

Direct Debits User Guide

Oracle Banking Payments

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Direct Debits User Guide
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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Direct Debits functionality of Oracle Banking Payments. It takes you through the various stages of Direct Debits transaction processing.

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/Collection Department Operators	Direct Debit Transaction Input functions except Authorization.
Back Office Payment/Collection Department Operators	Direct Debit related maintenances/ Transaction Input functions except Authorization
Payment/Collection Department Officers	Direct Debit Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup for Collections and PM 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>Direct Debits</i> provides information on Direct Debits maintenances
Chapter 3	<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. Direct Debits

A direct debit is a financial transaction initiated by the creditor via its bank (the creditor bank) to collect funds from a debtor's account with a debtor bank, as agreed between the debtor and creditor. This instruction to make a payment results in an agreement/mandate as agreed between the debtor and creditor and signed by the debtor. Direct debit transfers include consumer payments on insurance premiums, mortgage loans, and other kinds of bills.

Direct debit life-cycle process includes the following:

- Maintain direct debit mandates
- Customer to bank direct debit instructions
- Interbank direct debit instructions

This chapter contains the following sections:

- Direct Debit Maintenances
- Direct Debit Transactions

2.1 Direct Debit Maintenances

2.1.1 Creditor Mandate Maintenance

You can invoke the 'Creditor Mandate Maintenance' screen by typing 'PCDCMAND' 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 'Creditor Mandate Maintenance' application window. The window has a title bar 'Creditor Mandate Maintenance' and a menu bar with 'New' and 'Enter Query'. The main area is divided into several sections: 'Branch Code' (000), 'Host Code', 'Source Code', 'Customer No', 'Network Code', 'Main' (selected), 'Mandate Details', 'Other Details', 'Debtor Details', 'Debtor Agent Details', 'Creditor Details', 'Creditor Agent Details', 'Creditor Scheme Details', 'Mandate Details', and 'Other Details'. Each section contains various input fields and dropdown menus. At the bottom, there is a status bar with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

You can specify the following fields:

Branch Code

Specify the branch code for which the Creditor agreement is maintained.

Source Code

Specify the source code for which the agreement is maintained.

Host Code

Displays the host code of the specified branch code.

Customer Number

Select the Creditor customer number for which the mandate is maintained.

Network Code

Select the Creditor customer number for which the mandate is maintained.

2.1.1.1 Main tab

The screenshot shows the 'Creditor Mandate Maintenance' window with the 'Main' tab selected. The form is organized into several sections with tabs: 'Main', 'Mandate Details', and 'Other Details'. The 'Main' tab is active, showing fields for Debtor and Creditor details. The Debtor section includes fields for Debtor Account Number, Account Currency, Account Branch, Debtor IBAN, Debtor Name, Address 1, Address 2, Country, and BIC. The Debtor Agent section includes fields for Debtor Bank Code, Debtor Bank Name, Address 1, Address 2, and Country. The Creditor section includes fields for Creditor Account Number, Account Currency, Account Branch, Creditor Name, Creditor Address 1, Creditor Address 2, Creditor Country, BIC, and Creditor IBAN. The Creditor Agent section includes fields for Creditor Bank Code, Creditor Bank Name, Address 1, Address 2, and Country. The Creditor Scheme section includes fields for ID Type (set to Private), Creditor Scheme Identification, Bank Code, Bank Name, Address 1, Address 2, and Country. The Mandate section includes fields for Mandate Id, Mandate Request Id, Mandate Type (set to paper), Sequence Type (set to COFF), Frequency Type (set to Yearly), First Collection Date, Final Collection Date, Transaction Amount, Maximum Amount, Remarks, and Transaction currency. At the bottom, there are fields for Maker, Checker, Date Time, Mod No, Record Status, Authorization, and Status, along with a Save button.

You can specify the following fields in the Main tab of the screen:

Debtor Details

Debtor Account Number

Specifies the Debtor account for which the mandate is maintained.

Debtor Account Currency

Specifies the Currency of the Account.

Debtor Account Branch

Specifies the branch of the Account.

Debtor IBAN

Specifies the IBAN of the Debtor account.

Debtor Name

Specifies the name of the Debtor account.

Address 1

Specifies the Address of the Debtor.

Address 2

Specifies the Address of the Debtor.

Country

Select the country to which the party belongs.

BIC

Specifies the BIC of the Debtor.

Debtor Agent Details**Debtor Bank Code**

Specifies the bank code of the Debtor bank.

Debtor Bank Name

Specifies the name of the Debtor bank.

Address 1

Specifies the address of the Debtor bank.

Address 2

Specifies the address of the Debtor bank.

Country

Specifies the country to which the Debtor bank belongs.

Creditor Details**Account Number**

Specifies the Creditor account for which the mandate is maintained.

Account Currency

Specifies the Currency of the Account.

Account Branch

Specifies the branch of the account.

Debtor Name

Specifies the name of the Debtor account.

Address 1

Specifies the Address of the Debtor.

Address 2

Specifies the Address of the Debtor.

Creditor Country

Select the country to which the party belongs.

BIC

Specifies the BIC of the Debtor.

Creditor IBAN

Specifies the IBAN of the Creditor account.

Creditor Agent Details**Creditor Bank Code**

Specifies the bank code of the Creditor bank.

Debtor Bank Name

Specifies the name of the Creditor bank.

Debtor Account Branch

Specifies the branch of the account.

Address 1

Specifies the Address of the Creditor bank.

Address 2

Specifies the Address of the Creditor bank.

Country

Select the country to which the Creditor bank belongs to.

Creditor Bank Code

Select the bank code of the Creditor bank.

Mandate Details**Mandate ID**

Specifies the unique identification assigned by the creditor to identify the mandate.

Mandate Request ID

Specify Mandate Request ID.

Mandate Type

Select the type of mandate maintained (paper form/electronic).

Sequence Type

Select the sequence type of the transaction. Allowed sequence types are OOFF (One off) and Recursive.

Frequency Type

Select the frequency type of the transaction Valid Values are Yearly, Monthly, Quarterly, Half-yearly, Weekly, Daily, Adhoc, Intraday & Fort-nightly.

Valid from Date

Select the date from which the mandate is valid.

Valid To Date

Select the date till which the mandate is valid.

First Collection Date

Select the date of the first collection of a DD as per mandate.

Transaction Amount

Specify a fixed amount to be collected from debtor account for every DD transaction if applicable.

Transaction Currency

Select the currency of the transaction.

Maximum Amount

Specify the maximum amount that can be collected from debtor account for every DD transaction.

Mandate Status

The system displays the status of the Mandate.

The following status are applicable for a creditor mandate

- Initiated– Mandate is not effective till the Effective date is reached. Mandate cannot be used during Initiated status.
- Effective – Mandate becomes 'Effective' from the Effective date and is valid to use.
- Active – Mandate becomes 'Active' when the first or subsequent direct debit requests are processed using the mandate. Mandate is allowed to be used with 'Active' status.
- Expired – Mandate becomes 'Expired' when the validity period is completed. Mandate with 'Expired' status cannot be used further for a transaction.
- Used – Mandate becomes 'Used' when the final or one-off transaction is received for the mandate. Mandate with 'Used' status cannot be used further.
- Cancelled – Mandate will be updated to 'Cancelled' status when the mandate has not been used for a period of inactive days maintained in the system (or) when the mandate record is either cancelled manually in Creditor/Debtor Mandate Maintenance screen.

Remarks

Specify remarks, if any for the mandate.

Creditor Scheme Details

Identification Type

Select the identification type of the credit Party that signs the mandate.

Creditor Scheme ID

Select the Identification number of the credit party that signs the mandate.

Bank Code

Select the bank code of the credit party that signs the mandate..

Name

Specify the name of the credit party that signs the mandate.

Address 1

Specify the address of the credit party that signs the mandate.

Address 2

Specify the address of the credit party that signs the mandate.

Country

Select the country code of the credit party that signs the mandate.

Other Details

Expiry Date

Specifies the date from when the mandate gets expired.

Effective Date

Specifies the date from when the mandate becomes effective.

2.1.1.2 Mandate Details

Click the **Mandate Details** tab from the 'Creditor Mandate Maintenance' screen.

You can specify the following fields:

Additional Details

Service Level Code

Specify the service level code for the mandate. Valid value is SEPA.

Service Level Value

Specify the service level value for the mandate.

Local Instrument Code

Specify the local instrument code. Valid values are COR/B2B.

Local Instrument Value

Specify the local instrument value.

Referred Document Details

Referred Document Code

Select the underlying documents associated with the mandate.

Referred Document Value

Specify the details to identify the underlying documents associated with the mandate.

Document Number

Specify the Unique and unambiguous identification of the referred document.

Related Date

Specify the Date associated with referred document.

2.1.1.3 Other Details

Click the **Other Details** tab from the 'Creditor Mandate Maintenance' screen.

You can specify the following fields:

Other Details

Original Message Id

Specify the original message id of the mandate.

Creation Date Time

Specify the date and time of the amendment request received.

Amendment Reason Code

Specify the reason code for amendment. Allows valid set of codes only.

Amendment Reason Value

Specify the reason for the amendment.

Additional Info

Specify if any additional information is required.

Originator Bank Code

Select the originator details who has issued the amendment.

Originator Name

Specify the originator details who has issued the amendment.

Originator Name

Specify the originator details who has issued the amendment.

Cancellation Details

Original Message Id

Specify the original message id of the mandate.

Creation Date Time

Specify the date and time of the cancellation request received.

Cancel Reason Code

Specify the reason code for cancellation. Allows valid set of codes only.

Cancel Reason Value

Specify the reason for the cancellation.

Additional Info

Specify if any additional information is required.

Originator Name

Specify if any additional information is required.

2.1.1.4 **Creditor Mandate Maintenance Summary**

You can invoke the 'Creditor Mandate Maintenance Summary' screen by typing 'PCSCMAND' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..

