge accounting entries to be triggered from the adjoining option list. All valid Event codes in the system are displayed.

Accounting Role

Select the accounting role that should be used at the event from the adjoining option list.

Amount Tag

Select the tag which identifies the component that has to be posted to the account head from the adjoining option list.

Dr/Cr

Select Debit or Credit from the drop down list to indicate whether the accounting role you specified is for the debit or credit leg of the contract event.

Transaction Code

Select the transaction code that should be used to post the accounting entry to the account head from the adjoining option list.

Netting

Select netting indicator as Yes or No from the drop down list, if the accounting entry needs to netted at an event.

MIS Head

Select the MIS head from the adjoining option list.

10.6 Maintaining Customer Charge Account Details

This function provides the flexibility to setup the charge account for a customer account and allows in liquidating charges for a transaction to an account different from the transaction (customer) account. This is a branch level function where you are allowed to maintain for a specific branch.

This function is not a mandatory maintenance and if maintained, charge account is used for transaction charge liquidation for a particular customer or customer account.

You can invoke the 'Customer Charge Account Mapping Maintenance' screen by typing 'PMDCHGAC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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Specify the following in this screen:

Branch

The system defaults the current branch code. However you can modify the default branch code.

Select the branch code from the option list. This option list displays all the valid branch codes maintained in the system.

Country Code

The default current country code is displayed in this field.

Customer Account Details

Customer Number

Select the customer applicable for charge account mapping, from the adjoining option list. This list displays all the valid CIF Ids .

Account Number

Select the account of a customer for which charge account is to be mapped, from the adjoining option list. A valid list of accounts mapped to the customer is displayed in this list.

Account Branch

The branch code of the selected account is displayed in this field.

Price Component

Select the price component of the account from the option list. The option list displays all valid price components

If the price component is received from external system along with transaction and charge details, then system posts the accounting entries for the received charge amount without any evaluation. System performs the following validations:

- System verifies if the price component received from external system is a valid component mapped to the Country Code and Branch combination in 'Price Component Country-wise Linkage' screen. If not, then the system shows an error message.
- System validates that the received charge amount is not null or a negative value
- System validates that the charge currency is not null

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Customer Name

The customer name is displayed in this field.

Account Currency

The currency of the selected customer account is displayed here.

Charge Account Details

Charge Account Number

Select the charge account that is used during liquidation of charge, from the adjoining option list.

Charge Account Branch

The charge account branch code is displayed in this field.

Charge Account Name

The charge account name is displayed in this field.

Charge Account Currency

The charge account currency is displayed in this field.

During charge processing, the system checks status of the charge account. If the charge account is blocked, the system displays an error message. Following are the statuses of the charge account, where the system checks if the account is in blocked status:

- Posting not allowed
- Frozen
- No Debit
- No Debit override
- No Credit Override
- Dormant
- No Credit
- Error Memo

Note:

10.6.1 The system allows any account as the charge account in the request from channel such as WBANK. However, the system performs a validation to check if the account sent as the charge account is a valid CASA or GL account. If the charge account sent is not a CASA or GL account, the system displays an error message stating 'Only CASA or GL can be specified as Charge Account'.Liquidating Deferred Price Components in Online Liquidation Mode

For the charges whose liquidation mode is set as 'Online', you can start the liquidation process ad-hoc using 'Deferred Price Liquidation – Account Wise' screen. To invoke this screen, type 'PMDDFALQ' in the field at the top right corner of the application toolbar and click the adjoining arrow button,

Specify the following details:

Branch Code

The system displays the current branch code,

Charge Account

Select the charge account from the option list. The option list displays all valid charge accounts applicable.

Selected the charge account and click 'Fetch' button. For the selected charge account, system fetches following details of the charge.

- Currency of the charge account
- Account branch of the charge account
- Deferred reference ID of the charge account
- Liquidation entry date – current system date

Liquidation value date

During liquidation, the system updates the current date as the liquidation value date. However, you can change this to a future date.

Charge Components

The system also fetches following details of the charge and all applicable charge components.

- Charge components
- Component description

Liquidate

By default, this check box is checked, indicating that the charge component is considered for liquidation. You can uncheck this box to exclude a charge component from the ad-hoc liquidation.

Charge components will be picked up for liquidation only if this checkbox is checked.

10.6.1.1 Viewing Summary of Account wise Deferred Price Liquidation

You can view a summary of the ad-hoc deferred price liquidations using 'Deferred Price Liquidation - Account wise Summary' screen. To invoke this screen, type 'PMSDFALQ' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

You can search for the records based on one or more of the following parameters:

- Branch Code
- Charge Account
- Liquidation Entry Date
- Deferred Reference ID

One you have set the search parameters, click 'Search' button. The system displays the following details of records that match the search criteria.

- Branch Code
- Charge Account

- Currency
- Account Branch
- Liquidation Entry date
- Deferred Reference Id
- Liquidation Status
- Authorization Status
- Liquidation Value Date

10.6.2 Liquidating Price Components in Deferred Liquidation mode

The system logs the price components in 'Deferred Liquidation' mode in a separate Deferred Charge Liquidation table. For liquidation, the system considers the transactions that are logged in to this table till the last working date of the liquidation period or till the date on which the adhoc liquidation was processed.

For computing and liquidating charges in deferred liquidation mode, the system consolidates the following components:

- Branch
- Charge Account
- Charge Component
- Charge Currency
- Liquidation Due Date

Note: If the liquidation frequency of a price component is 'Adhoc', then the system updates the Liquidation Date as 'Null'. During adhoc liquidation processing, the system again updates the liquidation date as the current transaction date, i.e. the date on which the adhoc liquidation is processed.

Post EOTI stage, 'Deferred Charge Liquidation' batch process triggers deferred charge liquidation event (DCLQ event). DCLQ event triggers during deferred charge liquidation process to post a single consolidated debit at a price component level from the customer account.

Every day, based on the liquidation frequency, Deferred Charge Liquidation batch picks up all price components that are pending for liquidation on that day.

Refer to the Annexure for details of accounting entries.

The system generates 'Charge Liquidation Reference' number using the 'ZCLQ' process code for posting charge consolidation entries.

During liquidation process, system performs force debit to the extent of insufficient funds for the charge amount from the account. This is applicable for both Oracle FLEXCUBE accounts and external accounts.

For price components whose frequency is not Adhoc, the charge liquidation accounting entries are posted on the last working day of the liquidation period maintained. In case of adhoc liquidation, the entries are posted on the adhoc liquidation start date.

When a transaction is logged in an ECA queue, system will reduce the ECA amount to the extent of the charge amount having components with liquidation mode as 'Deferred'.

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The MIS details for the deferred charge consolidation entries are defaulted from the MIS group maintained for the price component.

10.6.3 Viewing Charge Accounts

A summary screen 'Customer Charge Account Mapping Summary' (PMSCHGAC) is available to view all the charge account mappings.

You can query on records based on any or all of the following criteria:

- Authorization Status
- Branch
- Customer Number
- Charge Account Number
- Record Status
- Country Code
- Account Number
- Price Component

Click 'Execute Query' button. The system identifies all records satisfying the specified criteria and displays the following details for each one of them:

- Authorization Status

- Record Status
- Branch
- Country Code
- Customer Number
- Account Number
- Account Branch
- Charge Account Number
- Charge Account Branch
- Price Component

10.7 Maintaining Country-wise Price Component Linkage Details

You can define the list of price components for a specific Payment Type and Product type combination using 'Price Components – Linkage' screen.

The same price component will be allowed for both internal and external [i.e. either internally resolved by Oracle FLEXCUBE or received externally from other system]. If a defined price component is received from an external system (including Web service) along with Charge amount details, then the system will post the charge accounting entries as given by the external system and will not derive the charge amount.

You can invoke 'Pricing - Price Component Linkage' screen by typing 'PMDCNCOM' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

You can specify the following details:

Country Code

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

Source Code

Specify the source code for which the list of components to be mapped. Alternatively, you can select source code from the option list. The list displays all valid source code maintained in the system.

Branch Code

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

Product Type

Specify the product type for which the list of components to be mapped. Alternatively, you can select product type from the option list. The list displays all valid product type maintained in the system.

Payment Type

Specify the payment type for which the list of components to be mapped. Alternatively, you can select payment type from the option list. The list displays all valid payment type maintained in the system.

Country Charge Component Linkage Details

Component Name

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

Description

The system displays the description of the component.

Allow Amendment

Check this box to allow amendment.

Stop Application

Check this box to stop the application.

Receiver Charge

Check this box to receive charges.

Waive Other Charge Components

Check this box to waive other charge component details.

Default Waiver

Check this box to default waiver details.

10.8 Payment Price Components Linkage

You can associate price components for a combination of country code, branch code, payment type, product type and source code. For example, this function allows you to define the price components for a specific Branch, for an outgoing cross border payment initiated through a specific channel.

The system captures the following details for each of the component linked:

- Allow Amendment
- Stop Application
- Receiver Charge
- Waive Other Charge components
- Default Waiver

You can invoke the 'Country Charge Component Linkage' screen by typing 'PMDCNCOM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

Country Code

Specify the country code.

Source Code

Select the source code for which the price components are being maintained, from the adjoining option list.

Select 'ALL' to apply the price components for all branches.

Branch Code

Select from the option list, the branch code for which the price components are being maintained. Select 'ALL' to apply the price components for all branches.

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Product Type

Select from the option list, the product type for which the price components are being maintained.

Payment Type

Select from the option list, the payment type for which the price components are being maintained.

Country Charge Component Linkage Details

Component Name

Select the appropriate value from the adjoining option list. The option list displays all the charge and tax components that are defined in the system.

Description

The description of the selected charge or tax component is displayed in this field.

Allow Amendment

Check this option to identify whether charge component details can be amended at contract level. This provides the flexibility to manually amend the charge amount or waive specific charge components or waive the entire charge amount.

Stop Application

Check this option to instruct the system to avoid calculating the charge for a product using this charge component.

Receiver Charge

The selection in this field is defaulted. This flag identifies whether the charge component is for receiver charges.

Waive Other Charge Component

Check this option to apply only the selected charge component and ignore other charge components.

This gives the provision to maintain the remitter based charges for an Instructing Agent (Sender) and Debtor (Remitter) combination. If the remitter based charges are maintained for the Country code and if it is applicable for a contract, then the system applies only those charges and ignores other charges defined for the CO using this feature.

Default Waiver

Check this box to indicate that even if charge is computed, it should not be liquidated.

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11. Payments Transfer

11.1 Introduction

This chapter explains the features of the 'Payments Transfer Initiation' screen of FLEXCUBE payments. Using this screen, you can initiate a payment transfer which will be later sent to the debtor agent for creation of a payment transaction.

11.2 Processing Payments Transfer

To invoke the 'FLEXCUBE Payments Transfer' screen, type 'PMDPMINT' in the field at the top right corner of the application tool bar and click the adjoining arrow button.

Specify the following details:

Customer Number

Specify the customer number of the primary customer for whom you are creating the payment transfer record. The option list displays all valid customer numbers with an MT101 agreement maintained in the system. You can select the appropriate one.

Customer Reference

Specify a unique customer reference number.

Customer Service Model

Based on the customer number, the system defaults customer service model to which the customer belongs. However, you can change it.

Branch Code

The system displays the branch code.

Branch Code

The system displays the branch code.

Legal Vehicle Code

The system displays the legal vehicle code of the transfer initiation branch.

Creation Date

This is the date of transfer initiation. The system defaults it to the current application date.

Payment Info Identification

The system generates and displays the payment info identification number.

Batch Booking

Check this box to indicate that the contract should be considered for batch booking.

Authorization Form

Select the authorization form. You can select one of the following options:

- Code
- Proprietary

Authorization Code

Specify the authorization code.

If you have selected 'Code' as the authorization form, then you need to select the authorization value from option list.

If you have selected 'Proprietary' as the authorization form, then you can manually enter the authorization code.

Payment Network Code

Select the payment network to which the transaction should be sent. The option list displays all payment networks maintained in the system.

11.2.1 'Main' Tab

You can capture the main details of a FLEXCUBE payments transaction in the 'Main' tab. Click 'Main' tab to capture the details.

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Specify the following details:

Payment Information

Specify the following payment information.

Payment Method

Select the means of payment to be used for payment. You can select one of the following options:

- TRA
- TRF

Requested Execution Date

Specify the date on which the payment transfer request should be executed.

Instruction Priority

Specify the priority of the transaction. You can select one of the following options:

- Normal
- High

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Service Level Form

Service level is an agreement or rule under which the transaction should be processed. You need to specify the service level form. You can select one of the following options.

- Code
- Proprietary

If you select the service level form, it is mandatory to specify the service level.

Service Level

Specify the service level.

