

Payments Core User Guide

Oracle Banking Payments

Release 12.5.0.0.0

Part No. E90599-01

8 January 2018

Payments Core User Guide
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

Copyright © 2017, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

About this Manual	1
Introduction	1
Audience	1
Documentation Accessibility	1
Organization	1
Glossary of Icons	2
Payments Maintenance	1
Payment Maintenances	1
Source Maintenance	1
Network Maintenance	5
Network Preference	9
Clearing Infrastructure	12
Network Currency Preferences	14
Source Network Preferences	19
Payment Processing Cut off Time	21
Host Parameters	24
Settlement Instructions Maintenance	26
Maintaining Local Payments Bank Directory	32
Maintaining Customer Service Model	35
Maintaining Customer Service Model Linkage	37
Maintaining Network Holidays	39
System Parameters	41
Reject Code	43
Indirect Participant Account Details Maintenance	45
Bank Redirection	48
Account Redirection	49
UDF Group Maintenance	50
User Maintenance	51
Maintaining Currency Correspondent	52
Maintaining Global Correspondent	53
Invoking D to A Converter	55
Maintaining SWIFT Code	57
Maintaining File Parameters	59
Viewing Incoming File Summary	62
Transaction XML Regeneration	62
Maintaining SWIFT Field Codes	63
Customer Preferences	65
Advice Format Maintenance	70
Message Location Maintenance	71
Message Type Maintenance	72
Messaging Branch Preferences Maintenance	73
Network Rule Maintenance	75
Cross Border RTGS Derivation Rule	79
Currency Correspondent Rules	82
RTGS Network Switch Rule	84
Role Maintenance	87

Account Template 88
Host BIC Maintenance 90
User Limit Maintenance 92
Role Limit Maintenance 94
Special Characters Maintenance 96
Allowed Character Set Maintenance 98
Account Statement Narrative Maintenance 100
Currency Correspondent Rules Maintenance 102
Outbound Non-urgent Payment Preferences 105
Company Identification Maintenance 107
Outbound Urgent Payment Preferences 108
Inbound Payment Processing Preferences 110
Common Query Screen 112
PSD Preferences Maintenance 115
Template Summary Screen 116
Notification Queue 117
Payments Auto Job Parameters 119
External System Maintenance 121
Sanction Check System Maintenance 121
External Exchange Rate System Maintenance 123
External Credit Approval System Maintenance 125
External Accounting System Maintenance 128
External Price System 130
Dispatch 132
Dispatch File Generation Screen 132
Dispatch Parameters Maintenance 133
Common Processes 135
Host & Time zone Related Processing 135
Customer/Account Status Check 136
Sanction Check 136
External Credit Approval 137
Small FX Limit Check & Currency Conversion 138
IBAN Check 139
Processing Changes for Special Characters Replacement in Outgoing payments 140
Reference Number Harmonization 141
Accounting Entries 142
Pre Funded Payments 144
Rollover Preferences 144
If source-wise preference is also not available, system will do auto roll-over and proceed.PSD
2 Compliance 144
Annexure - EU/EEA Countries and Currencies 1
EU/EEA Countries 1
EU/EEA Currencies 2
Function ID Glossary 1

1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Oracle Banking Payments. It takes you through the basic maintenances required for processing a payment transaction and common processes.

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

1.2 Audience

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

Role	Function
Payment Department Operators	Payments Transaction Input functions except Authorization.
Back Office Payment Department Operators	Payments related maintenances/Payment Transaction Input functions except Authorization
Payment Department Officers	Payments Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup for Payments and Payments Dashboard/Query functions

1.3 Documentation Accessibility

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





1.4 Organization

This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Payments Maintenance</i> - This chapter helps you to get familiar with various maintenances required for processing payment transactions.
Chapter 3	<i>Annexure</i> has tabular information on the EU and EEA countries and their respective currencies.
Chapter 4	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Payments Maintenance

Oracle Banking Payments aims at providing a payment solution which cater to requirements of both Retail/Corporate segments.

This chapter enumerates the maintenance of reference information used by the Oracle Banking Payments. It is possible to maintain preferences and parameters applicable for different payment types using the maintenances available. In addition to common maintenances, certain common processes which are applicable across payment types are explained as well.

2.1 Payment Maintenances

Generic maintenances helps in defining various parameters as required by the bank, for payment processing.

2.1.1 Source Maintenance

Source maintenance screen is used to identify an external system or source from which payments system receives a payment request.

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

Source codes are defined Host specific. User's logged in Host is defaulted while creating a new source code.

You can specify the following fields:

Source Code

Specify a unique source code.

Description

Specify a brief description on the source code.

Source Type

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

- Upload
- Manual Input

MIS Group

Select the required MIS Group.

UDF Group

Select the required UDF Group.

Prefunded Payments

Prefunded Payments Allowed

Check this box to indicate that Pre funded payments are allowed for the source.

Prefunded Payments GL

Specify the required Prefunded Payments GL from the list of values.

Duplicate Check Fields

Duplicate Check Required

Check this box to indicate that Duplicate Check Required is required.

Duplicate Check Period in Days

Specify the days used for Duplicate Check.

Note

For the payment types, ACH and NACHA, the days pick up is from Non urgent Preferences. For all other payment types, the days pick up is from urgent preferences.

Other Preferences

SSI Handling

Select the option for SSI Handling.

- **Not Required**-Default SSI label pick up is not applicable for transactions received from this source.
- **Default and Verify**-The beneficiary/routing details is fetched from default SSI label if the transaction is received without SSI label and if default SSI label is available for the customer network and currency. The transaction is moved to a Settlement Review Queue for user verification.
- **Default**-The beneficiary/routing details is fetched from default SSI label if the transaction is received without SSI label and if default SSI label is available for the customer network and currency. No verification is required in this case and transaction processing proceeds to the next step.

Inbound credit to GL

This flag can be checked to replace the credit account of the incoming payments received from the source with the Intermediary Credit GL maintained.

Note

- The system verifies whether 'Inbound Credit to GL' is checked for the source if a transaction is input or received with 'Credit to GL' flag checked. If it is not preferred for the source, error is displayed.

- It is not mandatory to have a credit account /customer for the transaction if credit to GL flag is checked for the transaction. On enrich or save the system populates the credit account as the 'Intermediary Credit GL' maintained for the source.
 - If credit account or customer is available, it is retained. However, all customer/account related validations are skipped.
 - Credit account currency is set same as transfer currency.
-

Intermediary Credit GL

Select the Intermediary Credit GL from the list of values.

Note

- Cutoff processing, Price pick up and External account validation are skipped for transaction with 'Credit to GL' flag checked.
 - Sanction screening is applicable by default.
 - While posting the credit accounting, the credit account is be considered as 'Intermediary Credit GL' maintained for the source.
-

Auto Queue Preferences-System action

This field has the drop-down options Auto Rollover, Cancel or Retain in Queue.

This preference maintained for the source is considered for the pre-funded payments in the following scenarios:

- For processing a payment which is pending in cutoff/network cutoff exception queues during end of the day.
- For deciding the next step of processing when a payment is released from SC on a future date.
- When the External Credit approval status received requires system action preference application.

Notification Required flag

This flag denotes whether notification generation is required for the source.

Note

- 2.1.1.1** A new duplicate check parameter VALUE_DATE is provided in the Source maintenance PMDSORCE. This maps instruction date for cross-border, RTGS, ACH, US ACH and Fedwire payments. For Book transfer, Clearing and Collections, this will be mapped to transaction value date.**Duplicate Check Fields**

You can capture Duplicate Check Fields information.

You can invoke the 'Duplicate Check Fields' sub-screen in Source Maintenance Screen by clicking the "Duplicate Check Fields" link present at the bottom of the screen.

Specify the following details.

Duplicate Check Fields

Duplicate Check Required

Check this flag if duplicate check is applicable to the source.

Duplicate Check Period in Days

Specify the duplicate check period in days. Transactions booked during duplicate check period is compared to find the duplicate transactions.

Field Name

The fields based on which duplicate check has to be performed for a payment transaction if 'Duplicate Check Required' flag is checked.

The following are the fields listed:

- Transfer Currency
- Transfer Amount
- Debtor Account (if IBAN is required for a network Debtor IBAN field is considered)
- Creditor Account (if IBAN is required for a network Creditor IBAN field is considered)
- Creditor Bank BIC
- Debtor Bank BIC
- Creditor Bank Code
- Debtor Bank Code
- Customer Number
- End to End Id
- Transaction Id
- Network

2.1.1.2 Viewing Source Maintenance

You can view all payment sources maintained in the system using 'Source Maintenance Summary'. You can invoke the 'Source Maintenance Summary' screen by typing

'PMSSORCE' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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

- Authorization Status
- Record Status
- Source Code
- Duplicate Check Period in Days
- MIS Group
- UDF Group
- Host Code
- Prefunded Payments GL
- SSI Handling

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 source maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.1.2 **Network Maintenance**

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

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

For current dated payments or warehoused payments picked up by Future value jobs, system would check if the network is open before dispatching the payment message/file to the network.

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

The screenshot shows the 'Network Maintenance' application window. At the top, there are buttons for 'New' and 'Enter Query'. The main form contains several sections:

- Network Code ***: A text input field.
- Network Description**: A text input field.
- Host Code ***: A text input field.
- Payment Type**: A dropdown menu with 'ACH' selected.
- Network Service ID**: A text input field.
- Proprietary Service ID**: A text input field.
- Network Identifier**: A text input field.
- SWIFT Type**: A dropdown menu.
- Sender Notification Required**: A checkbox.
- Network Directory Key**: A text input field.
- Tranche Number**: A dropdown menu.

Below these fields are three sections with expandable/collapsible icons:

- Network Processing Preference**: Contains 'IBAN Validation Required' (checkbox), 'Network Participation' (checkbox), and 'Bank Network Identifier' (dropdown).
- Network Cutoff Time**: Contains 'Network Time Zone' (text), 'Cutoff Hour' (text), and 'Cutoff Minute' (text).
- Network Start Time**: Contains 'Start Hour' (text) and 'Start Minute' (text).

At the bottom, there is a table with columns: 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

You can specify the following fields;

Network Code

Specify a unique code for the network.

Network Description

Specify a brief description on the network code.

Host Code

Host Code is defaulted as your logged in Host.

Payment Type

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

- ACH
- Book Transfer
- RTGS
- Faster Payment
- Cross Border
- Direct Debits
- US NACHA
- FEDWIRE

Network Service ID

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

Network Identifier

Specify the Network identifier from the LOV.

Proprietary Service ID

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

Network Identifier

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

SWIFT Type

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

- FIN
- FIN Y-COPY

Sender Notification Required

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

Network Directory Key

Specify the network directory key from the LOV.

Tranche Number

Select the required Tranche Number.

Network Processing Preferences**IBAN Validation Required**

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

- Yes
- No

This field is not applicable for the payment type 'Book Transfer'.

Network Participation

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

- Direct
- Indirect

Bank Network Identifier

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

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

Network Cutoff Time**Network Time zone**

The system defaults the time zone applicable for the host.

Cutoff Hour

Specify the network cut-off hour.

Cutoff Minute

Specify the network cut-off minute.

Network Start Time

Start Hour

Specify the hour for the Network Start time.

Start Minute

Specify the minute for the Network Start time.

2.1.2.1 Viewing Network Maintenance Summary

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

The screenshot shows a web application window titled "Network Maintenance Summary". At the top, there is a search bar with options for "Search", "Advanced Search", "Reset", and "Clear All". Below this, there is a section labeled "Case Sensitive" with four search filters: "Authorization Status", "Record Status", "Network Code", and "Payment Type", each with a dropdown menu. A "Network Code" field with a magnifying glass icon is also present. Below the filters, there is a pagination bar showing "Records per page" set to 15, "1 Of 1" records, and a "Go" button. A "Lock Columns" dropdown is set to 0. The main area is a table with columns: "Authorization Status", "Record Status", "Network Code", "Host Code", and "Payment Type". The table is currently empty. At the bottom right, there is an "Exit" button.

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

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

Once you have specified the search parameters, click '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

2.1.3 **Network Preference**

You can maintain network preferences for combination of Network and transaction type using 'Network Preference' screen.

In this screen, you can specify the following preferences:

- Exchange Rate Preferences
- Sanction System Preferences
- Charge Claim Preferences
- Exception Preferences for Domestic Low Value Payments
- Faster Payment Preferences

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

You can specify the following fields;

Network Code

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

Network Description

The system displays the network code description.

Host Code

Host code is defaulted as the logged in Host.

Payment Type

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

Priority

Select the priority. "0" indicates 'Low' priority and "9" indicates 'High' priority. This priority can be specified different from different networks and also different values for Outgoing and Incoming transactions of the same Network and Host.

Transaction Type

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

- Incoming
- Outgoing

Exchange Rate preferences**FX Rate Type**

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

Rate Override Variance

Specify the rate override variance.

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

Rate Stop Variance

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

External Exchange Rate System Applicable

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

Note

External rate fetch is applicable only if the transfer amount is above the small FX limit maintained in Network Currency preferences (PMDNCPRF).

Payment Preferences-For Outgoing**Recall Allowed**

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

Dispatch Internal Transaction

Check this box to indicate whether an On Us transaction needs to be included in the Dispatch File.

Note

This flag, by default, is unchecked. This preference is applicable only for Networks of payment type 'ACH' (low value payments) and Direct Debits.

Recall Days

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

Dispatch On Us Transfer

Check this box if the network allows Dispatch On Us Transfer for an outgoing payment.

Faster Payment Preferences**Time-out period**

You can specify time out period in seconds.

Time out period is allowed to be maintained for both outgoing and incoming with different time in seconds. For outgoing payments, investigation message is generated after time out period. For incoming transaction, the system validates whether the message is received after the time out seconds or the response is sent within the time out seconds. If the validation fails, then reject response is sent.

Accounting Preference

Select the preference for accounting during the outgoing faster payment transaction processing. The options available are:

- On Confirmation from CI
- Before Messaging

If the preference selected is 'On confirmation from CI', the debit /credit accounting is passed only on getting an acceptance confirmation from the Clearing Infrastructure (CI/CSM). If the payment is rejected the balance block (ECA) reversal request is sent to DDA system.

If the accounting option chosen for the Network is 'Before Messaging', the outbound message is sent subsequent to debit/credit accounting. In case of payment rejection, accounting is reversed.

Payment Preferences-For Incoming**Return Days**

Specify the number of days within which the payment originating bank has to return an incoming payment.

Recall Response Days

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

Recall days is considered as working days based on Network holidays.

The system validates if the Recall days is applicable for payment types SCT Inst payment or ACH with transaction type as outgoing. Recall response days is applicable to SCT Inst payment or ACH payment types with transaction type as incoming.

Value Dating Preferences**Branch Holiday Check**

Check this flag to indicate that Branch holiday check should be done for activation date as part of processing of the outgoing or incoming payment.

2.1.3.1 Viewing Network Preference

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

[illegible]

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

- Authorization status
- Record status
- Transaction Type
- Network Code
- Payment 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 Preference screen. You can also export the details of selected records to a file using 'Export' button.

2.1.4 Clearing Infrastructure

You can maintain the Clearing Infrastructure details in the Clearing Infrastructure screen.

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

You can specify the following fields:

Host Code

The system displays the host code based on logged in Host.

Network Code

Specify the network code. Alternatively, you can select the network code from the option list. The list displays all valid network codes applicable for the logged in Host.

Clearing Infrastructure System

Specify the Clearing Infrastructure System details.

System Description

Specify the Clearing Infrastructure System description.

Preferences

Inqueue JNDI Name

Specify the name for Clearing Infrastructure queue configured in Application server.

Outqueue JNDI Name

Specify the name for Clearing Infrastructure queue configured in Application server.

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Queue Authentication

Queue Authentication

Check this box to indicate that Queue Authentication is required for the Clearing Infrastructure System.

User Id

Specify the required User Name.

Password

Enter the password. The User Id and Password that you specify will be used for verification purposes. Password is encrypted and stored.

2.1.4.1 Viewing Clearing Infrastructure Summary

You can view summary of clearing Infrastructure using 'Clearing Infrastructure Summary' screen. To invoke this screen, type 'PMSCLRMT' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Clearing Infrastructure Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Host Code Network Code

Clearing Infrastructure System

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Host Code	Network Code	Clearing Infrastructure System	System Description	Inqueue JNDI Name
----------------------	---------------	-----------	--------------	--------------------------------	--------------------	-------------------

Exit

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

- Authorization status
- Record status
- Host Code
- Network Code
- Clearing Infrastructure System

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 Clearing Infrastructure Summary screen. You can also export the details of selected records to a file using 'Export' button.

2.1.5 Network Currency Preferences

You can maintain all currency related parameters for a Network and transaction type combination using 'Network currency preference' screen.

You must maintain network currency preferences for all transfer currencies allowed for the network.

For book transfer payments, network currency preference for the allowed credit currencies is needed to be maintained.

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

You can specify the following fields:

Network Code

Specify the network code. Alternatively, you can select the network code from the option list. The list displays all valid network codes applicable for the logged in Host.

Network Description

The system displays the network code description.

Host Code

The system displays the host code based on logged in Host.

Payment Type

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

Transaction Type

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

- Incoming
- Outgoing

Transfer Currency

Specify the transfer currency. Alternatively, you can select the transfer currency from the option list. The list displays all valid currency codes maintained in the system. AL currency would be listed and would be applicable for SWIFT & BOOK transfer payment types.

Note

Selection of the *AL value in this Currency field indicates that the Network Currency Preferences record is applicable to transactions for the selected Network in all currencies of the selected Transaction Type (Outgoing or Incoming). **Limits Details**

Limit Currency

Specify the limit currency.

Note

This field is enabled for input only when Transfer Currency field has *AL value. You can input any valid currency (other than *AL).

Minimum Amount

Specify the minimum transaction amount.

Maximum Amount

Specify the maximum transaction amount.

Note

Payments booked should have transaction amount between the minimum and maximum amount specified in the transaction currency. If the transaction amount is not in the specified range, the system displays an error message.

Small FX Limit**Small FX Limit Currency**

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

For payments with cross currency conversions, the transfer amount is converted to equivalent amount in the small FX limit currency and is compared with small FX limit amount. If the amount is less than the limit specified, then the internal rates maintained in the system is picked up for currency conversion. If it is more than the limit specified, and if external exchange rate is not applicable, then payments are moved to exchange rate queue. If external exchange rate is applicable, then request is sent to External Rate system. Payment is logged in External Exchange Rate Queue if the rate is not obtained from External system.

If no limit is maintained, then limit check is skipped and internal rates are applied for the payment.

Pricing Details**Pricing Code**

Specify the pricing code applicable to the Network, transaction type and currency. You can also select the pricing code from the option list. The list displays all valid pricing codes maintained in the system.

Recall Acceptance Price Code

Specify the Recall Acceptance price code. This is applicable to domestic low value payments based on the Network support available for recall acceptance charges. Alternatively, you can select the pricing code from the option list. The list displays all valid Recall Acceptance Price codes maintained in the system.

Note

The option list has a list of all price codes with single component linkage.

Bank Transaction Pricing Code

Pricing code applicable for Bank transfers can be specified in this field.

GPI Pricing Code

Specify the GPI Pricing Code from the list of values. This Pricing Code is applicable to cross-border transactions that are GPI enabled.

Accounting Codes

Debit Liquidation

Specify the accounting code for debit liquidation. Alternatively, you can select the debit liquidation code from the option list. The list displays all accounting codes where main transaction is maintained with debit indicator.

Credit Liquidation

Specify the accounting code for credit liquidation. Alternatively, you can select the credit liquidation code from the option list. The list displays all accounting codes where main transaction is maintained with credit indicator.