The screenshot shows a web application window titled "Creditor Mandate Maintenance Summary". At the top, there are buttons for "Search", "Advanced Search", "Reset", and "Clear All". Below these, there is a "Case Sensitive" checkbox. The search criteria section includes "Authorization Status" and "Record Status" as dropdown menus, and "Mandate Id" and "Network Code" as text input fields with search icons. Below the search criteria, there is a "Records per page" dropdown set to "15", a "Go" button, and a "Lock Columns" dropdown set to "0". The main area is a table with the following columns: "Authorization Status", "Record Status", "Branch Code", "Host Code", "Source Code", "Customer No", "Creditor Account Number", and "Creditor Name". 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
- Mandate Id
- 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 Creditor Mandate maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.1.2 **Debtor Mandate Maintenance**

You can invoke the 'Debtor Mandate Maintenance' screen by typing 'PCDDMAND' 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 'Debtor Mandate Maintenance' window with the following sections:

- Header:** New, Enter Query
- Search Fields:** Branch Code * 000, Host Code, Source Code, Customer No *, Network Code *
- Tabs:** Main Details (selected), Mandate Details, Other Details
- Debtor Details:** Debtor Account Number *, Account Currency, Account Branch, Debtor Name, Address 1, Address 2, Country, BIC, Debtor Account IBAN
- Debtor Agent Details:** Debtor Bank Code *, Debtor Bank Name, Address 1, Address 2, Country
- Mandate Details:** Mandate Id *, Mandate Request Id, Mandate Type (paper), Sequence Type * (Recursive), Frequency Type (Yearly), Transaction Currency, Transaction Amount, Maximum Amount, First Collection Date, Final Collection Date
- Creditor Details:** Creditor Account Number *, Account Currency, Account Branch, Creditor Account IBAN, Creditor Name, Address 1, Address 2, Country, BIC
- Creditor Agent Details:** Creditor Bank Code *, Creditor Bank Name, Address 1, Address 2, Country
- Creditor Scheme Details:** Identification Type (Organization), Creditor Scheme Identification, Bank Code, Bank Name, Address 1, Address 2, Country, Expiry Date, Effective Date, Mandate Status (Initiated), Remarks
- Footer:** Maker, Checker, Date Time, Date Time, Mod No, Record Status, Authorization Status, Exit

You can specify the following fields:

Branch Code

Specify the branch code for which the Debtor agreement is maintained.

Source Code

Specify the source code for which the agreement is maintained.

Host Code

Displays the host code of the specified branch code.

Customer Number

Specify the Debtor customer number for which the mandate is maintained.

Network Code

Select the Network Code for which the mandate is being created.

2.1.2.1 Main tab

Click the **Main** tab from the 'Debtor Mandate Maintenance' screen.

This screenshot is identical to the one above, showing the 'Debtor Mandate Maintenance' window with the 'Main Details' tab selected.

You can specify the following fields:

Debtor Details

Account Number

Specify the debtor account for which the mandate is maintained.

Account Currency

Specify the Currency of the Account.

Account Branch

Specify the branch of the account.

Creditor Name

Specify the name of the Debtor.

Creditor Address 1

Specify the Address of the Debtor.

Creditor Address 2

Specify the Address of the Debtor.

Creditor Country

Specify the country to which the party belongs.

BIC

Specify the BIC of the Debtor.

Debtor Agent Details

Creditor Bank Code

Specify the bank code of the Debtor bank.

Creditor Bank Name

Specify the name of the Debtor bank.

Address 1

Specify the address of the Debtor bank.

Address 2

Specify the address of the Debtor bank.

Country

Select the country to which the Debtor bank belongs.

Creditor Details

Creditor Account Number

Specify the Creditor account for which the mandate is maintained.

Creditor Account Currency

Specify the Currency of the Account.

Creditor Account Branch

Specify the branch of the account.

Creditor Name

Specify the name of the Creditor account.

Address 1

Specify the Address of the Creditor.

Address 2

Specify the Address of the Creditor.

Country

Specify the country to which the party belongs.

BIC

Specify the BIC of the Creditor.

Creditor Agent Details**Creditor Bank Code**

Specify the bank code of the Creditor bank.

Creditor Bank Name

Specify the name of the Creditor bank.

Address 1

Specify the Address of the Creditor bank.

Address 2

Specify the Address of the Creditor bank.

Country

Specify the country to which the Creditor bank belongs to.

Mandate Details**Mandate ID**

Specify the unique identification assigned by the creditor to identify the mandate.

Mandate Request ID

Specify the mandate.

Mandate Type

Select the type of mandate maintained (paper form/electronic).

Sequence Type

Select the sequence type of the transaction. Allowed sequence types are OOFF (One off) and Recursive

Frequency Type

Select the frequency type of the transaction. Valid Values are Yearly, Monthly, Quarterly, Half-yearly, Weekly, Daily, Adhoc, Intraday & Fort-nightly

Valid from Date

Select the date from which the mandate is valid.

Valid To Date

Select the date till which the mandate is valid.

First Collection Date

Select the date of the first collection of a DD as per mandate.

Transaction Amount

Specify a fixed amount to be collected from debtor account for every DD transaction, if applicable.

Maximum Amount

Specify the maximum amount that can be collected from debtor account for every DD transaction.

Mandate Status

The system displays the status of the Mandate.

Remarks

Specify any remarks of the mandate.

Creditor Scheme Details**Identification Type**

Select the identification type of the credit Party that signs the mandate.

Creditor Scheme ID

Select the Identification number of the credit party that signs the mandate.

Bank Code

Select the bank code of the credit party that signs the mandate.

Bank Name

Specify the name of the credit party that signs the mandate.

Address 1

Specify the address of the credit party that signs the mandate.

Address 2

Specify the address of the credit party that signs the mandate.

Country

Specify the country code of the credit party that signs the mandate.

Expiry Date

Specify the date from when the mandate gets expired.

Effective Date

Specify the date from when the mandate becomes effective.

2.1.2.2 Mandate Details

Click the **Mandate Details** tab from the 'Debtor Mandate Maintenance' screen.

Creditor Mandate Maintenance

New Enter Query

Branch Code * 000
Host Code
Source Code
Customer No *
Network Code *

Main **Mandate Details** Other Details

Additional Details

Service Level Code
Service Level Value
Local Instrument Code
Local Instrument Value

Referred Document Details

Referred Document Code
Referred Document Value
Document Number
Related Date

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

You can specify the following fields:

Additional Details

Service Level Code

Specify the service level code for the mandate. Valid value is SEPA.

Service Level Value

Specify the service level value for the mandate.

Local Instrument Code

Specify the local instrument code. Valid values are COR/B2B.

Local Instrument Value

Specify the local instrument value.

Referred Document Details

Referred Document Code

Specify the underlying documents associated with the mandate. The list displays valid Referred Document Type codes.

Referred Document Value

Specify the details to identify the underlying documents associated with the mandate.

Document Number

Specify the Unique and unambiguous identification of the referred document.

Related Date

Specify the Date associated with referred document.

2.1.2.3 Other Details

Click the **Other Details** tab from the 'Debtor Mandate Maintenance' screen.

Debtor Mandate Maintenance

New Enter Query

Branch Code * 000

Host Code

Source Code

Customer No *

Network Code *

Main Details | Mandate Details | **Other Details**

Amendment Details

Original Message ID

Amendment Reason Code

Amendment Reason Value

Additional Info

Originator Bank Code

Originator Name

Creation Date Time

Cancellation Details

Original Message ID

Cancel Reason Code

Cancel Reason Value

Additional Info

Originator Bank Code

Originator Name

Creation Date Time

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

You can specify the following fields:

Other Details

Amendment Details

Original Message Id

Specify the original message id of the mandate.

Creation Date Time

Specify the date and time of the amendment request received.

Amendment Reason Code

Specify the reason code for amendment. Allows valid set of codes only.

Amendment Reason Value

Specify the reason for the amendment.

Additional Info

Specify if any additional information is required.

Originator Bank Code

Specify the originator details who has issued the amendment.

Originator Name

Specify the originator details who has issued the amendment.

Originator Name

Specify the originator details who has issued the amendment.

Cancellation Details

Original Message Id

Select the original message id of the mandate.

Creation Date Time

Specifies the date and time of the cancellation request received.

Cancel Reason Code

Specifies the reason code for cancellation. Allows valid set of codes only.

Cancel Reason Value

Specifies the reason for the cancellation.

Additional Info

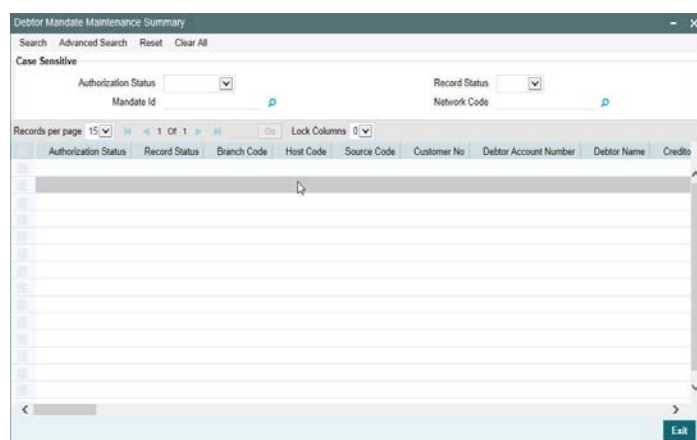
Specifies if any additional information is required.

Originator Name

Specifies if any additional information is required.

2.1.2.4 Debtor Mandate Maintenance Summary

You can invoke the 'Debtor Mandate Maintenance Summary' screen by typing 'PCSDMAND' 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
- Mandate Id
- 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 Debtor Mandate maintenance screen. You can also export the details of selected records to a file using 'Export' button.

Mandate status is subject change depending on the below listed scenarios:

- The mandate is in 'Initiated' status if the mandate is created and the Effective Date is a future date
- On Effective Date, the status of the mandate becomes 'Active'. Only Active mandates are considered for transaction processing.
- Sequence type of the mandate is defined as One Off (OOFF) and one transaction is processed with that mandate. The status is marked as 'Used'
- If for an Inbound Direct Debit, the sequence type received is final (FNAL), then on settlement of the Direct Debit, The mandate record is marked as Used.

- The mandate is marked as 'Expired' after the specified Expiry Date or if Inactive days which is maintained in Direct Debit Preferences.
- If the user modifies the mandate status to 'Cancelled' from the mandate maintenance screen.

2.1.3 **Creditor Scheme Id Maintenance**

You can invoke the 'Creditor Scheme Id Maintenance' screen by typing 'PCDCSCHM' 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:

Creditor Scheme ID Maintenance

ID Type

Specify the identification type of the Credit Party that signs the mandate.

Creditor Scheme Identification

Specify the Identification number of the credit party that signs the mandate.

Description

Specify the description of the Creditor Scheme ID.

Creditor Name

Specify the name of the credit party that signs the mandate.

Address 1

Specify the address of the credit party that signs the mandate.

Address 2

Specify the address of the credit party that signs the mandate.

Country Code

Specify the country code of the credit party that signs the mandate.

Date of Birth

Specify the date of birth of the creditor

Place of Birth

Specify the place of birth of the creditor

Contact Details

Specify the contact details of the creditor.

Other Details

Specify the remarks of the creditor.

2.1.3.1 Creditor Scheme Id Maintenance Summary

You can invoke the 'Creditor Scheme Id Maintenance Summary' screen by typing 'PCSCSCHM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..

The screenshot shows a web application window titled "Creditor Scheme Id Maintenance Summary". At the top, there is a search bar with "Search", "Advanced Search", "Reset", and "Clear All" buttons. Below this, there are input fields for "Case Sensitive", "Authorization Status", "ID Type", "Record Status", and "Creditor Scheme Identification". A "Go" button is next to the "Creditor Scheme Identification" field. Below the search fields, there is a table with columns: "Authorization Status", "Record Status", "ID Type", "Creditor Scheme Identification", "Creditor Name", "Contact Details", "Date of Birth", and "Place of Birth". 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
- Id Type
- Creditor Scheme Identification

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

2.1.4 Network Direct Debit Preferences Maintenance

You can invoke the 'Network Direct Debit Preferences Maintenance' screen by typing 'PCDNWDDP' 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 for which the direct debit preferences are to be maintained

Network Description

The system displays the description of the network code selected.