If you have selected 'Code' as the service level form, then you can select the service level from the option list.

If you have selected 'Proprietary' as the service level form, then you can manually enter the service level.

Local Instrument Form

Select the local instrument form from the drop-down list. You can select one of the following options:

- Code
- Proprietary

Local Instrument Value

Specify the local instrument.

If you have selected 'Code' as the local instrument form, then you can select the local instrument value from the option list. If you have selected 'Proprietary' as the local instrument form, then you can manually enter the local instrument value.

Category Purpose Form

Specify the category purpose form. You can select one of the following options:

- Code
- Proprietary

Category Purpose

Specify the category purpose. If the category purpose form is selected as 'Code', then you can select the category purpose from the option list. If you have selected 'Proprietary' as the category purpose form, then you can manually enter the value.

Debtor

Specify the following details pertaining to the debtor.

Identification Type

Select the identification type. You can select one of the following identification types from the drop-down list.

- Org

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- Private

Account ID Type

Select the account ID type. You can select one of the following account ID types from the drop-down list.

- IBAN
- OTHR

BIC

Specify the BIC of the debtor.

Name

Specify the name of the debtor.

Address 1

Specify the address of the debtor in the fields provided.

Address 2

Specify the address of the debtor in the fields provided.

Country of Residence

Specify the country code that forms a part of the address.

Account ID Type

Select the account ID type. You can select one of the following account ID types from the drop-down list.

- IBAN
- OTHR

Account ID Number

Specify the account ID number.

Account Currency

Select the account currency from the option list.

Debtor Agent Details

Specify the following debtor agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

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Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Name

This indicates the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Initiating Party

Specify the following details of the initiating party:

Identification Type

Specify the identification type of the party. You can select one of the following options:

- Organization
- Private

BIC

Specify the BIC of the party.

Name

Specify the name of the initiating party.

Address 1

Specify the address in the fields provided.

Address 2

Specify the address in the fields provided.

Country of Residence

Specify the country code that forms a part of the address.

Forwarding Agent

Specify the forwarding agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Name

This indicates the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Charges Agent Details

Specify the charges agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Name

This indicates the name of the agent.

Address 1

Specify the address of the agent in the fields provided.

Address 2

Specify the address of the agent in the fields provided.

Country

Specify the country code that forms a part of the address.

Charges

Charge Bearer

Specify the charge bearer.

Account ID Type

Select the account ID type. You can select one of the following account ID types from the drop-down list.

- IBAN
- OTHR

Account ID Number

Specify the account ID number.

Account Currency

Select the account currency from the option list.

Account Name

Specify the name of the account.

Supplementary Data

Specify the following details:

Place and Name

Specify the place and name.

Content

Specify the supplementary content.

11.2.1.1 Specifying Additional Details of Debtor

You can capture additional details of the debtor by clicking 'More Details' button.

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Specify the following details:

Identification

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Identification Issuer

Specify the name of the issuer of the identification.

Record ID

Specify the record ID.

Address Details

Address Type

Specify the type of address. You can select one of the following address types from the drop-down list:

- Postal
- Business
- Delivery To
- Residential
- Mail To
- PO Box

Department

Specify the name of the department.

Sub Department

Specify the name of the sub department.

Street Name

Specify the name of the street.

Building Number

Specify the building number.

Post Code

Specify the post code.

Town Name

Specify the name of the town.

Country Sub Division

Specify the name of the country sub division.

Country

Specify the country code. Select the appropriate one from the option list.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Scheme Form

Select the account ID scheme form from the drop down list. You can select one of the following options:

- Code

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- Proprietary

Account ID Scheme

Specify the account ID scheme. You can select the appropriate one from the option list.

Account ID Issuer

Specify the name of the issuer of the account.

Account Type Form

Select the account type form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account Type

Specify the account type. Select the appropriate one from the option list.

Private Details

Specify the following private details:

Birth Date

Specify the date of birth of the debtor.

Province of Birth

Specify the province of birth of the debtor.

City of Birth

Specify the city of birth of the debtor.

Country of Birth

Specify the country of the debtor.

Contact Details

Specify the following contact details:

Name Prefix

Specify the name prefix. You can select one of the following options:

- DOCT
- MADM
- Miss
- MIST

Name

Specify the name of the debtor.

ORACLE®

Phone No

Specify the phone number of the debtor.

Mobile No

Specify the mobile phone number.

Fax No

Specify the fax number.

Email Address

Specify the email address.

Other

You can specify the additional contact information, if any, in this field.

11.2.1.2 <u>Specifying Additional Details of Debtor Agent</u>

Click 'More Details' button to capture additional details about the debtor agent.

Specify the following details:

<u>Other Identification</u>

Identification Value

Specify the identification value.

Identification Issuer

Specify the name of the issuer of the identification.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

ORACLE

Identification Scheme

Select the identification scheme from the option list.

Branch Details

Specify the following details of the branch.

Branch Identification Value

Specify he branch identification value.

Branch Name

Specify the branch name.

Branch Address1

Specify the address of the branch.

Branch Address2

Specify the address of the branch.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Type

Select the account ID type from the drop down list. You can select one of the following options:

- IBAN
- Other

Account ID Number

Specify the account ID number.

Account Currency

Specify the account currency. You can select the appropriate one from the option list.

11.2.1.3 Specifying Ultimate Debtor Details

Click 'Ultimate Debtor' button to capture the details of the ultimate debtor.

ORACLE

Specify the following details:

Identification Type

Specify the identification type. You can select one of the following identification types from the drop-down list:

- Organization
- Private

BIC

Specify the BIC of the ultimate debtor.

Name

Specify the name of the ultimate debtor.

Address 1

Specify the address of the ultimate debtor.

Address 2

Specify the address of the ultimate debtor.

Identification

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Identification Issuer

Specify the name of the issuer of the identification.

Payment ID

Specify the payment ID.

Record ID

Specify the record ID.

Address Details

Address Type

Specify the type of address. You can select one of the following address types from the drop-down list:

- Postal
- Business
- Delivery To
- Residential
- Mail To
- PO Box

Department

Specify the name of the department.

Sub Department

Specify the name of the sub department.

Street Name

Specify the name of the street.

Building Number

Specify the building number.

ORACLE

Post Code

Specify the post code.

Town Name

Specify the name of the town.

Country Sub Division

Specify the name of the country sub division.

Country

Specify the country code. Select the appropriate one from the option list.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Scheme Form

Select the account ID scheme form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account ID Scheme

Specify the account ID scheme. You can select the appropriate one from the option list.

Account ID Issuer

Specify the name of the issuer of the account.

Account Type Form

Select the account type form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account Type

Specify the account type. Select the appropriate one from the option list.

Private Details

Specify the following private details:

Birth Date

Specify the date of birth of the ultimate debtor.

ORACLE

Province of Birth

Specify the province of birth of the ultimate debtor.

City of Birth

Specify the city of birth of the ultimate debtor.

Country of Birth

Specify the country of the ultimate debtor.

Contact Details

Specify the following contact details:

Name Prefix

Specify the name prefix. You can select one of the following options:

- DOCT
- MADM
- Miss
- MIST

Name

Specify the name of the debtor.

Phone No

Specify the phone number of the debtor.

Mobile No

Specify the mobile phone number.

Fax No

Specify the fax number.

Email Address

Specify the email address.

Other

You can specify the additional contact information, if any, in this field.

11.2.1.4 Specifying Additional Details of Initiating Party

You can capture additional details of the initiating party by clicking 'More Details' button.

Specify the following details:

Identification

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Identification Issuer

Specify the name of the issuer of the identification.

Record ID

Specify the record ID.

Address Details

Address Type

Specify the type of address. You can select one of the following address types from the drop-down list:

- Postal
- Business
- Delivery To
- Residential
- Mail To
- PO Box

Department

Specify the name of the department.

Sub Department

Specify the name of the sub department.

Street Name

Specify the name of the street.

Building Number

Specify the building number.

Post Code

Specify the post code.

Town Name

Specify the name of the town.

Country Sub Division

Specify the name of the country sub division.

Country

Specify the country code. Select the appropriate one from the option list.

<u>**Account Details**</u>

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Scheme Form

Select the account ID scheme form from the drop down list. You can select one of the following options:

- Code

ORACLE

- Proprietary

Account ID Scheme

Specify the account ID scheme. You can select the appropriate one from the option list.

Account ID Issuer

Specify the name of the issuer of the account.

Account Type Form

Select the account type form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account Type

Specify the account type. Select the appropriate one from the option list.

Private Details

Specify the following private details:

Birth Date

Specify the date of birth of the initiating party.

Province of Birth

Specify the province of birth of the initiating party.

City of Birth

Specify the city of birth of the initiating party.

Country of Birth

Specify the country of the initiating party.

Contact Details

Specify the following contact details:

Name Prefix

Specify the name prefix. You can select one of the following options:

- DOCT
- MADM
- Miss
- MIST

Name

Specify the name of the debtor.

Phone No

Specify the phone number of the debtor.

Mobile No

Specify the mobile phone number.

Fax No

Specify the fax number.

Email Address

Specify the email address.

Other

You can specify the additional contact information, if any, in this field.

11.2.1.5 <u>Specifying Additional Details of Forwarding Agent</u>

Click 'More Details' button to capture additional details about the forwarding agent.

Specify the following details:

<u>Other Identification</u>

Identification Value

Specify the identification value.

Identification Issuer

Specify the name of the issuer of the identification.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Branch Details

Specify the following details of the branch.

Branch Identification Value

Specify he branch identification value.

Branch Name

Specify the branch name.

Branch Address1

Specify the address of the branch.

Branch Address2

Specify the address of the branch.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Type

Select the account ID type from the drop down list. You can select one of the following options:

- IBAN
- Other

Account ID Number

Specify the account ID number.

Account Currency

Specify the account currency. You can select the appropriate one from the option list.

11.2.1.6 Specifying Additional Details of Charge Agent

Click 'More Details' button to capture additional details about the charge agent.

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Specify the following details:

Other Identification

Identification Value

Specify the identification value.

Identification Issuer

Specify the name of the issuer of the identification.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Branch Details

Specify the following details of the branch.

Branch Identification Value

Specify he branch identification value.

Branch Name

Specify the branch name.

Branch Address1

Specify the address of the branch.

Branch Address2

Specify the address of the branch.

ORACLE®

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Type

Select the account ID type from the drop down list. You can select one of the following options:

- IBAN
- Other

Account ID Number

Specify the account ID number.

Account Currency

Specify the account currency. You can select the appropriate one from the option list.

11.2.2 'Transaction Details' Tab

Click 'Transaction Details' tab to capture further details of the transfer.

Specify the following details:

Payment Information

End to End Identification

The system displays the identification assigned by the initiating party to identify the transaction.

Instructed Currency

Specify the currency in which the instructed amount is moved from debtor to the creditor.

Instructed Amount

Specify the amount of money to be moved from the debtor and creditor, before deduction of charges.

Transfer Currency

Specify the transfer currency.

Charge Bearer

Identify the party who will bear the charges of the transfer.

Purpose Form

Specify the purpose form. You can select one of the following options:

- Code
- Proprietary

Purpose

Specify the purpose. If the purpose form is selected as 'Code', then you can select the purpose from the option list. If you have selected 'Proprietary' as the purpose form, then you can manually enter the value.

Exchange Rate

Unit Currency

Specify the currency in terms which the exchange rate is indicated.

Exchange Rate

Specify the exchange rate for cross-currency transactions.

Rate Type

Specify the rate type. You can select the appropriate one from the option list.

FX Deal Reference

If the exchange rate type is 'Contract Exchange Rate', then you can indicate the FX deal reference number.

Select the forward contract reference number from the option list. This should be a valid deal matching the currency criteria and date criteria based on the product type.

Creditor

Specify the following details of the creditor:

ORACLE

Identification Type

Specify the identification type of the creditor. You can select one of the following options:

- Organization
- Private

BIC

Specify the BIC of the creditor.

Name

Specify the name of the initiating creditor.

Address 1

Specify the address in the fields provided.

Address 2

Specify the address in the fields provided.

Country

Specify the country code that forms a part of the address.

Account ID Type

Specify the account ID type. You can select one of the following options:

- IBAN
- Other

Account ID Number

Specify the account ID number assigned by the institution.

Account Currency

Select the account currency.

<u>Creditor Agent</u>

Specify the following agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

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Member Identification

Specify the member identification of the agent.

Name

Specify the name of the creditor agent.

Address 1

Specify the address of the creditor agent.

Address 2

Specify the address of the creditor agent.

Country

Specify the country that forms a part of the agent's address.

Instruction for Creditor Agent

Specify the instruction provided by the initiating party related to the processing of the payment required for the creditor agent. You can select the appropriate instruction code from the option list.