Dispatch/Receipt Accounting

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

Note

- Dispatch accounting is applicable to outgoing domestic low value payment files. Accounting code needs to be maintained for Transaction type 'Outgoing' if Dispatch accounting is required.
- Receipt accounting is for incoming files. Accounting code needs to be maintained for Transaction type 'Incoming' if Receipt accounting is required.

Consol Bank Transfer

Accounting code for cross-border consolidated bank transfer can be specified in this field.

Receiver Charge Income

Accounting code for receiver charge income posting for cross-border payments can be specified in this field.

Return Accounting

Payment Return GL

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

Note

Return GL is used in scenarios when the incoming payment processing could not be completed and return is initiated from queues. Return GL is applicable for Incoming ACH, Cross border & RTGS.

Network Account Details

Network Account

Specify the Network Account. Only Nostro accounts will be listed in the LOV. This is applicable for RTGS payment types.

2.1.5.1 Viewing Network Currency Preference

You can view summary of network currency preferences using 'Network Currency Preference Summary' screen. To invoke this screen, type 'PMSNCPRF' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Network Currency Preferences Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Network Code Transaction Type

Transfer Currency

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Network Code	Host Code	Transaction Type	Transfer Currency
----------------------	---------------	--------------	-----------	------------------	-------------------

Exit

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

- Authorization Status
- Network Code
- Transaction Type
- Record status
- Transfer Currency

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

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

2.1.6 Source Network Preferences

You can maintain Source Network Preferences for capturing preferences at source and network level for each transaction type.

Usage of Source Network Preferences

- Authorization re-key required flag is added in Source Network preferences. If re-key is required, it is possible to maintain the re-key fields applicable.
- The list of fields is populated based on the payment type linked to the Network selected.
- Static maintenance is provided for populating available field values for each payment type/transaction type.
- All applicable re-key fields is part of the Authorization screen. For any of the available fields, if re-key is not applicable, actual field values are populated by system and the fields are disabled in authorization screen. In authorization screen, fields for which re-key is applicable will be null and editable by user.
- On processing authorization, the system checks whether re-key values by the authorizer are matching with actual values available as part of transaction details.

You can invoke 'Source Network Preferences' screen by typing 'PMDSORNW' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The screenshot shows the 'Source Network Preferences' application window. It has a title bar with 'Source Network Preferences' and standard window controls. Below the title bar is a menu bar with 'New' and 'Enter Query'. The main area contains several sections: 'Host Code *', 'Source Code *', 'Network Code *', and 'Transaction Type *' (with a dropdown menu showing 'Incoming'). To the right are 'Source Description', 'Network Description', and 'Payment Type' (with a dropdown menu). Below these is a 'Preferences' section with 'Authorization Rekey Required' (checkbox). Further down are 'Sanctions System' and 'Pricing' sections, each with a 'Sanction Check Required' and 'External Pricing Applicable' checkbox respectively. To the right of these are 'Authorization Limit' fields: 'Authorization Limit Currency', 'Authorization 1 Limit', and 'Authorization 2 Limit'. At the bottom is an 'Authorization Rekey Fields' section with a table header 'Rekey Field Name' and 'Description'. Below the table is a status bar with 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization'. An 'Exit' button is in the bottom right corner.

You can specify the following fields:

Host Code

Defaults the Host Code of the logged in branch.

Source Code

Specifies all valid source codes applicable.

Source Description

Displays the description of the source code.

Network Code

Specifies all valid network codes applicable to the host.

Network Description

Specifies the description of the network.

Payment Type

Specifies the type of payment linked to the network.

Transaction Type

Specifies the type of transaction. The options are Outgoing and Incoming.

Authorization Re-key Required

Check this box if Re-key is required for authorization.

Rekey Field Name

Select the required field that requires re-key authorization. All valid fields are listed

Field Description

This field is applicable based on the Rekey field chosen.

Sanctions System**Sanction Check Required**

Check this box to introduce a Sanction Check.

Pricing**External Pricing Applicable**

Check this box to introduce an External Pricing System Maintenance.

Authorization Limits**Authorization Limit 1**

Payment Transactions are moved to Authorization Limit 1 Queue if transaction amount exceeds the authorization limit 1 maintained.

Authorization Limit 2

The transactions are moved to Authorization Limit Level 2 Queue if transaction amount exceeds the authorization limit 2 maintained.

Note

Authorization Limits should be greater than or equal to Minimum Network Limit maintained and should be less than or equal to Maximum Network Limit. Authorization Limit 2 should be greater than Authorization Limit 1.

- Payment transactions is be moved to Authorization Limit Level 1 Queue if transaction amount exceeds the authorization limit 1 maintained for Payment transactions.This check is done after initial validations.
- The transactions will be moved to Authorization Limit Level 2 Queue if transaction amount exceeds the authorization limit 2 maintained.
- These checks will be applicable for both channel and user input transactions. These checks are not applicable for payments processed in bulk.
- Authorization limits check are applicable for
 - Domestic Low Value Payments (ACH)
 - Book Transfer
 - Domestic High value Payments (RTGS)

- Cross border Payments

Authorization Limit Currency

Select any valid currency in which the Authorization Limit amounts are maintained

2.1.6.1 Viewing Source Network Preferences Summary

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

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

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

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

2.1.7 Payment Processing Cut off Time

You can define currency wise transaction cutoff time using 'Payment processing cutoff time' screen.

You can select applicable source, customer service model or customer, if required. The system displays an error, if processing cut off is maintained for Book transfer networks.

Note

- Cut-off time check is based on the application server time at the time of payment processing.

- Cut-off time maintenance is applicable for payments with 'Outgoing' transaction type.

You can invoke the 'Payment Processing Cutoff Time' screen by typing 'PMDCTOFF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar..

Payment Processing Cutoff Time

New Enter Query

Host Code *
Network Code *
Source Code *
Customer Service Model *
Customer No *

Network Description
Payment Type

1 Of 1 Go

<input type="checkbox"/>	Transfer Currency	Cutoff Hours *	Cutoff Minutes *	Debit Float Days	Credit Float Days

Maker Date Time: Mod No Record Status
Checker Date Time: Authorization Exit

You can specify the following fields:

Host Code

This field is displayed as user's logged in Host.

Network Code

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

Network Description

The system displays the network description.

Payment Type

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

Source Code

Specify the source code for which cutoff is maintained. Alternatively, you can select the source code from the option list. The list displays all valid source codes maintained in the system.

Note

You can also select the value ALL, if required.

Customer Service Model

Specify the customer service model for which cutoff is maintained. Alternatively, you can select the Service model from the option list. The list displays all valid customer service models maintained in the system.

Note

You can also select the value ALL, if required.

Customer Number

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

Note

- If Service model is selected as ALL, then customer number should be selected as ALL only.
 - If Service model is selected as specific, then specific CIF numbers of that Service model linkage alone will be listed.
-

Transfer Currency

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

Cutoff Hours

Specify the cutoff time in hours.

Cutoff Minutes

Specify the cutoff time in minutes.

Debit Float Days

You can specify Debit float days applicable only for the outgoing payment. Debit Float days are subtracted from the Instruction date to derive the Activation date for outgoing payment.

Credit Float Days

You can specify Credit float days applicable only for incoming payment. Credit Float days would be added to the Value date to derive the Credit Value Date for incoming payment.

Note

Float days are currently applicable to outgoing Domestic low value/Cross-border payments

2.1.7.1 Payment Processing Cutoff Time Summary

You can view a summary of payment processing cutoff using 'Payment Processing Cutoff Time Summary' screen. To invoke this screen, type 'PMSCTOFF' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

The screenshot shows a web application window titled "Payment Processing Cutoff Time Summary". At the top, there is a search bar with buttons for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar, there is a "Case Sensitive" checkbox. The main area contains several input fields for search criteria: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), "Network Code" (a text field with a magnifying glass icon), "Source Code" (a text field with a magnifying glass icon), "Customer Service Model" (a text field with a magnifying glass icon), and "Customer No" (a text field with a magnifying glass icon). Below these fields, there is a pagination bar showing "Records per page" set to 15, "1 Of 1" records, and a "Go" button. To the right of the pagination bar is a "Lock Columns" dropdown menu set to 0. Below the pagination bar is a table with the following columns: "Authorization Status", "Record Status", "Network Code", "Host Code", "Source Code", "Customer Service Model", and "Customer No". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

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

- Authorization Status
- Record Status
- Network Code
- Customer no
- Source Code
- Customer Service Model

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 screen.

2.1.8 Host Parameters

You can maintain parameters for payments at the host level in the 'Host Parameters' screen. You can invoke the 'Host Parameters' screen by typing 'PMDHSTPR' in the field at the top

right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Host Parameters

New Enter Query

Host Code *

External Systems

Sanction Check System

Sanction Retry Days

External Exchange Rate System

External Pricing System

External Accounting System

Apply PSD Preference

Information Reporting Required

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

You can specify the following details:

Host Code

Host Code is defaulted as Host code linked to user's logged in Branch.

External Systems

Sanction Check System

Specify the external sanction check system. Alternatively, you can select the sanction check system from the option list. The list displays all valid sanction check external systems.

Sanction Retry Days

Specify the sanction check retry days. Based on the sanction retry days, the sanctions are performed for future dated payments or current dated payments carried forward to next date.

External Exchange Rate System

Specify the external exchange rate system. Alternatively, you can select the external exchange rate system from the option list. The list displays all valid external exchange rate systems.

External Price Code

Specify the External Price Code. Alternatively, you can select the external price code from the option list. The list displays all valid external price codes.

External Accounting System

Specify the External Accounting System to which the accounting entries are handed off. Alternatively, you can select the external accounting system from the option list. The list displays all valid external accounting systems.

Apply PSD Preference

Check this box to apply PSD Preference.

Information Reporting Required

Check this box to indicate that transaction information has to be handed off to an internal JMS queue on completion of transaction processing.

2.1.8.1 Viewing Host Parameter Summary

You can view summary of exchange rate in the 'Host Parameters Summary' screen. You can invoke the 'Host Parameters Summary' screen by typing 'PMSHSTPR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Host Parameters Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Host Code

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Host Code	Sanction Check System	External Exchange Rate System
----------------------	---------------	-----------	-----------------------	-------------------------------

Exit

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

- Authorization Status
- Record Status
- Host 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 screen.

2.1.9 Settlement Instructions Maintenance

- It is possible to maintain standard settlement instruction (SSI) for the customer and a beneficiary. The maintenance is specific to a Network and currency.
- The following are party details can be maintained for a customer & SSI Label for SWIFT/RTGS payments:
 - Beneficiary Institution/Ultimate Beneficiary
 - Account with Institution
 - Intermediary
 - Sender to Receiver Information
 - Remittance Details

- Receiver Correspondent
- Payment preferences for gpi payment & charge bearer
- Nostro Correspondent Credit /Debit account
- Customer ID and SSI Label will be a unique combination to identify the settlement party details.
- Facility for populating the beneficiary/routing details for a payment transaction based on the customer and SSI Label received in payment request is available.
- It is possible to mark one of the Settlement Instructions as the default instruction, and to fetch the beneficiary/routing details based on the default instruction if the SSI Label is not provided in the payment request
- Provision is given for viewing and authorizing the default SSI Label populated by the system when the payment requests are received from channels.

You can maintain the beneficiary details linked to a customer in “Settlement Instruction Maintenance” screen. You can invoke the “Settlement Instruction Maintenance” screen by typing ‘PMDSSIMT’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

The system displays the Host code by default.

Customer Number

Specify the customer number for whom beneficiary details are maintained. Alternatively, you can select from the option list. The list displays all valid customer numbers maintained in the system.

SSI Label

You can provide the SSI label. Same SSI Label cannot be repeated for a customer, even though Network maintained is different. Every SSI Label will be linked to a Network.

Customer Name

The system displays the customer name for the customer number selected.

Email Id

You can enter the email address of the customer.

Mobile Number

You can enter the mobile number of the customer.

National Identifier

You can enter the National Identifier of the customer.

Note

Email ID, Mobile Number and Nation Identifier fields are optional fields.

Customer Name

The system displays the customer name.

Beneficiary Details**Network Code**

Specify the network code from the LOV. This is a mandatory field.

Network Description

The system displays the description of the network based on the Network code selected.

Currency

Specify the currency from the LOV. This is a mandatory field.

Payment Type

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

Bank Identifier

The system displays the Bank Identifier based on the network selected.

Default Settlement

Check this box to mark one of the SSI labels as 'Default Settlement' for a customer and network and currency combination.

Beneficiary Details**Beneficiary Account Number**

Specify the Beneficiary Account Number.

Beneficiary Name

Specify the Beneficiary Name.

Account IBAN

Specify the Account IBAN.

Beneficiary Bank

Specify the Beneficiary Bank.

Bank Name

The system displays the bank name of the beneficiary.

Note

Entering Beneficiary details in the Main screen is not applicable for Cross-border/RTGS Networks.

2.1.9.1 SWIFT Routing

Settlement party details for Cross-border/RTGS payments is maintained in SWIFT routing sub-screen.

Click the Swift Routing button at the bottom of the screen.

The screenshot displays the 'SWIFT Routing' sub-screen. At the top, there are three input fields: 'Host Code' (containing 'HOST1'), 'Customer No', and 'SSI Label'. Below these, the screen is organized into several sections:

- 59: Ultimate Beneficiary**: Includes fields for Account, BIC, Name and Address1, Address Line2, Address Line3, Address Line4, and Country.
- 57: Account With Institution**: Includes fields for Party Identifier, BIC, Name and Address1, Address Line2, Address Line3, and Address Line4.
- Receiver Details**: Includes a BIC field.
- 58: Beneficiary Institution**: Includes fields for Party Identifier, BIC, Name and Address1, Address Line2, Address Line3, and Address Line4.
- 56: Intermediary Bank**: Includes fields for Party Identifier, BIC, Name and Address1, Address Line2, Address Line3, and Address Line4.
- 54: Receiver's Correspondent**: Includes fields for Party Identifier, BIC, Name and Address1, Address Line2, Address Line3, and Address Line4.
- Payment Preference**: Includes a checkbox for 'gpi Preferred', a dropdown for 'Charge Whom' (set to 'SHA'), and fields for 'Debit Nostro Account' and 'LBL_CR_NOSTRO_ACC'.
- 70: Remittance Information**: Includes four fields for Information 1, Information 2, Information 3, and Information 4.
- 72: Sender To Receiver Info**: Includes six fields for Line 1 through Line 6.

At the bottom right, there are 'Ok' and 'Cancel' buttons.

Specify the following fields beneficiary /other party details for a cross-border/RTGS payment::

59: Ultimate Beneficiary

Account

Specify the Ultimate Beneficiary Account Number.

BIC

Select the BIC from the LOV.

Name and Address1 - 4

Specify the name and address of the Ultimate Beneficiary in the lines specified.

Country

Select the country from the LOV.

58: Beneficiary Institution

Party Identifier

Specify the party identifier details.

BIC

Select the BIC from the LOV.

Name and Address1 - 4

Specify the name and address of the Beneficiary Institution in the lines specified.

Payment Preference

gpi Preferred

Check this box if GPI is preferred for the payment. This is applicable for cross-border payments.

Charge Whom

Select one of the following Charge options:

- SHA
- BEN
- OUR

Debit Nostro Account

Select the Debit Nostro Account from the LOV.

Credit Nostro Account

Select the Credit Nostro Account from the LOV.

57: Account With Institution

Party Identifier

Specify the Party identifier details.

BIC

Select the BIC from the LOV.

Name and Address1 - 4

Specify the name and address of the Institution in the lines specified.

56: Intermediary Bank

Party Identifier

Specify the Party identifier details.

BIC

Select the BIC from the LOV.

Name and Address1 - 4

Specify the name and address of the Intermediary Bank in the lines specified.

70: Remittance Information

Remittance 1 -4

You can enter the Remittance details.

Receiver Details

BIC

Select the BIC from the LOV.

54: Receiver's Correspondent

Party Identifier

Specify the Party identifier details.

BIC

Select the BIC from the LOV.

Name and Address1 - 4

Specify the name and address of the Receiver's Correspondent in the lines specified.

72: Sender To Receiver Info

You can enter the sender to receiver details.

Note

- The beneficiary details related fields in the main screen are disabled for input if the network selected is of payment type SWIFT/RTGS.
- If the Receiver provided in SSI label is not a currency correspondent, then cover is sent to default currency correspondent.
- Field 58 Beneficiary institution details can be specified only if the customer selected is of type 'Bank'.
- If Receiver correspondent is part of SSI label, then it is mandatory to provide Nostro Credit account details in the SSI label maintenance.

2.1.9.2 Viewing Settlement Instruction Maintenance Summary

You can view the summary of Settlement Instruction Maintenance using 'Settlement Instruction Maintenance Summary' screen. To invoke this screen, type 'PMSSSIMT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

Settlement Instruction Maintenance Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Customer No Network Code

Currency Payment Type

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Host Code	Customer No	SSI Label	Network Code	Currency	Payment Type	Beneficiary Bank
----------------------	---------------	-----------	-------------	-----------	--------------	----------	--------------	------------------

Exit

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

- Authorization status
- Customer No
- Currency
- Record status
- Network Code
- Payment Type

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

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

2.1.10 Maintaining Local Payments Bank Directory

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

Usage of this screen

- This is a Host level maintenance.
- This screen also provides the details of the clearing network participation (direct/indirect) for each clearing network

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:

Host Code

Host Code is defaulted as the Host code linked to user's logged in branch.

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.

Swift Address

Select the Swift address of the bank, from the adjoining option list. The list displays all valid swift codes maintained in the system.

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.

The networks from PMDNWMNT for which participant type is maintained are listed in the option list for Creditor bank BIC in PADOTONL.

Direct Bank Code

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

Batch Processing

Check this flag if the dispatch files are to be generated in the 'Batch Mode'. Batch processing is applicable for each payment record for dispatch, if the bank code is enabled for Batch processing.

Addressee

Specify the participant bank account number in this field. Batch processing is applicable for each payment record for dispatch, if the bank code is enabled for Batch processing.

Direct Debit Participation

Specifies if the agent code participates in Direct Debit for the corresponding network.

Note

The network will be used to process payment transactions, if you do not specify this field

Fields

Click the link to specify the field details.

2.1.10.1 Viewing Bank Maintenance Summary

You can view a summary of network maintenances using 'Bank Maintenance 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 networks using one or more of the following parameters:

- Authorization status
- Record status
- Country Code
- Bank code
- 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.

2.1.11 **Maintaining Customer Service Model**

Service Model classifies the customers into various level.

You can maintain service models for the customers using 'Customers Service Model' screen, invoked from the Application Browser. You can invoke this screen by typing 'PMDSRMDL' in

the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.

Customer Service Model Maintenance

New Enter Query

Host Code *

Country Code *

Customer Service Model *

Customer Service Model Description

Priority

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

You can specify the following details:

Host Code

Host Code is defaulted as the Host code linked to user's logged in branch.

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.

Customer Service Model

Specify the unique service model code for a customer.

Customer Service Model Description

Specify the brief description about the customer service model entered.

Priority

Specify the priority about the customer service model entered.

2.1.11.1 Viewing Customer Service Model Summary

You can view a summary of network maintenances using 'Customer Service Model Summary' screen. To invoke this screen, type 'PMSSRMDL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

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

- Authorization status
- Record status
- Country Code
- Customer Service Model
- Priority

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.

2.1.12 Maintaining Customer Service Model Linkage

You can link a customer to specific customer service model using 'Customer Service Model Linkage' screen. To invoke this screen, type 'PMDCSMLK' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

Specify the following details:

Host Code

Logged in Host is defaulted.

Customer Number

Select the customer number for linking the service model.

Customer Name

Once you select the customer number, the system displays the name of the customer.

Customer Service Model

Specify the customer service model to link the above customer.