Host Code

The system displays the logged in branch's host code.

Collection Scheme Type

Specify the scheme type of the mandate. The values allowed for this field are Core and B2B.

Transaction Type

Specify the transaction type for which the DD preferences are to be maintained for a specific network.

Transaction type can be Incoming or outgoing.

2.1.4.1 Main tab

Click the **Main** tab from the 'Network Direct Debit Preferences' screen.

The screenshot shows the 'Network Direct Debit Preferences' window with the 'Main' tab selected. The window has a title bar with 'Network Direct Debit Preferences' and standard window controls. Below the title bar is a menu bar with 'New' and 'Enter Query'. The main area is divided into several sections: 'Host Code' and 'Network Code *' (with a red asterisk) are at the top left. 'Transaction Type *' (with a red asterisk) is set to 'Incoming' in a dropdown. 'Network Description' and 'Priority' (set to '0 - Low' in a dropdown) are to the right. 'Currency *' (with a red asterisk) is below 'Network Code'. 'Collection Scheme Type' is set to 'CORE' in a dropdown. Below these is a tabbed interface with 'Main' and 'Exceptions'. The 'Main' tab is active, showing 'Common Preferences' and 'Exchange Rate Preference'. 'Common Preferences' includes 'Max Transaction Limit Amount', 'Min Transaction Limit Amount', and a 'Dispatch On Us Transfer' checkbox. 'Exchange Rate Preference' includes 'FX Rate Type', 'Rate Override Variance', 'Rate Stop Variance', 'Small FX Limit Currency', 'Small FX Limit Amount', and an 'External Exchange Rate Applicable' checkbox. Below these are 'Accounting Details' with 'Debit Liquidation Code *' (with a red asterisk) and 'Credit Liquidation Code *' (with a red asterisk), and 'Pricing Details' with a 'Pricing Code' field. At the bottom is a status bar with 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

You can specify the following fields:

Limit Details

Maximum Transaction Amount

Specify the maximum transaction amount allowed for the network.

Minimum Transaction Amount

Specify the minimum transaction amount allowed for the network.

Dispatch On Us Transfer

Check this box if .

Exchange Rate Preferences

Note

Cross currency transactions are currently not allowed in Direct Debits.

Scheme Type Preferences

Agreement Required

Check this box if the Agreement is required to be validated during DD transaction processing.

Creditor ID Required

Check this box if Creditor Scheme ID must be provided during DD transaction processing.

Earliest Collection Dispatch Days

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the earliest collection dispatch date.

Earliest Collection Receipt Days

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the earliest collection receipt date.

First Collection Dispatch Days

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the first collection dispatch date.

First Collection Receipt Days

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the first collection receipt date.

Recurrent Collection Receipt Days

Specify the number of days, based on the calendar basis that will be subtracted from the transaction activation date to arrive at the recurrent collection receipt date.

Accounting Details

Debit Liquidation Code

Specify the accounting code for debit liquidation.

Credit Liquidation Code

Specify the accounting code for credit liquidation.

File Liquidation Code

Specify the accounting code for file dispatch/receipt accounting.

Pricing Details

Pricing Code

Specify the accounting code for pricing.

2.1.4.2 Exception tab

Click the **Exception** tab from the 'Network Direct Debit Preferences' screen.

The screenshot displays the 'Network Direct Debit Preferences' window with the 'Exceptions' tab selected. The interface includes several input fields and checkboxes for configuring exception handling. Key sections include:

- Host Code**, **Network Code ***, **Currency ***, **Transaction Type *** (set to Incoming), and **Collection Scheme Type** (set to CORE).
- Main** tab with **Exceptions** sub-tab highlighted.
- Return Details**: Return Days, Return Charge Applicable (checkbox), Pricing Code.
- Refund Details**: Refund Days, Return Charge Applicable (checkbox), Pricing Code.
- Recall details**: Recall Days, Return Charge Applicable (checkbox), Pricing Code.
- Reversal Details**: Reversal Days, Return Charge Applicable (checkbox), Pricing Code.
- Common Preferences**: Process auto network reject (checkbox), Calendar Basis (set to Currency).
- Footer**: Maker, Checker, Date Time, Date Time, Mod No, Record Status, Authorization Status, and an Exit button.

You can specify the following fields:

Scheme Type

Specify the Scheme type for which the exceptional handling to be defined.

Return Days

Specify the number of days within which Return will be allowed on the DD transaction.

Refund Days

Specify the number of days within which Refund will be allowed on the DD transaction.

Recall Days

Specify the number of days within which Recall will be allowed on the DD transaction.

Reversal Days

Specify the number of days within which Reversal will be allowed on the DD transaction.

Calendar Basis

Specify the Calendar basis to derive the refund, recall and reversal days.

Process Auto Network Reject

Check this box if the auto processing of network reject transaction is done by the system.

Pricing Applicable

Check this box if pricing is applicable for the Exceptional transactions.

Return

Check this box if pricing is applicable for the Exceptional transactions.

Refund

Check this box if pricing applicable for a refund of DD transaction.

Recall

Check this box if pricing is applicable for a recall of DD transaction.

Reversal

Check this box if pricing is applicable for a reversal of DD transaction.

2.1.4.3 Network Direct Debit Preferences Maintenance Summary

You can invoke the 'Network Direct Debit Preferences Maintenance Summary' screen by typing 'PCSNWDDP' 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
- Network Code
- Transaction Type
- Currency

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

2.1.5 Debtor Direct Debit Instructions Maintenance

Direct Debit Instruction maintenance is used in validating the incoming Direct Debits based on Black/White lists of creditors who are allowed or disallowed to raise a collection request.

You can invoke the 'Debtor Direct Debit Instructions' screen by typing 'PCDPINSR' 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 'Debtor Direct Debit Instructions' application window. At the top, there are input fields for 'Host Code', 'Customer ID', 'Customer Name', and 'Customer Account No'. To the right, there are date pickers for 'Restriction From Date' and 'Restriction To Date', and a checkbox for 'Restrict all inward collections'. Below these is a 'Restricted Details' section with radio buttons for 'White listed' and 'Black Listed'. The main area contains three tabs: 'Creditor Scheme Details', 'Creditor Account Details', and 'Mandate Details'. Each tab has a table with columns for 'Scheme ID Type', 'Scheme Identification', 'Creditor IBAN', and 'Mandate ID'. The bottom of the screen features a status bar with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', 'Authorization Status', and a 'Cancel' button.

You can specify the following fields:

Host Code

The host code of user's logged in branch is populated while creating a new record.

Customer Number

Select the required Customer Number from the LOV.

Customer Account Number

Specify the Debtor Customer Account.

If the instruction is to be applied at the Customer Number level and for all accounts, then the value 'ALL' must be selected.

Collection Scheme Type

Select the Scheme type. The values are CORE and B2B.

Restriction Start Date

This field is optional. Once you specify the date then the black list validations will be applicable from that date only.

Restriction End Date

This field is optional. If end date is provided, then the black list validations will be applicable only up till the end date.

Restrict all inward collections Flag

Check this flag to indicate that all direct debit incoming transactions received for the debit customer will be blocked.

Blacklist/Whitelist Option

- Blacklisted– This option indicates that the list of Creditor Identification, Mandate ID or Creditor Account maintained is a disallowed list.
- Whitelisted – This option indicates that the list of Creditor Identification, Mandate ID or Creditor Account, maintained is an allowed list.

Creditor Scheme Details

Specify the Creditor Scheme ID type and Scheme Identification. Scheme ID type can be Organization ID or Private ID.

Creditor Account details

Specify the Creditor IBAN details in this block.

Mandate ID

Specify the Mandate ID details in this block. Mandates of the selected customer number would be listed.

2.2 Direct Debit Transactions

2.2.1 Direct Debit Outgoing Transaction

An outgoing Direct debit transaction screen is used to initiate an outgoing DD transaction and to view the Outgoing direct debit transaction created through upload.

You can invoke 'Direct Debit Outgoing Transaction Input' screen by typing 'PCDAOTXN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Direct Debit Outgoing Transaction' application window. It features a top bar with 'New' and 'Enter Query' buttons. Below this, there are input fields for 'Transaction Branch * ZAG', 'Network Code *', 'Source Code * MANL', 'Host Code *', 'Message Id', 'Transaction Reference Number *', 'User Reference Number *', 'File Reference Number', and 'End To End ID'. A tabbed interface is present with 'Main' selected, followed by 'Mandate Details', 'Pricing', and 'Additional Details'. The 'Main' tab is divided into 'Creditor Details' and 'Debtor Details'. 'Creditor Details' includes fields for 'Creditor Account Number *', 'Account IBAN *', 'Account Currency', 'Account Branch', 'Creditor Name', 'Credit Amount', 'Creditor Bank BIC', and 'Creditor Bank Code'. 'Debtor Details' includes fields for 'Debtor Account Number', 'Account IBAN', 'Account Currency', 'Account Branch', 'Debtor Name', 'Debit Amount', 'Debtor Bank BIC', and 'Debtor Bank Code'. At the bottom, there are fields for 'MIS | UDF', 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', 'Record Status', 'Authorization Status', and an 'Exit' button.

You can specify the following fields:

Transaction Branch

Indicates the branch from which the user is logged in.

Host Code

Indicates the host code that is linked to the transaction branch of the customer

Network Code

Select the network code.

Source Code

This is defaulted to 'MANL' and it is non-editable for manually initiated transactions. For transactions created via upload, source would be SEPA & it is mandatory to maintain Source network preference for SEPA source.

Transaction Reference Number

Indicates a unique identifier of the Direct Debit transaction and it is auto-generated. For more details on the format, refer the Payments Core User Guide.

User Reference Number

This field will default the Transaction Ref Number field and you can modify the reference, if required.

End to end Id

Specifies the end to end transaction identification.

2.2.1.1 Main Tab

Main | Mandate Details | Pricing | Additional Details

Creditor Details

Creditor Account Number *

Account IBAN *

Account Currency

Account Branch

Creditor Name

Credit Amount

Creditor Bank BIC

Creditor Bank Code

Customer No

Customer Service Model

Debtor Details

Debtor Account Number

Account IBAN

Account Currency

Account Branch

Debtor Name

Debit Amount

Debtor Bank BIC

Debtor Bank Code

Enrich

Payment Details

Booking Date YYYY-MM-DD

Instruction Date * YYYY-MM-DD

Value Date YYYY-MM-DD

Dispatch Date YYYY-MM-DD

Return by Date YYYY-MM-DD

Refund by Date YYYY-MM-DD

Recal By Date YYYY-MM-DD

Reversal by Date YYYY-MM-DD

Transfer Currency *

Transfer Amount *

Exchange Rate

Remarks

Linked Transaction Reference Number

Charge Bearer

MIS | UDF

Maker ID

Maker Date Stamp

Checker ID

Checker Date Stamp

Record Status

Authorization Status

Exit

You can specify the following fields in the Main tab:

Creditor Details

Creditor Account Number

Select the creditor account for which the transaction is executed. Valid accounts maintained in the External Account maintenance are allowed to be selected.