Info

Based on the code selected, the system displays the information.

Intermediary Agent

Specify the following agent details.

BICFI

Specify the BIC of the agent.

Clearing System Id Form

Identify where the clearing system ID is taken from. You can select one of the following options:

- Code
- Proprietary

Clearing System ID

Specify the clearing system ID.

Member Identification

Specify the member identification of the agent.

Name

Specify the name of the intermediary agent.

Address 1

Specify the address of the intermediary agent.

Address 2

Specify the address of the intermediary agent.

Country

Specify the country that forms a part of the agent's address.

11.2.2.1 <u>Specifying Ultimate Creditor Details</u>

Click 'Ultimate Creditor' button to capture the details of the ultimate creditor.

Specify the following details:

Identification Type

Specify the identification type. You can select one of the following identification types from the drop-down list:

- Organization
- Private

BIC

Specify the BIC of the ultimate creditor.

Name

Specify the name of the ultimate creditor.

Address 1

Specify the address of the ultimate creditor.

Address 2

Specify the address of the ultimate creditor.

Identification

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Identification Issuer

Specify the name of the issuer of the identification.

Payment ID

Specify the payment ID.

Record ID

Specify the record ID.

Address Details

Address Type

Specify the type of address. You can select one of the following address types from the drop-down list:

- Postal
- Business
- Delivery To
- Residential
- Mail To
- PO Box

ORACLE

Department

Specify the name of the department.

Sub Department

Specify the name of the sub department.

Street Name

Specify the name of the street.

Building Number

Specify the building number.

Post Code

Specify the post code.

Town Name

Specify the name of the town.

Country Sub Division

Specify the name of the country sub division.

Country

Specify the country code. Select the appropriate one from the option list.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Scheme Form

Select the account ID scheme form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account ID Scheme

Specify the account ID scheme. You can select the appropriate one from the option list.

Account ID Issuer

Specify the name of the issuer of the account.

Account Type Form

Select the account type form from the drop down list. You can select one of the following options:

ORACLE

- Code
- Proprietary

Account Type

Specify the account type. Select the appropriate one from the option list.

Private Details

Specify the following private details:

Birth Date

Specify the date of birth of the ultimate debtor.

Province of Birth

Specify the province of birth of the ultimate debtor.

City of Birth

Specify the city of birth of the ultimate debtor.

Country of Birth

Specify the country of the ultimate debtor.

Contact Details

Specify the following contact details:

Name Prefix

Specify the name prefix. You can select one of the following options:
- DOCT
- MADM
- Miss
- MIST

Name

Specify the name of the debtor.

Phone No

Specify the phone number of the debtor.

Mobile No

Specify the mobile phone number.

Fax No

Specify the fax number.

ORACLE®

Email Address

Specify the email address.

Other

You can specify the additional contact information, if any, in this field.

11.2.2.2 Specifying Ultimate Debtor Details

Click 'Ultimate Debtor' button to capture the details of the ultimate debtor.

Specify the following details:

Identification Type

Specify the identification type. You can select one of the following identification types from the drop-down list:

- Organization
- Private

ORACLE®

BIC

Specify the BIC of the ultimate debtor.

Name

Specify the name of the ultimate debtor.

Address 1

Specify the address of the ultimate debtor.

Address 2

Specify the address of the ultimate debtor.

Identification

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Identification Issuer

Specify the name of the issuer of the identification.

Payment ID

Specify the payment ID.

Record ID

Specify the record ID.

Address Details

Address Type

Specify the type of address. You can select one of the following address types from the drop-down list:

- Postal
- Business
- Delivery To
- Residential
- Mail To
- PO Box

ORACLE

Department

Specify the name of the department.

Sub Department

Specify the name of the sub department.

Street Name

Specify the name of the street.

Building Number

Specify the building number.

Post Code

Specify the post code.

Town Name

Specify the name of the town.

Country Sub Division

Specify the name of the country sub division.

Country

Specify the country code. Select the appropriate one from the option list.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Scheme Form

Select the account ID scheme form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account ID Scheme

Specify the account ID scheme. You can select the appropriate one from the option list.

Account ID Issuer

Specify the name of the issuer of the account.

Account Type Form

Select the account type form from the drop down list. You can select one of the following options:

ORACLE®

- Code
- Proprietary

Account Type

Specify the account type. Select the appropriate one from the option list.

Private Details

Specify the following private details:

Birth Date

Specify the date of birth of the ultimate debtor.

Province of Birth

Specify the province of birth of the ultimate debtor.

City of Birth

Specify the city of birth of the ultimate debtor.

Country of Birth

Specify the country of the ultimate debtor.

Contact Details

Specify the following contact details:

Name Prefix

Specify the name prefix. You can select one of the following options:
- DOCT
- MADM
- Miss
- MIST

Name

Specify the name of the debtor.

Phone No

Specify the phone number of the debtor.

Mobile No

Specify the mobile phone number.

Fax No

Specify the fax number.

ORACLE

Email Address

Specify the email address.

Other

You can specify the additional contact information, if any, in this field.

11.2.2.3 Specifying Remittance Information

You can capture the remittance information by clicking 'Remittance Info' button.

Specify the following details:

Remittance Information Unstructured

Unstructured

Specify the remittance information.

Line Number

Specify the line number.

Payment ID

Specify the payment ID.

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End to End ID

Specify the end to end ID.

Referred Document Information and Amount

Referred Document Information Form

Specify the referred document information form. You can select one of the following options:

- Code
- Proprietary

Referred Document Information

Specify the referred document information code. You can select the appropriate one from the option list.

Number

Specify the referred document number.

Related Date

Specify the related date of the document.

Remitted Amount

Specify the remitted amount.

Creditor Reference Information

Creditor Ref Info Form

Specify the creditor reference information form. You can select one of the following information forms.

- Code
- Proprietary

Creditor Ref Info

Specify the creditor reference information code. Select the appropriate one from the option list.

Issuer

Specify the name of the issuer of the creditor reference information.

Reference

Specify the reference.

Invoicer

Identification Type

Specify the identification type of the invoicer. You can select one of the following:

- Organization

- Private

BIC

Specify the BIC of the invoicer.

Name

Specify the name of the invoicer.

Address1

Specify the address of the invoicer.

Address2

Specify the address of the invoicer.

Country

Specify the country code.

Additional Remittance Info

Specify the additional information on the remittance, if any.

Invoicee

Identification Type

Specify the identification type of the invoicee. You can select one of the following:

- Organization
- Private

BIC

Specify the BIC of the invoicee.

Name

Specify the name of the invoicee.

Address1

Specify the address of the invoicee.

Address2

Specify the address of the invoicee.

Country

Specify the country code.

11.2.2.4 Specifying Regulatory Reporting Details

You can capture the regulatory reporting details by clicking 'Regulatory Reporting' button.

ORACLE

Debit/Credit

Specify the debit or credit details.

Authority Name

Specify the name of the regulatory authority.

Authority Country

Specify the authority country code.

Payment ID

Specify the payment ID.

Reg Details

You can capture the regulatory details by clicking 'Reg Details' button.

Here, you need to specify the following details:

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Type

Specify the regulation type.

Date

Specify the date.

Country

Specify the regulatory country.

Code

Specify the regulatory code.

Amount

Specify the amount.

Regulatory Information

Specify the regulatory information.

11.2.2.5 <u>Specifying Additional Details of Creditor</u>

You can capture additional details of the creditor by clicking 'More Details' button.

ORACLE®

Specify the following details:

Identification

Identification Value

Specify the identification value.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Identification Issuer

Specify the name of the issuer of the identification.

Record ID

Specify the record ID.

Address Details

Address Type

Specify the type of address. You can select one of the following address types from the drop-down list:

- Postal
- Business
- Delivery To
- Residential
- Mail To
- PO Box

Department

Specify the name of the department.

Sub Department

Specify the name of the sub department.

Street Name

Specify the name of the street.

Building Number

Specify the building number.

Post Code

Specify the post code.

Town Name

Specify the name of the town.

Country Sub Division

Specify the name of the country sub division.

Country

Specify the country code. Select the appropriate one from the option list.

<u>**Account Details**</u>

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Scheme Form

Select the account ID scheme form from the drop down list. You can select one of the following options:

- Code

ORACLE

- Proprietary

Account ID Scheme

Specify the account ID scheme. You can select the appropriate one from the option list.

Account ID Issuer

Specify the name of the issuer of the account.

Account Type Form

Select the account type form from the drop down list. You can select one of the following options:

- Code
- Proprietary

Account Type

Specify the account type. Select the appropriate one from the option list.

Private Details

Specify the following private details:

Birth Date

Specify the date of birth of the creditor.

Province of Birth

Specify the province of birth of the creditor.

City of Birth

Specify the city of birth of the creditor.

Country of Birth

Specify the country of the creditor.

Contact Details

Specify the following contact details:

Name Prefix

Specify the name prefix. You can select one of the following options:

- DOCT
- MADM
- Miss
- MIST

Name

Specify the name of the debtor.

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Phone No

Specify the phone number of the debtor.

Mobile No

Specify the mobile phone number.

Fax No

Specify the fax number.

Email Address

Specify the email address.

Other

You can specify the additional contact information, if any, in this field.

11.2.2.6 Specifying Additional Details of Creditor Agent

Click 'More Details' button to capture additional details about the creditor agent.

Specify the following details:

Other Identification

Identification Value

Specify the identification value.

Identification Issuer

Specify the name of the issuer of the identification.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

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Identification Scheme

Select the identification scheme from the option list.

Branch Details

Specify the following details of the branch.

Branch Identification Value

Specify he branch identification value.

Branch Name

Specify the branch name.

Branch Address1

Specify the address of the branch.

Branch Address2

Specify the address of the branch.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Type

Select the account ID type from the drop down list. You can select one of the following options:

- IBAN
- Other

Account ID Number

Specify the account ID number.

Account Currency

Specify the account currency. You can select the appropriate one from the option list.

11.2.2.7 Specifying Additional Details of Intermediary Agent

Click 'More Details' button to capture additional details about the intermediary agent.

ORACLE

Specify the following details:

Other Identification

Identification Value

Specify the identification value.

Identification Issuer

Specify the name of the issuer of the identification.

Identification Scheme Form

Select the identification scheme form from the drop-down list.

Identification Scheme

Select the identification scheme from the option list.

Branch Details

Specify the following details of the branch.

Branch Identification Value

Specify he branch identification value.

Branch Name

Specify the branch name.

Branch Address1

Specify the address of the branch.

Branch Address2

Specify the address of the branch.

Account Details

Specify the following account details:

Account Name

Specify the name of the account.

Account ID Type

Select the account ID type from the drop down list. You can select one of the following options:

- IBAN
- Other

Account ID Number

Specify the account ID number.

Account Currency

Specify the account currency. You can select the appropriate one from the option list.

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12. Annexure A

12.1 Product Types

The following are the list of Product types that would be available in Authorization Rekey Fields list in the 'Payment Source Maintenance' screen.