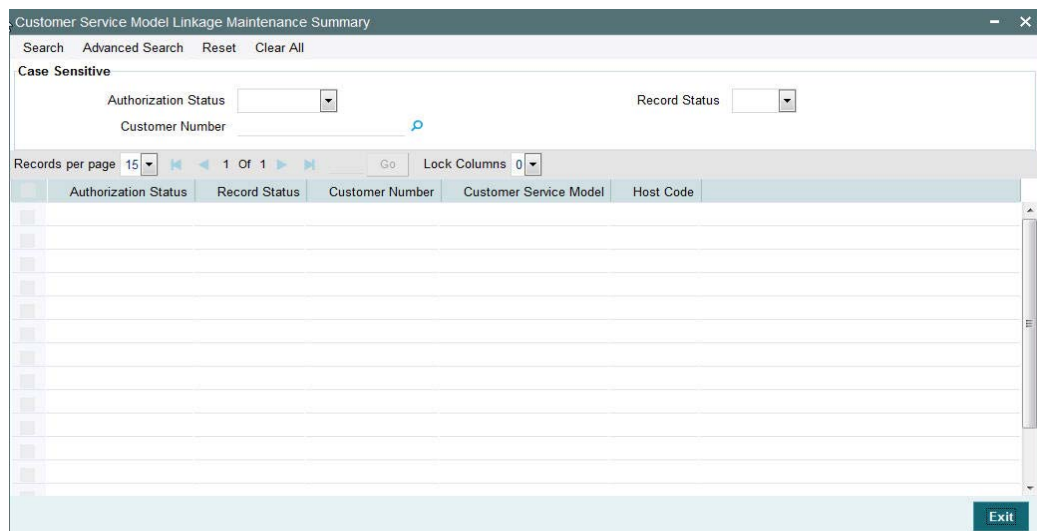
Description

The system displays the description once you select the customer service model.

After capturing the above details, save the maintenance.

2.1.12.1 Viewing Customer Service Model Linkage Maintenance Summary

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



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

- Authorization status
- Record status
- Customer Number

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.

2.1.13 Maintaining Network Holidays

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 'Network Holidays Maintenance' 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.

Network Holidays Maintenance

New Enter Query

Network Code * Year * Refresh

Host Code *

S M T W Th F Sa January February March

April May June

July August September

October November December

Fields

Maker Checker Date Time: Date Time: Mod No Record Status Authorization Status Exit

Network Code

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

Host Code

Host code is defaulted based on the Network code selected.

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.

2.1.13.1 **Viewing Network Holidays Maintenance Summary**

You can view a summary of network holidays maintenances using 'Network Holiday Maintenance 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.

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

- Authorization status
- Record status
- Network code
- Year

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.

2.1.14 System Parameters

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.

The screenshot shows a web-based application window titled "System Parameters". At the top, there is a navigation bar with "New" and "Enter Query" buttons. Below this, the main area contains three input fields: "Parameter Name", "Parameter Description", and "Parameter Value". At the bottom of the window, there is a status bar with several fields: "Maker", "Checker", "Date Time:", "Mod No", "Record Status", "Authorization Status", and an "Exit" button.

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.

2.1.14.1 Viewing System Parameter Summary

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

System Parameters Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Parameter Name Parameter Description

Parameter Value

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Parameter Name	Parameter Description	Parameter Value
----------------------	---------------	----------------	-----------------------	-----------------

Exit

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

- Authorization status
- Record status
- Parameter Name
- Parameter Value
- Parameter Description

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.

2.1.15 Reject Code

You can invoke the “Reject 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.

Reject Code Maintenance

New Enter Query

Host Code *

Reject Code *

Reject Reason

Reject Code Type ISO

Reject Code Details

Network Code	Payment Type	Payment Pre-Settlement Reject	Payment Return	Payment Recall	Recall Response	Collection Cancel	Collection Return/Reject	Collection Revers
--------------	--------------	-------------------------------	----------------	----------------	-----------------	-------------------	--------------------------	-------------------

Error Code

Network Code	Payment Type	Exception	Description
--------------	--------------	-----------	-------------

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status Exit

You can capture the following details

Reject Code

Specify the Reject Code

Reject Reason

Specify the description of the Reject Code.

Reject Code Type

Specify the type of Reject Code. The type can be ISO or proprietary.

Applicable Networks and Exceptions

Network Code

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

Payment Type

Payment type will be defaulted based on the Network selected

Payment Pre-Settlement Reject

Check this flag if the new Reject Code maintained is applicable for payment rejects by CSM.

Payment Return

Specify the Payment Return. Choose among the following values:

- Null - This is the default value.

- Manual- If you select this option, the reject code will be applicable for processing of returns manually.
- Auto - If you select this option, the payment will be returned automatically, if the exception encountered by the incoming transaction is due to any of the error codes linked to this record in the Error Code Block.

Payment Recall

Check this flag if the Reject Code maintained is applicable for payment recalls by the Originating bank.

Recall Response

Check this flag if the Reject Code maintained is applicable for responses generated for payment recalls by the Beneficiary bank.

Collection Cancel

Check this flag if the new Reject Code maintained is applicable for recall of the outgoing Direct Debits.

Collection Return/Reject

Check this flag if the new Reject Code maintained is applicable for Direct debit returns/refunds/ pre-settlement rejects.

Collection Reversal

Check this flag if the new Reject Code maintained is applicable for Direct Debit reversals by Originating Bank.

Clearing Return

Check this flag if the new Reject Code maintained is applicable for Clearing returns by Originating Bank.

Exception Code Block

If return of an incoming payment is to be triggered automatically by system on certain exceptions, you can maintain the related Error codes in this Block.

For other exceptions encountered by the incoming transaction manual return is to be initiated by the user from Repair Queue.

Note

Exception codes are not allowed to be repeated for the same network and reject code combination.

2.1.15.1 Viewing Reject Code Maintenance Summary

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

Reject Code Maintenance Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Reject Reason Reject Code

Reject Code Type

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Reject Reason	Reject Code	Reject Code Type	Host Code
----------------------	---------------	---------------	-------------	------------------	-----------

Exit

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

- Authorization status
- Record status
- Reject Reason
- Reject Code
- Reject Code 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 maintenance screen.

2.1.16 Indirect Participant Account Details Maintenance

You can invoke "Indirect Participant Account Details Maintenance" screen by typing 'PMDIPACC' 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

Note

No transaction processing is supported, currently using this maintenance.

Indirect Participant Account Details Maintenance

New Enter Query

Network Code * Host Code *

Network Description

Indirect Participant Account Details

Bank Code	Bank Account Number	Branch	Currency	SWIFT Address

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Specify the following details:

Network Code

Specify the network code for which indirect participant details are applicable. Alternatively, you can select the network code from the option list. The list displays all valid network codes maintained in the system

Network Description

The system displays the network description.

Host Code

The system defaults the host code linked to the network.

Bank Code

Specify the bank Code of the indirect participant. Alternatively, you can select the bank Code from the option list. The list displays all valid bank Codes maintained in the system

Bank Account Number

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

Branch

The system displays the account branch.

Currency

The system displays the account currency.

Note

Only one record can be maintained for the same bank and currency in the multi-block for account details.

SWIFT Address

The system displays the BIC code of the indirect participant.

2.1.16.1 Indirect Participant Account Details Summary

You can invoke “Indirect Participant Account Details Summary” screen by typing ‘PMSIPACC’ 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.

Indirect Participant Account Details Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Network Code

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Network Code	Host Code
----------------------	---------------	--------------	-----------

Exit

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

- Authorization status
- Record status
- 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 maintenance screen. You can also export the details of selected records to a file using ‘Export’ button.

2.1.17 Bank Redirection

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

Maker	Checker	Date Time:	Mod No	Record Status	Authorization Status
-------	---------	------------	--------	---------------	----------------------

You can capture the following details:

Identifier

Select the required bank identifier

- BIC
- Local Bank Code

Bank Code

Specify the Bank Code for which redirection is required.

Bank Name

The system specifies the name of the bank.

Redirect Identifier

Specify the Redirect Identifier. Choose between BIC and Local Bank Code.

Redirect Bank Code

Specify the bank code to which payment needs to be redirected. The redirected bank codes can be a valid SWIFT BIC or Local Clearing Bank Code based on the Bank Code Identifier type chosen.

Redirect Bank Description

Redirect Bank Description is defaulted based on the Bank code chosen.

2.1.17.1 Bank Redirection Maintenance Summary

You can view the Bank Redirection Maintenances in the ‘Bank Redirection Maintenance Summary’ screen.

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

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

- Authorization Status
- Record Status
- Host Code
- Bank Code
- Redirect Bank Code
- Identifier
- Redirect Identifier

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

2.1.18 Account Redirection

You can use Account re-direction maintenance for replacing invalid/closed accounts Original Account in the payment transaction with the Redirected Account.

You can invoke the “Account Redirection” screen by typing ‘PMDACRED’ in the field at the top right corner of the Application tool bar and then clicking on the adjoining arrow button.

Maker	Date Time:	Mod No	Record Status
Checker	Date Time:		Authorization Status

You can capture the following details:

Host Code

Specifies the Host Level function where the account redirection is maintained for the accounts of the host.

Account

Account Number

Specifies the original account number specified in the transaction.

Redirect Account

Redirect Account Number

Specify the redirected account number.

Redirect Account IBAN

The system displays the IBAN number along with redirect account if IBAN is maintained for the customer.

Branch Code

Account Branch Code is displayed.

Currency

Account Currency for the re-direct account is displayed.

2.1.19 UDF Group Maintenance

UDF maintenance is used for creating UDF codes.

You can invoke 'UDF Group Maintenance' screen by typing 'PMDGRUDF' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

Host Code is defaulted as the logged in Host.

Group Description

Specifies the description of the UDF Group.

UDF Group

Specifies the group of the user defined field.

Field Label

Specify the name of the field that needs to be defined by the user. You can maintain up to 10 UDF fields.

Position

Specify the position of the user defined field.

2.1.20 User Maintenance

You can invoke 'User Maintenance' screen by typing 'PMDUSRDF' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

You can specify the following field:

User Identification

Specify the identification of the user.

2.1.21 Maintaining Currency Correspondent

You can specify currency correspondent account details in this screen. Currency correspondent maintenance function is host specific.

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

1 Of 1

Go

☐ Account Type

Account Number

Primary Account

MT210 Required?

Maker

Checker

Date Time:

Date Time:

Mod No

Record Status

Authorization Status

Exit

You can specify the following fields:

Host Code

The system displays the logged in Host Code.

Currency

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

Account Type

Select the account type. The list displays the following values:

- Our- Currency correspondent is Bank's currency correspondent
- Their- Processing bank is the currency correspondent bank for the other bank

Account Number

Specify the account number of the specified bank. Alternatively, you can select the parent account number from the option list. The list displays all Nostro accounts for Account type OUR and valid normal accounts for account type THEIR. The account currency displayed in the list should be same as the currency specified.

Account Name

The system displays the account name

Primary Correspondent

Check this box if one of the standard currency correspondents is identified as primary currency correspondent. This option is applicable only for Account type 'OUR'. There can be only one primary currency correspondent for the combination of Account type, Currency. This option will be defaulted as yes for the first currency correspondent maintained.

MT210 required?

Check this box to indicate if MT210 is required to be sent to the Currency Correspondent in the scenarios where it is auto-generated like generation of outgoing MT200/MT201. Only if this check box is checked, the system would generate the MT210 as per the existing behavior, else system would not generate MT210.

2.1.21.1 Viewing Currency Correspondent Summary

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

currency Correspondent Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Account Type Bank Code

Account Number Primary Correspondent

Currency Host Code

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Account Type	Bank Code	Account Number	Primary Correspondent	Currency	Max. Claim Amount
----------------------	---------------	--------------	-----------	----------------	-----------------------	----------	-------------------

Exit

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

- Authorization Status
- Record Status

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

- Authorization Status
- Record Status
- Branch
- Account Type
- Alpha Code
- Primary correspondent
- Branch
- Primary Account
- Currency

2.1.22 Maintaining Global Correspondent

You can maintain the currency correspondent of any bank in the Global correspondent screen

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

The screenshot shows a web application window titled "Global Correspondent". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, the main content area contains four input fields, each with a red asterisk indicating it is required: "Host Code *", "Bank Code *", "Currency *", and "Correspondent(Bank)". The bottom of the window features a light blue footer area with labels for "Maker", "Checker", "Date Time:", "Mod No", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner of this footer area.

You can specify the following fields:

Bank Code

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

Host Code

The system displays the host code of the logged in user.

Currency

Specify the currency to be selected for which the correspondent alpha code will be selected. Alternatively, you can select the currency from the option list. The list displays all valid currencies maintained in the system.

Correspondent Bank Code Description

The system displays the correspondent Bank code description.

2.1.22.1 Viewing Global Correspondent Summary

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

The screenshot shows the 'Global Correspondent Summary' application window. At the top, there is a search bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this, there is a 'Case Sensitive' checkbox. The main search area contains several input fields: 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), 'Host Code' (a text field with a magnifying glass icon), 'Bank Code' (a text field with a magnifying glass icon), and 'Currency' (a text field with a magnifying glass icon). Below the search fields, there is a table with columns: 'Authorization Status', 'Record Status', 'Host Code', 'Bank Code', and 'Currency'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

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

- Authorization Status
- Record Status
- Currency
- Alpha Code

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

- Authorization Status
- Record Status
- Currency
- Alpha Code
- Correspondent Alpha Code

2.1.23 Invoking D to A Converter

You can enable translation of information of the parties involved in the payment from ‘D’ option (names and addresses) to appropriate ‘A’ option (BIC codes).

This information is used during the STP of an incoming message to convert the names and address information to the appropriate BIC code.

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

The screenshot shows the 'D to A Converter' application window. The window has a title bar with the text 'D to A Converter' and standard window controls (minimize, maximize, close). Below the title bar is a menu bar with 'New' and 'Enter Query'. The main area contains several input fields: 'Host Code *', 'BIC Code *', 'BIC Code Description', 'Address Line 1 *', 'Address Line 2', 'Address Line 3', and 'Address Line 4'. At the bottom, there is a status bar with fields for 'Maker', 'Date Time:', 'Mod No', 'Record Status', 'Checker', 'Date Time:', 'Authorization Status', and an 'Exit' button.

You can specify the following fields:

BIC Code

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

BIC Code Description

The system displays the description of the BIC codes.

Address Line1

Specify the address line 1 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

Address Line2

Specify the address line 2 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

Address Line3

Specify the address line 3 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

Address Line4

Specify the address line 4 maintained for the BIC code. This detail is compared with name and address received in the message to resolve the BIC Code. This line should match for successful conversion.

2.1.23.1 Viewing D to A Converter Summary

You can invoke “D to A Converter Summary” screen by typing ‘PXSDAMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

D to A Converter Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Address Line 1 BIC Code

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Address Line 1	Address Line 2	BIC Code	Address Line 3	Address Line 4	Host Code
----------------------	---------------	----------------	----------------	----------	----------------	----------------	-----------

Exit

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

- Authorization Status
- Record Status
- BIC Code
- Address Line1

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

- Authorization Status
- Record Status
- BIC Code
- Address Line1
- Address Line2
- Address Line3
- Address Line4

2.1.24 Maintaining SWIFT Code

You can maintain applicable SWIFT codes in this maintenance for a Network and message type.

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

SWIFT Code

New Enter Query

Host Code *

Network Code *

Message Type *

Swift Field *

Swift Code *

Swift sub codes

Mandatory

Modifiable

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Specify the following details

Host Code

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

Network Code

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

Message Type

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

Mandatory

Select an option to indicate whether the SWIFT tag is mandatory.

SWIFT Field

Specify the SWIFT field. Alternatively, you can select the SWIFT field from the option list. The list displays all valid SWIFT fields maintained in the system.

Modifiable

Select an option to indicate whether the SWIFT tag is modifiable.

SWIFT Code

Specify the SWIFT code.

SWIFT Sub Codes

Specify the sub SWIFT code.

2.1.24.1 Viewing SWIFT Code Summary

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

The screenshot shows a web application window titled "SWIFT Code Summary". At the top, there are buttons for "Search", "Reset", and "Clear All". Below these, a "Case Sensitive" checkbox is present. The search criteria section includes four fields: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), "Network Code" (a text input field with a magnifying glass icon), and "Host Code" (a text input field with a magnifying glass icon). Below the search criteria, there is a table control with a "Records per page" dropdown set to "15", a "Go" button, and a "Lock Columns" dropdown set to "0". The table has a header row with the following columns: "Authorization Status", "Record Status", "Mandatory", "Swift Code", "Swift Field", "Message Type", "Network Code", "Modifiable", and "Host Code". The table body is currently empty, showing only the header row. At the bottom right of the window, there is an "Exit" button.

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

- Authorization Status
- Record Status
- Network Code
- Host Code

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

2.1.25 Maintaining File Parameters

You can specify parameters for handling files received from CSM/customers.

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

Specify the following details

Host Code

The system specifies the host code that the user is logged in.

File Type

The system populates this field based on static maintenance available in Messaging for the file types handled.

File Type Description

The system populates this field based on the file type chosen.

File Direction

The system populates this field based on the file type chosen.

Schema File Definition Path

Specify the File path from where xsd files for format validation are fetched

Network Code

Specify the network code from the list of values.

Payment Type

The system populates this field based on the network chosen.

Connector Details

Destination Type

Select the required destination path. Choose among the following:

- Folder.
- Queue

- SwiftNet Connectivity

Folder Path

Specify the folder path.

Queue Name

Specify the name of the queue.

Protocol Type

Select the type of protocol.

SwiftNet Connectivity

Specify the required SwiftNet Connectivity.

Protocol Name

Specify the required protocol.

2.1.25.1 Viewing File Parameters Summary

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

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

- Authorization Status
- Record Status
- Host Code

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

2.1.26 Viewing Incoming File Summary

This screen is for viewing the uploaded inbound files for ACH and Direct Debits and the related file accounting.

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

File Parameters Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Host Code File Type

File Direction

Records per page: 15 1 Of 1 Go Lock Columns: 0

Authorization Status	Record Status	Host Code	File Type	File Direction	File Type Description	Schema Definition File Path	Network Cod
----------------------	---------------	-----------	-----------	----------------	-----------------------	-----------------------------	-------------

Exit

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

- File Reference Number
- Received Date
- File Name

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

2.1.27 Transaction XML Regeneration

The Transaction Message Browser support regeneration Transaction XMLs. The XML is generated with the transaction details available in dispatch tables at the time of regeneration.

You can invoke “Transaction Message Browser ” screen by typing ‘PMSTXNBR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Transaction Reference No
- File Reference Number
- Network Code
- Payment Type
- Message Type
- Transaction Type

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

2.1.28 **Maintaining SWIFT Field Codes**

You can maintain the SWIFT message details and validate the incoming and outgoing messages in this screen.

You can invoke “SWIFT Field Code maintenance” screen by typing ‘PMDSWFLD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

SWIFT Field Code

New Enter Query

Message Type *

Network Code *

Field Number *

Code *

Cover

Code Type ☐ Standard ☐ Bilateral

Usage Type ☐ Restricted ☐ Unrestricted

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Specify the following details

Message Type

Specify the message type. alternatively, you can select the message type from the option list. The list displays all valid message types maintained in the system.

Cover

Check this box to indicate whether cover message is required or not.

Field Number

Specify the field number for the message type. alternatively, you can select the field number from the option list. The list displays all valid field numbers from the option list.

Code

Specify the code that is used to indicate incoming and outgoing messages for security purpose.