Account IBAN

Account IBAN for which the transaction is displayed for the Creditor account number chosen.

Account Currency

Account currency is displayed.

Account Branch

Account Branch is displayed.

Creditor Name

Account name is displayed.

Credit Amount

Specify the amount specified for the credit transaction.

Creditor Bank BIC

Specify the BIC of the Creditor Bank.

Creditor Bank Code

Specify the bank code of the Creditor Bank.

Customer Number

Creditor customer number is displayed based on the account selected.

Customer Service Model

If Service model is linked to the customer number, the same is displayed.

Debtor Details**Debtor Account Number**

Specify the debtor account for the transaction is initiated.

Account IBAN

Specify the Account IBAN for which the transaction is initiated.

Account Currency

The currency of the account.

Account Branch

Specify the branch of the debtor account.

Debtor Name

Specify the name of the debtor.

Debit Amount

Specify the amount to be debited.

Debtor Bank BIC

Select the BIC of the Debtor Bank.

Debtor Bank Code

Select the code of the Debtor Bank.

Payment Details

Booking Date

Specify the booking date of the direct debit transaction.

Instruction Date

Specify the instruction date of the transaction. This field identifies the original value date that was provided by the creditor during the instruction.

Value Date

Specify the value date of the transaction. This field identifies the date on which the transfer to be made.

Dispatch Date

Specify the dispatch date of the direct debit transaction. This field denotes the date on which the message to be dispatched. Dispatch date will be derived based on the sequence type specified in the transaction.

- If the Sequence type is of 'OOFF' or 'FRST', then dispatch date is derived as the value date minus the no of days specified in First collection dispatch days.
- If the Sequence type is of 'RCUR', then dispatch date is derived as the value date minus the no of days specified in Recurrent collection dispatch days.

Return by Date

This field denotes the date by which the Return request to be received for an outgoing DD transaction. This date is derived by value date plus the return days based on the calendar basis.

Refund by Date

This field denotes the date by which the refund request to be received for an outgoing DD transaction. This date is derived by value date plus refund days based on the calendar basis.

Recall by Date

This field denotes the date by which the Recall to be initiated for an outgoing DD transaction. This date is derived by value date minus the recall days based on the calendar basis.

Reversal by Date

This field denotes the date by which the reversal request to be initiated for an outgoing DD transaction. This date is derived by value date plus reversal days based on the calendar basis.

Transfer Currency

Specify the currency in which the transfer is initiated.

Transfer Amount

Specify the amount to be transferred.

Remarks

Specify any remarks, if any.

Linked Transaction Reference Number

In case of On Us transfers, incoming DD transaction booked as part of outgoing will be stored in Linked Transaction Reference Number field. This would be auto populated by the system on save, if Dispatch on Us transfer is No at PCDNWDDP.

2.2.1.2 Mandate Details Tab

Click **Mandate Details** tab from the Direct Debit Outgoing Transaction screen.:

The screenshot shows the 'Mandate Details' tab selected in the 'Direct Debit Outgoing Transaction' screen. The interface includes a top navigation bar with 'Main', 'Mandate Details' (active), 'Pricing', and 'Additional Details'. The main content area is divided into three sections: 'Mandate Details', 'Creditor Scheme Details', and 'Original Creditor Scheme Details'. The 'Mandate Details' section contains fields for 'Date of Signature', 'Electronic Signature', 'Sequence Type' (a dropdown menu currently showing 'First Collection'), 'BIC', 'Account No', 'First Collection Date', and 'Mandate Id *'. The 'Creditor Scheme Details' section includes 'ID', 'ID Type' (a dropdown menu showing 'Organization'), 'ID Value', and 'Scheme Type'. The 'Original Creditor Scheme Details' section includes 'ID', 'Name', 'ID Type' (a dropdown menu showing 'Organization'), 'ID Value', 'Scheme Type', 'Account', 'Address1', 'Address2', and 'Country'. An 'Amend Indicator' checkbox is located at the top right of the 'Mandate Details' section. At the bottom of the screen, there are tabs for 'MIS' and 'UDF'. The footer contains fields for 'Maker ID', 'Checker ID', 'Maker Date Stamp', 'Checker Date Stamp', 'Record Status', 'Authorization Status', and an 'Exit' button.

You can specify the following fields:

Mandate Details

Date of Signature

Indicates the date on which the mandate was signed by debtor. This is defaulted based on the mandate ID selected.

Sequence Type

Select the required sequence type. Valid values are:

- First Collection
- Final Collection
- One Off Transaction
- Recurring Transaction

Original Mandate Id

Specify the identification of the original mandate. This field indicates the original mandate ID as assigned by the creditor, to identify the original mandate maintained. This field is mandatory if changes occur in 'Mandate Identification', otherwise not to be used.

Original Debtor Bank

Specify the details of the Original Debtor Bank.

Final Collection Date

Specify the final collection date.

Original Debtor Agent Account Number

Specify the account number of the Original Debtor Agent.

Original Debtor Account Number

Specify the account number of the Original Debtor.

Amend Indicator

This Indicator is for notifying whether the underlying mandate is amended or not. Check this box if amendment is applicable.

Electronic Signature

Specify the electronic signature details.

Mandate Id

Specify the identification of the mandate.

Original Debtor Account

Specify the account details of the Original Debtor.

First Collection Date

Specify the date of first collection.

Original Debtor Agent Bank BIC

Specify the BIC of the original Debtor Agent Bank.

Original Debtor Bank BIC

Specify the BIC of the original Debtor Agent Bank.

Original Final Collection Date

Specify the date of the Original Final Collection Date.

Creditor Scheme Details**Scheme Id**

Specify the identification of the creditor scheme.

Scheme Id Type

Specify the type of Scheme identification.

Scheme Type

Specify the type of scheme.

Scheme Value

Specify the value of the creditor scheme.

Original Creditor Scheme Details

Original Creditor Scheme details are required if changes occur in 'Creditor Scheme ID or Name', otherwise not to be used

Scheme Name

Specify the name of the Original Creditor Scheme.

Original Creditor Agent BIC

Specify the BIC of the Original Creditor Agent.

Original Creditor Agent Account

Specify the account details of the Original Creditor Agent.

Scheme Id

Specify the identification of the Original Creditor Scheme.

Scheme Id Type

Specify the type of Scheme identification.

Original Creditor Scheme Type

Specify the type of Original Creditor Scheme.

Scheme Value

Specify the value of the Original Creditor Scheme.

Address 1

Specify the first line of the address of the Original Creditor.

Address 2

Specify the second line of the address of the Original Creditor.

Country

Specify the country of the Original Creditor.

2.2.1.3 Pricing Tab

Click the **Pricing** tab from the Direct Debit Outgoing Transaction screen.:

The screenshot shows the 'Pricing' tab selected in the 'Direct Debit Outgoing Transaction' screen. The interface includes a tab bar at the top with 'Main', 'Mandate Details', 'Pricing' (active), and 'Additional Details'. Below the tabs is a table with columns: 'Pricing Component', 'Pricing Currency', 'Pricing Amount', 'Waiver', 'Debit Currency', and 'Debit Amount'. The table is currently empty. At the bottom of the screen, there is a footer section with fields for 'MIS | UDF', 'Maker ID', 'Maker Date Stamp', 'Record Status O', 'Checker ID', 'Checker Date Stamp', 'Authorization Status', and a 'Cancel' button.

You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.

Pricing Component

This field indicates the pricing component derived for the DD transaction.

Pricing Currency

Indicates the pricing currency of the component.

Pricing Amount

Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Waiver

Check this box to select the charge component to waive the associated charges.

Debit Currency

Indicates the currency of the debit account.

Debit Amount

Indicates the amount debited to the selected debit amount.

2.2.1.4 Additional Details Tab

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

Main | Mandate Details | Pricing | **Additional Details**

Debtor Details		Debtor Contact Details		Debtor Postal Address	
Debtor Name		Contact Name		Address	
Branch BIC		Name Prefix		Address1	
Id Type	Organization	Phone Number		Address2	
ID		Mobile Number		Department	
Scheme Code		Fax Number		Sub Department	
Issuer		Email Address		Building Number	
Proprietary		Other		Postal Code	
		Country of Residence		Town Name	
				Country Sub-Division	
				Country	

Ultimate Debtor Details		Ultimate Debtor Contact Details		Ultimate Debtor Postal Address	
Ultimate Debtor Name		Name		Address	
Bank BIC		Name Prefix		Address1	
ID Type	Organization	Phone Number		Address2	
ID		Mobile Number		Department	
Scheme Code		Fax Number		Sub Department	
Branch BIC		Email Address		Building Number	
Proprietary		Other		Postal Code	
		Country of Residence		Town Name	
				Country Sub-Division	
				Country	

Creditor Details		Creditor Contact Details		Creditor Postal Address	
Name		Name		Address	
Branch BIC		Name Prefix		Address1	
Id Type	Organization	Phone Number		Address2	
ID		Mobile Number		Department	
Scheme Code		Fax Number		Sub Department	
Issuer		Email Address		Street Name	
Proprietary		Other		Building Number	
		Country of Residence		Postal Code	
				Town Name	
				Country Sub-Division	
				Country	

Additional Details
Remitter Information

MIS | UDF

Maker ID		Maker Date Stamp		Record Status O	
Checker ID		Checker Date Stamp		Authorization Status	

Cancel

Debtor Details

Debtor Name

Specify the name of the debtor.

Branch BIC

Specify the Branch BIC of the debtor.

Id Type

Specify the type of identification.

ID

Specify the identification of the Debtor.

Scheme Code

Specify the Scheme Code of the Debtor.

Issuer

Specify the Issuer of the Debtor.

Proprietary

Specify the Proprietary details of the Debtor.

Debtor Contact Details

Contact Name

Specify the Contact Name of the Debtor.

Name Prefix

Specify the prefix name of the Debtor.

Phone Number

Specify the phone number of the Debtor.

Mobile Number

Specify the mobile number of the Debtor.

Fax Number

Specify the fax number of the Debtor.

Email Address

Specify the mailing address of the Debtor.

Other

Specify any other details of the Debtor.

Country of Residence

Specify the country of residence of the Debtor.

Debtor Postal Details**Address**

Select the address of the Debtor.

Address 1 through to Address 2

Select the address of the Debtor in the two lines provided.

Department

Specify the department of the Debtor.

Sub Department

Specify the sub department of the Debtor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the debtor.

Ultimate Debtor Details**Ultimate Debtor Name**

Specify the name of the Ultimate Debtor.