Serial Number	Product Type	Description
1	I	Incoming Payment
2	O	Outgoing Payment
3	IN	Return of Incoming Payment
4	ON	Return of Outgoing Payment

12.2 Payment Activities

The following are the list of Payment activities for normal Zengin transactions :

Serial Number	Event Code	Activity Description
1	BOOK	Duplicate Checks
2	BOOK	Transaction Validation for Contract Booking
3	BOOK	Instruction Date Limit Checks
4	BOOK	UDF Derivation and Validation
5	INIT	Payment Routing
6	BOOK	Network Resolution
7	INIT	Product Resolution
8	INIT	Debit Account and Credit Account Resolution
9	INIT	Processing Dates Resolution
10	INIT	Payment Cut-off Time Resolution and Checks
11	INIT	Customer Status Checks

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12	INIT	Customer Account Status Checks
13	INIT	Account Special Instructions Checks
14	INIT	Charge Computation
15	INIT	Network Specific Validations
16	DVL1	Transaction limit check based on the channel/source
17	DRLQ	Debit Liquidation
18	CRLQ	Credit Liquidation
19	BOXR	Book Transfer Payment
20	PMTH	Payment Handoff to Messaging Hub/ Status update for Handoff

The following are the list of Payment activities for Zengin return of outgoing transactions:

Serial Number	Event Code	Activity Description
1	BOOK	Duplicate Check
2	BOOK	Original Transaction Match
3	BOOK	Transaction Validation for Contract Booking
4	BOOK	UDF Derivation and Validation
5	INIT	Payment Routing
6	BOOK	Network Resolution
7	INIT	Product Resolution
8	INIT	Debit Account and Credit Account Resolution
9	INIT	Processing Dates Resolution
10	INIT	Payment Cut-off Time Resolution and Checks
11	INIT	Customer Status Checks
12	INIT	Customer Account Status Checks

13	INIT	Account Special Instructions Checks
14	INIT	Charge Computation
15	DRLQ	Debit Liquidation
16	CRLQ	Credit Liquidation

The following are the list of Payment activities for ForcePostPaymentTxn:

Serial Number	Event Code	Activity Description
1	BOOK	UDF Derivation and Validation
2	INIT	Product Resolution
3	INIT	Debit Account and Credit Account Resolution
4	INIT	Processing Dates Resolution
5	INIT	Charge Computation
6	DRLQ	Debit Liquidation
7	CRLQ	Credit Liquidation

The following are the list of Payment activities for Force Post return of outgoing transactions:

Serial Number	Event Code	Activity Description
1	BOOK	Original Transaction Match
2	BOOK	UDF Derivation and Validation
3	INIT	Product Resolution
4	INIT	Debit Account and Credit Account Resolution
5	INIT	Processing Dates Resolution
6	INIT	Charge Computation
7	DRLQ	Debit Liquidation

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8	CRLQ	Credit Liquidation

12.3 Payment Attributes

The following are the list of Payment Attributes that would be available as FLEXCUBE Payments Rule Engine Parameters, in the 'Rule Setup Maintenance' screen:

- Customer Service Model
- Source code
- Product code
- Payment By
- Contract Reference No
- Authorization status
- Contract status
- Network code
- Product Type
- Transfer Type
- Instruction Priority
- Settlement Priority
- Settlement Method
- Clearing Mode
- Service Level
- Booking date
- Message Dispatch Date
- Org Contract Reference No
- Alternate Contract Ref No
- Transaction Identification
- End to End Identification
- Batch Booking
- Batch Booking Reference
- Accounting Entry Ref No
- Book Transfer Linkage Ref
- Debit Account
- Debit Account Branch
- Debit Account Currency
- Credit Account
- Credit Account Branch
- Credit Account Currency
- Transfer Currency
- Transfer Amount
- ECA Status
- Sanctions Checks Status

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- Cutoff Status
- Rate Pick After Refresh
- Rate Update Status
- Debit Value Date
- Debtor Name
- Debtor BIC
- Debtor Phone No
- Debtor Mobile No
- Debtor Account Identification
- Debtor Agent BIC
- Incoming Message Name
- Incoming Message ID
- Incoming File Reference
- Instructing Agent BIC
- Instructed Agent BIC
- Category Purpose
- Instructed Date
- Credit Value Date
- Creditor Name
- Creditor BIC
- Creditor Phone No
- Creditor Mobile No
- Creditor Account Identification
- Creditor Agent BIC

The following payment functions would be made available in the 'Rules Setup Attributes Mapping' screen:

Sl. No	Payment attributes available	Description	Values
Product resolution Rule Maintenance			
1	BATCH_BOOKING_REF_NO	Booking Reference Number for processing single debit for customer file transactions	
2	IS_BEN_VALID_IBAN	Function which will indicate whether the	TRUE/FALSE.
3	PAYMENT_BY	Indicates the settlement type of the transaction	Message , Clearing

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4	NETWORK	Indicates the Payment network	Local clearing or SEPA CSM, TARGET2 or the SWIFT network.
5	PAYMENT_TYPE	Type of Payment	Outgoing, Incoming, Internal
6	TRANSFER_TYPE	Transfer Type of the Message	B – Bank Transfer C – Customer Transfer
7	TXN_AMOUNT	Amount of the transaction	
8	TXN_CCY	Currency of the transaction amount	
9	TXN_SOURCE	Source code of the transaction	
10	COVER	If payments are with or without cover	Yes/No
11	REPAIR_TYPE	Repair type of the transaction	Manual, Structured or Repaired
Cover Suppression Rule Maintenance			
12	INSTRUCTING_AGENT_COUNTRY	Indicates the country of the Instructing agent	
13	INSTRUCTED_AGENT_COUNTRY	Indicates the country of the Instructed Agent	
14	CREDITOR_COUNTRY	Country of the Creditor	
15	REIMB_AGENT_COUNTRY	Indicates the country of the Reimbursement agent.	

16	TXN_AMOUNT	Indicates the transaction amount	
17	TXN_CCY	Currency of the transaction amount	

12.4 Examples of Pricing Accounting Entries

Example 1:

Customer ABC orders Bank 1 to pay euro 1,000 to Bank 2 for the account of Customer XYZ dated DD/MM/YYYY. Both the customers agreed to share the charges.

Outgoing Payment at Bank 1: (Bank 1 charges EUR 10)

Charge Bearer Option: SHAR

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

Charges Entries:

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 10	CHG_AMT	CUSTCHARGEACC
DRLQ	Cr	EUR 10	CHG_INCOME	CHARGECOMPINC

*Remitter account (or) charge account of Remitter will be debited for charges

Incoming Payment at Bank 2: (Bank 2 charges EUR 5)

Charge Bearer Option: SHAR

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

Charges Entries:

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Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
CRLQ	Dr	EUR 5	CHG_AMT	BENEFICIARY
CRLQ	Cr	EUR 5	CHG_INCOME	CHARGECOMPINC

*Remitter will be the nostro account & charge will be deducted from beneficiary customer

Charge Bearer Option: CRED

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

Charges Entries:

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
CRLQ	Dr	EUR 10	CHG_AMT	BENEFICIARY
CRLQ	Cr	EUR 10	CHG_INCOME	CHARGECOMPINC

*Beneficiary Nostro account will be debited for charges

*Charge amt deducted from Bene (Nostro) acct will be specified in Sender's Chgs (71 F: EUR 10)

*Net amount after deduction of Sender's Chgs will be quoted as the Inter-bank settlement amt (32A: EUR 990)

Incoming Payment at Bank 2: (Bank 2 charges EUR 5)

Charge Bearer Option: CRED

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 990	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 990	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 990	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 990	TFR_AMT	BENEFICIARY

Charges Entries:

Event	Dr/Cr	Amount	Amount Tag	Accounting role

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Code				
CRLQ	Dr	EUR 5	CHG_AMT	BENEFICIARY
CRLQ	Cr	EUR 5	CHG_INCOME	CHARGECOMPINC

*Remitter will be nostro account & charge will be deducted from beneficiary customer

Example 3:

Customer ABC orders Bank 1 to pay EUR 1000 to Bank 2 for the account of Customer XYZ dated DD/MM/YYY agreeing that all transaction charges are to be borne by the Ordering Customer.

Case a: If the Ordering customer do not pay the receiver's charges along with the settlement amount (i.e. 71 G being null)

Outgoing Payment at Bank 1: (Bank 1 charges EUR 10)

Charge Bearer Option: DEBT

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

Charges Entries:

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 10	CHG_AMT	CUSTCHARGEACC
DRLQ	Cr	EUR 10	CHG_INCOME	CHARGECOMPINC

*Remitter account will be debited for Bank 1 charges

*If Remitter account is not debited for Receiver's charge, charge amount will be specified in Receiver's charge (71 G) will be Null. Bank 2 has to claim the charges accordingly (automatic or manual)

Incoming Payment at Bank 2: (Bank 2 charges EUR 5)

Charge Bearer Option: DEBT

Case i: If Receiver's charge is null at incoming message & following options are set at Module Branch Parameter level for Bank 2:-

- Automatic Charge Claim = N

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE

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CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

*Charges will be totally waived and Bank 2 will manually collect charges using Generate Charge Claim Function later.

<u>Case ii: If Receiver's charge is null at incoming message & following options are set at Module Branch Parameter level for Bank 2:-</u>

- Automatic Charge Claim = Y

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

*Charge Claim advice will be automatically generated and sent to Instructing agent (Sender's bank).

<u>Case b: If the Ordering customer pays the receiver's charges along with the settlement amount (i.e. 71 G being present)</u>

Outgoing Payment at Bank 1: (Bank 1 charges EUR 10 & Receiver's charges maintained is EUR 5)

Charge Bearer Option: DEBT

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

Charges Entries:

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 10	CHG_AMT	CUSTCHARGEACC
DRLQ	Cr	EUR 10	CHG_INCOME	CHARGECOMPINC
DRLQ	Dr	EUR 5	RVR_CHG_AMT	CUSTCHARGEACC
DRLQ	Cr	EUR 5	RVR_CHG_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 5	RVR_CHG_AMT	INTMD_SUSPENSE

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CRLQ	Cr	EUR 5	RVR_CHG_AMT	BENEFICIARY

*Remitter account will be debited for charges

*If Remitter account is debited for Receiver's charge, charge amount will be specified in Receiver's charge (71 G: EUR 5)

*Net amount after inclusion of Receiver's Chgs will be quoted as the Inter-bank settlement amt (32A: EUR 1005)

Incoming Payment at Bank 2:

Case i: If Receiver's charge is present at incoming message & following options are set at Module Branch Parameter level for Bank 2:-

- Automatic Charge Claim = Y (or) Automatic Charge Claim = N
- System will credit the receiver's charges to charge income irrespective of whether the received charges (71G) is greater or lesser than the charges computed by the system for the Incoming payment. Bank has to operationally handle the different in amount.

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

Charges Entries:

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 5	RVR_CHG	REMITTER
DRLQ	Cr	EUR 5	RVR_CHG	CHARGECOMPINC

Example 4:

Customer ABC orders Bank 1 to pay euro 1,000 to Bank 3 for the account of Customer XYZ dated DD/MM/YYYY. Both the customers agreed to share the charges. (Bank 1 identifies Bank 2 as the intermediary to pass on the funds to Bank 3)

Outgoing Payment at Bank 1: (Bank 1 charges EUR 10)

Charge Bearer Option: SHAR

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

Charges Entries:

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Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 10	CHG_AMT	CUSTCHARGEACC
DRLQ	Cr	EUR 10	CHG_INCOME	CHARGECOMPINC

*Remitter account (or) charge account of Remitter will be debited for charges

Outgoing Pass-through Payment at Bank 2: (Bank 2 Charges EUR 10)

Charge Bearer option: SHAR

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 990	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 990	TFR_AMT	BENEFICIARY

Charges Entries:

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 10	CHG_AMT	BENEFICIARY
DRLQ	Cr	EUR 10	CHG_INCOME	CHARGECOMPINC

*Remitter refers to Nostro account for a pass through payment

*Charge amount deducted from nostro account will be specified in Sender's charges (71 F: EUR 10)

Incoming Payment at Bank 3: (Bank 2 charges EUR 5)

Charge Bearer Option: SHAR

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 990	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 990	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 990	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 990	TFR_AMT	BENEFICIARY

Charges Entries:

Event	Dr/Cr	Amount	Amount Tag	Accounting role

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Code				
CRLQ	Dr	EUR 5	CHG_AMT	BENEFICIARY
CRLQ	Cr	EUR 5	CHG_INCOME	CHARGECOMPINC

*Remitter will be the nostro account & charge will be deducted from beneficiary customer

*Sender's Charges (71 F) specified in Incoming message illustrate that Sender's charges have been deducted by the Instructed Agent.

Example 5:

Customer ABC orders Bank 1 to pay euro 1,000 to Bank 2 for the account of Customer XYZ dated DD/MM/YYYY agreeing that all transaction charges are to be borne by the Beneficiary Customer (Bank 1 identifies Bank 2 as the intermediary to pass on the funds to Bank 3).

Outgoing Payment at Bank 1: (Bank 1 charges EUR 10)

Charge Bearer Option: CRED

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

Charges Entries:

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 10	CHG_AMT	BENEFICIARY
DRLQ	Cr	EUR 10	CHG_INCOME	CHARGECOMPINC

 *Beneficiary Nostro account will be debited for charges

 *Charge amt deducted from Bene (Nostro) acct will be specified in Sender's Chgs (71 F: EUR 10)

 *Net amount after deduction of Sender's Chgs will be quoted as the Inter-bank settlement amt (32A: EUR 990)

Outgoing Pass-through Payment at Bank 2: (Bank 2 Charges EUR 5)

Charge Bearer option: CRED

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 990	AMT_EQUIV	REMITTER

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DRLQ	Cr	EUR 990	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 990	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 990	TFR_AMT	BENEFICIARY

Charges Entries:

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 5	CHG_AMT	BENEFICIARY
DRLQ	Cr	EUR 5	CHG_INCOME	CHARGECOMPINC

*Remitter refers to Nostro account for a pass through payment

*Charge amount deducted from nostro account will be specified in Sender's charges as below

　　　　(71 F: EUR 10   EUR 5)

Note: Charges should be indicated in the order in which they have been deducted from the transaction amount. Ie, the first occurrence of this field specifies the charges of the first bank in the transaction chain that deducted charges; such that the last occurrence always gives the Sender's charges.