Code Type

Select the code type. The option are as follows:

- Standard
- Bilateral

Usage Type

Select the usage type. The option are as follows:

- Restricted
- Unrestricted

2.1.28.1 Viewing SWIFT Field Code Summary

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

The screenshot shows the 'SWIFT Field Code Summary' application window. At the top, there is a search bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this is a 'Case Sensitive' checkbox. The main search area contains several input fields: 'Authorization Status' (a dropdown menu), 'Field Number' (a text field with a magnifying glass icon), 'Code' (a text field with a magnifying glass icon), 'Record Status' (a dropdown menu), 'Message Type' (a text field with a magnifying glass icon), and 'Network Code' (a text field with a magnifying glass icon). Below the search fields is a table with columns: 'Authorization Status', 'Record Status', 'Field Number', 'Code Type', 'Cover', 'Message Type', 'Usage Type', 'Code', and 'Network Code'. The table is currently empty. At the bottom right of the window is an 'Exit' button.

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

- Authorization Status
- Record Status
- Message Type
- Field Number
- Code
- Cover

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

2.1.29 Customer Preferences

You can maintain Deferred price and file preferences for corporate customers in the ‘Customer Preferences’ screen.

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

You can specify the following fields:

Customer No

Specify the required customer from the LOV.

Customer Name

The name of the customer appears after you select the required customer number.

Charge Claim Preference

Charge to be expensed

Check this box indicates if claimed charges need to be debited to a common Charge Claim GL or a Claim GL specific to a Sender of MT191 (say, a Currency Correspondent).

Note

- If this parameter is checked then system uses the Claim GL specified in the revamped 'Charge Claim Preference' screen for funding the outgoing Charge payment.
 - If this parameter is not checked then you can define a Charge Claim account for the Customer which would always be debited for claimed charges for outgoing payments sent on behalf of the customer.
 - If Service model is selected as specific, then specific CIF numbers of that Service model linkage alone is listed.
-

Transfer Currency

Charge claim payment account

Check this box to facilitate selection of Customer Account .

Deferred Pricing Preferences**Deferred Pricing**

Check this box to if deferred pricing is applicable for the customer.

Frequency

Select the frequency option as Daily, Monthly, or Manual.

Auto Queue Preferences**System Action**

Select the auto queue preferences as Auto Rollover, Retain in Queue or Cancel.

Batch Preferences**Batch Processing Required**

Check this box to allow the consolidation of debit entries. If left unchecked, all the transactions gets processed as Individual Transactions in the batch.

Note

If Batch Booking preference is provided in the received C2B File, then that will take precedence over the Customer Preference. If batch booking preference is not received in the file, the Customer Preference maintained for the Debit Account Customer will be used. Itemized processing is supported only if the Debit preference is chosen a Gross Accounting.

Batch Auto Closure

Check this box to allow consolidation batch being specified automatically for closure after the waiting time maintained.

Debit Preference

Select the below debit preference options from the drop down.

Gross Accounting: The amount block done for the batch total amount upfront and in case of failed transactions, Reversal entries are posted individually after posting the consolidated debit amount.

Net Accounting: This option processes the files/batches in the existing way. Consolidation for debit amount is based on Debit account, value date, transfer currency and Network. Debit posting is done for the successfully processed transactions only.

Batch Processing Cutoff Hour

Specify the Batch Process Cutoff time in hours.

Batch Processing CutOff Minute

Specify the Batch Process Cutoff time in minutes.

Move Forward After Cutoff Time

Check this box to enable the request date to move forward to the next business day based on branch working days.

Wait Time for Batch closure (In Hours)

Specify the wait time in hours. This is mandatory if the auto closure of batch is preferred.

Batch Price Preferences**Price Preference**

Select the required price preference from the following options:

Flat charge: This option is a fixed price. Hence value maintained for the price code is applicable for the Batch.

Transaction Count: Choose this option if price value is multiplied with the number of transactions received in the batch to get the batch level pricing. The price value is maintained as a fixed amount in this case.

Batch Amount: Choose this option if the price value is maintained as a rate in this case. The rate is applied on the batch amount.

Note

Specify the Network source as 'C2B in the Price value maintenance screen- PPDVLMNT'.

Market Price Code

Select the Price Code for batch pricing from the list of values.

Pricing Account

Choose the required Pricing Account from the list of values.

Batch Price Preferences**FX Limit Currency**

Select FX limit currency for fetching the applicable internal rate from the list of values.

Batch FX Limit

Specify the FX limit amount for fetching rate and validating limit.

External Rate Applicable

Check this box to send the transaction for fetching rate.

The transaction is sent to External system for rate fetch, if the batch amount is beyond FX limit maintained and if 'External Pricing' is checked.

Note

If the pricing account is mentioned in the pain.001 file received, it takes precedence. If charge account is not available as part of the file, then pricing account maintained in file preferences is considered for debiting charge/tax amounts. If pricing account is not maintained, charge/ tax is recovered from debit account itself.

2.1.29.1 Viewing Customer Preferences Summary

You can view the summary in “Customer Preferences Summary” screen. You can invoke the Customer Preferences Summary screen by typing ‘PMSFLPRF’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

Customer Preferences Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Customer No

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Customer No	Host Code
----------------------	---------------	-------------	-----------

Exit

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

- Authorization Status
- Record Status
- Customer No

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

Double click a record or after selecting a record to view the detailed screen.

Note

- For a C2B transaction if the charge account is mentioned in the received pain.001 file, it takes precedence. If charge account is not available as part of the file, then pricing account maintained in file preferences is considered for debiting charge/tax amounts. If pricing account is not maintained, charge/ tax is recovered from debit account itself.
 - Charge account and currency can be different from debit account and currency.
-

2.1.30 Advice Format Maintenance

In Advice Format Maintenance screen you can find a pre-shipped record for Format type 'SWIFT'. You can invoke the 'Advice Format Maintenance' screen by typing 'PMDADVFM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Advice Format Maintenance

New Enter Query

Format *
Language *
Format Type
Import File
Format Text *

Lines 54
Columns 80

Import

Message Format

Module *	Message Type *	Media *	Branch *	Currency *
----------	----------------	---------	----------	------------

Maker
Checker

Date Time:
Date Time:

Mod No

Record Status
Authorization

Exit

2.1.30.1 Viewing Advice Format Summary Summary

You can view the summary in "Advice Format Summary" screen. You can invoke the Advice Format Summary screen by typing 'PMSADVFM' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

Advice Format Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status
Language
Format Type

Record Status
Format

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Language	Format	Format Type
----------------------	---------------	----------	--------	-------------

Exit

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

- Authorization Status
- Record Status
- Language
- Format
- Format Type

- Customer No

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

Double click a record or after selecting a record to view the detailed screen.

2.1.31 Message Location Maintenance

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

Specify the following fields:

Code

Specify the code.

Code Description

Specify the description of the code.

2.1.31.1 Viewing Message Location Summary

You can view the summary in “Message Location Summary” screen. You can invoke the Message Location Summary screen by typing ‘PMSLOCMN’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

Message Location Summary

Save Refresh Reset Clear All

Case Sensitive

Authorization Status Record Status

Code

Records per page: 15 1 Of 1 Go Lock Columns: 0

Authorization Status	Record Status	Code	Code Description

Exit

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

- Authorization Status
- Record Status
- 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 or after selecting a record to view the detailed screen.

2.1.32 Message Type Maintenance

Message types are pre-shipped. You can view the message type details in this screen. You can invoke the ‘Message Location Maintenance’ screen by typing ‘PMDMSTYM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Message Type Maintenance

New Enter Query

Module *

Message Type *

Description *

Priority *

Maximum Message Count

Purge Message

Acknowledgment Nak Processing

Swift Messages

SWIFT Message Type

Consolidated Message Type

For Product Setup

Generate at input ☐

Show In Product ☒

Maker	Date Time:	Mod No	Record Status	Authorization Status
-------	------------	--------	---------------	----------------------

Exit

2.1.32.1 Viewing Message Type Summary

You can view the summary in “Message Type Summary” screen. You can invoke the Message Type Summary screen by typing ‘PMSMSTYM’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

Message Type Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Module Message Type

Records per page: 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Module	Message Type	Description	SWIFT Message Type	Consolidated Message Type
----------------------	---------------	--------	--------------	-------------	--------------------	---------------------------

Exit

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

- Authorization Status
- Record Status
- Module
- Message Type

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

Double click a record or after selecting a record to view the detailed screen.

2.1.33 Messaging Branch Preferences Maintenance

Message Browser actions allowed for a branch can be configured in this screen. You can invoke the ‘Message Location Maintenance’ screen by typing ‘PMDPREF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Messaging Branch Preferences

New Enter Query

Branch Preference

Branch *

Authorization

<input checked="" type="checkbox"/> Cancel	<input checked="" type="checkbox"/> Regenerate
<input checked="" type="checkbox"/> Hold	<input checked="" type="checkbox"/> Change Address
<input checked="" type="checkbox"/> Change Node	<input checked="" type="checkbox"/> Reinstate
<input checked="" type="checkbox"/> Test Word	<input checked="" type="checkbox"/> Release
<input type="checkbox"/> Auth Repair Incoming	<input checked="" type="checkbox"/> Branch Move
<input checked="" type="checkbox"/> Carry Forward	<input checked="" type="checkbox"/> Test Word Check
<input checked="" type="checkbox"/> Change Media	<input checked="" type="checkbox"/> Change Priority

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Indicating the activities that require authorization:

You can perform several activities on a message that is to be generated from your branch and on those that have come in for your branch. For example, from the outgoing or incoming browser, you can change the address to which a message should be sent.

In the branch preferences screen, you can indicate the activities which when performed on an incoming or outgoing message, would require subsequent manual authorization for the message. Several activities have been listed in this screen. A message, on which an activity which has been selected in this screen is performed, would require subsequent manual authorization for the activity to take effect. A message, on which an activity not selected in this screen is performed, would be automatically authorized with the activity taking effect.

The activities that you can choose from are:

- Cancel
- Hold
- Change Node
- Testword
- Auth Repair Incoming
- Carry Forward
- Change Media
- Regenerate
- Regenerate
- Change Address
- Reinstate
- Release
- Carried Forward
- Branch Move
- Change Media
- Change Priority
- Testword Check
- Auth Repair Incoming

A message on which you perform an activity that requires authorization will be available for further processing only after it is authorized.

2.1.33.1 Viewing Messaging Branch Preferences Summary

You can view the summary in “Messaging Branch Preferences Summary” screen. You can invoke the Messaging Branch Preferences Summary screen by typing ‘PMSPREF’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

Messaging Branch Preferences Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Branch PDE Functional Validation ☐

Message Archive Period PDE Archive Period

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Branch	PDE Functional Validation	Message Archive Period	PDE Archive Period

Exit

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

- Authorization Status
- Record Status
- Branch
- PDE Functional Validation
- Message Archive Period
- PDE Archive Period

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

Double click a record or after selecting a record to view the detailed screen.

2.1.34 Network Rule Maintenance

Network rule maintenance (PMDNWRLE) is used to maintain the network derivation rules for payment requests received in pain.001 files / MT 101 messages or payments initiated from Payment Initiation screen (PMDPMONL).

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

You can specify the following fields;

Host Code

The system indicates the host code by default when you click on the New button.

Rule Name

Specify the name of the rule.

Rule Expression

The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.

Priority

Specify the priority number for rule execution.

Network Code

Specify the network code. Alternatively, you can select the network code from the option list.

Note

Network is resolved based on the condition which gets satisfied first on priority order

Expression Details

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the Left Operand value details in the rule expression.

Operator

Select the Operator details.

ROP Type

Select the type of Right operand. Choose between Constant and Expression.

ROP Data Type

Select the type of Right operand Data. Choose between String, Date and Number.

ROP Operand

Specify the Right operand value details.

Scope

Specify the scope assigned to the Right operand.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

The following are the rule elements available for maintaining the rules:

Rule element	Rule element value for payment request received in pain.001 files/ initiated from PMDPMONL	Rule element value for payment request received in MT101
DEBIT_ACCOUNT	Debtor Account number, if account number is not available, then Account IBAN	Ordering customer account
CUSTOMER	Customer of the Debit Account	Customer of the Debit Account
CUSTOMER_SERVICE_MODEL	Service model linked to the customer	Service model linked to the customer
CHANNEL_TYPE	For requests received in pain.001 format, the value is C2B. For payments initiated from PMDPMONL, the value is SP.	Value is MT101
CATEGORY_PURPOSE	Category purpose (code or proprietary value)as available in Credit transfer information; if not available the value available in payment information.	Not applicable.
CREDITOR_AGENT_BIC	Debtor Agent BIC	Receiver BIC
INTERMEDIARY_AGENT_BIC	Intermediary Agent BIC	Intermediary Agent BIC
INTERMEDIARY_AGENT_MEMBER_ID	Intermediary Agent Member ID	Intermediary Party identifier number
SOURCE_CODE	Source code	Source code
TRANSFER_AMOUNT	Transfer Amount	Transfer Amount

Rule element	Rule element value for payment request received in pain.001 files/ initiated from PMDPMONL	Rule element value for payment request received in MT101
TRANSFER_CCY	Transfer Currency	Transfer Currency
CDTRACCT_ACNO	Creditor Account, if not available Creditor IBAN	Beneficiary Account
BRANCH_CODE	Branch Code	Branch Code
PURPOSE	Purpose level (code or proprietary value) in creditor transfer information	Not applicable
SERVICE_LEVEL	Service level (code or proprietary value) as available in Credit transfer information; if not available the value available in payment information	Field 23E, first code available
LOCAL_INSTRUMENT	Local Instrument (code or proprietary value) as available in Credit transfer information; if not available the value available in payment information.	Not applicable
INSTRUCTION_PRIORITY	Instruction priority as available in Credit transfer information; if not available the value available in payment information.	If 23E is URGP or RTGS value derived will be HIGH otherwise NORM.
CHARGE_BEARER	Charge bearer as available in Credit transfer information; if not available the value available in payment information.	Charge Bearer

The following mandatory checks are done on derivation of the Network:

- Whether the transfer currency is allowed for the network
- Whether the amount is within the network limit
- Whether the Creditor Agent is allowed for the network

2.1.34.1 Viewing Network Rule Summary

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

Network Rule Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Host Code

Records per page 15 1 Of 1 Go Lock Columns 0

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

Exit

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

- Authorization status
- Record status
- Host 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 screen.

2.1.35 Cross Border RTGS Derivation Rule

This rule will be used during payment chain building for each party derived if the transaction currency is allowed for RTGS.

You can invoke the “Cross Border to Rtgs Rule” screen by typing ‘PMDXRRLE’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Host Code

Indicates the code assigned to the logged in user.

Rule Name

Specify the network resolution rule.

Rule Expression

The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.

Network Code

Specify the network code. Alternatively, you can select the network code from the option list.

Note

Network is resolved based on the condition which gets satisfied first on priority order

Priority

Specify the priority number for rule execution.

Expression Details

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the Left Operand value details.

Operator

Select the Operator details.

ROP Type

Select the type of Right Operand. Choose between Constant and Expression.

ROP Data Type

Select the type of Right Operand Data. Choose between String, Date and Number.

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

The below mentioned new basis elements will be provided in the expression builder:

- Customer
- Customer service model
- Debit Account
- Channel type
- Source Code

The following mandatory checks will be done for each Network derived:

- whether the specified currency is allowed for the network
- whether the amount is within the network limit
- whether the Creditor Agent is allowed for the network
- whether the network cutoff is over.

2.1.35.1 Viewing Cross Border to RTGS Rule Summary

You can view the summary in “Cross Border to Rtgs Rule Summary” screen. You can invoke the Cross Border to Rtgs Rule Summary screen by typing ‘PMSXRRLE’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

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

- Authorization Status
- Record Status
- Host Code

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

2.1.36 Currency Correspondent Rules

You can invoke the "Currency Correspondent Rules" screen by typing 'PMDCYRLE' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Currency Correspondent Rules' application window. It features a search interface with fields for 'Host Code *' and 'Transfer Currency *'. Below the search fields is a table with columns: 'Rule Name', 'Rule Expression', and 'Network Code'. Underneath this table is an 'Expression Details' section, which includes another table with columns: 'Expression Section', 'Scope', 'LOP Type', 'LOP Operand', 'Operator', 'ROP Type', and 'ROI'. The bottom of the window contains a status bar with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

Specify the following fields:

Host Code

Indicates the code assigned to the logged in user.

Transfer Currency

Specify the Transfer Currency.

Rule Name

Enter the rule name in the grid.

Rule Expression

Enter the rule expression in the grid.

Network Code

Specify the network code. Alternatively, you can select the network code from the option list.

Note

Network is resolved based on the condition which gets satisfied first on priority order

Currency Correspondent

Specify the Currency Correspondent. Alternatively, you can select the Currency Correspondent from the LOV.

Primary Account

Check this box if one of the standard currency correspondents is identified as primary account.

Nostro Account

Specify the Nostro Account. Alternatively, you can select the Nostro Account from the LOV.

Priority

Specify the priority number for rule execution.

Expression Details**Expression Section**

Specify the Expression Section details.

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the Left Operand value details.

Operator

Select the Operator details.

ROP Type

Select the type of Right Operand. Choose between Constant and Expression.

ROP Data Type

Select the type of Right Operand Data. Choose between String, Date and Number.

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

The below mentioned new basis elements will be provided in the expression builder:

- Customer
- Customer service model
- Debit Account
- Channel type
- Source Code

The following mandatory checks will be done for each Network derived:

- whether the specified currency is allowed for the network
- whether the amount is within the network limit

- whether the Creditor Agent is allowed for the network
- whether the network cutoff is over.

2.1.36.1 Viewing Currency Correspondent Rules Summary

You can view the summary in “Currency Correspondent Rules Summary” screen. You can invoke the Currency Correspondent Rules Summary screen by typing ‘PMSCYRLE’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status

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

2.1.37 RTGS Network Switch Rule

This rule will be applied when Network cutoff is over for a RTGS payment. Only network of type RTGS is allowed for Switching.

If the network cut-off for the originally derived RTGS network is missed, then system checks if Network Switching rules are maintained. If available, system derives alternate RTGS network, based on rule conditions, provided the network cut-off for the alternative is not already passed.

- System then sends out the RTGS message to the alternative that is derived from the rules.

However, if the alternative could not be derived because the network cut-off time for the same is already passed then system moves the transaction to the Network Cut-off queue with the original RTGS network code.

- Manual carryforward or Auto roll-over from this queue would always result in the payment being processed for the original network on the rolled over date.

You can invoke the “RTGS Switch Rule” screen by typing ‘PXDRNWSW’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Host Code

Indicates the code assigned to the logged in user.

Rule Name

Specify the network resolution rule.

Rule Expression

The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.

Network Code

Specify the network code. Alternatively, you can select the network code from the option list.

Note

Network is resolved based on the condition which gets satisfied first on priority order

Priority

Specify the priority number for rule execution.

Expression Details

Expression Section

Check this box to enable the fields of this section.

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the LOP Operand value details.

Operator

Select the Operator details.

ROP Type

Select the type of Right operand. Choose between Constant, Parameter and Expression.

ROP Data Type

Select the type of Right operand Data. Choose between String, Date and Number.

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

The below mentioned new basis elements will be provided in the expression builder:

- Customer
- Customer service model
- Debit Account
- Channel type
- Source Code

The following mandatory checks will be done for each Network derived:

- whether the specified currency is allowed for the network
- whether the amount is within the network limit
- whether the Creditor Agent is allowed for the network
- whether the network cutoff is over.

2.1.37.1 Viewing Rtgs Network Switch Rule Summary

You can view the summary in “Rtgs Network Switch Rule Summary” screen. You can invoke the Rtgs Network Switch Rule Summary screen by typing ‘PXSRNWSW’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

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

- Authorization Status
- Record Status
- Host Code

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

2.1.38 Role Maintenance

You can invoke the “Role Maintenance” screen by typing ‘PMDROLDF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Function	Release Payment	Approve Credit	Carry Forward	Retry	Return	Repaired	Move to Repair	Cancel	Approve	Rate De
----------	-----------------	----------------	---------------	-------	--------	----------	----------------	--------	---------	---------

Specify the following fields:

Role Id

Specify the role identification.