Bank BIC

Specify the Bank BIC.

ID Type

Specify the type of identification.

ID

Specify the identification.

Scheme Code

Specify the scheme code details.

Branch BIC

Specify the Branch BIC.

Proprietary

Specify the Ultimate Debtor proprietary information.

Ultimate Debtor Contact Details**Contact Name**

Specify the Contact Name of the Ultimate Debtor.

Name Prefix

Specify the prefix name of the Ultimate Debtor.

Phone Number

Specify the phone number of the Ultimate Debtor.

Mobile Number

Specify the mobile number of the Ultimate Debtor.

Fax Number

Specify the fax number of the Ultimate Debtor.

Email Address

Specify the mailing address of the Ultimate Debtor.

Other

Specify any other details of the Ultimate Debtor.

Country of Residence

Specify the country of Residence of the Ultimate Debtor.

Ultimate Debtor Postal Details**Address**

Select the address of the Ultimate Debtor.

Address 1 through to Address 2

Select the address of the Ultimate Debtor in the two lines provided.

Department

Specify the department of the Ultimate Debtor.

Sub Department

Specify the sub department of the Ultimate Debtor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Creditor Details**Creditor Name**

Specify the name of the Creditor.

Branch BIC

Specify the Branch BIC of the Creditor.

Id Type

Specify the type of identification.

ID

Specify the identification of the Creditor.

Scheme Code

Specify the Scheme Code of the Creditor.

Issuer

Specify the Issuer of the Creditor.

Proprietary

Specify the Proprietary details of the Creditor.

Creditor Contact Details**Contact Name**

Specify the Contact Name of the Creditor.

Name Prefix

Specify the prefix name of the Creditor.

Phone Number

Specify the phone number of the Creditor.

Mobile Number

Specify the mobile number of the Creditor.

Fax Number

Specify the fax number of the Creditor.

Email Address

Specify the mailing address of the Creditor.

Other

Specify any other details of the Creditor.

Country of Residence

Specify the country of residence of the Creditor.

Creditor Postal Details**Address**

Select the address of the Creditor.

Address 1 through to Address 2

Select the address of the Creditor in the two lines provided.

Department

Specify the department of the Creditor.

Sub Department

Specify the sub department of the Creditor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

2.2.2 UDF button

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

UDF

Enter Query

Transaction Reference Number *

Fields

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

Ok Exit

You can specify user defined fields for each transaction.

2.2.3 MIS button

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

The screenshot shows a window titled '*MIS'. The main area is for data entry. At the top, there's a section 'Enter Query' with fields for 'Transaction Reference no *' and 'MIS Group' (with a 'Default' button). Below this, there are two columns of input fields labeled 'Transaction MIS' and 'Composite MIS'. The bottom of the window has 'Ok' and 'Exit' buttons.

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

2.2.4 Direct Debit Outgoing Transaction View Screen

You can invoke 'Direct Debit Outgoing Transaction View' screen by typing 'PCDOVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a complex window titled '*Direct Debit Outgoing Transaction View Screen'. It features a 'Main' tab and several other tabs like 'Mandate Details', 'Pricing', etc. The 'Main' tab contains multiple sections: 'Creditor Details' (with fields like Account Number, IBAN, Currency, etc.), 'Debtor Details' (with similar fields), 'Payment Details' (with dates like Booking Date, Instruction Date, etc.), and 'Transfer Details' (with fields like Transfer Currency, Amount, etc.). The bottom of the window has a status bar with fields for 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', 'Record Status', 'Authorization Status', and an 'Exit' button.

2.2.4.1 Accounting Details

Click the **Accounting Details** tab in the Direct Debit Outgoing View screen.:

The screenshot displays the 'Direct Debit Outgoing Transaction View Screen'. At the top, there is a header bar with the title and a minus icon. Below it is a search bar labeled 'Enter Query'. The main area contains several input fields for transaction details: Transaction Branch (000), Network Code, Source Code (MANL), Host Code, Message Id, Transaction Reference Number, User Reference Number, File Reference Number, and End To End ID. A tabbed interface at the bottom includes 'Main', 'Mandate Details', 'Pricing', 'Additional Details', 'Accounting Details' (highlighted in red), 'Transaction Details', and 'Exception Details'. Below the tabs is a table with columns: Entry Reference no, Dr/Cr, Transaction Account, Ac Or Gl, Transaction currency, and Transaction . The table is currently empty. At the bottom, there is a footer bar with links for MIS, UDF, View Queue Action, and View Repair Log. A status bar at the very bottom shows fields for Maker ID, Checker ID, Maker Date Stamp, Checker Date Stamp, Record Status, Authorization Status, and an 'Exit' button.

If accounting entries are posted for a transaction you can view the details from the Accounting Details tab.

2.2.4.2 Transaction Details

Click the **Transaction Details** tab in the Direct Debit Outgoing View screen.:

The screenshot displays the 'Direct Debit Outgoing Transaction View Screen' with the 'Transaction Details' tab selected. The top section is identical to the previous screenshot. The 'Transaction Status' section contains dropdown menus for Transaction Status, CRLQ Status, DRLQ Status, Dispatch Ref, Dispatch Status (set to 'Not Applicable'), Collection Status, and Sanction Seizure (set to 'No'). The 'External System Status' section contains dropdown menus for Sanction Check Status (set to 'Not Applicable'), Sanction Check Ref, External Account Check Status (set to 'Pending'), and External Account Check Reference. The 'Exception Queue' section contains input fields for Queue Code, Transaction Error Code, and Repair Reason. The footer bar and status bar are also present.

You can view the below status for a Direct Debit transaction from Transaction Details tab:

- Transaction status
- CRLQ status - indicates the credit accounting liquidation status
- DRLQ status – indicates the debit accounting liquidation status

- Dispatch status
- Collection status

Status of External system checks will be available for sanction check and external credit approval with related reference numbers.

Exception queue code and Error code details are available under Exception Queue status.

2.2.4.3 Exception Details

Click the **Exception Details** tab in the Direct Debit Outgoing View screen.:

The screenshot displays the 'Direct Debit Outgoing Transaction View Screen' with the 'Exception Details' tab selected. The interface includes a top navigation bar with tabs: Main, Mandate Details, Pricing, Additional Details, Accounting Details, Transaction Details, and Exception Details (highlighted in red). Below the tabs, there are three main sections: 'Reject Details', 'Recall Details', and 'Reverse Details'. Each section contains fields for various details such as Date, Code, Reason, Reference, and Status. At the bottom, there is a footer area with fields for MIS, UDF, View Queue Action, View Repair Log, Maker ID, Checker ID, Maker Date Stamp, Checker Date Stamp, Record Status, Authorization Status, and an Exit button.

Section	Field	Value
Reject Details	Reject Date	
	Reject Code	
	Reject Reason	
	Additional Information	
	Transaction Type	
	File Reference Number	
Recall Details	Recall Date	
	Recall Code	
	Recall Reason	
	Additional Information	
	Dispatch Reference	
	Dispatch Status	
Reverse Details	Reverse Date	
	Reverse Code	
	Reverse Reason	
	Additional Information	
	Dispatch Reference	
	Dispatch Status	
Exception Details	Transaction Branch *	000
	Network Code *	
	Source Code *	MANL
	Host Code *	
Exception Details	Message Id	
	Transaction Reference Number *	
	User Reference Number *	
	File Reference Number	
Exception Details	End To End ID	
	Network Reject Reason	
	Network Reject Code	
	Network Reject Reference	
Exception Details	Network Reject Received Date	
	Network Reject Reason	
	Network Reject Reference	
	Network Reject Code	
Exception Details	Network Reject Received Date	
	Network Reject Code	
	Network Reject Reference	
	Network Reject Reason	
Exception Details	Network Reject Received Date	
	Network Reject Code	
	Network Reject Reference	
	Network Reject Reason	

Exception transactions are not currently supported.

2.2.4.4 View Queue Action Log

Click the **View Queue Action** button in the Direct Debit Outgoing Transaction screen.:

View Queue Action Log

Enter Query

Transaction Reference Number _____ Network Code _____

1 Of 1 Go

Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status
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Exit

You can query against any Transaction Reference Number or Network Code.

2.2.4.5 View Repair Log

Click the **View Repair Log** button in the Direct Debit Outgoing Transaction screen.:

View Repair Log

Enter Query

Transaction Reference Number _____

1 Of 1 Go

Queue Reference No	Field Name	Old Value	Repaired Data	Error
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Exit

You can query against any Transaction Reference Number.

2.2.4.6 Direct Debit Outgoing Transaction Summary

You can invoke the 'Direct Debit Outgoing Transaction Summary' screen by typing 'PCSAOTXN' 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
- Transaction Reference Number
- Host Code
- Transaction
- Collection Status
- Source Code
- Transaction Branch
- Transfer Currency
- Transfer Amount
- Value Date
- Instruction Date
- Booking Date
- Network Code
- File Reference Number
- DRLQ Status
- CRLQ Status
- Debtor Account IBAN
- Creditor Account IBAN
- Debtor Account Number
- Creditor Account Number
- Queue 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 Periodic Instruction maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.2.5 Saving of an Outgoing Direct Debit Transaction

The system performs the following mandatory field checks and the referential checks during the enrich/save of outgoing direct debit transaction.

- Bank Redirection
 - System validates if there are any redirection bank code maintained for the Debtor Bank Code, Indirect participant bank code and if there is, system replaces the original bank code with redirected bank code
 - Any exception during this is logged into Transaction Repair Queue.
 - Applicable only for upload and web services.
- Account Redirection
 - System validates if there is any redirection account maintained for the Creditor account specified for an Outgoing DD transaction initiated from current processing branch. If there is, system replaces the original creditor account with redirected account number.
 - Any exception during this is logged into Transaction Repair Queue.
 - Applicable only for upload and web services
- Verify On Us transfer (Y/N)
 - System defaults the On Us Transfer flag as 'Yes' if both the Creditor agent bank code and Debtor agent bank code are same as the current processing branch bank code (or) if both creditor account and debtor account are held with current processing branch bank code.
- Transactional Validations
 - Verify if Instruction date/Collection date" minus current system date is greater than or equal to First Collection receipt days (maintained in Network DD preferences) in case of FRST/OOFF & Recurrent collection receipt days in case of RCUR/FNAL. Else transaction is prompted with appropriate error message and is not booked.
 - For an outgoing DD transaction, the debit account currency and credit account currency is the same as Transfer currency.
 - Creditor account field is verified to check if it is valid and existing with appropriate status.
 - Debtor bank code, Creditor bank code, Direct Participant bank code fields are validated based on the Local bank code clearing maintenance.
 - Field Transfer Amount & Value Date should not be null and Field Transfer amount specified in the transaction should be within the limit amount provided in Network DD Preferences.
 - If the 'Value Date' falls on a Network Holiday, then Value date is moved to next working date and the date instructed in the direct debit request is stored under 'Original Value Date'.
- Processing Dates Resolution
 - Activation date is derived based on the value date specified in the transaction. If Value date falls on a holiday, system derives the next network working day as the Activation date.
 - Dispatch date is derived based on the sequence type specified in the transaction.
- Debit/Credit Account Resolution
 - Debit account and Credit account details is derived based on the liquidation accounting codes maintained in Network DD Preferences.