Incoming Payment at Bank 3: (Bank 2 charges EUR 5)

Charge Bearer Option: CRED

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 985	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 985	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 985	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 985	TFR_AMT	BENEFICIARY

Charges Entries:

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
CRLQ	Dr	EUR 5	CHG_AMT	BENEFICIARY
CRLQ	Cr	EUR 5	CHG_INCOME	CHARGECOMPINC

*Remitter will be nostro account & charge will be deducted from beneficiary customer

Example 6:

Customer ABC orders Bank 1 to pay EUR 1000 to Bank 3 for the account of Customer XYZ dated DD/MM/YYY agreeing that all transaction charges are to be borne by the Ordering Customer.

(Bank 1 identifies Bank 2 as the intermediary to pass on the funds to Bank 3).

Case a: If the Ordering customer do not pay the receiver's charges along with the settlement amount (i.e. 71 G being null)

Outgoing Payment at Bank 1: (Bank 1 charges EUR 10)

Charge Bearer Option: DEBT

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

Charges Entries:

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 10	CHG_AMT	CUSTCHARGEACC
DRLQ	Cr	EUR 10	CHG_INCOME	CHARGECOMPINC

 *Remitter account will be debited for Bank 1 charges

 *If Remitter account is not debited for Receiver's charge, charge amount will be specified in Receiver's charge (71 G) will be Null. Bank 2 has to claim the charges accordingly (automatic or manual)

Outgoing Pass through Payment at Bank 2: (Bank 2 charges EUR 5)

Case i: If Receiver's charges is Null at Incoming message & if Charge Claim applicable = N at Bank 2 Module Branch Parameter level:

Charge Bearer Option: DEBT

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

 *Charges will be totally waived and Bank 2 will manually collect charges later

Case ii: If Receiver's charge is null at incoming message & following options are set at Module Branch Parameter for Bank 2:-

- Charge Claim Applicable = Y

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role

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Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

 *Charge Claim advice will be automatically generated and sent to Instructing agent (Bank 1).

Incoming Payment at Bank 3: (Bank 3 charges EUR 5)

Case i: If Receiver's charge is null at incoming message & following options are set at Module Branch Parameter level for Bank 3:-

- Charge Claim applicable = N

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

 *Charges will be totally waived and Bank 3 will manually collect charges later using Charge Claim Generation function.

Case ii: If Receiver's charge is null at incoming message & following options are set at Module Branch Parameter level for Bank 3:-

- Charge Claim Applicable = Y

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

*Charge Claim advice will be automatically generated and sent to Instructing agent (Bank 2).

Case b: If the Ordering customer pays the receiver's charges along with the settlement amount (i.e. 71 G being present)

Outgoing Payment at Bank 1: (Bank 1 charges EUR 10 & Receiver's charges maintained is EUR 5)

Charge Bearer Option: DEBT

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role

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DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

Charges Entries:

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 10	CHG_AMT	CUSTCHARGEACC
DRLQ	Cr	EUR 10	CHG_INCOME	CHARGECOMPINC
DRLQ	Dr	EUR 5	RVR_CHG_AMT	CUSTCHARGEACC
DRLQ	Cr	EUR 5	RVR_CHG_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 5	RVR_CHG_AMT	INTMD_SUSPENSE
DRLQ	Cr	EUR 5	RVR_CHG_AMT	BENEFICIARY

*Remitter account will be debited for charges

*If Remitter account is debited for Receiver's charge, charge amount will be specified in Receiver's charge (71 G: EUR 5) which is due to the Receiver (Instructed Agent)

*Net amount after inclusion of Receiver's Chgs will be quoted as the Inter-bank settlement amt (32A: EUR 1005)

Outgoing Pass through Payment at Bank 2: (Bank 2 charges EUR 5)

Case i: If Receiver's charge is present at incoming message & following options are set at Module Branch Parameter level for Bank 2:

- Automatic Charge Claim = Y (or) Automatic Charge Claim = N

System will credit the receiver's charges to charge income GL irrespective of whether the received charges (71G) is greater or lesser than the charges computed by the system for the Incoming payment. Bank has to operationally handle the different in amount.

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

Charges Entries:

Event	Dr/Cr	Amount	Amount Tag	Accounting role

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Code				
DRLQ	Dr	EUR 5	RVR_CHG	REMITTER
DRLQ	Cr	EUR 5	RVR_CHG	CHARGECOMPINC

Incoming Payment at Bank 3: (Bank 3 charges EUR 5)

Case i: If Receiver's charge is null at incoming message & following options are set at Module Branch Parameter level for Bank 3:

- Automatic Charge Claim = N

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

*Charges will be totally waived and Bank 3 will manually collect charges later using Charge Claim Generation Function.

Case ii: If Receiver's charge is null at incoming message & following options are set at Module Branch Parameter level for Bank 3:-

- Automatic Charge Claim = Y

Event Code	Dr/Cr	Amount	Amount Tag	Accounting role
DRLQ	Dr	EUR 1000	AMT_EQUIV	REMITTER
DRLQ	Cr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Dr	EUR 1000	TFR_AMT	INTMD_SUSPENSE
CRLQ	Cr	EUR 1000	TFR_AMT	BENEFICIARY

*Charge Claim advice will be automatically generated and sent to Instructing agent (Bank 2).

Accounting Entries for Deferred Charge Liquidation Event:

Event Code	Dr/Cr	Amount Tag	Accounting role
DCLQ	Dr	AMT_EQUIV	CUSTCHGACCT
DCLQ	Cr	CHGCOMP_AMT	CHGCOMP_INC

Accounting Entries in case of Cash Back for Special Pricing:

Event Code	Dr/Cr	Amount Tag	Accounting role

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DRLQ	Dr	CHG_AMT	CUSTCHARGEACC
DRLQ	Cr	CHG_INCOME	CHARGECOMPINC
DRLQ	Dr	CHG_CB	CHARGECOMPINC
DRLQ	Cr	CHG_CB	CUSTCHARGEACC

12.5 **SimulatePMContract**

Below mentioned are the element description details of SimulatePMContract

Element	Description	Length	Datatype	Mandatory/ Optional - Outgoing Payment Simulation
FCUBS_HEADER	Header node			M
+SOURCE	Source Code of the payment request. This source code should be defined in the Source Maintenance of FP. For W-Bank the value should be WBNK	4	String	M
+UBSCOMP	Default value FCUBS	5	String	M
+MSGID	Message Id		String	O
+CORRELID	Correlation Id		String	O
+USERID	User Id	12	String	M
+BRANCH	Branch	3	String	M
+MODULEID	Default value PM	2	String	O
+SERVICE	Default value FCUBSPMService		String	M
+OPERATION	Default value SimulatePMContract		String	M
+SOURCE_OPERATION	Source Operation		String	O
+SOURCE_USERID	Source User Id		String	O
+DESTINATION	Destination		String	O

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+MULTITRIPID	Multi trip Id		String	O
+FUNCTIONID	Function Id		String	O
+ACTION	Action		String	O
+MSGSTAT	Message Status		String	O
+PASSWORD	Password		String	O
+ADDL	Additional Details			O
++PARAM	Parameters			O
+++NAME	Name		String	O
+++VALUE	Value		String	O
FCUBS_BODY	This contains the elements specific PM contract			M
+Contract-Details-Full	Contains the contract elements			M
++VERNO	This indicates the version number of the PM transaction.	4 digits	Decimal	O
++SRCCD	Source Code of the payment request. This source code should be defined in the Source Maintenance of PM. For W-Bank the value should be .WBNK	16	String	M
++TRANSFERTYP	This will be always Customer Transfer. Default value should be C	1	String	M
++PRDTYP	Indicates the type of the payment transaction product. This can be , Outgoing Payment (O) Incoming Payment (I) Return of Outgoing Payment (ON) Return of Incoming Payment (IN)	2	String	M (value should be O)
++CONTRACT_REF_NO	This is PM contract reference number and is auto generated by the system	16	String	O
++BRNCD	Flexcube branch code and is the transaction branch	3	String	M
++TRNID	This indicates the reference assigned by the Sender to unambiguously identify the message. If given then system will take it from the message else will default it as the PM contract reference number	35	String	O

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++ENDTOENDID	Unique identification, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. If not given then system will default it as the PM contract reference	35	String	O
++MAXTXNCNT	Maximum Transaction Count	4 digits 0 fractions	Decimal	O
++TRANFERCCY	This indicates the transfer currency of the payment	3	String	M
++TRANFERAMT	This indicates the amount of the Payment transaction	15	Decimal	M
++ACTDT	Activation Date		Date	O
++BOOKDT	Booking Date		Date	O
++INSTRDT	This indicates the date of the transaction from which		Date	M
++CR_ACIN_NUM	This is the account number of the creditor as assigned by the creditor agent	34	String	M
++CR_ACCCCY	This is the ISO currency code. Outgoing - This is the currency code of the creditor account number. Incoming - This will be defaulted from the creditor account number	3	String	M
++CR_ACC_BRANCH	This is the branch of the creditor account	3	String	M
++CR_NAME	This is the name of the creditor	48	String	M
++DR_ACIN_NUM	This is the account number of the debtor as assigned by the bank. Outgoing-This field is mandatory in case of payment mode is A. Also when payment mode is G but the customer is an account holder of the bank. This field is optional in case of payment transaction for a walk-in customer.	34	String	O
++DR_ACCCCY	This is the ISO currency code of the debtor account number. If not given then system will default it from the	3	String	O

	given debtor account number. If not given then the currency will be defaulted as the transfer currency			
++DR_ACBRN	This the branch code in which the debtor account number is held. The combination of Debtor account number and the debtor branch will form a unique key for identification of the account in case of outgoing. This is mandatory in case account number is specified. In case of GL / walkin this will be defaulted to the current processing branch code.	3	String	O
++DR_NAME	This is the name of the debtor. Outgoing- If not given then system will default it based on the network preferred language script code	48	String	O
++CONTRACT_S TAT	This indicates the transaction status. The values that can be used for Zengin transaction are, A-Active L-Liquidated C-Cancelled O – Returned	1	String	O
++CR_ACCOUNT _TYPE	This is the account type of the creditor account. The allowed values are S-Savings C-Current O-Others P-Special	1	String	M
++DR_ACCOUNT _TYPE	This is the account type of the debtor account. The allowed values are S-Savings C-Current O-Others P-Special This is not mandatory for payment mode being G or W	1	String	O
++DRA_BNKCD	Bank Code of the debtor agent. Outgoing- This will be defaulted based on the Transaction branch. Incoming-This should be the debtor agent bank code.	4	String	O

++DRA_BNKNAME	Bank Name of the debtor bank. Outgoing - This will be defaulted based on the transaction branch. Incoming - This should be the debtor agent bank name	15	String	O
++DRA_BRNCDE	Debtor Agent Branch Code Outgoing- This will be defaulted based on the Transaction branch. Incoming-This should be the debtor agent branch code.	3	String	O
++DRA_BRNNAME	Branch Name of the debtor bank. Outgoing - This will be defaulted based on the transaction branch. Incoming - This should be the debtor agent branch name	15	String	O
++CRA_BNKCD	Bank Code of the creditor agent. Incoming - This will be defaulted based on the Transaction branch. Outgoing -This should be the creditor agent bank code.	4	String	M
++CRA_BNKNAME	Bank Name of the creditor bank. Incoming - This will be defaulted based on the transaction branch. Outgoing - This should be the creditor agent bank name	15	String	O
++CRA_BRNCD	Creditor Agent Branch Code Incoming- This will be defaulted based on the Transaction branch. Outgoing-This should be the creditor agent branch code.	3	String	M
++CRA_BRNNAME	Branch Name of the creditor bank. Incoming - This will be defaulted based on the transaction branch. Outgoing - This should be the creditor agent branch name	15	String	O
++MSGREQ	This indicates if the payment message is required to be handed off or not. If Y then payment message will be handed off else if N then payment message will not be handed off. If not given then system consider the default value as Y. In case of W-Bank this has to be populated as N	1	String	O
++INQUIRY_NOT _REQ	This indicates if the enquiry from the creditor bank is required or not. If not given then system will default it from the source maintenance of PM	1	String	O