Description

The system displays the description after you specify the role.

2.1.38.1 Role Summary

You can view the summary in “Role Summary” screen. You can invoke the Role Summary screen by typing ‘PMSROLDF’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

Role Summary

Save Refresh Reset Clear All

Case Sensitive

Authorization Status Record Status

Role Id Description

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Role Id	Description
----------------------	---------------	---------	-------------

Exit

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

- Authorization Status
- Record Status
- Host Code

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

2.1.39 Account Template

You can capture Account Template details.

You can invoke the “Account Template” screen by typing ‘PMDACCTL’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Account Template

New Enter Query

Account Template

Host Code *

Accounting Code *

Module PM

Account Details

Main Transaction code

Main Transaction Dr/Cr Debit

Transaction Account

Main Transaction Netting

Offset Account

Offset Transaction code

Offset Account

Offset Transaction Netting

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Specify the following fields:

Account Template

Host Code

Specify the host code of the logged in user.

Accounting Code

Specify the accounting code

Module

Specify the module.

Account Details

Main Transaction code

Specify the Main Transaction Code

Main Transaction Dr/Cr

Specify the if the main transaction is credit or debit transaction.

Transaction Account

Specify the transaction account.

Main Transaction Netting

Check this box to indicate the netting for the Main Transaction.

Offset Account

Offset Transaction code

Specify the Offset Transaction code from the list of values.

Offset Account

Specify the offset account.

Offset Transaction Netting

Check this box to indicate the netting for the Offset Transaction.

2.1.39.1 Viewing Account Template Summary

You can view the summary in “Account Template Summary” screen. You can invoke the Account Template Summary screen by typing ‘PMSACCTL’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

Account Template Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Accounting Code Module

Offset Transaction code Main Transaction Dr/Cr

Offset Account Transaction Account

Main Transaction code Host Code

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Accounting Code	Module	Offset Transaction code	Main Transaction Dr/Cr	Offset Account	Transact
----------------------	---------------	-----------------	--------	-------------------------	------------------------	----------------	----------

Exit

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

- Authorization Status
- Record Status
- Accounting Code
- Module
- Offset Transaction code
- Main Transaction Dr/Cr
- Offset Account
- Transaction Account
- Main Transaction code
- Host Code

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

2.1.40 Host BIC Maintenance

You can capture Host BIC Maintenance.

You can invoke the “Host BIC Maintenance” screen by typing ‘PMDHTBIC’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following details:

Host Code

The system specifies the Host Code of the logged in user.

BIC Code

Specify the BIC Code from the LOV.

BIC Description

The system specifies the BIC description.

SWIFT Key Arrangement

Specify if the SWIFT Key Arrangement is done for the host.

Customer No

Specify the customer number from the LOV.

2.1.40.1 Viewing Host BIC Maintenance Summary

You can view Host BIC Maintenance details in the “Host BIC Maintenance Summary” screen. You can invoke the “Host BIC Maintenance Summary” screen by typing ‘PMSHTBIC’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Authorization Status
- Record Status
- Host Code
- BIC Code
- Customer No

Once you have specified the search parameters, click 'Search' 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 screen.

2.1.41 User Limit Maintenance

The system allows operator-wise limits for allowing manual input or authorization of a payment transaction. User limits can be applied in case of queue action initiation or authorization too. User limit can be expressed in a specific base currency.

It is possible to configure transaction input/authorization limits for each active user for a payment transaction/queue Function ID.

The "User Limit Maintenance" screen is introduced to capture the limits allowed for an operator for a particular payment function.

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

Function ID	Input Limit	Authorization Limit

Specify the following fields:

Host Code

The system displays the host linked in to the user's logged branch.

User ID

All valid and active User IDs are listed in this LOV. Select the required user.

User Name

The system populates the user name based on the User ID selected.

Limit Currency

All valid currencies linked to the country of the Host are listed in this LOV. Select the required currency.

Note

If transfer currency is different from limit currency, the amounts are compared by converting the transfer amount to limit currency amount using the Desk Rates (Rate Code = STANDARD/Rate Type = MID) maintained for the currency pair.

Default Input Limit

Modify the actual default Input limit, if required.

Note

If a function ID for payment transaction or queue is not maintained in the detailed block with applicable limits, then Default input limit maintained is applied for the transaction/queue input operations. The default value is 99,999.

Default Authorization Limit

Modify the actual default authorization limit, if required.

Note

If a function ID for payment transaction /queue is not maintained in the detailed block with applicable limits, then Default input limit maintained is applied for the transaction/queue authorizations. The default value is 99,999.

Function Id

The list specifies the available transaction and Queue function IDs.

Input Limit

While saving a payment transaction initiated manually /queue action, the system validates the user limit against the 'Input limit' provided for the function ID.

Authorization Limit

While authorizing/auto authorizing a manually initiated transaction /queue action, the system validates the user limit against the 'Authorization limit' configured for the function ID.

Note

- It is optional to provide input limit/authorization limit in detailed block. However, for every row maintained in the multi-block, it is mandatory to provide both limits.
 - For any manual action taken from Oracle Banking Payments, the input / authorization limit is validated. If the limit is exceeded, system displays an error message.
 - User limits is not applicable for channel transactions. However, if the channel transactions lands in a Queue, the respective Input/Authorization Limit set for the User for the Queue Function ID applies.
-

2.1.41.1 Viewing User Limit Maintenance Summary

You can view User Limit Maintenance details in the “User Limit Maintenance Summary” screen. You can invoke the “User Limit Maintenance Summary” screen by typing ‘PMSUSRLT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'User Limit Maintenance Summary' application window. The window has a title bar with the text 'User Limit Maintenance Summary'. Below the title bar is a toolbar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the toolbar, there are search filters: 'Case Sensitive' (checkbox), 'Authorization Status' (dropdown menu), 'Record Status' (dropdown menu), 'User ID' (text input field), and 'Host Code' (text input field). Below the filters, there is a table with columns: 'Authorization Status', 'Record Status', 'User ID', 'User Name', 'LBL_DEFAULT_INPUT_LIMIT', 'LBL_DEFAULT_AUTH_LIMIT', 'Limit Currency', and 'Host Code'. The table is currently empty. At the bottom right, there is an 'Exit' button.

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

- Authorization Status
- Record Status
- User ID
- Host 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 or click the ‘Details’ button after selecting a record to view the detailed screen.

2.1.42 Role Limit Maintenance

It is possible to maintain Role level limits for Input and Authorization which will be applicable for payment transactions and Queue actions.

While applying the limits for a transaction or queue action, the priority is given for the limits maintained at User ID level.

If User limit is not maintained, then role level limits are applied. If multiple user roles are assigned for same function ID for the user, then the maximum input/authorization limit derived from the assigned roles is applied.

E.g. Assume that the user role “PA-ONLINE-AUTH” has an authorization limit of EUR100,000 for ACH payments and another user role “ALL_ROLES” has an authorization limit amount of EUR 50,000. If both the roles are assigned to a user for the host and function ID, then user will be allowed to input authorize ACH payments that are less than or equal of EUR 100,000

Limit check is skipped if both user & role level limits are not available.

You can view the Role Limit Maintenance screen by typing 'PMDRLLMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Role ID

Select the appropriate role from the LOV.

Role Description

Depending on the selected role, the description gets populated.

Limit Currency

Select the required currency from the LOV for the limit.

Default Input Limit

Specify the Default Input Limit.

Default Authorization Limit

Specify the Default Authorization Limit.

Note

Default limits are considered if function ID –wise limits are not maintained.

Function Id

Select the function id from the LOV.

Input Limit

Specify the Input Limit assigned to a user for the host and function ID.

Authorization Limit

Specify the Authorization Limit assigned to a user for the host and function ID.

2.1.42.1 Role Limit Maintenance Summary

You can view Role Limit Maintenance Summary details in the “Role Limit Maintenance Summary” screen. You can invoke the “Role Limit Maintenance Summary” screen by typing

'PMSRLLMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Authorization Status
- Record Status
- Role ID
- Limit Currency

Once you have specified the search parameters, click 'Search' 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 screen.

2.1.43 Special Characters Maintenance

The system has the ability to maintain a list of special characters (expected in an incoming payment instruction or file or in a manually booked payment), which are disallowed by the payment network, and corresponding replacement characters.

This maintenance allows Bank Operations to maintain a list of all of the Special characters that are expected in outgoing payment instructions from various bank channels and bank systems, transactions in the C2B bulk file and that are possibly input in manually booked outgoing payments. This maintenance is also applicable to manually booked incoming SWIFT payments.

- The special characters are those characters that are disallowed by the payment network or used internally by the system in its processing logic.
- This maintenance is applicable to outgoing payment messages as well as non-payment messages (MTn9x, camt.056 etc.) sent to Clearing or other banks.

This maintenance is maintained for each Host and Network code.

This maintenance enable Ops users to maintain a list of dis-allowed special characters and their corresponding replacement characters.

On saving the maintenance, the system validates that the specified replacement characters are not dis-allowed for the selected network.

This maintenance is maintained for every combination of Host and Network code.

- It is optional to maintain special characters and their replacement characters, but selection of Allowed Character set and the Default Replacement Character is mandatory.
- Special characters Replacement and Network character validation steps performed as part of processing of any type of payment or non-payment transaction is based on this maintenance.

You can invoke the “Special Character Maintenance” screen by typing ‘PMDSPCHR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Host Code

The system displays the host linked in to the user’s logged branch.

Allowed Character Standard

Select the Name of Allowed Character Name from the list of values. The Allowed Character Standard would identify the complete list of allowed characters for a given network, which is captured in a different maintenance called ‘Allowed Character Set Maintenance’ described later.

Network Code

Specify the network code from the list of values.

Default Replacement Character

Specify the Default Replacement character (e.g. " " (space) or “-”(hyphen)) for any special character which is not allowed by the network. This character would be used to replace a special character in a transaction in case no specific replacement characters is defined for the special character in the below grid.

Disallowed Characters List

Special Character

Specify the Special Character from the list of values for which the replacement is required.

Replacement Character

Specify the replacement character for the selected character.

2.1.43.1 Viewing Special Characters Summary

You can view Special Characters Summary details in the “Special Characters Summary” screen. You can invoke the “Special Characters Summary” screen by typing ‘PMSSPCHR’

in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Authorization Status
- Record Status
- Network 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 or click the 'Details' button after selecting a record to view the detailed screen.

2.1.44 Allowed Character Set Maintenance

The 'Allowed Character set' is a new maintenance that enable users to specify the complete list of allowed characters for a given network.

This maintenance is not specific to any Host and Network. A Character set once specified can be used in the Special characters maintenance created for different combinations of Host and Network code.

- For e.g. a 'SEPA' Allowed Character set is used for SEPA ACH, SEPA DD Core, SEPA DD B2B networks and any other Clearing networks where the same character set is applicable.

For SWIFT payments, the standard SWIFT "X" character set is factory shipped.

You can invoke the “Allowed Character Set Maintenance” screen by typing ‘PMDALCHR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Allowed Character Standard

Specify a name for the allowed character standard. Typically, the name could be synonymous to the Clearing network for which the character set is applicable. E.g. “SEPA” as character standard to be used in SEPA ACH and SEPA DD networks.

Allowed Character Set

Specify the allowed characters from the list of values. The LOV includes numerals (0-9), alphabets (a-z, A-Z) and other special characters that are generally allowed in network file/ message formats like ()*% etc.

2.1.44.1 Viewing Allowed Character Set Summary

You can view Allowed Character Set Summary details in the “Allowed Character Set Summary” screen. You can invoke the “Allowed Character Set Summary” screen by typing ‘PMSALCHR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Authorization Status
- Record Status
- Standard Name

Once you have specified the search parameters, click 'Search' 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 screen.

2.1.45 Account Statement Narrative Maintenance

Customer account credit/debit entries can be originated from the system, as a result of payments processing. There is a provision in the system to configure the statement narrative for a transaction which are to be handed off for account statement generation.

A new maintenance is provided for configuring the narrative details applicable for a Network Code:

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

Statement Narratives Maintenance

New Enter Query

Host Code * Account No *

Network Code * Payment Type ACH

Source Code *

1 Of 1 Go

Order Number *	Fields *	Narrative *
----------------	----------	-------------

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Specify the following fields:

Host Code

The system indicates the user's logged in branch Host when you click on **New**.

Account No

Select the Account Number from the list of values. All valid external accounts available for the host are listed.

Network Code

Select the network code from the list of values. All valid network codes available for the Host will be listed.

Payment Type

The system indicates the payment type by default.

Source Code

Select the source code from the list of values. All valid source codes available for the Host are listed.

The statement narrative parameters will be fetched based on the following order of priority:

Network	Source	Account
Specific	Specific	Specific
Specific	ALL	Specific
Specific	Specific	ALL
Specific	ALL	ALL

Order Number

You can maintain multiple fields for population in the narrative. The order in which it has to be populated is maintained in the order number fields. The fields are populated in the ascending order of the numbers maintained. Same order number for multiple Fields are not allowed.

Fields

Select from the pre-defined list of fields allowed for the network

Narrative

Provide the narrative which has to be populated in the account statement for the field value selected.

For example for the Field 'File ID', if the narrative is provided as 'File Reference' then in the narrative system will populate the as 'File Reference 2121212121'.

Note

- If no value is fetched for a listed field, the same is not be populated in the narrative.
 - Delimiter between a narrative and field value is 'Space' and the delimiter between narrative of two fields is 'I'
 - The maximum length of the narrative with descriptions, values and delimiters is a maximum of length 390. The system trims the rest of the information if the narrative length exceeds this. It is assumed that the system which generates the account statement validates and format the narrative for SWIFT MT 940 messages.
 - Narratives maintenance is not mandatory. If maintained, would be handed off in accounting request.
 - The narrative is sent along with accounting handoff.
-

2.1.45.1 Viewing Account Statement Narrative Summary

You can view Account Statement Narrative Summary details in the "Account Statement Narrative Summary" screen. You can invoke the "Account Statement Narrative Summary"

screen by typing 'PMSNARMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Authorization Status
- Record Status
- Network Code
- Source Code
- Payment Type
- Account No

Once you have specified the search parameters, click 'Search' 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 screen.

2.1.46 **Currency Correspondent Rules Maintenance**

- Support for more than one Currency correspondent for the same currency is now provided in Oracle Banking Payments.
- Derivation of specific Currency correspondent, out of the multiple correspondents, for the payment currency based on payment attributes like Source (Channel). For example, Loan IQ CAD payments may be routed via Bank of Montreal in Canada whereas the payments from Customer originated payments may be routed via Royal bank of Canada.
- The system now supports a new Rule maintenance for automatic derivation of a specific Currency correspondent for the currency of outgoing SWIFT payment.
- This new Rule maintenance called Currency Correspondent Rules, is on the lines of existing Rule maintenances like Network Rule derivation, Cross Border to RTGS Rule and so on.
- In the Currency Correspondent Rules maintenance, you can create and maintain a set of rules for deriving the Currency correspondent and the particular Nostro/Vostro account to be used for a particular currency of the payment.

You can invoke the “Currency Correspondent Rules Maintenance” screen by typing ‘PMDCYRLE’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Host Code

This field gets populated once you click on **New**.

Transfer Currency

Select the required currency from the LOV.

Rule Name

Specify the network resolution rule.

Rule Expression

The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.

Network Code

Specify the network code. Alternatively, you can select the network code from the option list.

Note

Network is resolved based on the condition which gets satisfied first on priority order

Currency Correspondent

Select the Currency Correspondent from the LOV.

Primary Account

Check this box to indicate the currency correspondent is a primary account.

Nostro Account

Select the Nostro Account from the LOV.

Priority

Specify the priority number for rule execution.

Expression Details

Expression Section

Check this box to enable the fields of this section.

Scope

Specify the scope assigned to the Left operand.

LOP Type

Select the type of Left operand. Choose between Constant and Parameter.

LOP Operand

Specify the LOP Operand value details.

Operator

Select the Operator details.

ROP Type

Select the type of Right operand. Choose between Constant, Parameter and Expression.

ROP Data Type

Select the type of Right operand Data. Choose between String, Date and Number.

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

2.1.46.1 Viewing Currency Correspondent Rules Summary

You can view Currency Correspondent Rules Summary details in the “Currency Correspondent Rules Summary” screen. You can invoke the “Currency Correspondent Rules Summary” screen by typing ‘PMSCYRLE’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Authorization Status

- Record Status

Once you have specified the search parameters, click 'Search' 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 screen.

2.1.47 Outbound Non-urgent Payment Preferences

Outbound Non-urgent payment preferences are applicable for the transactions booked with the following payment types:

- ACH
- US ACH

You can view the Outbound Non-Urgent Payment Preferences screen by typing 'PMDONPRF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The following fields are available in the screen:

Host Code

Host code of the logged in branch is defaulted in this field.

Source Code

All valid source codes maintained in the system for the Host will be listed. Select the required source code.

Identifier Type

This field will have the drop-down options as Customer ID and Company ID. Default option is Company ID.

Customer

Based on the option selected for Identifier Type field, the list of values for Customer field is populated with valid customer IDs or Co IDs. Select the appropriate value from the list.

Company Name

This field is defaulted as Customer Name/Company Name based on the Customer ID/Co ID selected.

Customer Account

All valid accounts maintained in the system except Nostro accounts will be listed if the identifier type is company ID. If Identifier type is customer Id, the accounts of the selected customer are listed.

Preferences

Duplicate Check Days

If duplicate check is required for the transaction, the duplicate check days can be maintained in this field. If duplicate check days is maintained as 0, system will skip the duplicate days check.

Return Account

The account to which return accounting entries are to be processed is maintained in this field. All valid accounts available in the system are listed.

Note

This is applicable to return messages received for outbound payments sent.

Rollover Preference

Select any of the options from the drop down. The options are Auto Roll, Cancel and Retain in Queue.If 'Auto Roll' option is selected the value date is moved forward to next Network/Currency working day. This is the default preference.

Batch Preferences

Batch Debit Accounting

When debit entry is processed for a batch in a bulk file, 'Batch Debit Accounting' preference is considered to determine whether consolidated debit entry is to be posted or each transaction-wise debit entry is required. Select from the options 'Consolidated' and 'Itemized'.

2.1.47.1 Outbound Non-urgent Payment Preferences Summary

You can view Outbound Non-urgent Payment Preferences Summary details in the Outbound Non-urgent Payment Preferences Summary" screen. You can invoke the "Outbound Non-urgent Payment Preferences Summary" screen by typing 'PMSONPRF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.

The screenshot shows the 'Outbound Non-urgent Payment Preferences Summary' application window. At the top, there is a toolbar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the toolbar, the window is divided into two main sections. The left section, titled 'Case Sensitive', contains several input fields: 'Authorization Status' (a dropdown menu), 'Source Code' (a text field with a magnifying glass icon), 'Customer Account' (a text field with a magnifying glass icon), 'Identifier Type' (a dropdown menu), and 'Batch Debit Accounting' (a dropdown menu). The right section contains three input fields: 'Record Status' (a dropdown menu), 'Customer' (a text field with a magnifying glass icon), and 'Return Account' (a text field with a magnifying glass icon). Below these sections, there is a status bar showing 'Records per page 15', '1 Of 1', and a 'Go' button. To the right of the status bar is a 'Lock Columns' dropdown menu. The main area of the window is a table with the following columns: 'Authorization Status', 'Record Status', 'Host Code', 'Source Code', 'Customer', 'Customer Account', 'Company Name', 'Return Account', and 'Identif'. The table is currently empty. At the bottom right corner of the window, there is an 'Exit' button.