If any of the below validation fails, then the transaction is rejected with an error code.

Following fields are mandatory for requesting Outgoing Direct Debit transaction:

- Host Code
- Network Code
- Creditor Bank Code
- Creditor Account (or Creditor IBAN,if IBAN is mandatory for the Network)
- Debtor Bank Code
- Debtor Account (or Debtor IBAN,if IBAN is mandatory for the Network)
- Debtor Name
- Transfer Currency
- Transfer Amount
- Value Date
- Mandate Id

If the source code is not MANL, then it is mandatory to specify the Source reference number.

Customer/Account status validation is done based on the status details available in External Customer maintenance/External Account maintenance.

Holiday check for instruction date is done based on the local branch holidays maintained.

Any validation failure from user interface screen throws error on transaction saving. You can check the error details from the respective error message displayed and can take remedial action before re-submitting.

2.2.6 Authorization of an Outgoing Direct Debit Transaction

The transaction authorization process involves the following steps:

- Mandate Check – System will validate the Mandate ID details provided in the Outgoing DD transaction with Mandate ID maintained in Creditor Mandate provided in the DD outgoing contract. In case of any exceptions, the transaction is moved to Business Override Queue.
- Network related validations
 - Debtor/ creditor/Bank/Additional details entered for a payment transaction is validated against valid characters allowed for the network. SEPA character validations are currently supported.
 - If fields contain any invalid SEPA character, then the transaction is moved to Repair queue with error details.
- 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
 - If IBAN check fails transaction is moved to Repair Queue.

- Duplicate check
 - Duplicate checks are done during transaction processing.
 - This involves identification of duplicate transactions done for a period as maintained in Host Code level for a network and transaction type combination.
 - If there are any matching transactions with the fields identical with the transaction being processed, the original transaction is identified and linked to this transaction.
 - The transaction is moved to Business Override Queue for further investigation In case of a duplicate transaction.
 - Duplicate transactions are listed as part of the override message for duplicate check. The override details can be viewed from BO queue.
- Sanction check
 - Sanction check for an outgoing DD transaction is done on book date & activation date in synchronous/Asynchronous mode.
 - System verifies whether sanction check system is applicable in Direct debit Preferences Maintenance, for outgoing transaction type and initiates sanction check validation.
 - Out queue name for sending the sanction check relevant transaction details and In queue name for the response is fetched from 'Sanction Check System' maintenance.
 - Sanction Check system provides a response for the request. This response updates contract's sanction check status of the payment and the response date in the sanction check master details.
 - If the sanction check response status for a outgoing DD transaction is 'Approved', then further processing continues.
 - If the contract's sanction check response status is 'Interim' or 'Rejected' or 'Timed Out', then transaction is logged in 'Sanction Check Exception Queue. Processing of the transaction is stopped at this stage.
 - If sanction check is not required at Network preferences, then the payment's sanction check status remains as Not applicable and no information is placed in the sanction check queue.
- Computation of Charge and Tax
 - Charge and tax for outgoing DD transaction is calculated based on the Pricing Code linked to Network DD preferences.

Note

Charge computation at this stage is applicable for transaction received from SOAP/REST web services. Charges for transactions entered from UI screen is computed during enrichment/save.

- Pricing components applicable to the price code and the attributes like whether the component is a charge or tax, Pricing currency and the exchange rate type are derived from Pricing Code maintenance (PPDCDMNT).
- System derives the debit customer from ECA-CIF Account Mapping maintenance.
- Customer service model linked to the customer is obtained from Service model
- Customer Linkage maintenance (PMDCSMLK).
- Charge components are processed prior to tax components involved.
- Tax amount is computed based on component value which is linked as basis element in price code. Tax rate is applied on the charge amount calculated. If charge currency and tax currency are different, then charge amount which is the

basis for tax is converted in tax currency using mid rate of the exchange rate type linked to the tax component.

- If waiver flag is checked for a charge component, component charge amount is still calculated. This amount is further awaited and cannot be recovered from debit account.
- If a charge component is waived, the related tax gets calculated. Application of this tax is based on the waiver flag at tax component level.
- Customer debit amount for charge/ tax is computed based on the credit account currency involved. If charge/tax currency is different from credit account currency, then currency conversion is done using mid-rate of the exchange rate type linked to the component.
- Component wise charge/tax currency, amount, debit currency, debit amount and waiver flag value is stored for the transaction.
- Dispatch
 - Once processed, system logs the Outgoing DD transaction data in the message table for pacs.003 generation.
 - Support is available for bulk dispatch of pacs.003 message in EBA IDF file format to an Direct participant bank code (if processing branch is an indirect participant) or to CSM directly (if the processing bank is a direct SEPA participant).
 - Once the message is dispatched, the corresponding transactions in the file is updated with Contract status as 'Active' and Collection status as 'Outstanding'
 - Consolidated credit amount is computed based on the transactions sent in same dispatch file.
 - System create multiple bulks based on the Instruction date (Interbank settlement date) in a single IDF file.
 - Dispatch accounting entries is triggered based on every message id and dispatch reference no combination with dispatch accounting code.
- SEPA Direct Debits
 - Batch processing support is available for STEP2 SDD service.
- SDD Features
 - Instructed Agent is stored for each transaction with the batch booking preference.
 - The Input Debit File may contain multiple batches. The number is set by the bank, but is subject to a maximum threshold. Each batch will contain the same:

Message Type

Interbank Settlement Date

Instructed Agent / Assignee

- File Name Structure for IDF:

STEP2 network filenames structures are as follows:

- EEVSSSSBBBBBBBX...X.Z
- EE must be S2 (STEP2);
- VV is the format version, that is set as follows for the SDD Batch Processing Mode:
- "03" must be used by Participant to send IDF Batch Processing file to STEP2 MPEDD
- "02" must be used by Participant to send IDF Bulk Processing file to STEP2 MPEDD
- SSS is the three character service identifier, "COR" for Core and "B2B" for B2B;
- BBBBBBBB is the BIC(8) of the Direct Participant;
- X...X (optional) is up to 15 characters for use by the Direct Participant;

- Notifications
 - Notifications would be sent on below scenarios and viewed from PMSNOTFY screen.
 - Direct debit liquidation
 - Direct debit cancel from any exception queues
 - Direct debit value date carry forward
- Debit /Credit Accounting
 - BOD batch job of DD picks all the outgoing DD transactions with Collection status as 'Pending' and Value date as current application date and post the debit/credit liquidation entries.
 - Accounting details are handed off to accounting system with debit/credit liquidation accounting code linked at Network DD preferences.
- Additionally, charge/tax details is handed off along with the credit liquidation details.
- Once debit/credit liquidation is processed for an outgoing DD transaction, system updates the Contract status as 'Success' and Collection Status as 'Approved'

2.2.7 Branch Holiday Parameter

In addition to Currency and Network Holidays, Branch holidays is considered in determining the Value date and Activation date for SWIFT, ACH, and RTGS payments.

Processing Branch holidays is considered in the Dates resolution only if a particular parameter in Network Preferences for the 'Outgoing' or 'Incoming' transaction type is checked.

This new parameter is called 'Consider Branch Holidays in Dates resolution'.

- This parameter is added to this maintenance under a new sub-section called "Value Dating Preferences".

2.2.8 Direct Debit Incoming Transaction

Direct debit Incoming transactions can be created based on the upload of incoming DNF file received from Clearing Network or using Direct Debit Incoming Transaction screen.

The UI screen will be used to capture the details of incoming DD request received from creditor bank, if STP processing fails during Incoming contract creation.

You can invoke 'Direct Debit Incoming Transaction Input' screen by typing 'PCDAITXN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Transaction Branch

This field is defaulted as customer's logged in branch.

Host Code

Indicates the host code that is linked to the transaction branch of the customer.

Host Description

The system displays the description of the Host code.

Source Code

The system displays the default source code 'MANL' for manually entered transactions. For transactions created via upload, source would be SEPA & its mandatory to maintain Source network preference for SEPA source.

Network Code

Select an appropriate Network code for the transaction.

Network Description

The system displays the description of the Network code selected.

Transaction Reference Number

Indicates a unique identifier of the Direct Debit transaction and it is auto-generated. For more details on the format, refer the Payments Core User Guide.

User Reference Number

This field is defaulted as transaction reference number. You can amend the field to specify the user reference number.

File Reference Number

You can enter the incoming file reference number.

2.2.8.1 Main Tab

The screenshot displays the 'Main' tab of a financial system interface. The interface is divided into several sections: 'Debtor Details', 'Creditor Details', 'Payment Details', and a bottom status bar. The 'Debtor Details' section includes fields for Debtor Account Number, Debtor IBAN, Debit Currency, Debtor Name, Debit Amount, Account Branch, Debtor Bank Code, Customer No, and Customer Service Model. The 'Creditor Details' section includes fields for Creditor Account Number, Creditor IBAN, Account Currency, Creditor Name, Account Branch, Creditor Bank Code, and Credit Amount, with an 'Enrich' button. The 'Payment Details' section includes fields for Booking Date, Instruction Date, Value Date, Recal By Date, Return by Date, Refund by Date, Reversal by Date, Dispatch Date, Transfer Currency, Transfer Amount, Exchange Rate, Remarks, Incoming Message ID, Incoming Transaction Code, Incoming End to End ID, Charge Bearer, and Linked Transaction Reference Number. The bottom status bar includes fields for MIS, UDF, Maker ID, Checker ID, Maker Date Stamp, Checker Date Stamp, Record Status, Authorization Status, and an 'Exit' button.

You can specify the following field details in the Main tab:

Debtor Details

Debtor Account Number

Select the Debtor's account held with Debtor bank.

Debtor IBAN

Specify the Debtor IBAN No held with Debtor bank.

Account Currency

This field is defaulted as the currency of the Debtor account.

Account Branch

This field is defaulted as the account branch of the debit account selected.

Debtor Name

Debtor name is defaulted based on the debit account selected.

Debtor Bank Code

Specify the bank code of the Debtor bank.

Creditor Details

Creditor Account Number

Specify the Creditor's Account held with Creditor bank.

Creditor Name

The system displays the Account Name based on the selected Creditor Account Number.

Account IBAN

Specify the Creditor Account IBAN maintained with Creditor Bank.

Creditor Bank Code

Specify the bank code of the Creditor Bank.

Account Currency

The currency of the account.

Credit Amount

This field populates the Transfer Amount field. If Creditor account currency is different from the transfer amount currency then, exchange rate is applied.

Debtor Details**Address 1**

Specify the information that locates and identifies a specific address, as defined by postal services.

Address 2

Information that locates and identifies a specific address, as defined by postal services.

Country Code

Specify the country code of the Debtor.