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++PAYMENT_MODE	Outgoing - This indicates the mode of payments whether debit is on the account or on the GL code or for the walk in customer. If this is through GL, that is Account-Cash then it means that the transaction is cash based but for the account holder. In case of walk in customer, the mode of payment should be W And DR_GL should be populated instead of Debtor Account Id number. The allowed values are, A – Account/CASA G – GL W – Walkin	1	String	M
++DR_GL	Outgoing - If mode of payment is G then this field should have a value	9	String	O
++TRNTYPE_CODE	This indicates the transaction type. Based on this the payment transaction will be processed. The values are, 1. ForcePostCustPaymentReturn - To post the entries by skipping validation, for return transaction. 2. ForcePostPaymentTxn - To post the entries by skipping validation, for payment transaction. This can be used if the entries are to be posted forcefully without customer/account validation. The credit account can be given directly so that the system uses the same to post the entry. For Example: For posting Fee Amount or Debit advice entries. 3. CustPaymentReturn	50	String	O
++MSGDT	Message Date		Date	O
++ORIG_CONTRACT_REF_NO	Original Contract Reference number of the return transaction. This should be populated in case of return transactions.	35	String	O
++LOCINSTRVAL	Local Instrument Value.	35	String	O
++CATPURVAL	Category Purpose Value.	35	String	O
++CHARGE_BEARER	The charge bearer. If not given system will default it from product.	4	String	O

++AUTHSTAT	Authorization Status	1	String	O
++MAKER_ID	Maker Id	12	String	O
++MAKERSTAMP	Maker Date Stamp	35	String	O
++CHECKER_ID	Checker Id	12	String	O
++CHECKERSTAMP	Checker Date Stamp	35	String	O
++Remit-Info-Us	Multiple Occurrences			
+++UNSTRUCT	Payment details	140	String	O
++Trn-Details				
+++STLMETHOD	Settlement Method	4	String	O
+++INCMGINSTID	Incoming Instructing Id	35	String	O
+++CLRSYSREF	Clearing System Reference	35	String	O
+++INSDAMT	Instructed Amount	22 total digits ,3 fractions	Decimal	O
+++O_MSGREFNO	This is the Zengin sequence number. Outgoing - This will be assigned when W-Bank is initiating the payment transaction	35	String	O
+++HOFF_STATUS	This indicates the handoff status of the payment message. N-Not Applicable P-Pending H-Handedoff C-Completed	1	String	O
+++DIS_DATE_TIME	This is the date and time when the message is sent to Zengin network	35	String	O
+++DIS_FILE_NAME	This is the file name of the message sent to zengin	255	String	O
+++RECPT_DT	This is the message receipt date and time from the channel. This will be populated by the channel. If not given then system will populate the authorization date time. The processing	35	String	O

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	cut off will be checked against this.			
++Chgtr-Master				O
+++FCCREF	This is the PM contract reference number	35	String	M
+++VRNO	This is the version number of the contract		Decimal	O
+++CHG_AC_CCY	This is the currency of the charge account number	3	String	O
+++CHG_AC_NO	This indicates the charge account of the transaction for all payment types	20	String	M
+++CHARGE_AC_DESC	Account Description	255	String	O
+++CHGACBRN	Account Branch	3	String	O
+++WAIVECHG	This indicates whether all the charge components are to be waived for the transaction or not. Y-Yes N-No	1	String	O
+++Chgtr-Detail	Multiple Occurrences			O
++++COMPT	This indicates the charge component for the transaction.	15	String	M
++++ACC_CCY	This is the charge component currency. If component is given the charge account currency is mandatory	3	String	O
++++AMNT	This indicates the charge amount in charge currency Mandatory when component is specified		Decimal	O
++++WAIVER	This flag indicates the charge will be waived or not Y-Yes, N-No	1	String	O
++++RATE	This is the applied computation rate of charge for the component.		Decimal	O
++++EVNTCODE	Indicates the Liquidation Event of the Charge Component	4	String	O

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Element	Description	Length	Datatype	Mandatory/Optional - Outgoing Payment
++++DPICKEVESEQ	Event Sequence Number		Decimal	O
++++DEVESEQNO	Event Sequence Number		Decimal	O
++Contract-Details-UDF				
+++UDF_1	PM User Defined Field 1	255	String	O
+++UDF_2	PM User Defined Field 2	255	String	O
+++UDF_3	PM User Defined Field 3	255	String	O
+++UDF_4	PM User Defined Field 4	255	String	O
+++UDF_5	PM User Defined Field 5	255	String	O
+++UDF_6	PM User Defined Field 6	255	String	O
+++UDF_7	PM User Defined Field 7	255	String	O
+++UDF_8	PM User Defined Field 8	255	String	O
+++UDF_9	PM User Defined Field 9	255	String	O
+++UDF_10	PM User Defined Field 10	255	String	O

12.6 **SimulatePMCharge**

Below mentioned are the element description details of SimulatePMCharge

Element	Description	Length	Datatype	Mandatory/Optional - Outgoing Payment
FCUBS_HEADER	Header node			M
+SOURCE	Source Code of the payment request. This source code should be defined in the Source Maintenance of PM. For W-Bank the value should be WBNK	4	String	M
+UBSCOMP	Default value FCUBS	5	String	M
+MSGID	Message Id		String	O
+CORRELID	Correlation Id		String	O
+USERID	User Id	12	String	M

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+BRANCH	Branch	3	String	M
+MODULEID	Default value PM	2	String	O
+SERVICE	Default value FCUBSPMService		String	M
+OPERATION	Default value SimulatePMContract		String	M
+SOURCE_OPER ATION	Source Operation		String	O
+SOURCE_USER ID	Source User Id		String	O
+DESTINATION	Destination		String	O
+MULTITRIPID	Multi trip Id		String	O
+FUNCTIONID	Function Id		String	O
+ACTION	Action		String	O
+MSGSTAT	Message Status		String	O
+PASSWORD	Password		String	O
+ADDL	Additional Details			O
++PARAM	Parameters			O
+++NAME	Name		String	O
+++VALUE	Value		String	O
FCUBS_BODY	This contains the elements specific PM contract			M
+Contract-Details-Full	Contains the contract elements			M
++VERNO	This indicates the version number of the PM transaction.	4 digits	Decimal	O
++SRCCD	Source Code of the payment request. This source code should be defined in the Source Maintenance of PM. For W-Bank the value should be .WBNK	16	String	O
++TRANSFERTY P	This will be always Customer Transfer. Default value should be C	1	String	O
++PRDTYP	Indicates the type of the payment transaction product. This can be , Outgoing Payment (O)	2	String	M

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	Incoming Payment (I) Return of Outgoing Payment (ON) Return of Incoming Payment (IN)			
++CONTRACT_R EF_NO	This is PM contract reference number and is auto generated by the system	16	String	O
++BRNCD	Flexcube branch code and is the transaction branch	3	String	O
++TRNID	This indicates the reference assigned by the Sender to unambiguously identify the message. If given then system will take it from the message else will default it as the PM contract reference number	35	String	O
++ENDTOENDID	Unique identification, to unambiguously identify the transaction. This identification is passed on, unchanged, throughout the entire end-to-end chain. If not given then system will default it as the PM contract reference	35	String	O
++MAXTXNCNT	Maximum Transaction Count	4 digits 0 fractio ns	Decimal	O
++TRANFERCCY	This indicates the transfer currency of the payment	3	String	O
++TRANFERAMT	This indicates the amount of the Payment transaction	15	Decimal	O
++ACTDT	Activation Date		Date	O
++BOOKDT	Booking Date		Date	O
++CUSTNO	Customer Number	9	String	M
++INSTRDT	This indicates the date of the transaction from which		Date	O
++CR_ACIN_NUM	This is the account number of the creditor as assigned by the creditor agent	34	String	O
++CR_ACCCCY	This is the ISO currency code. Outgoing - This is the currency code of the creditor account number.	3	String	O

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	Incoming - This will be defaulted from the creditor account number				
++CR_ACC_BRA NCH	This is the branch of the creditor account	3	String		O
++CR_NAME	This is the name of the creditor	48	String		O
++DRA_ACIN_NU M	This is the account number of the debtor as assigned by the bank. Outgoing-This field is mandatory in case of payment mode is A. Also when payment mode is G but the customer is an account holder of the bank. This field is optional in case of payment transaction for a walk-in customer.	34	String		M
++DR_ACCCCY	This is the ISO currency code of the debtor account number. If not given then system will default it from the given debtor account number. If not given then the currency will be defaulted as the transfer currency	3	String		O
++DR_ACBRN	This the branch code in which the debtor account number is held. The combination of Debtor account number and the debtor branch will form a unique key for identification of the account in case of outgoing. This is mandatory in case account number is specified. In case of GL / walkin this will be defaulted to the current processing branch code.	3	String		O
++DR_NAME	This is the name of the debtor. Outgoing- If not given then system will default it based on the network preferred language script code	48	String		O
++CONTRACT_S TAT	This indicates the transaction status. The values that can be used for Zengin transaction are, A-Active L-Liquidated C-Cancelled O – Returned	1	String		O
++CRA_ACCOUN T_TYPE	This is the account type of the creditor account. The allowed values are S-Savings C-Current	1	String		O

	O-Others P-Special			
++DRA_ACCOUNT_TYPE	This is the account type of the debtor account. The allowed values are S-Savings C-Current O-Others P-Special This is not mandatory for payment mode being G or W	1	String	M
++DRA_BNKCD	Bank Code of the debtor agent. Outgoing- This will be defaulted based on the Transaction branch. Incoming-This should be the debtor agent bank code.	4	String	O
++DRA_BNKNAME	Bank Name of the debtor bank. Outgoing - This will be defaulted based on the transaction branch. Incoming - This should be the debtor agent bank name	15	String	O
++DRA_BRNCDE	Debtor Agent Branch Code Outgoing- This will be defaulted based on the Transaction branch. Incoming-This should be the debtor agent branch code.	3	String	O
++DRA_BRNNAME	Branch Name of the debtor bank. Outgoing - This will be defaulted based on the transaction branch. Incoming - This should be the debtor agent branch name	15	String	O
++CRA_BNKCD	Bank Code of the creditor agent. Incoming - This will be defaulted based on the Transaction branch. Outgoing -This should be the creditor agent bank code.	4	String	O
++CRA_BNKNAME	Bank Name of the creditor bank. Incoming - This will be defaulted based on the transaction branch. Outgoing - This should be the creditor agent bank name	15	String	O
++CRA_BRNCD	Creditor Agent Branch Code Incoming- This will be defaulted based on the Transaction branch. Outgoing-This should be the	3	String	O

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	creditor agent branch code.			
++CRA_BRNNAM E	Branch Name of the creditor bank. Incoming - This will be defaulted based on the transaction branch. Outgoing - This should be the creditor agent branch name	15	String	O
++MSGREQ	This indicates if the payment message is required to be handed off or not. If Y then payment message will be handed off else if N then payment message will not be handed off. If not given then system consider the default value as Y. In case of W-Bank this has to be populated as N	1	String	O
++INQUIRY_NOT _REQ	This indicates if the enquiry from the creditor bank is required or not. If not given then system will default it from the source maintenance of PM	1	String	O
++PAYMENT_MO DE	Outgoing - This indicates the mode of payments whether debit is on the account or on the GL code or for the walk in customer. If this is through GL, that is Account-Cash then it means that the transaction is cash based but for the account holder. In case of walk in customer, the mode of payment should be W And DR_GL should be populated instead of Debtor Account Id number. The allowed values are, A – Account/CASA G – GL W – Walkin	1	String	O
++DR_GL	Outgoing - If mode of payment is G then this field should have a value	9	String	O
++TRNTYPE_CO DE	This indicates the transaction type. Based on this the payment transaction will be processed. The values are, 1. ForcePostCustPaymentReturn - To post the entries by skipping validation, for return transaction. 2. ForcePostPaymentTxn - To post the entries by skipping validation, for payment transaction. This can be used if the entries are to be posted forcefully without	50	String	O

	customer/account validation. The credit account can be given directly so that the system uses the same to post the entry. For Example: For posting Fee Amount or Debit advice entries. 3. CustPaymentReturn			
				O
++MSGDT	Message Date		Date	O
++ORIG_CONTRACT_REF_NO	Original Contract Reference number of the return transaction. This should be populated in case of return transactions.	35	String	O
++LOCINSTRVAL	Local Instrument Value.	35	String	O
++CATPURVAL	Category Purpose Value.	35	String	O
++CHARGE_BEARER	The charge bearer. If not given system will default it from product.	4	String	O
++AUTHSTAT	Authorization Status	1	String	O
++MAKER_ID	Maker Id	12	String	O
++MAKERSTAMP	Maker Date Stamp	35	String	O
++CHECKER_ID	Checker Id	12	String	O
++CHECKERSTAMP	Checker Date Stamp	35	String	O
++Remit-Info-Us	Multiple Occurrences			O
+++UNSTRUCT	Payment details	140	String	O
++Trn-Details				O
+++STLMETHOD	Settlement Method	4	String	O
+++INCMGINSTID	Incoming Instructing Id	35	String	O
+++CLRSYSREF	Clearing System Reference	35	String	O
+++INSDAMT	Instructed Amount	22 total digits ,3 fractions	Decimal	O
+++O_MSGREFN	This is the Zengin sequence	35	String	O