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

- Authorization Status
- Record Status
- Source Code
- Customer
- Customer Account
- Return Account
- Identifier Type
- Rollover Preference
- Batch Debit Accounting

Once you have specified the search parameters, click 'Search' 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 screen.

2.1.48 **Company Identification Maintenance**

You can view the Company Identification Maintenance screen by typing 'PMDORGDT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Company Identification Maintenance

New Enter Query

Host Code *

Company Identification *

Company Name

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Contact Name

Contact Number

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Specify the following fields:

Host Code

Host code of the logged in branch is defaulted in this field.

Company Identification

Specify the company identification. It can be maintained as alphanumeric with up to 10 characters.

Company Name

Specify the name of the company

Address Line 1-4

Specify the address of the company in the lines specified.

Contact Name

Specify the contact name.

Contact Number

Specify the Contact Number.

2.1.48.1 Company Identification Summary

You can view Company Identification Summary details in the “Company Identification Summary” screen. You can invoke the “Company Identification Summary” screen by typing ‘PMSORGDT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Company Identification Summary' application window. At the top, there is a search bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this, the 'Case Sensitive' checkbox is checked. The search criteria section includes 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), 'Company Identification' (a text field with a magnifying glass icon), 'Company Name' (a text field with a magnifying glass icon), and 'Address Line 1' (a text field with a magnifying glass icon). Below the search criteria, there is a table with columns: 'Authorization Status', 'Record Status', 'Host Code', 'Company Identification', 'Company Name', 'Address Line 1', 'Address Line 2', and 'Address Line 3'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

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

- Authorization Status
- Record Status
- Company Identification
- Company Name
- Address Line 1

Once you have specified the search parameters, click 'Search' 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 screen.

2.1.49 Outbound Urgent Payment Preferences

Urgent payments preference will apply to the transactions booked with the following payment types:

- Cross-border
- RTGS
- Book Transfer
- Faster Payment
- Fedwire

You can view the Outbound Urgent Payment Preferences screen by typing 'PMDOUPRF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Host Code

Host code of the logged in branch is defaulted in this field.

Source Code

All valid source codes maintained in the system (PMDSORCE) for the Host will be listed. Select the required source code.

Customer ID

The list of values for Customer field is populated with valid customer IDs. Select the appropriate value from the list.

Customer Name

The name of the customer appears depending on the selection done in the previous field.

Customer Account

All valid accounts maintained in the system for the customer will be listed.

Preferences

Duplicate Check Days

If duplicate check is required for the transaction, the duplicate check days can be maintained in this field. If duplicate check days is maintained as 0, system will skip the duplicate days check.

Rollover Preference

Select any of the options from the drop down. The options are Auto Roll, Cancel and Retain in Queue. If 'Auto Roll' option is selected the value date is moved forward to next Network/ Currency working day. This is the default preference.

Note

- Rollover Preference is applied in the following scenarios for the outbound payments
 - Transaction is pending in Process Cutoff Queue/Network Queue during end of day
 - Transaction is released from Sanction Check Queue on a later date
 - Interim status is received for ECA check.
-

2.1.49.1 Outbound Urgent Payment Preferences Summary

You can view Outbound Urgent Payment Preferences Summary details in the “Outbound Urgent Payment Preferences Summary ” screen. You can invoke the “Outbound Urgent Payment Preferences Summary” screen by typing ‘PMSOUPRF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Outbound Urgent Payment Preferences Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Host Code Source Code

Customer ID Customer Account

Duplicate Check Days Rollover Preference

Records per page: 15 1 Of 1 Go Lock Columns: 0

Authorization Status	Record Status	Host Code	Source Code	Customer ID	Customer Account	Customer Name	Duplicate Check Days

Exit

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

- Authorization Status
- Record Status
- Host Code
- Source Code
- Customer ID
- Customer Account
- Duplicate Check Days
- Rollover Preference

Once you have specified the search parameters, click ‘Search’ 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 screen.

2.1.50 Inbound Payment Processing Preferences

The preferences maintained in this screen is applicable for both Urgent & Non-Urgent Inbound payments.

You can view the Inbound Payment Processing Preferences screen by typing 'PMDINPRF' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Host Code

Host code of the logged in branch is defaulted in this field.

Source Code

All valid source codes maintained in the system (PMDSORCE) for the Host will be listed. Select the required source code.

Customer ID

The list of values for Customer field is populated with valid customer IDs. Select the appropriate value from the list.

Customer Name

The name of the customer appears depending on the selection done in the previous field.

Customer Account

All valid accounts maintained in the system for the customer will be listed.

Preferences

FX Rate Preference

Select any of the options from the drop down. The options are as follows:

- Fetch Rate - Internal/External exchange rate as applicable is fetched if the preference is 'Fetch Rate'
- Retain in Queue - On processing cross currency transactions, if 'Retain in Queue' option is preferred, the payment is directly moved to External Exchange rate queue for the user to take action
- Not Allowed - Cross currency transaction is not allowed in this case. Hence, the payment will be auto rejected by the system as below:
 - Cross-border /RTGS /Fedwire payments: Transactions are suppressed, no accounting is passed.
 - Faster Payment- Transaction is auto rejected and reject status message is sent
 - ACH/US ACH payments: Auto return is processed by system.

2.1.50.1 Inbound Payment Processing Preferences Summary

You can view Inbound Payment Processing Preferences Summary details in the “Inbound Payment Processing Preferences Summary” screen. You can invoke the “Inbound Payment Processing Preferences Summary” screen by typing ‘PMSINPRF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Inbound Payment Processing Preferences Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Host Code Source Code

Customer ID Customer Account

FX Rate Preferences

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Host Code	Source Code	Customer ID	Customer Account	Customer Name	FX Rate Preferences
----------------------	---------------	-----------	-------------	-------------	------------------	---------------	---------------------

Exit

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

- Authorization Status
- Record Status
- Host Code
- Source Code
- Customer ID
- Customer Account
- FX Rate Preferences

Once you have specified the search parameters, click ‘Search’ 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 screen.

2.1.51 Common Query Screen

Payment view screens are available for each payment type. It is possible to query the transaction details from a common screen for all payment types.

2.1.51.1 Outbound Transaction View Screen

The below query screen is provided for viewing the outbound payment transactions. You can search for the transaction using query fields available. The View Transaction Action opens the specific transaction selected, in view mode.

You can view the Outbound Transaction View screen by typing 'PMSOTNVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Transaction Reference
- Transaction Branch
- Network Code
- Payment Type
- Source Code
- Source Reference Number
- Customer No
- File Reference Number
- Batch Reference
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Customer Service Model
- Debtor Account Number
- End To End Id
- Maker ID
- Checker ID
- Creditor Bank Code
- Transaction

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

You can click the View Transactions button to view the details of the transaction.

2.1.51.2 Inbound Transaction View Screen

The below query screen is provided for viewing the inbound payment transactions. You can search for the transaction using query fields available. The View Transaction Action opens the specific transaction selected, in view mode.

You can view the Inbound Transaction View screen by typing 'PMSITNVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot displays the 'Inbound Transaction View' application window. It features a search interface with a 'Case Sensitive' checkbox and a grid of search fields. The fields include Transaction Reference, Transaction Branch, Network Code, Payment Type, Source Code, Source Reference Number, Customer No, File Reference Number, Batch Reference, Booking Date, Instruction Date, Activation Date, Transfer Currency, Transfer Amount, and Customer Service Model. Below the search fields is a toolbar with 'Records per page: 15', '1 Of 1', and 'Go' buttons. A table with columns: Transaction Reference, Transaction Branch, Network Code, Payment Type, Source Code, Source Reference Number, Customer No, File Reference Number, Batch Reference, and Booking Date is shown below the toolbar. The table is currently empty. At the bottom, there is a 'View Transaction' button and an 'Exit' button.

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

- Transaction Reference
- Transaction Branch
- Network Code
- Payment Type
- Source Code
- Source Reference Number
- Customer No
- File Reference Number
- Batch Reference
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Customer Service Model
- Debtor Account Number
- End To End Id
- Maker ID
- Checker ID
- Creditor Bank Code
- Transaction

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

You can click the View Transactions button to view the details of the transaction.

2.1.52 PSD Preferences Maintenance

The PSD Preference maintenance is a single record maintenance that contains the following grids:

- List of countries in the EU and EEA regions.
- List of National currencies (non-Euro) of all the member countries in the EU or EEA region.

This maintenance is not be Host specific.

This maintenance will be factory shipped.

You can unlock record and Add or Remove Countries and/or Currencies.

But you cannot create more records or delete/de-activate the factory shipped record.

You can invoke the “PSD Preferences Maintenance” screen by typing ‘PMDPSDMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

PSD Preferences Maintenance

Enter Query

Record Key * PSD2

EU/EEA Countries

Country Code	Description

EU/EEA Currencies

Currency Code	Currency Name

Maker: , Checker: , Date Time: , Mod No: , Record Status: , Authorization: , Exit

Click **Enter Query** and then click **Execute Query**. The EU/EEA Countries and EU/EEA Currencies appear populated with the list of countries and currencies.

2.1.52.1 Viewing PSD Preferences Maintenance Summary

You can view PSD Preferences Maintenance Summary details in the “PSD Preferences Maintenance Summary” screen. You can invoke the “PSD Preferences Maintenance

Summary" screen by typing 'PMSPSDMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Authorization Status
- Record Status
- Record Key

Once you have specified the search parameters, click 'Search' button. The system displays only one record which is factory shipped.

The record key has identifies the set of countries and its respective currencies which come under the scope of PSD2 regulation.

2.1.53 Template Summary Screen

There is a common Template Summary screen from which template ID created for any Transaction screen can be queried:

You can invoke the Template Summary Screen by typing 'PQSTMPLQ' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Template ID
- Network Code
- Transaction Type
- Maker Id
- Payment Type

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

The following actions can be performed for transactions in this queue

Actions	Functions
Delete	You can select a template ID and press Delete button to delete the record. The message, "Template details will be permanently deleted" will be displayed. Click OK to complete the action.
View Transaction	Allows you to view the template details.

2.1.54 Notification Queue

Generation of Notifications are supported in the following scenarios:

- Cancellation of the Payment from any queue
 - On receipt of ACK/NACK
 - Value Date change
 - On receipt of RTGS network settlement messages MT 012/019

The Notifications are generated for each Source of Payment that is configured to receive Notifications.

2.1.54.1 Notify Message Details

You can invoke the Notify Message Details screen by typing 'PMSNOTFY' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Notification Reference Number
- Batch Reference Number
- Notification Event
- Debtor Account Number
- Transaction Reference Number
- Transaction Branch
- Source Code
- Creditor Account Number
- File Reference Number
- Notification Type
- Customer Number
- Message Reference Number

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

The following actions can be performed for transactions in this queue

Actions	Functions
Notify Mes- sage	Click this link to view Notify message.
Resend	Click this link to resend message.
Information Report Mes- sage	Click this link to view information report message.

2.1.54.2 **Notify Message**

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

Notify Message

Enter Query

Notification Reference Number

Transaction Reference Number

Notification Status Not Applicable

Report Status Not Applicable

Message

Exit

Specify the following fields:

Notification Reference Number

Specify the Notification Reference Number

Transaction Reference Number

Specify the Transaction Reference Number.

Notification Status

Select the Notification Status

Report Status

Specify the Report Status.

Message

Specify the message details.

2.1.54.3 Resend Message

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

The screenshot shows the 'Resend Notify' window with the following fields and values:

Field	Value
Notification Reference Number	1725013307720001
Transaction Reference Number	1725013307720000
Transaction Branch	HEL
Transaction Type	
Source Code	INTBANKING
Source Reference Number	
Batch Reference Number	
Queue Reference Number	
Message Reference Number	
File Reference Number	
Debtor Account Number	
Creditor Account Number	
Queue Code	
Remarks	
Customer Number	CUSTINDSSI0000000003
Host Code	FINLAND
Payment Type	X
Payment Transaction Type	O
Notification ID	
Notification Type	
Requested Date	2017-09-07
Module	PX
Network Code	SWIFT
Notification Event	PAYMENT_SUCCESS
Notification Request	Y
Report Status	N
Notification Status	P
Notification Sequence Number	1

Buttons: Ok, Exit

You can view the details of Resend Notify in this screen.

2.1.55 Payments Auto Job Parameters

A new maintenance is provided for setting up the time for jobs which needs to be run at a specific time during the day.

Any transaction in Sanction Check Queue at the end of the day which is not part of a batch must be ring-fenced in the customer account. This is required only for Sanctions hold on Activation Date only and is not be applicable for future valued transactions on booking date.

A new job PQDSNCKQ is introduced for ring- fencing SC pending transactions. The job can be configured in Payments Auto job parameters screen to run at a particular time during end of day.

ECA request generated for SC pending transactions with 'Available balance Check' marked as not required so that the transaction amount is force blocked in the customer's account.

Hold on the account balance is removed when the transaction is released from Sanction Check Queue.

Currently, this maintenance is applicable for the following jobs:

- Job for processing transactions Warehouse Queue with value date current date
- Job for processing pending transaction in Process Cutoff Queue (by end of day)
- Job for processing pending transaction in Network Cutoff Queue (by end of day)
- Job for settlement day processing
- Job for Future Value transaction
- Job for Pending Sanction

You can invoke the “Payments Auto Job Parameters” screen by typing ‘PMDAJBPR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Payments Auto Job Parameters

New Enter Query

Host Code *

Execution Branch *

Job Code *

Job Description

Job Control Automatic

Execution Time(HH:MM) *

Next Execution Date * YYYYMMDD

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Specify the following fields:

Host Code

The system indicates the user's logged in branch Host when you click on **New**.

Execution Branch

The branch selected in this field will be used for checking the local branch holidays for deriving the next execution date for the job. Any valid branch linked to the Host can be selected.

Job Code

Select the job code from the following list:

- PQDFUVAQ Job code for future valued
- PQDNETCQ Job code for Network Cutoff queue
- PQDPRCUQ Job code for Process Cutoff queue

Job Description

This is defaulted based on the selected code.

Job Control

This field has the dropdown value as Automatic or manual. If 'Automatic' option is selected, the next execution date derivation will be automatic. If the option selected is manual, user has to manually update the execution date every time.

Execution Time (HH:MM)

You can maintain the execution time for the job.

Next Execution Date

Specify the date when the first time maintenance is done for a job.

Note

If the job is to be run multiple times a day, you must manually amend the execution time in the maintenance.

2.2 External System Maintenance

2.2.1 Sanction Check System Maintenance

You can maintain the external system details to which the sanction request are to be sent with transaction party details in the 'Sanction Check System' screen. You can invoke the 'Sanction Check System' screen by typing 'PMDSNCKM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Sanctions Check System' application window. It features a menu bar with 'New' and 'Enter Query'. The main content area is divided into several sections: 'Sanction Check System *' with a 'Description' field; 'Preferences' with fields for 'Inqueue JNDI Name', 'Outqueue JNDI Name', 'Initial Context Factory Class', 'Context Provider URL', and 'Queue Factory JNDI'; 'Queue Authentication' with a checkbox 'Queue Authentication Required', 'User ID', and 'Password'; 'Communication Method' with a dropdown 'Communication Method' and a text field 'Timeout in Seconds'; 'Faster Payment Preferences' with 'Inqueue JNDI Name' and 'Outqueue JNDI Name'; 'Seizure' with a checkbox 'Post Seizure Accounting' and a text field 'Seizure GL'; and 'Status Mapping' with a table. The table has columns 'External Status Code', 'Status Description', 'System Status', and 'Automatic Cancellation'. The bottom status bar shows 'Maker', 'Date Time:', 'Mod No', 'Record Status', and an 'Exit' button.

You can specify the following details:

Sanction Check System

Specify the external sanction check system.

Description

Give a brief description on the sanction check system.

Inqueue JNDI Name

Specify the name for Sanction response queue configured in Application serve.

Outqueue JNDI Name

Specify the name for Sanction request queue configured in Application serve.

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Post Seizure Accounting

Check this box to indicate that seizure accounting entries to be posted on SC Seizure..

Seizure GL

Specify the required Seizure GL from the list of values.

Communication Method

Select the communication method from the drop down. Choose between Synchronous and Asynchronous. The default option is Asynchronous.

Timeout in seconds

Specify the time out in seconds. If there is no response within this time, then the request is marked as timed out. This field is mandatory only if 'Synchronous' method is chosen.

Queue Authentication**Queue Authentication**

Check this box to indicate that Queue Authentication is required for the Sanction Check System.

User Id

Specify the required User Name.

Password

Enter the password. The User Id and Password that you specify will be used for verification purposes. Password is encrypted and stored.

Status Mapping**External Response Code**

Specifies the code assigned to a status by external sanctions check system.

Code Description

Specifies the description of the external response code.

System Status

Specifies the sanction check status derived in the system. New system status Seize will be available. And Sanctions response, if received as Seizure, Seizure would happen & accounting would be posted based on Post Seizure accounting check box.

Automatic Cancellation

Select whether automatic cancellation of the payment is applicable. You can select **Yes** only if the response codes are mapped to Rejected status.

2.2.1.1 Viewing Sanction Check System Summary

You can view sanction check details in the "Sanction Check System Summary" screen. You can invoke the 'Sanction Check System Summary' screen by typing 'PMSSNKSM' in the field

at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Authorization Status
- Record Status

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 screen.

2.2.2 External Exchange Rate System Maintenance

You can maintain the external system details from which the exchange rate for a cross currency payment transaction has to be obtained in the 'External Exchange Rate System' screen. You can invoke the 'External Exchange Rate System' screen by typing 'PMDERTMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following details:

External Exchange Rate System

Specify the external exchange rate system.

Description

Give a brief description on the external exchange rate system.

Preferences

Inqueue JNDI Name

Specify the name for External exchange rate response queue configured in Application server.

Outqueue JNDI Name

Specify the name for External exchange rate request queue configured in Application server.

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Communication Method

Select the communication method from the drop down. Choose between Synchronous and Asynchronous. The default option is Asynchronous.

Timeout in seconds

Specify the time out in seconds. If there is no response within this time, then the request is marked as timed out.

Queue Authentication

Check this box to indicate that Queue Authentication is required for the External Exchange Rate System.

User Id

Specify the required User Name.

Password

Enter the password. The User Id and Password that you specify will be used for verification purposes. Password is encrypted and stored.

2.2.2.1 Viewing Exchange Rate System Summary

You can view exchange rate details in the “Exchange Rate System Summary” screen. You can invoke the ‘Exchange Rate System’ screen by typing ‘PMSERTMT’ in the field at the top

right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Authorization Status
- Record Status

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 screen.

2.2.3 External Credit Approval System Maintenance

You can maintain the external system details from which credit approval for debit entries has to be obtained in the 'External Credit Approval System' screen. You can invoke the 'External Credit Approval System' screen by typing 'PMDECAMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following details:

External Credit Approval System

Specify the external credit approval system.

Description

Give a brief description in the external credit approval system.

Preferences

Inqueue JNDI Name

Specify the name for ECA response queue configured in Application server.

Outqueue JNDI Name

Specify the name for ECA request queue configured in Application server.

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Communication Method

Select the communication method from the drop down. Choose between Synchronous and Asynchronous. The default option is Asynchronous.

Timeout in seconds

Specify the time out in seconds. If there is no response within this time, then the request is marked as timed out.

Queue Authentication

Queue Authentication

Check this box to indicate that Queue Authentication is required for the External Credit Approval System.

User Id

Specify the required User Name.

Password

Enter the password. The User Id and Password that you specify will be used for verification purposes. Password is encrypted and stored.

Status Mapping

External Response Code

Specifies the code assigned to a status by external ECA system.