Address Type

Specify the nature of the postal address.

Department

Specify the identification of a sub-division of a large organization or building.

Sub Department

Specify the nature of the postal address.

Street Name

Specifies the name of the street

Building Number

Specify a group of letters and/or numbers that is added to a postal address to assist the sorting of mail.

Post Code

Specifies the postal code.

Town Name

Specifies the name of the town.

Country Subdivision

Indicates how to contact the party.

Contact Details

Specifies the nature of the postal address.

Debtor Id type

Indicates the ID of the Debtor.

Payment Details

Booking Date

This field identifies the date on which the transaction is booked. By default it populates the current application date.

Instruction Date

This field identifies the original value date that was provided by the creditor during the instruction.

Value Date

This fields identifies the date on which the transfer to be made.

Return by Date

Specify the date by which the return must be executed.

Refund by Date

Specify the date by which the refund must be executed.

Recal by Date

Specify the date by which the recall must be executed.

Reversal by Date

Specify the date by which the reversal must be executed.

Transfer Currency

Specify the currency in which the transfer is initiated.

Transfer Amount

Specify the amount to be transferred.

Exchange Rate

Specify the exchange rate.

Remarks

Specify any remarks, if any.

Book Transfer

Check this box to initiate a book transfer.

Linked Transaction Reference Number

Specify the reference number of the linked transaction.

Incoming Message Id

Specifies the Point to point reference, as assigned by the instructing party, and sent to the next party in the chain to unambiguously identify the message.

Incoming Transaction Id

Specifies the Unique identification, as assigned by the first instructing agent, to unambiguously identify the transaction that is passed on, unchanged, throughout the entire interbank chain.

Incoming End to End Id

A customer reference that must be passed on in the end-to-end payment chain. In the event that no reference was given, 'NOTPROVIDED' must be used.

Charge Bearer

Specify the Charge Bearer details.

2.2.8.2 Mandate Details Tab

Click **Mandate Details** tab from the Direct Debit Incoming Transaction screen.:

The screenshot shows the 'Mandate Details' tab selected in the 'Direct Debit Incoming Transaction' screen. The form is organized into three main sections: 'Mandate Details', 'Creditor Scheme Details', and 'Original Creditor Scheme Details'. The 'Mandate Details' section includes fields for 'Date of Signature', 'Sequence Type' (a dropdown menu currently showing 'First Collection'), 'Original Mandate ID', 'Original Debtor Bank', 'Final Collection Date', 'Original Debtor Agent Account No', and 'Original Debtor Account No'. The 'Creditor Scheme Details' section includes 'Scheme ID', 'Scheme ID Type' (a dropdown menu currently showing 'Organization'), 'Scheme Type', and 'Scheme Value'. The 'Original Creditor Scheme Details' section includes 'Scheme Name', 'Original Creditor Agent BIC', 'Original Creditor Agent Account', 'Scheme ID', 'Scheme ID Type' (a dropdown menu currently showing 'Organization'), 'Original Creditor Scheme Type', 'Scheme Value', 'Address1', 'Address2', and 'Country'. There is also an 'Amend Indicator' checkbox. At the bottom of the form, there are fields for 'Maker ID', 'Checker ID', 'Maker Date Stamp', 'Checker Date Stamp', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

Mandate Details

Date of Signature

Indicates the date on which the mandate was signed by debtor. This is defaulted based on the mandate ID selected.

Sequence Type

Select the required sequence type. Valid values are:

- First Collection
- Final Collection
- One Off Transaction
- Recurring Transaction

Original Mandate Id

Specify the identification of the original mandate. This field indicates the original mandate ID as assigned by the creditor, to identify the original mandate maintained. This field is mandatory if changes occur in 'Mandate Identification', otherwise not to be used.

Original Debtor Bank

Specify the details of the Original Debtor Bank.

Final Collection Date

Specify the final collection date.

Original Debtor Agent Account Number

Specify the account number of the Original Debtor Agent.

Original Debtor Account Number

Specify the account number of the Original Debtor.

Amend Indicator

This Indicator is for notifying whether the underlying mandate is amended or not. Check this box if amendment is applicable.

Electronic Signature

Specify the electronic signature details.

Mandate Id

Specify the identification of the mandate.

Original Debtor Account

Specify the account details of the Original Debtor.

First Collection Date

Specify the date of first collection.

Original Debtor Agent Bank BIC

Specify the BIC of the original Debtor Agent Bank.

Original Debtor Bank BIC

Specify the BIC of the original Debtor Agent Bank.

Original Final Collection Date

Specify the date of the Original Final Collection Date.

Creditor Scheme Details**Scheme Id**

Specify the identification of the creditor scheme.

Scheme Id Type

Specify the type of Scheme identification.

Scheme Type

Specify the type of scheme.

Scheme Value

Specify the value of the creditor scheme.

Original Creditor Scheme Details

Original Creditor Scheme details are required if changes occur in 'Creditor Scheme ID or Name', otherwise not to be used

Scheme Name

Specify the name of the Original Creditor Scheme.

Original Creditor Agent BIC

Specify the BIC of the Original Creditor Agent.

Original Creditor Agent Account

Specify the account details of the Original Creditor Agent.

Scheme Id

Specify the identification of the Original Creditor Scheme.

Scheme Id Type

Specify the type of Scheme identification.

Original Creditor Scheme Type

Specify the type of Original Creditor Scheme.

Scheme Value

Specify the value of the Original Creditor Scheme.

Address 1

Specify the first line of the address of the Original Creditor.

Address 2

Specify the second line of the address of the Original Creditor.

Country

Specify the country of the Original Creditor.

2.2.8.3 Pricing Tab

Click the **Pricing** tab from the Direct Debit Incoming Transaction screen.:

The screenshot displays the 'Pricing Details' tab of a software interface. The top navigation bar includes tabs for 'Main', 'Mandate Details', 'Pricing Details' (which is highlighted in red), 'Additional Details', and 'Other Details'. Below this, the 'Pricing Details' section is visible, featuring a table with the following headers: 'Pricing Component', 'Pricing Currency', 'Pricing Amount', 'Waiver', 'Debit Currency', and 'Debit Amount'. The table currently contains no data rows. At the bottom of the interface, there is a footer area with labels for 'MIS | UDF', 'Maker ID', 'Maker Date Stamp', 'Record Status', 'Checker ID', 'Checker Date Stamp', 'Authorization Status', and an 'Exit' button.

You can view the charge/tax details derived for the transaction in Pricing tab. You can amend the price values/waiver flag, if required.

Pricing Component

This field indicates the pricing component derived for the DD transaction.

Pricing Currency

Indicates the pricing currency of the component.

Pricing Amount

Specifies the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Waiver

Check this box to select the charge component to waive the associated charges.

Debit Currency

Indicates the currency of the debit account.

Debit Amount

Indicates the amount debited to the selected debit amount.

2.2.8.4 Additional Details

Click the **Additional Details** tab in the Direct Debit Incoming Transaction screen.:

The screenshot displays the 'Additional Details' tab in the Direct Debit Incoming Transaction screen. The interface is organized into three primary columns for data entry:

- Creditor Details:** Includes fields for Creditor Name, Creditor Bank BIC, ID Type (with a dropdown menu set to 'Organization'), ID, Scheme Code, Proprietary, Issuer, Date Of Birth, Province Of Birth, City Of Birth, and Country Of Birth.
- Creditor Contact Details:** Includes fields for Contact Name, Name Prefix, Phone Number, Mobile Number, FAX Number, Email, and Other.
- Creditor Postal Address:** Includes fields for Address, Address1, Address2, Department, Sub Department, Street Name, Building Number, Postal Code, Town Name, Country Sub-Division, and Country.

Below these sections, there is a similar set of fields for **Ultimate Creditor Details**, **Ultimate Creditor Contact Details**, and **Ultimate Creditor Postal Address**.

At the bottom of the screen, a status bar contains the following elements:

- MIS | UDF
- Maker ID, Checker ID, Maker Date Stamp, Checker Date Stamp
- Record Status, Authorization Status
- An **Exit** button.

You can specify the following fields:

Debtor Details

Debtor Name

Specify the name of the debtor.

Branch BIC

Specify the Branch BIC of the debtor.

Id Type

Specify the type of identification.

ID

Specify the identification of the Debtor.

Scheme Code

Specify the Scheme Code of the Debtor.

Issuer

Specify the Issuer of the Debtor.

Proprietary

Specify the Proprietary details of the Debtor.

Debtor Contact Details**Contact Name**

Specify the Contact Name of the Debtor.

Name Prefix

Specify the prefix name of the Debtor.

Phone Number

Specify the phone number of the Debtor.

Mobile Number

Specify the mobile number of the Debtor.

Fax Number

Specify the fax number of the Debtor.

Email Address

Specify the mailing address of the Debtor.

Other

Specify any other details of the Debtor.

Country of Residence

Specify the country of residence of the Debtor.

Debtor Postal Details**Address**

Select the address of the Debtor.

Address 1 through to Address 2

Select the address of the Debtor in the two lines provided.

Department

Specify the department of the Debtor.

Sub Department

Specify the sub department of the Debtor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the debtor.

Ultimate Debtor Details

Ultimate Debtor Name

Specify the name of the Ultimate Debtor.

Bank BIC

Specify the Bank BIC.

ID Type

Specify the type of identification.

ID

Specify the identification.

Scheme Code

Specify the scheme code details.

Branch BIC

Specify the Branch BIC.

Proprietary

Specify the Ultimate Debtor proprietary information.

Ultimate Debtor Contact Details

Contact Name

Specify the Contact Name of the Ultimate Debtor.

Name Prefix

Specify the prefix name of the Ultimate Debtor.

Phone Number

Specify the phone number of the Ultimate Debtor.

Mobile Number

Specify the mobile number of the Ultimate Debtor.

Fax Number

Specify the fax number of the Ultimate Debtor.

Email Address

Specify the mailing address of the Ultimate Debtor.

Other

Specify any other details of the Ultimate Debtor.

Country of Residence

Specify the country of Residence of the Ultimate Debtor.

Ultimate Debtor Postal Details

Address

Select the address of the Ultimate Debtor.

Address 1 through to Address 2

Select the address of the Ultimate Debtor in the two lines provided.

Department

Specify the department of the Ultimate Debtor.

Sub Department

Specify the sub department of the Ultimate Debtor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Creditor Details**Creditor Name**

Specify the name of the Creditor.

Branch BIC

Specify the Branch BIC of the Creditor.

Id Type

Specify the type of identification.

ID

Specify the identification of the Creditor.

Scheme Code

Specify the Scheme Code of the Creditor.

Issuer

Specify the Issuer of the Creditor.

Proprietary

Specify the Proprietary details of the Creditor.

Creditor Contact Details**Contact Name**

Specify the Contact Name of the Creditor.

Name Prefix

Specify the prefix name of the Creditor.

Phone Number

Specify the phone number of the Creditor.

Mobile Number

Specify the mobile number of the Creditor.