O	number. Outgoing - This will be assigned when W-Bank is initiating the payment transaction			
+++HOFF_STATU S	This indicates the handoff status of the payment message. N-Not Applicable P-Pending H-Handedoff C-Completed	1	String	O
+++DIS_DATE_TI ME	This is the date and time when the message is sent to Zengin network	35	String	O
+++DIS_FILE_NA ME	This is the file name of the message sent to zengin	255	String	O
+++RECPT_DT	This is the message receipt date and time from the channel. This will be populated by the channel. If not given then system will populate the authorization date time. The processing cut off will be checked against this.	35	String	O
++Chgtr-Master				O
+++FCCREF	This is the PM contract reference number	35	String	O
+++VRNO	This is the version number of the contract		Decimal	O
+++CHG_AC_CC Y	This is the currency of the charge account number	3	String	O
+++CHG_AC_NO	This indicates the charge account of the transaction for all payment types	20	String	O
+++CHARGE_AC _DESC	Account Description	255	String	O
+++CHGACBRN	Account Branch	3	String	O
+++WAIVECHG	This indicates whether all the charge components are to be waived for the transaction or not. Y-Yes N-No	1	String	O

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+++Chgtr-Detail	Multiple Occurrences			O
++++COMPT	This indicates the charge component for the transaction.	15	String	O
++++ACC_CCY	This is the charge component currency. If component is given the charge account currency is mandatory	3	String	O
++++AMNT	This indicates the charge amount in charge currency Mandatory when component is specified		Decimal	O
++++WAIVER	This flag indicates the charge will be waived or not Y-Yes, N-No	1	String	O
++++RATE	This is the applied computation rate of charge for the component.		Decimal	O
++++EVNTCODE	Indicates the Liquidation Event of the Charge Component	4	String	O
++++DPICKEVES EQ	Event Sequence Number		Decimal	O
++++DEVESEQN O	Event Sequence Number		Decimal	O
++Contract-Details-UDF				O
+++UDF_1	PM User Defined Field 1	255	String	O
+++UDF_2	PM User Defined Field 2	255	String	O
+++UDF_3	PM User Defined Field 3	255	String	O
+++UDF_4	PM User Defined Field 4	255	String	O
+++UDF_5	PM User Defined Field 5	255	String	O
+++UDF_6	PM User Defined Field 6	255	String	O
+++UDF_7	PM User Defined Field 7	255	String	O
+++UDF_8	PM User Defined Field 8	255	String	O
+++UDF_9	PM User Defined Field 9	255	String	O

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Element	Description	Length	Datatype	Recall Request
+++UDF_10	PM User Defined Field 10	255	String	O

12.7 <u>ValidatePMRecall</u>

Below mentioned are the element description details of recall request:

Element	Description	Length	Datatype	Recall Request
FCUBS_HEADER	Header node			M
+SOURCE	Source Code of the payment request. This source code should be defined in the Source Maintenance of PM.	4	String	M
+UBSCOMP	Default value FCUBS	5	String	M
+MSGID	Message Id		String	O
+CORRELID	Correlation Id		String	O
+USERID	User Id	12	String	M
+BRANCH	Branch	3	String	M
+MODULEID	Default value PM	2	String	O
+SERVICE	Default value FCUBSPMService		String	M
+OPERATION	Default value CreateRecall		String	M
+SOURCE_OPERATION	Source Operation		String	O
+SOURCE_USERID	Source User Id		String	O
+DESTINATION	Desting		String	O
+MULTITRIPID	Multi trip Id		String	O
+FUNCTIONID	Function Id		String	O
+ACTION	Action		String	O
+MSGSTAT	Message Status		String	O
+PASSWORD	Password		String	O
+ADDL	Additional Details			O
++PARAM	Parameters			O
+++NAME	Name		String	O

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+++VALUE	Value		String	O
FCUBS_BODY	This contains the elements specific PM Recall Operation			M
+Recall-Header-Full	This node contains the details of recall request			M
++CONTRACT_REF_NO	This is the PM contract reference number for which the cancellation will be performed	16	String	M
++SRCCD	This is the source code of the recall request	16	String	M
++BRANCH_CODE	Transaction branch	3	String	M
++CUSTOMER_INITIATED	Flag to indicate if the recall was initiated by customer or not. The default value is Y. Y-Yes N-No	1	String	O
++TRANSACTION_ID	Transaction id of the original transaction	35	String	O
++END_TO_END_ID	End to End Id of the original transaction	35	String	O
++RECALL_STATUS	Recall Status RCLD-Recalled	4	String	O
++Recall-Reason--Req				O
+++REASON_FORM	This should be either C or Proprietary. This is indicates the Reason is of type Code (ISO Codes) or Proprietary to the bank. C-Code P-Proprietary	1	String	M
+++REASON	This is the actual reason for cancellation	35	String	M
++AUTHSTAT	Authorization Status	1	String	O
++MKER	Maker Id	12	String	O
++CHKR	Checker Id	12	String	O
++MAKDTTIME	Maker Date Time	35	String	O

++CHECHKERDTSTAMP	Checker Date Time	35	String	O	

12.8 <u>Beneficiary Registration Maintenance</u>

- You can maintain beneficiary registration details through various channels. You can perform the following operations:FCUBSPMService - CreateBenRegistration
- FCUBSPMService -SummaryQueryBenRegistration
- FCUBSPMService - DeleteBenRegistration
- FCUBSPMService - CloseBenRegistration
- FCUBSPMService – ModifyBenRegistration

You can query the beneficiary registration details by entering the personal identification of the customer. . using the summary screen of web service.

12.8.1 <u>FCUBSPMService – CreateBenRegistration</u>

Following table describes the element description and mandatory/optional details for CreateBenRegistration:

Element	Description	Length	Data Type	Mandatory/ Optional	Enumeration
FCUBS_HEADER	Header node			M	
SOURCE	Source Code of the Beneficiary creation request. This source code should be defined in the Source Maintenance of PM. For W-Bank the value should be WBNK	**4**	String	M	
UBSCOMP	Default value FCUBS	**5**	String	M	
MSGID	Message Id		String	O	
CORRELID	Correlation Id		String	O	
USERID	User Id	**12**	String	M	
BRANCH	Branch	**3**	String	M	
MODULEID	Default value of PM	**2**	String	O	
SERVICE	Default value FCUBSPMService		String	M	
OPERATION	Default value CreateBenRegistration		String	M	
SOURCE_OPERATION	Source Operation		String	O	

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SOURCE_USERID	Source User Id		String	O	
DESTINATION	Destination		String	O	
MULTITRIPID	Multi trip Id		String	O	
FUNCTIONID	Function Id		String	O	
ACTION	Action		String	O	
MSGSTAT	Message Status		String	O	
PASSWORD	Password		String	O	
ADDL	Additional Details		String	O	
PARAM	Parameters		String	O	
NAME	Name		String	O	
VALUE	Value		String	O	
FCUBS_BODY	This contains the elements specific to beneficiary registration			M	
Benef-Reg-Full	Contains the Beneficiary registration Elements			M	
CUST_AC_NO	Customer Account Number in UBS	**20**	String	M	
CUSTOMER_NO	Customer Number	**9**	String	O	
ALT_CUST_NO	Alternate Customer Number. This is the PID	**15**	String	O	
CUSTOMER_NAME	Customer Name.	**48**	String	O	
BENEFICIARY_NAME	Beneficiary Name	**48**	String	O	
BEN_BANK_CODE	Beneficiary Bank code	**4**	String	O	
BEN_BRANCH_CODE	Beneficiary Branch Code	**3**	String	O	

BENEFICIARY_AC_TYPE	Beneficiary Account type S -> Savings C-> Current P-> Special O-> Others	**1**	String	O	S, C, P, O
BENEFICIARY_AC_NO	Beneficiary Account Number	**34**	String	O	
BENEF_ACCURR	This is the beneficiary account currency in the ISO code	**3**	String	O	
ACCOUNT_CCY1	This is the customer account currency	**3**	String	O	
BEN_BANK_NAME	Beneficiary Bank name	**15**	String	O	
BEN_BRANCH_NAME	Beneficiary Branch Name	**15**	String	O	
CUST_AC_BRN	Customer Account Branch.	**3**	String	M	
BEN_ID	Beneficiary Nick Name. If this is not given then system auto generate based on the logic given in the above detail solution flow section of this document	**48**	String	O	
MAKER	Maker Id	**12**	String	O	
MAKERSTAMP	Maker Date	**35**	String	O	
CHECKER	Checker Id	**12**	String	O	
CHECKERSTAMP	Checker Date	**35**	String	O	
MODNO	Modification Number	**4**	Decimal	O	
TXNSTAT	Contract Status	**1**	String	O	
AUTHSTAT	Authorization Status	**1**	String	O	

12.8.2 **FCUBSPMService -SummaryQueryBenRegistration**

Following table describes the element description and mandatory/optional details for SummaryQueryBenRegistration IO type:

Element	Description	Length	Data Type	Mandatory/Optional	Enumeration
FCUBS_HEADER	Header node		Character	M	
SOURCE	Source Code of the Beneficiary creation request. This source code should be defined in the Source Maintenance of PM. For W-Bank the value should be WBNK	4	String	M	
UBSCOMP	Default value FCUBS	5	String	M	
MSGID	Message Id		String	O	
CORRELID	Correlation Id		String	O	
USERID	User Id	12	String	M	
BRANCH	Branch	3	String	M	
MODULEID	Default value of PM	2	String	O	
SERVICE	Default value FCUBSPMService		String	M	
OPERATION	Default value SummaryQueryBen Registration		String	M	
SOURCE_OPERATION	Source Operation		String	O	
SOURCE_USERID	Source User Id		String	O	
DESTINATION	Destination		String	O	
MULTITRIPID	Multi trip Id		String	O	
FUNCTIONID	Function Id		String	O	
ACTION	Action		String	O	
MSGSTAT	Message Status		String	O	

PASSWORD	Password		String	O	
ADDL	Additional Details		String	O	
PARAM	Parameters		String	O	
NAME	Name		String	O	
VALUE	Value		String	O	
FCUBS_BODY	This contains the elements specific to summary query of beneficiary			M	
SummaryQuery-IO	Contains the Summary query elements			M	
FETCHPAGE	Fetch Page		nonNegativeInteger	O	
FETCH_SIZE	Fetch Size		nonNegativeInteger	O	
AUTHSTAT	Authorization Status	1	String	O	
TXNSTAT	Contract Status	1	String	O	
CUST_AC_NO	Customer Account Number	20	String	O	
CUSTOMER_NO	Customer Number	9	String	O	
ALT_CUST_NO	Alternate Customer Number. This is the PID	15	String	O	
CUST_AC_BRN	Customer Account Branch	3	String	M	
BEN_ID	Beneficiary Nick Name	48	String	O	
Query-Order-By	Order query by. Here the order of the result set can be specified			O	

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Element	Description	Length	Data Type	Mandatory/Optional	Enumeration
					AUTHSTAT TXNSTAT CUST_AC_NO CUSTOMER_NO ALT_CUST_NO CUST_AC_BRN
ORDER_BY_FIELD	Order by Field		String	O	BEN_ID
ORDER_BY_TYPE	Order by ascending or descending		String	O	ASC DESC

12.8.3 FCUBSPMService - DeleteBenRegistration

Following table describes the element description and mandatory/optional details for DeleteBenRegistration:

Element	Description	Length	Data Type	Mandatory/Optional	Enumeration
FCUBS_HEADER	Header node			M	
SOURCE	Source Code of the Beneficiary creation request. This source code should be defined in the Source Maintenance of PM. For W-Bank the value should be WBNK	4	String	M	
UBSCOMP	Default value FCUBS	5	String	M	
MSGID	Message Id		String	O	
CORRELID	Correlation Id		String	O	
USERID	User Id	12	String	M	
BRANCH	Branch	3	String	M	
MODULEID	Default value of PM	2	String	O	
SERVICE	Default value FCUBSPMService		String	M	
OPERATION	Default value DeleteBenRegistration		String	M	
SOURCE_OPERATION	Source Operation		String	O	
SOURCE_USERID	Source User Id		String	O	
DESTINATION	Destination		String	O	

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MULTITRIPID	Multi trip Id		String	O	
FUNCTIONID	Function Id		String	O	
ACTION	Action		String	O	
MSGSTAT	Message Status		String	O	
PASSWORD	Password		String	O	
ADDL	Additional Details		String	O	
PARAM	Parameters		String	O	
NAME	Name		String	O	
VALUE	Value		String	O	
FCUBS_BODY	This contains the elements specific to beneficiary registration			M	
Benef-Reg-Full	Contains the Beneficiary registration Elements			M	
CUST_AC_NO	Customer Account Number in UBS. This is mandatory along with other field to uniquely identify the record for deletion.	20	String	M	
CUSTOMER_NO	Customer Number.	9	String	O	
ALT_CUST_NO	Alternate Customer Number. This is the PID	15	String	O	
CUSTOMER_NAME	Customer Name.	48	String	O	
BENEFICIARY_NAME	Beneficiary Name	48	String	O	
BEN_BANK_CODE	Beneficiary Bank code	4	String	O	
BEN_BRANCH_CODE	Beneficiary Branch Code	3	String	O	
BENEFICIARY_AC_TYPE	Beneficiary Account type S -> Savings C-> Current	1	String	O	S, C, P, O