Code Description

Specifies the description of the external response code.

System Status

Specifies the ECA status derived in the system. Choose among the following:

- Reject

- Interim
- Approve

System Action

This field is available for every record of status mapping in the grid and has the following options:

- No Action – *default option*
- Apply Rollover preferences
- Auto Cancel

2.2.3.1 ECA Processing in DDA system

Once all the above checks are successfully validated, DDA system displays success status. If any of the above validations is failed, DDA displays failure status, along with error codes that indicate the reason for failure.

2.2.3.2 EAC Processing in DDA system

Once all the above checks are successfully validated, DDA system displays success status. If any of the above validations is failed, DDA displays failure status, along with error codes that indicate the reason for failure.

2.2.3.3 Viewing External Credit Approval System Summary

You can view exchange rate details in the 'External Credit Approval System Summary' screen. You can invoke the 'External Credit Approval System Summary' screen by typing 'PMSECAMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

- Authorization Status
- Record Status

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 screen.

2.2.4 External Accounting System Maintenance

You can maintain the details of External Accounting System to which accounting entries handoff is sent during transaction processing. The accounting entries generated by Payments system will be handed off to this accounting system.

You can invoke the 'External Accounting System' screen by typing 'PMDACCMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Maker	Checker	Date Time:	Mod No	Record Status	Authorization Status	Exit
-------	---------	------------	--------	---------------	----------------------	------

You can specify the following details:

External Accounting System

Specify the External Accounting System.

Description

Give a brief description on the External Accounting System.

Preferences

Outqueue JNDI Name

Specify the name for request queue configured in Application server.

Context Provider URL

Specify the context provider URL.

Inqueue JNDI Name

Specify the name for response queue configured in Application server.

Initial Context Factory Class

Specify the initial context factory class.

Queue Factory JNDI

Specify the queue factory JNDI.

Queue Authentication

Queue Authentication

Check this box to indicate that Queue Authentication is required for the External Accounting System.

User Id

Specify the required User Name.

Password

Enter the password. The User Id and Password that you specify will be used for verification purposes. Password is encrypted and stored.

Note

This accounting system needs to be mapped at the Host Parameter screen PMDHSTPR. Thus per host a separate external accounting system is supported.

If different External Accounting & ECA systems are maintained:

- During accounting handoff, an additional intimation will be sent to the ECA system. This is to indicate the ECA system, that the accounting for the transaction is handed off.
- The ECA system's reference number will also be shared to the External Accounting System, along with accounting handoff.
- Thus the ECA & the External Accounting Systems need to reconcile on releasing the amount block posted earlier & executing the debit transaction.

If External Accounting & ECA systems are maintained as same:

- While posting the accounting entry, no additional intimation will be done to the ECA system. The External Accounting System is expected to release the amount block made earlier and execute the debit.

2.2.4.1 Viewing External Accounting System Summary

You can view External Accounting System details in the 'External Accounting System Summary' screen. You can invoke the 'External Accounting System Summary' screen by typing 'PMSACCMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar. Click new button on the Application toolbar.

Authorization Status	Record Status	External Accounting System
----------------------	---------------	----------------------------

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

- Authorization Status
- Record Status

Once you have specified the search parameters, click 'Search' 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 screen.

2.2.5 External Price System

You can invoke the "External Price System" screen by typing 'PMDEXPMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can specify the following details:

Price System Code

Specify the Price System Code.

Description

Give a brief description on the Price System Code.

Preferences

Outqueue JNDI Name

Specify the name for request queue configured in Application server.

Context Provider URL

Specify the context provider URL.

Timeout in seconds

Specify the time out in seconds. If there is no response within this time, then the request is marked as timed out.

Inqueue JNDI Name

Specify the name for response queue configured in Application server.

Initial Context Factory Class

Specify the initial context factory class.

Queue Factory JNDI

Specify the queue factory JNDI.

Price Service Class

Specify the Price Service Class.

Communication Method

Select the communication method from the drop down. Choose between Synchronous and Asynchronous. The default option is Asynchronous.

Timeout in seconds

Specify the Timeout in seconds.

Queue Authentication

Queue Authentication

Check this box to indicate that Queue Authentication is required for the External Accounting System.

User Id

Specify the required User Name.

Password

Enter the password. The User Id and Password that you specify will be used for verification purposes. Password is encrypted and stored.

2.2.5.1 Viewing External Price System Summary

You can invoke the “External Price System Summary” screen by typing ‘PMSEXPMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar.

Authorization Status	Record Status	Price System Code	Description	Outqueue JNDI Name	Inqueue JNDI Name
----------------------	---------------	-------------------	-------------	--------------------	-------------------

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

- Authorization Status
- Record Status

Once you have specified the search parameters, click ‘Search’ 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 screen.

2.3 Dispatch

The below listed changes are applicable for dispatch processing of Domestic low value payments/ Direct Debits:

- Dispatch File Generation Screen
- File Dispatch Generation Summary
- Dispatch Parameters Maintenance
- File Dispatch Parameters Maintenance Summary

2.3.1 Dispatch File Generation Screen

Dispatch file generation screen is provided to manually initiate generation of dispatch files for CSM.

You can invoke 'Dispatch File Generation' screen by typing 'PMDDFILE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...

Dispatch File Generation

New Enter Query

Host Code *

Request Reference Number *

Clearing Network *

Network Description

Service Identifier *

User Reference Number *

Maker ID Maker Date Stamp Authorization Status

Checker ID Checker Date Stamp

Exit

You can specify the following fields:

Host Code

The system defaults the host code.

Request Reference Number

Reference Number is generated by the system.

Clearing Network

Select a valid clearing network for which the dispatch file will be generated.

Service Identifier

Indicates the service identifier. Identifier can be selected as SCT, SDD-CORE, SDD-B2B, Instrument Clearing and US NACHA.

User Reference Number

Specify the reference number for every dispatch run. This reference number can be used to track the number of files generated for every dispatch run.

2.3.1.1 File Dispatch Generation Summary

You can invoke the 'Dispatch File Generation Summary' screen by typing 'PMSDFILE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button:

Dispatch File Generation Summary

Search Advanced Search Reset Clear All

Case Sensitive

Request Reference Number

Clearing Network

Network Description

Service Identifier

User Reference Number

Authorization Status

Records per page 15 1 Of 1 Go Lock Columns 0

Request Reference Number	Clearing Network	Network Description	Service Identifier	User Reference Number	Authorization Status	Host Cod
--------------------------	------------------	---------------------	--------------------	-----------------------	----------------------	----------

Exit

You can search using the following parameter:

- Request Reference Number
- Clearing Network
- Network Description
- Clearing Network
- Service Identifier
- User Reference Number
- Authorization Status

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

2.3.2 Dispatch Parameters Maintenance

Dispatch time for auto generation of Domestic Low Value Payments /Direct Debit dispatch files can be maintained in this screen.

You can invoke the 'Dispatch Parameters Maintenance' screen by typing 'PADISPTM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Dispatch Parameters Maintenance

New Enter Query

Host Code *

Network Code *

Payment Type

Service Identification * SCT

Sending BIC *

Schema Definition File Path *

1 Of 1 Go

Dispatch Time

Maker Date Time: Mod No Record Status
Checker Date Time: Authorization Status Exit

You can specify the following fields:

Host Code

Select the required host code for the dispatch.

Network Code

Specify a brief description on the network code.

Payment Type

Specify the Payment Type.

Service Identification

Specify the service identification code.

This field has options as SCT, SDD-CORE & SDD-B2B.

Sending BIC

All Branch BICs for the host are listed here. You can select the required Dispatch branch.

Schema Definition File Path

This field is used for maintaining the path of XSD file with which the dispatch file is validated.

2.3.2.1 File Dispatch Parameters Maintenance Summary

You can invoke the 'Dispatch File Generation Summary' screen by typing 'PASISPTM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button:

Dispatch Parameters Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Host Code Network Code

Service Identification Sending BIC

Records per page: 15 1 Of 1 Go Lock Columns: 0

Authorization Status	Record Status	Host Code	Network Code	Service Identification	Schema Definition File Path	Sending BIC
----------------------	---------------	-----------	--------------	------------------------	-----------------------------	-------------

Exit

You can search using the following parameter:

- Record Status
- Host Code
- Network Code
- Service Identification
- Sending BIC
- Authorization Status

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

2.4 Common Processes

2.4.1 Host & Time zone Related Processing

- Processing of payment transactions for multiple hosts with different time zones is supported.
- Cut-off time maintenances are to be done in host time. This has to be operationally controlled.

- Dispatch file generation timings and auto batch closure time for bulk file upload also follow host date & time.

2.4.2 Customer/Account Status Check

- Customer/Account status check is added in initial validations of payment processing.
- Based on customer/account status available as part of external customer maintenance (STDCIFCR), system performs the status check.
- For Outbound Payments, the below table details queue movement logic based on Customer/Account status:

Customer Status	Account Status	Queue Name	Queue Code
Closed / Deceased / Frozen/whereabouts unknown	Closed/Blocked/Frozen	Process Exception	PE
-	Dormant/No Credit/No Debit	Business Override Queue	BO

- For Inbound Payments, the below table details the queue movement based on Customer/Account status:

Customer Status	Account Status	Queue Name	Queue Code
Closed / Deceased / Frozen/whereabouts unknown	Closed/Blocked/Frozen	Repair Queue	TR
-	Dormant/No Credit/No Debit	Business Override Queue	BO

2.4.3 Sanction Check

- If sanction check is made applicable at Network Preferences, system initiates sanction processing. Additional check is performed to verify whether sanction check is applicable for the customer at customer maintenance (STDCIFCR) level. Sanction processing is done only if it is applicable for both network and customer.
- On receiving External Sanction Check system response, sanction check status of the payment is updated.
- The following responses are possible:
 - A – Approved. Sanction check is approved by the external system
 - S – Seized
 - Interim – Interim status or approval with override is received from external system
 - R – Rejected. This indicates that the contract failed Sanction check.
 - T – Timed out. Sanction check status is updated as T if no response is received from the external system within the stipulated time limit maintained for ECA system check system.
 - R – Seize. Sanction check is seized by the external system.
- If the sanction check response status for a payment transaction is 'Approved', then further processing continues.

- If the sanction check response status of the transaction is 'Interim' or 'Rejected' or 'Timed Out', then transaction is logged in Sanction Check Exception Queue. If External system reject code is marked for auto cancellation in sanction system maintenance, transaction is automatically cancelled.
- If External system reject code is marked for auto cancellation in sanction system maintenance, transaction is automatically cancelled.
- If sanctions status is 'Seized' no further actions will be allowed for the transaction. You can be parameterize for a sanction system whether to post seizure accounting or not.
- Seizure GL to be mentioned

The sanction seizure with accounting is handled in the following way :

Direction	Transaction type	Debit account	Credit account	Subsequent processing
Outgoing	Payment - Cross Border/ RTGS/ACH/Book	Customer Account	Compliance GL	Held. Will not be dispatched.
Outgoing	Collection	Nostro/ Clearing GL	Compliance GL	Held. Will not be dispatched.
Incoming	Payment - Cross Border/ RTGS/ACH/Book	Nostro/ Clearing GL	Compliance GL	Held
Incoming	Collection	Customer Account	Compliance GL	Held. And, pre settlement reject pacs.002 will be sent out.

- If the Sanctions Check done on booking date fails, then the transaction is processed on booking date itself with seizure entries, even if the activation date is derived as future dated.

2.4.4 External Credit Approval

- Oracle Banking Payments sends debit accounting entries pertaining to payment amount and charge/tax amounts to external DDA system for credit checks. ECA system for the credit check is derived based on External Customer Account (STDCRACC) maintenance.
- ECA requests are sent, if the flag 'External Credit Approval Required' in 'External Customer Account maintenance (STDCRACC)' is checked.
- Transaction ECA status are updated based on the response received from the external system.
- The following responses are possible:
 - A – Approved. ECA is approved by the external system
 - O- Interim – Interim status or approval with override is received from external system

- R – Rejected. This indicates that the contract failed the External Credit Approval check.
- T – Timed out. ECA check status is updated as T if no response is received from the external system within the stipulated time limit maintained for external sanction check system.
- If the ECA response status for a payment transaction is 'Approved', then further processing continues.
- If ECA validation fails i.e. the status is 'Interim', 'Rejected', or 'Timed out', transaction is logged in ECA Exception Queue.
- If External system reject code is marked for auto cancellation in ECA system maintenance, transaction is automatically cancelled.
- Transaction Account and Charge Account cannot belong to different DDA systems. System validates the same.
- Reversal of ECA request is required in the following cases:
 - Transaction is cancelled from Network Cut-off Queue
 - Transaction is carried forward from Network Cut-off Queue
- On reversal of ECA, request message is sent to external system with original transaction details & amounts, indicating that it is a reversal request.
- External Account check (EAC) request is sent if customer account is in for credit leg of a transaction. This is applicable for incoming payments and book transfers.
- EAC requests are sent, if the flag 'External Credit Approval Required' in 'External Customer Account maintenance (STDCRACC)' is checked.
- For Book transfer transaction, request is generated for debit account and related charges. External Account check request is sent for credit account.
- If external account check request fails, transaction is moved to ECA queue.

2.4.5 Small FX Limit Check & Currency Conversion

- For a cross currency payment transaction where debit currency and transfer currency are different, exchange rate is picked up as maintained for the transaction branch.
- If Small FX limit is defined in Network Currency Preferences, then the auto rate pick up takes place only if the transfer amount is within the small FX limit.
- Exchange Rate Type is based on Network preferences maintained. Buy/Sell indicator is derived by the system.
- If the transfer amount is above the small FX limit specified, the rate is fetched from the internal exchange rates maintained in CORE.
- If the transfer amount is above the small FX limit specified, system checks whether External Exchange Rate is applicable in Network Preferences.
- If external system is available the transaction details, then system sends request to external system for receiving the exchange rate.
- Based on the response received, exchange rate is populated and further processing of transaction will continue.
- The following responses are possible from External Exchange Rate system:
 - A-Approved-Response with exchange rate
 - R-Rejected-No exchange rate available in response or resulted in error
 - T-Timed out –Request is timed out
- If Small FX limit is not maintained, auto rate pick up is done from internal rates maintained, for all cross currency payment transactions without any limit check.
- Payment contract is moved to Exchange Rate Exception queue in the following cases with proper error code details:

- Exchange Rate derivation based on core system maintenance fails
- Small FX limit is breached and no external exchange rate system maintenance is available
- Payment contract is moved to external exchange rate queue if response from External Exchange Rate system is rejected or timed out. If advance FX booking is done, then the FX reference can be provided in the payment request. This reference is sent to External system along with the external FX request for validation. If FX reference is not provided in payment request and if the external system provides a new reference, the same can be stored for the transaction.
- It is possible to provide exchange rate manually from Queue screen if the external rate fetch failed so that transaction proceeds with further processing.

Note

- Creation of the FX transaction, utilizing and tracking the same will be handled in the external system.
 - The FX reference number generated in the external system can be captured as part of transaction input, and the same will be shared to the external system, as part of the external exchange rate pickup request.
 - If no FX reference number is input during transaction creation, the same will be blank in the external exchange rate request. On this case, the external system is expected to create a FX transaction and share the same.
-
- External rate fetch is applicable for a payment, if the transfer amount is greater than the small FX limit maintained in Network Currency maintenance (PMDNCPRF) and External Rate fetch is made applicable in the Network preferences (PMDNWPRF).
 - If external rate fetch needs to be made applicable for all transactions, the small FX limit needs to be maintained as 0.
 - Changes are done in inbound payments External rate fetching. System applies the FX rate preference maintained in Inbound Payment Processing Preferences before sending the external FX rate request.

2.4.6 IBAN Check

- If 'IBAN validation required' flag is checked for the network, then IBAN verification for Debtor IBAN, Creditor IBAN & creditor BIC is done against the IBAN format maintained for the respective country.
- IBAN is validated based on IBAN Information maintenance (ISDESBAN) available for the country for the following parameters:
 - IBAN length
 - Check digit of the IBAN
 - National ID of the IBAN
- Check digit of the beneficiary IBAN must be validated using the below mentioned process:
 - Extract country code from the IBAN
 - Search the IBAN check digit length and IBAN check digit position for the country code from the IBAN structure data storage.
 - Extract the check digit from IBAN using IBAN check digit length and IBAN check digit position.
 - Compute the check digit from IBAN using the scheme defined in ISO/IEC 7064 Modulo 97-10.

- Compare the check digit value computed and the check digit value extracted from IBAN
- National ID of the beneficiary IBAN must be validated using the below mentioned process
 - Extract the IBAN National id from IBAN using bank identifier position and IBAN national ID length
 - Extract the IBAN ISO country code from IBANPlus data storage for the IBAN national id
 - Compare the IBAN ISO country code from IBANPlus with the country code extracted from IBAN.
 - If the all of the above conditions are satisfied, then the IBAN is valid.
- Validate BIC from an IBAN by looking up IBANPlus, if available. For payment transaction the beneficiary Bank code is checked for Valid BIC based on the beneficiary IBAN. The BIC will be derived from IBAN using the below mentioned process:
- Extract country code from the IBAN
 - Search the bank identifier position and IBAN national ID length for the country code from the IBAN structure data storage
 - Extract the IBAN National id from IBAN using bank identifier position and IBAN national ID length
 - Search the IBAN BIC for the IBAN National id and country code from the IBANPlus data storage.
 - If the IBAN BIC and Account with Institution BIC code (Creditor Agent BICFI for outgoing ISO transaction) does not match, then it displays an error that Account with Institution BIC is not valid.

2.4.7 **Processing Changes for Special Characters Replacement in Outgoing payments**

Replacement of special characters is done instead of Network Character validation step for outgoing ACH, Direct Debit, Fedwire and NACHA ACH transactions.

- This involves replacing the special characters in the transaction with specific replacement characters as defined in the Special Characters maintenance.
- Additionally, the system performs network character validation to identify if any more special characters are present and then replaces them with the Default Replacement character as specified in the maintenance.
- This auto-replacement means that the transaction would not go to Repair queue for presence of any special characters.
- All transaction attributes except for amount, currency, Date and drop-down fields are screened for special characters.

Previously, in case of outgoing X-border and RTGS payments, the Network Character validation was done as part of Transaction validations and its failure results in rejection of the payment.

- As part of this enhancement, the existing Network Character validation is replaced with the Auto-replacement step as described above.
- In field 77T (Envelope Contents) of MT103 REMIT, the system does the auto-replacement as per the Z character set.
 - Any special characters and their replacements specified for the SWIFT network (as per the X character set) but supported by Z character set is ignored during the auto-replacement in this particular field.

- When the transaction is viewed from the View screen, only the replaced characters are seen and no special characters are displayed.

2.4.8 Reference Number Harmonization

- The format of Reference Number in Oracle Banking Payments is restructured.
- It is a 16 digit number.
- On any new operation on screen, the transaction reference number is generated as explained in the below table.
- The transactions uploaded from other channels – including GW, ReST, upload or EMS also follows the below reference number generation logic:

Component	Description	Digits	Position, Length	S.No
Year	Last 2 Digits of the Year	2	1, 2	For e.g. 2017 = 17
Date	Julian Date	3	3, 3	For e.g. 1st February = 032
Server Id	If clustered, each app server will have a number. This is setup as a JVM Parameter by Infra Team	1	6, 1	For e.g 1 App Server = 1
PM Type	Each Sub-Module in PM represents a Type	1	7, 1	ACH - 1 RTGS - 2 XBORDER - 3 BOOKTRANSFER -4 DD - 5 Clearing - 6 FASTER PAYMENTS – 7 C2B - 8
Seconds	Seconds Elapsed past date change 1 Minute = 00060 Seconds 1 Hour = 03600 Seconds 24 Hours = 86400 Seconds Left Padded with 0s	5	8, 5	For e.g. If time is 18:00 as per the host date then Seconds will be calculated as 64800.