Element	Description	Length	Data Type	Mandatory/Optional	Enumeration
	P-> Special O-> Others				
BENEFICIARY_AC_NO	Beneficiary Account Number	34	String	O	
BENEF_ACCURR	This is the beneficiary account currency in the ISO code	3	String	O	
ACCOUNT_CCY1	This is the customer account currency	3	String	O	
BEN_BANK_NAME	Beneficiary Bank name	15	String	O	
BEN_BRANCH_NAME	Beneficiary Branch Name	15	String	O	
CUST_AC_BRN	Customer Account Branch.	3	String	M	
BEN_ID	Beneficiary Nick Name. This is mandatory along with other field to uniquely identify the record for deletion.	48	String	M	
MAKER	Maker Id	12	String	O	
MAKERSTAMP	Maker Date	35	String	O	
CHECKER	Checker Id	12	String	O	
CHECKERSTAMP	Checker Date	35	String	O	
MODNO	Modification Number	4	Decimal	O	
TXNSTAT	Contract Status	1	String	O	
AUTHSTAT	Authorization Status	1	String	O	

12.8.4 FCUBSPMService - CloseBenRegistration

Following table describes the element description and mandatory/optional details for CloseBenRegistration:

Element	Description	Length	Data Type	Mandatory/Optional	Enumeration

FCUBS_HEADER	Header node			M	
SOURCE	Source Code of the Beneficiary creation request. This source code should be defined in the Source Maintenance of PM. For W-Bank the value should be WBNK	4	String	M	
UBSCOMP	Default value FCUBS	5	String	M	
MSGID	Message Id		String	O	
CORRELID	Correlation Id		String	O	
USERID	User Id	12	String	M	
BRANCH	Branch	3	String	M	
MODULEID	Default value of PM	2	String	O	
SERVICE	Default value FCUBSPMService		String	M	
OPERATION	Default value CloseBenRegistration		String	M	
SOURCE_OPERATION	Source Operation		String	O	
SOURCE_USERID	Source User Id		String	O	
DESTINATION	Destination		String	O	
MULTITRIPID	Multi trip Id		String	O	
FUNCTIONID	Function Id		String	O	
ACTION	Action		String	O	
MSGSTAT	Message Status		String	O	
PASSWORD	Password		String	O	
ADDL	Additional Details		String	O	
PARAM	Parameters		String	O	
NAME	Name		String	O	
VALUE	Value		String	O	
FCUBS_BODY	This contains the elements specific to			M	

	beneficiary registration				
Benef-Reg-Full	Contains the Beneficiary registration Elements			M	
CUST_AC_NO	Customer Account Number in UBS. This is mandatory along with other field to uniquely identify the record for closure.	20	String	M	
CUSTOMER_NO	Customer Number.	9	String	O	
ALT_CUST_NO	Alternate Customer Number. This is the PID	15	String	O	
CUSTOMER_NAME	Customer Name.	48	String	O	
BENEFICIARY_NAME	Beneficiary Name	48	String	O	
BEN_BANK_CODE	Beneficiary Bank code	4	String	O	
BEN_BRANCH_CODE	Beneficiary Branch Code	3	String	O	
BENEFICIARY_AC_TYPE	Beneficiary Account type S -> Savings C-> Current P-> Special O-> Others	1	String	O	S, C, P, O
BENEFICIARY_AC_NO	Beneficiary Account Number	34	String	O	
BENEF_ACCURR	This is the beneficiary account currency in the ISO code	3	String	O	
ACCOUNT_CCY1	This is the customer account currency	3	String	O	
BEN_BANK_NAME	Beneficiary Bank name	15	String	O	
BEN_BRANCH_NAME	Beneficiary Branch Name	15	String	O	

Element	Description	Length	Data Type	Mandatory/Optional	Enumeration
CUST_AC_BRN	Customer Account Branch.	3	String	M	
BEN_ID	Beneficiary Nick Name. This is mandatory along with other field to uniquely identify the record for closure.	48	String	M	
MAKER	Maker Id	12	String	O	
MAKERSTAMP	Maker Date	35	String	O	
CHECKER	Checker Id	12	String	O	
CHECKERSTAMP	Checker Date	35	String	O	
MODNO	Modification Number	4	Decimal	O	
TXNSTAT	Contract Status	1	String	O	
AUTHSTAT	Authorization Status	1	String	O	

12.8.5 <u>FCUBSPMService - ModifyBenRegistration</u>

Following table describes the element description and mandatory/optional details for ModifyBenRegistration:

Element	Description	Length	Data Type	Mandatory/Optional	Enumeration
FCUBS_HEADER	Header node			M	
SOURCE	Source Code of the Beneficiary creation request. This source code should be defined in the Source Maintenance of PM. For W-Bank the value should be WBNK	4	String	M	
UBSCOMP	Default value FCUBS	5	String	M	
MSGID	Message Id		String	O	
CORRELID	Correlation Id		String	O	
USERID	User Id	12	String	M	

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BRANCH	Branch	3	String	M	
MODULEID	Default value of PM	2	String	O	
SERVICE	Default value FCUBSPMService		String	M	
OPERATION	Default value ModifyBenRegistration		String	M	
SOURCE_OPERATION	Source Operation		String	O	
SOURCE_USERID	Source User Id		String	O	
DESTINATION	Destination		String	O	
MULTITRIPID	Multi trip Id		String	O	
FUNCTIONID	Function Id		String	O	
ACTION	Action		String	O	
MSGSTAT	Message Status		String	O	
PASSWORD	Password		String	O	
ADDL	Additional Details		String	O	
PARAM	Parameters		String	O	
NAME	Name		String	O	
VALUE	Value		String	O	
FCUBS_BODY	This contains the elements specific to beneficiary registration			M	
Benef-Reg-Full	Contains the Beneficiary registration Elements			M	
CUST_AC_NO	Customer Account Number in UBS. This is mandatory along with other field to uniquely identify the record for closure.	20	String	M	
CUSTOMER_NO	Customer Number. This field is not modifiable	9	String	O	
ALT_CUST_NO	Alternate Customer Number. This is the	15	String	O	

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	PID. This field is not modifiable.				
CUSTOMER_NAME	Customer Name. This is not modifiable.	48	String	O	
BENEFICIARY_NAME	Beneficiary Name	48	String	O	
BEN_BANK_CODE	Beneficiary Bank code.	4	String	O	
BEN_BRANCH_CODE	Beneficiary Branch Code.	3	String	O	
BENEFICIARY_AC_TYPE	Beneficiary Account type S -> Savings C-> Current P-> Special O-> Others	1	String	O	S, C, P, O
BENEFICIARY_AC_NO	Beneficiary Account Number.	34	String	O	
BENEF_ACCURR	This is the beneficiary account currency in the ISO code	3	String	O	
ACCOUNT_CCY1	This is the customer account currency. This is not modifiable.	3	String	O	
BEN_BANK_NAME	Beneficiary Bank name	15	String	O	
BEN_BRANCH_NAME	Beneficiary Branch Name	15	String	O	
CUST_AC_BRN	Customer Account Branch.	3	String	M	
BEN_ID	Beneficiary Nick Name. This is mandatory along with other field to uniquely identify the record for modification. However, this field will be re-generated in case the Id is not given by the user when this was created	48	String	M	

	originally. This will be done only if any of the fields; part of the auto generation logic is modified.				
MAKER	Maker Id	12	String	O	
MAKERSTAMP	Maker Date	35	String	O	
CHECKER	Checker Id	12	String	O	
CHECKERSTAMP	Checker Date	35	String	O	
MODNO	Modification Number	4	Decimal	O	
TXNSTAT	Contract Status	1	String	O	
AUTHSTAT	Authorization Status	1	String	O	

13. Screen Glossary

13.1 Function ID List

The following table lists the function id and the function description of the screens covered as part of this User Manual.

Function ID	Function Description
PMDNWMNT	Network Maintenance
PMDNWRUL	Network Rule Maintenance
PMDNWHOL	Network Holiday Maintenance
PMDFMTMT	Customer File Processing Preferences Maintenance
PMSFMTMT	Payments User Defined Reference Number Summary
PMDBKMNT	Local Payments Bank Directory
PMDBRMNT	Country Payment Processing Preferences
PMDRJMNT	Reject Code Maintenance
PMDERRCD	Automatic Reject Mapping
PMSERRCD	Automatic Reject Mapping Summary
PMDRULMT	Rules Setup Maintenance
PMDFLPRF	Customer File Processing Preferences Maintenance
PMDLRNDB	Learning Database Maintenance
PMSLRNDB	Learning Database Summary
PMDPRMNT	Product Definition Maintenance
PMDPRPRF	Product Preference Maintenance
PMDPRCDT	Processing Dates
PMDDTRUL	Date Resolution Rule Maintenance
PMDCTOFF	Payment Platform Cutoff Maintenance
PMDCOFOV	Processing Cut-off Override
PMDSORCE	Source Maintenance
PMDSORPF	Payment Source code Preference

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Function ID	Function Description
PMDSCACT	Payment Source Activities
PMSSCACT	Payment Source Activities Summary
Error! Reference source not found.	Customers Service Model Maintenance
Error! Reference source not found.	Customer Service Model Linkage
PMDPMTLT	Payment Limit Maintenance
PMDPRMBK	Prime Bank Maintenance
PMDDAAMT	Debit Authority Agents
PMDCVRSP	Branch Cover Suppression Maintenance
PMSCVRSP	Branch Cover Suppression Maintenance Summary
PMDBKRED	Bank Code Redirection Maintenance
PMDACRED	Account Redirection Maintenance
PMDSMFXL	Small FX Limit Maintenance
PMDRTREF	Rate Refresh
PMDCPRTY	Counterparty Details Maintenance
PMDBENRG	Customer Beneficiary Registration
PMSBENRG	Customer Beneficiary Registration Summary
PMDPRRUL	Product Rule Maintenance
PMDTRONL	FLEXCUBE Payments Transaction - Contract Online
ISDNTMNT	Clearing Network Maintenance
ISDCTMNT	Clearing Code Maintenance
ISDBICDI	BIC Code Details
STDBRANC	Branch Parameters Maintenance
PMDCCRMT	Currency Correspondent Maintenance
PMDGCRMT	Global Correspondent Maintenance
CFDCCADV	Charge Claim

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Function ID	Function Description
PMDPRCDF	Payment Price Component Definition
PMDTPVAL	Type Value Maintenance
PMDCHGAC	Customer Charge Account Mapping Maintenance
PMSCHGAC	Customer Charge Account Mapping Summary
PMDCNCOM	Country Charge Component Linkage
PMDBLCHK	No Balance Checks Maintenance
PMSNWHOL	Network Holiday Maintenance Summary
PMSNWMNT	Network Summary
PMSNWRUL	Network Rule Summary
PMSTRAUT	Transaction Authorization – Summary
PMSTRONL	FLEXCUBE Payments Transaction - Contract Online Summary
PMDDOPON	Domestic Outgoing Payment Transaction
PMSDOPON	Domestic Outgoing Payment Transaction Summary
PMDDIPON	Domestic Incoming Payment Transaction
PMSDIPON	Domestic Incoming Payment Transaction Summary
PMDJBTGR	Job Trigger
PMDSYSPM	System Parameter
PMDCTYJB	Schedule Job
PMSCTYJB	Country Job Summary
PMDJBDFN	Job Definition
PMDDSPUP	Dispatch Detail Update
PMDRUMNE	Pricing Component Rule
PMSRUMNE	Pricing - Component Rule Summary
PMDCHGBE	Pricing - Customer Special Pricing
PMSCHGBE	Pricing – Customer Special Pricing Summary
PMDJBDFN	Job Definition

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Function ID	Function Description
PMSJBDFN	Job Definition Summary
PMDNTFCN	Source Notification Summary
PMDNTFCN	Source Notification
PMDGRUDF	UDF Group Maintenance
PMDDOPIN	Domestic Outgoing Payment Message Inquiry
PMSDOPIN	Domestic Outgoing Payment Message Inquiry Summary
PMDDIPIN	Domestic Incoming Payment Message Inquiry
PMSDIPIN	Domestic Incoming Payment Message Inquiry Summary

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