Component	Description	Digits	Position, Length	S.No
Serial Number	<p>Sequential Serial Number generated per second</p> <p>Sequence Resets to 0000 for every Second</p>	4	13, 4	<p>For e.g. Seconds and Serial Number Representation for 5 Transactions processed @ 18:00</p> <p>648000001 - 648000004</p> <p>64800 – Seconds0001 – Serial Number 0002 – Serial Number 0003 – Serial Number 0004 – Serial Number</p>

2.4.9 Accounting Entries

During payment transaction processing, the accounting entries whose for which hand-off status is pending are posted to a JMS Queue. Once these entries are posted in the queue, the status is updated as handed off.

If the Accounting system and the ECA system are not the same, an update is sent to the ECA system as well while doing the accounting handoff. Any amount block in the customer account done during External credit approval can be released on receiving accounting update.

Click the “Accounting Entries” link in the transaction input screen to invoke the screen

The system displays the following details in a grid form that contains accounting entries in multiple rows:

Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

The system displays the transaction account number that is debited or credited in the accounting entry.

Account Branch

The system displays the account branch.

TRN Code

The system populates the transaction code of the accounting entry from the Account Template maintenance.

Dr/Cr

The system displays whether the accounting entry is 'debit' or 'credit' leg.

Amount Tag

The system displays the amount tag of the Amount being debited/credited.

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

The system displays the Offset Account of the accounting entry for posting the offset debit/credit.

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

The system displays the Offset Transaction Code from the Account Template maintenance.

Offset Amount Tag

The system displays the Offset Amount Tag of the Offset amount.

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

2.4.9.1 Accounting Entry Handoff

It is now possible to view the account entry handoff status at the transaction view level.

In all Payment / Collection Transaction View Screens, accounting entries are displayed with Handoff Status.

The below listed status are applicable for the new field Handoff Status:

- Pending - Not yet handed off to external system
- Requested - Request sent to external system
- Success - Success response received
- Rejected - Reject response received

2.4.10 Pre Funded Payments

Outgoing Payments debiting from a pre funded General Ledger account is supported on the following payment processors:

- Low value payments
- High value payments
- Cross Border payments
- Book transfer

To achieve this, in the Source Maintenance – PMDSORCE screen:

- Check the 'Prefunded Payments Allowed' flag
- Maintain the 'Prefunded Payments GL'
- In the request XML, set the Pre funded flag as Yes.
 - If Prefunded flag is checked for an outbound transaction, it is not mandatory to have a debit account /customer for the transaction. On enrich /save system will populate the debit account as the 'Prefunded Payments GL' maintained for the source.
 - If debit account /customer is available, it will be retained. However, all customer/ account related validations are be skipped
 - Debit account currency will be set same as transfer currency.
- Transaction Processing
 - Cutoff processing, Price pick up and ECA are skipped for transaction with 'Prefunded' flag checked.
 - Sanction screening is applicable.
 - While posting the debit accounting, debit account is always be considered as 'Prefunded Payment GL' maintained for the source.

2.4.11 Rollover Preferences

Rollover Preferences from the urgent/Non-urgent payment preferences will be applied in the following scenarios for the outbound payments:

- Transaction is pending in Process Cutoff Queue/Network Queue during end of day
- Transaction is released from Sanction Check Queue on a later date
- Interim status is received for ECA/EAC check

If no record is received from the new preferences, system will consider the rollover preference available as part of Source maintenance PMDSORCE.

2.4.12 If source-wise preference is also not available, system will do auto roll-over and proceed. PSD 2 Compliance

- System has been enhanced to comply with PSD2 regulation as part of processing of SWIFT, RTGS and ACH outgoing and incoming payments.
- Compliance with PSD2 regulation is in the following 4 areas –

- Allowed Charging option
- Deductions for Charges
- Execution time and Value dating of Outgoing payments
- Value dating and Availability of funds for Incoming payments

All Payment scenarios to which PSD2 compliance is applicable are described below. The Payment scenarios have been broadly grouped into three categories in line with PSD2 regulation. The supported Payment types in the system (e.g. SWIFT, ACH etc.) that are applicable to each of the three categories are also described.

The system first identifies the relevant PSD2 rules during processing, and then identifies the applicable payment scenario.

- **Intra EU/EEA (BOTH LEGS IN)** – Both Sending and Receiving Payment Service Providers (PSPs) are in EU or EEA countries. Refer to the list of EU/EEA countries and currencies in Appendix1.
 - Individual Payment scenarios
 - Intra EU/EEA in EU/EEA currencies – no FX
 - Intra EU/EEA in EU/EEA currencies – with FX
 - Intra EU/EEA in non-EU/EEA currencies – no FX
 - Intra EU/EEA in non-EU/EEA currencies – with FX
- This means the Sending bank as well as the Receiver or AWI/Beneficiary Bank are in EU/EEA countries.
- This is a scenario of Outgoing payment initiation or an Incoming payment terminating with this bank.
- **ONE LEG OUT (Outgoing)** – The Sending PSP is in EU/EEA country but the Receiving PSP is outside of EU/EEA regions.
 - Individual Payment scenarios
 - One Leg Outgoing in EU/EEA currencies - no FX
 - One Leg Outgoing in EU/EEA currencies - with FX
 - One Leg Outgoing in non-EU/EEA currencies - no FX
 - One Leg Outgoing in non-EU/EEA currencies - with FX
- This is an outgoing payment scenario wherein the Sending bank is in EU/EEA while the Receiver as well as the AWI/Beneficiary Bank (where Receiver is different from AWI) of the outgoing payment is outside EU/EEA.
- This scenario is only applicable to SWIFT payments, since RTGS/ACH payments originated in EU/EEA country are not expected to go to a destination outside EU/EEA.
- **ONE LEG OUT (Incoming)** – The Sending PSP is outside EU/EEA but the Receiving PSP (this bank) is within EU/EEA regions.
 - Individual Payment scenarios
 - One Leg Incoming in EU/EEA currencies - no FX
 - One Leg Incoming in EU/EEA currencies - with FX
 - One Leg Incoming in non-EU/EEA currencies - no FX
 - One Leg Incoming in non-EU/EEA currencies - with FX
 - This is an incoming payment scenario wherein the Sending bank is outside the EU/EEA while the Receiver (this bank branch – which is also the AWI/Beneficiary Bank) is within the EU/EEA.
 - This scenario is only applicable to incoming SWIFT payments, since RTGS/ACH payments cannot originate outside the EU/EEA.
- In any of the above scenarios, the payment currency can be one of the following –

- Euro
- National currency (non-Euro) of a member country in the EU or EEA region
- Currency of any other non-EU/EEA country

Effectively, PSD2 compliance is applicable to payments in any of the world currencies subject to other conditions.

FX conversion between only EU/EEA currencies and between a non-EU/EEA currency and another EU/EEA or non-EU/EEA currency is also supported in the above mentioned payment scenarios.

2.4.12.1 Summary of Compliance Requirements and Changes

The following changes are available for Allowed Charging option:

Payment Scenarios	Allowed Charge Option	
	Requirement	Changes to be done
Intra EU/EEA (BOTH LEGS IN)		
Intra EU/EEA in EU/EEA currencies – no FX	SHA	<ul style="list-style-type: none"> • Charge option for outgoing or incoming payments to be SHA. • Applicable to SWIFT, RTGS and ACH • If charge option other than SHA in payment request then process charges as per SHA.
Intra EU/EEA in EU/EEA currencies – FX	SHA	
Intra EU/EEA in non-EU/EEA currencies –no FX	SHA	Same as described for scenarios of Intra EU/EEA in EU/EEA currencies
Intra EU/EEA in non-EU/EEA currencies –FX	SHA	Same as described for scenarios of Intra EU/EEA in EU/EEA currencies
ONE LEG OUT (Outgoing)		

Payment Scenarios	Allowed Charge Option	
	Requirement	Changes to be done
Intra EU/EEA (BOTH LEGS IN)		
Intra EU/EEA in EU/EEA currencies – no FX	SHA	<ul style="list-style-type: none"> Charge option for outgoing or incoming payments to be SHA. Applicable to SWIFT, RTGS and ACH If charge option other than SHA in payment request then process charges as per SHA.
Intra EU/EEA in EU/EEA currencies – FX	SHA	
One leg out in EU/EEA currency – no FX	BEN, SHA, OUR	<ul style="list-style-type: none"> Charge option can be OUR, SHA or BEN. Charge option in the payment request will be retained. Applicable only to SWIFT payments
One leg out in EU/EEA currency – FX	BEN, SHA, OUR	
One leg out in non-EU/EEA currency – no FX	BEN, SHA, OUR	
One leg out in non-EU/EEA currency – FX	BEN, SHA, OUR	
ONE LEG OUT (Incoming)		

The following table summarizes PSD2 Compliance details that pertain to Deductions for Charges..

Payment Scenarios	Deduction for Charges	
	Requirement	Changes to be done
Intra EU/EEA (BOTH LEGS IN)		

Intra EU/EEA in EU/EEA currencies – no FX	No deductions	<ul style="list-style-type: none">• In case of outgoing SWIFT payment as a result of incoming pass-thru SWIFT having SHA/BEN option or incoming RTGS, charges would not be deducted from settlement amount (32A).• In case of incoming SWIFT payment having SHA/ BEN option, charges would not be deducted from settlement amount.
Intra EU/EEA in EU/EEA currencies – FX	No deductions	
Intra EU/EEA in non-EU/EEA currencies –no FX	Deductions allowed	In case of outgoing SWIFT payment initiated with BEN option, charges would not be deducted from the payment amount though allowed since charge option would need to be SHA.
Intra EU/EEA in non-EU/EEA currencies –FX	Deductions allowed	
ONE LEG OUT (Outgoing)		
One leg out in EU/EEA currency – no FX	Deductions allowed	No Change required
One leg out in EU/EEA currency – FX	Deductions allowed	No Change required
One leg out in non-EU/EEA currency – no FX	Deductions allowed	No Change required

One leg out in non-EU/EEA currency – FX	Deductions allowed	No Change required
ONE LEG OUT (Incoming)		
One leg in EU/EEA currency – no FX	Deductions allowed	No Change required
One leg in EU/EEA currency – FX	Deductions allowed	No Change required
One leg in non-EU/EEA currency – no FX	Deductions allowed	No Change required
One leg in non-EU/EEA currency – FX	Deductions allowed	No Change required

The following table is applicable only to Outgoing payments - Execution time and Value

Payment Scenarios	Execution Time and Value dating	
	Requirement	Changes to be done
Intra EU/EEA (BOTH LEGS IN)		
Intra EU/EEA in EU/EEA currencies – no FX	Max. Execution time in days - D+1	<ul style="list-style-type: none">In case of Outgoing SWIFT and ACH payments Cr. Value Date and Activation Date (D) would be calculated and adjusted so as to comply with D+1 execution time.RTGS payments are compliant since the payment value date would always be D.
Intra EU/EEA in EU/EEA currencies – FX	Max. Execution time in days - D+1	
Intra EU/EEA in non-EU/EEA currencies –no FX	Does not apply	
Intra EU/EEA in non-EU/EEA currencies –FX	Does not apply	
ONE LEG OUT (Outgoing)		
One leg out in EU/EEA currency – no FX	Max. Execution time in days - D+1	Same as described for scenarios of Intra EU/EEA in EU/EEA currencies
One leg out in EU/EEA currency – FX	Max. Execution time in days - D+1	
One leg out in non-EU/EEA currency – no FX	Provision for specific agreements with customers	Not supported
One leg out in non-EU/EEA currency – FX	Provision for specific agreements with customers	Not supported

ONE LEG OUT (Incoming)		
One leg in EU/ EEA currency – no FX	Does not apply	
One leg in EU/ EEA currency – FX	Does not apply	
One leg in non- EU/EEA currency – no FX	Does not apply	
One leg in non- EU/EEA currency – FX	Does not apply	

dating.

The following table is for Incoming payments only- Value dating and Availability of funds.

Payment Scenarios	Allowed Charge Option	
	Requirement	Changes to be done
Intra EU/EEA (BOTH LEGS IN)		
Intra EU/EEA in EU/EEA currencies – no FX	Immediate availability	Credit to Beneficiary is given with same value date on the day the payment is settled (by Clearing) or Cover matching happens (incoming SWIFT).
Intra EU/EEA in EU/EEA currencies – FX	Immediate availability	Even if FX conversion is required, incoming payment is credited with same value date.
Intra EU/EEA in non-EU/EEA currencies –no FX	Immediate availability	Applicable to FX conversion between Euro and EU/EEA currency or between EU/EEA currencies. Even if current day is a holiday for Payment currency, incoming payment with current Value date is processed today, provided Today is not a Branch holiday and no FX conversion is required
Intra EU/EEA in non-EU/EEA currencies –FX	Does not apply	If FX conversion is required, then Value date of credit to beneficiary is the next working day for both currencies. If current day is Branch holiday, then incoming payment must be processed on next Branch working day but Credit is given with payment value date. If incoming payment was stuck overnight in Sanctions queue or rolled forward from any other queue, on the day it is reprocessed, credit is back valued. All of above requirements applicable to SWIFT are applicable to RTGS and ACH, except for Requirement about payment currency being holiday
ONE LEG OUT (Outgoing)		

One leg out in EU/EEA currency – no FX	Does not apply	
One leg out in EU/EEA currency – FX	Does not apply	
One leg out in non-EU/EEA currency – no FX	Does not apply	
One leg out in non-EU/EEA currency – FX	Does not apply	
ONE LEG OUT (Incoming)		
One leg in EU/ EEA currency – no FX	Immediate availability	Same as described for scenarios of Intra EU/EEA in EU/EEA currencies
One leg in EU/ EEA currency – FX	Immediate availability (FX is between EU/EEA currencies)	
One leg in non-EU/EEA currency – no FX	Immediate availability	
One leg in non-EU/EEA currency – FX	Does not apply	No Change required

Note

- The Maximum Execution time in days i.e. the max. time by which the Receiver of an outgoing payment (who may also be the AWI/Beneficiary bank) gets settlement of the payment amount (i.e. funds credited to Receiver's Nostro account) would be D+1 days, where
- Payer's (Debtor's) account is debited with value date D (after the payment instruction is received from payer).
- D is a working day for processing Branch and also the Activation date for the transaction.
- D+1 day (Value date) is a working day for the processing Branch and for Payment Currency and Debit Account Currency (if different) or the Clearing Network (in case of ACH/RTGS).

3. Annexure - EU/EEA Countries and Currencies

3.1 EU/EEA Countries

Country	Country Code	EU/EEA Membership
Austria	AT	EU
Belgium	BE	EU
Bulgaria	BG	EU
Croatia	HR	EU
Republic of Cyprus	CY	EU
Czech Republic	CZ	EU
Denmark	DK	EU
Estonia	EE	EU
Finland	FI	EU
France	FR	EU
Germany	DE	EU
Greece	EL	EU
Hungary	HU	EU
Ireland	IE	EU
Italy	IT	EU
Latvia	LV	EU
Lithuania	LT	EU
Luxembourg	LU	EU
Malta	MT	EU
Netherlands	NL	EU
Poland	PL	EU
Portugal	PT	EU
Romania	RO	EU
Slovakia	SK	EU

Country	Country Code	EU/EEA Membership
Slovenia	SI	EU
Spain	ES	EU
Sweden	SE	EU
Norway	NO	EEA
Iceland	IS	EEA
Liechtenstein	LI	EEA

3.2 EU/EEA Currencies

Country/Zone	Local Currency	Currency Code	EU/EEA Membership
Euro Zone	Euro	EUR	EU
Bulgaria (BG)	Lev (BGN)	BGN	EU
Croatia (CR)	Croatian Kuna (HRK)	HRK	EU
Czech Republic (CZ)	Czech Koruna (CZK)	CZK	EU
Denmark (DK)	Danish Krone (DKK)	DKK	EU
Hungary (HU)	Forint (HUF)	HUF	EU
Poland (PL)	Zloty (PLN)	PLN	EU
Romania (RO)	Romanian Leu (RON)	RON	EU
Sweden (SE)	Krona (SEK)	SEK	EU
Iceland (IS)	Krona (ISK)	ISK	EEA
Liechtenstein (LI)	Swiss Franc (CHF)	CHF	EEA
Norway (NO)	Norwegian Krone (NOK)	NOK	EEA

4. Function ID Glossary

P

PADISPTM	2-134	PMDVALDN	2-58
PASISPTM	2-135	PMDXRRLE	2-80
PMDACCMT	2-128	PMSACCMT	2-129
PMDACCTL	2-88	PMSACCTL	2-90
PMDADVFM	2-70	PMSADVFM	2-70
PMDAJBPR	2-120	PMSALCHR	2-99
PMDALCHR	2-99	PMSBKMNT	2-34
PMDBKRED	2-48	PMSBKRED	2-49
PMDCTOFF	2-22	PMSCSMLK	2-38
PMDCYRLE	2-82, 2-103	PMSCTOFF	2-24
PMDDFILE	2-132	PMSCYRLE	2-84, 2-104
PMDECAMT	2-125	PMSDFILE	2-133
PMDERTMT	2-123	PMSECAMT	2-127
PMDEXPMT	2-130	PMSERTMT	2-124
PMDFLPRF	2-66	PMSEXPMT	2-131
PMDFLPRM	2-60	PMSFLPRF	2-69
PMDGLCOR	2-54	PMSFLPRM	2-61
PMDHSTPR	2-24	PMSHSTPR	2-26
PMDHTBIC	2-91	PMSHTBIC	2-91
PMDINPRF	2-111	PMSINLOG	2-62
PMDIPACC	2-45	PMSINPRF	2-112
PMDLOCMN	2-71	PMSIPACC	2-47
PMDMSTYM	2-72	PMSLOCMN	2-72
PMDNARMT	2-100	PMSMSTYM	2-73
PMDNCPRF	2-15	PMSNARMT	2-102
PMDNOTRS	2-119	PMSNCPRF	2-18
PMDNOTVW	2-118	PMSNOTFY	2-117
PMDNWMNT	2-6	PMSNWMNT	2-8
PMDNWPRF	2-9	PMSNWPRF	2-12
PMDNWRLE	2-75	PMSNWRLE	2-79
PMDONPRF	2-105	PMSONPRF	2-106
PMDORGDT	2-107	PMSOTNVW	2-113, 2-114
PMDOUPRF	2-109	PMSOUPRF	2-110
PMDPREF	2-73	PMSPREF	2-75
PMDPSDMT	2-115	PMSPSDMT	2-116
PMDRLLMT	2-95	PMSRJMNT	2-45
PMDROLDf	2-87	PMSRLLMT	2-96
PMDSNCKM	2-121	PMSROLDf	2-88
PMDSORCE	2-1	PMSSNKSM	2-122
PMDSORNW	2-19	PMSSORCE	2-5
PMDSPCHR	2-97	PMSSORNW	2-21
PMDSSIMT	2-27	PMSSPCHR	2-97
PMDTMZON	2-50	PMSSRMDL	2-36
PMDUSRDF	2-51	PMSSSIMT	2-31
PMDUSRLT	2-92	PMSSYSPM	2-42
		PMSTXNBR	2-63

PMSUSRLT2-94
PMSVALDN2-59
PMSXRRLE2-81

PQSOVRQU 2-116, 2-117, 2-118, 2-119
PQSTMPLQ2-116
PXDCYCOR2-52
PXDDAMNT2-56

PXDRNWSW 2-85
PXDSWFLD 2-64
PXSDAMNT 2-57
PXSRNWSW 2-87
PXSSWFLD 2-65