Fax Number

Specify the fax number of the Creditor.

Email Address

Specify the mailing address of the Creditor.

Other

Specify any other details of the Creditor.

Country of Residence

Specify the country of residence of the Creditor.

Creditor Postal Details**Address**

Select the address of the Creditor.

Address 1 through to Address 2

Select the address of the Creditor in the two lines provided.

Department

Specify the department of the Creditor.

Sub Department

Specify the sub department of the Creditor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Ultimate Creditor Details**Ultimate Creditor ID Type**

Specify the type of Identification

Ultimate Creditor ID

Id of Ultimate party that owes an amount of money to the (ultimate) Debtor.

Address 1

Specify the information that locates and identifies a specific address, as defined by postal services.

Address 2

Information that locates and identifies a specific address, as defined by postal services.

Country Code

Specify the country code of the ultimate debtor.

Ultimate Debtor Details

Ultimate Debtor ID Type

Specify the type of Identification

Ultimate Debtor ID

Id of Ultimate party that owes an amount of money to the (ultimate) creditor.

Name

Name of Ultimate party that owes an amount of money to the (ultimate) creditor..

Address 1

Specify the information that locates and identifies a specific address, as defined by postal services.

Address 2

Information that locates and identifies a specific address, as defined by postal services.

Country

Specify the country code of the ultimate debtor.

Contact Details

Specify the Indicates the details to contact the ultimate debtor.

Other Details Tab

Specify the following fields:

Agent Details

Initiating Party

Specify the Party that initiates the transaction

Instructing Agent BIC

Select the Agent that instructs the next party in the chain to carry out the (set of) instruction(s).Allows you to select a valid bank code BIC from list of values.

Instructed Agent BIC

Select the Agent that is instructed by the previous party in the chain to carry out the (set of) instruction(s). Allows you to select a valid bank code BIC from list of values.

Intermediary Agent1BIC

Select the Agent between the debtor's agent and the creditor's agent.

Allows you to select a valid bank code BIC from list of values If more than one intermediary agent is present, then IntermediaryAgent1 identifies the agent between the Debtor Agent and the IntermediaryAgent2.

Intermediary Agent 1 Account No

Specify the Account no of Intermediary Agent 1 BIC.

Intermediary Agent 2 BIC

Select the agent between the debtor's agent and the creditor's agent.

Allows you to select a valid bank code BIC from list of values If more than two intermediary agents are present, then IntermediaryAgent2 identifies the agent between the IntermediaryAgent1 and the IntermediaryAgent3.

Intermediary Agent 2 Account No

Specify the Account number of Intermediary Agent 2 BIC.

Intermediary Agent 3 BIC

Select the agent between the debtor's agent and the creditor's agent.

Allow to select a valid bank code BIC from list of values If IntermediaryAgent3 is present, then it identifies the agent between the intermediary agent 2 and the debtor agent.

Intermediary Agent 3 Account No

Specify the Account number of Intermediary Agent 3 BIC.

Purpose Details

Purpose Code

Select the underlying reason for the DD transaction using Code.

Purpose Value

Specify the underlying reason for the DD transaction using value.

Local Instrument Code

Displays the local instrument, as published in an external local instrument code list.

Service Level Code

Displays a pre-agreed service or level of service between the parties, as published in an external service level code list.

By default SEPA for SDD transaction is defaulted from the SEPA DD network.

Regulatory Reporting

Specify the Information needed due to regulatory and statutory requirements.

2.2.8.5 Other Details

Click the **Other Details** tab in the Direct Debit Incoming Transaction screen.:

Other

Message ID	Instruction Code
End ID	Clearing System Reference
Instructing Party	Clearing Channel
Service Level Code	Service Level Value
Local Instrument Code	Local Instrument Value
Category Purpose Code	Category Purpose Value
Inter Bank Settlement Amount	Inter Bank Settlement Currency
Inter Bank Settlement Date	Settlement Party
Instructed Amount	Instructed Currency
Exchange Rate	

MIS | UDF

Maker ID	Maker Date Stamp	Record Status
Checker ID	Checker Date Stamp	Authorization Status

Exit

You can specify the following fields:

Message ID

Specify the message identification.

End to End ID

Specify the end to end identification

Instructing Party

Specify the instructing party details.

Service Level Code

Specify the Service Level Code.

Local Instrument Code

Specify the local instrument code.

Category Purpose Code

Specify the category purpose code.

Inter Bank Settlement Amount

Specify the Inter bank Settlement Amount.

Inter Bank Settlement Date

Specify the Inter Bank Settlement Date.

Instructed Amount

Specify the Instructed Amount

Exchange Rate

Specify the Exchange Rate

Instruction Code

Specify the Instruction Code

Clearing System Reference

Specify the Clearing System Reference.

Clearing Channel

Specify the Clearing Channel.

Service Level Value

Specify the Service Level Value.

Local Instrument Value

Specify the Local Instrument Value.

Category Purpose Value

Specify the Category Purpose Value

Local Instrument Value

Specify the Local Instrument Value.

Inter Bank Settlement Currency

Specify the Inter Bank Settlement Currency.

Settlement Party

Specify the Settlement Party details.

Instructed Currency

Specify the Instructed Currency.

2.2.9 UDF button

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

UDF

Enter Query

Transaction Reference Number *

Fields

1 Of 1 Go

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

Ok Exit

You can specify user defined fields for each transaction.

2.2.10 MIS button

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

MIS

Enter Query

Transaction Reference no * MIS Group

Default

Transaction MIS Composite MIS

Ok Exit

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

2.2.11 Direct Debit Incoming Transaction View Screen

You can invoke 'Direct Debit Incoming Transaction View' screen by typing 'PCDIVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

2.2.11.2 Transaction Details

Click the **Transaction Details** tab in the Direct Debit Incoming Transaction screen.:

Direct Debit Outgoing Transaction View Screen

Enter Query

Transaction Branch * 000	Transaction Reference Number *
Network Code *	User Reference Number *
Source Code * MANL	File Reference Number
Host Code *	End To End ID
Message Id	

Main | Mandate Details | Pricing | Additional Details | Accounting Details | **Transaction Details** | Exception Details

Transaction Status	External System Status
Transaction Status	Sanction Check Status Not Applicable
CRLQ Status	Sanction Check Ref
DRLQ Status	External Account Check Status Pending
Dispatch Ref	External Account Check Reference
Dispatch Status Not Applicable	
Collection Status	
Sanction Seizure No	

Exception Queue

Queue Code
Transaction Error Code
Repair Reason

MIS | UDF | View Queue Action | View Repair Log

Maker ID	Maker Date Stamp	Record Status
Checker ID	Checker Date Stamp	Authorization Status

Exit

You can view the below status for a Direct Debit transaction from Transaction Details tab:

- Transaction status
- CRLQ status - indicates the credit accounting liquidation status
- DRLQ status – indicates the debit accounting liquidation status
- Dispatch status
- Collection status

Status of External system checks will be available for sanction check and external credit approval with related reference numbers.

Exception queue code and Error code details are available under Exception Queue status.

2.2.11.3 Exception Details

Click the **Exception Details** tab in the Direct Debit Incoming Transaction screen.:

The screenshot shows the 'Direct Debit Incoming Transaction View Screen' with the 'Exception Details' tab selected. The screen is divided into several sections for data entry and viewing.

Enter Query

Transaction Branch * 000
Network Code *
Source Code * MANL
Host Code *
Message Id

Transaction Reference Number *
User Reference Number *
File Reference Number
End To End ID

Main | Mandate Details | Pricing | Additional Details | Accounting Details | Transaction Details | Exception Details

Reject Details

Reject Date
Reject Code
Reject Reason
Additional Information
Transaction Type
File Reference Number

Network Reject Reason
Network Reject Code
Network Reject Reference
Network Reject Received Date

Recall Details

Recall Date
Recall Code
Recall Reason
Additional Information
Dispatch Reference
Dispatch Status

Network Reject Reason
Network Reject Reference
Network Reject Code
Network Reject Received Date

Reverse Details

Reverse Date
Reverse Code
Reverse Reason
Additional Information
Dispatch Reference
Dispatch Status
File Reference Number

Network Reject Code
Network Reject Reference
Network Reject Reason
Network Reject Received Date

MIS | UDF | View Queue Action | View Repair Log

Maker ID
Checker ID

Maker Date Stamp
Checker Date Stamp

Record Status
Authorization Status

Exit

Exception transactions are not currently supported.

2.2.11.4 View Queue Action Log

Click the **View Queue Action** button in the Direct Debit Incoming Transaction screen.:

The screenshot shows the 'View Queue Action Log' screen. It has a search bar and a table of transaction logs.

Enter Query

Transaction Reference Number
Network Code

1 Of 1 Go

<input type="checkbox"/>	Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status
--------------------------	------------------------------	--------	---------	------------	----------------------

Exit

You can query against any Transaction Reference Number or Network Code.

2.2.11.5 View Repair Log

Click the **View Repair Log** button in the Direct Debit Incoming Transaction screen.:

The screenshot shows a window titled "View Repair Log". At the top, there is a section labeled "Enter Query" with a text input field for "Transaction Reference Number". Below this is a table with the following columns: "Queue Reference No", "Field Name", "Old Value", "Repaired Data", and "Error". The table is currently empty. At the bottom right of the window is an "Exit" button.

You can query against any Transaction Reference Number.

2.2.11.6 Direct Debit Incoming Transaction Summary

You can invoke the 'Direct Debit Incoming Transaction Summary' screen by typing 'PCSAITXN' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

The screenshot shows a window titled "Direct Debit Incoming Transaction Summary". It features a search bar at the top with buttons for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar is a section labeled "Case Sensitive" with a checkbox. The main area contains several input fields for search criteria: "Transaction reference no", "Source Reference Number", "Network Code", "Transfer Currency", "Transfer Amount", "Transaction Branch", "Instr Date", "Booking Date", "Value Date", "Creditor Account Number", "Credit Iban", and "Debtor Account Number". Each field has a magnifying glass icon. Below the input fields is a table with the following columns: "Transaction reference no", "Host Code", "Source Reference Number", "Network Code", "Transfer Currency", "Transfer Amount", "Transaction Branch", "Instr Date", "Booking Date", "Value Date", and "Cred". 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:

- Transaction reference no
- Transfer Currency
- Instr Date
- Creditor Account Number
- Debit Iban
- Source Reference Number
- Transfer Amount
- Booking Date
- Credit Iban
- Network Code

- Transaction Branch
- Value Date
- Debtor Account Number

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 Direct Debit Incoming Transaction screen. You can also export the details of selected records to a file using 'Export' button.

2.2.11.7 Incoming Direct Debit Processing on Activation Date

- Incoming direct debit requests are received through CSM or through direct participant of the network.
- DNF files received either from CSM(EBA STEP2) or through direct participant bank code containing pacs.003 messages is read through DD background batch job from the designated folder.
- This batch job performs the de-bulking process and populates the individual transaction details of the message into staging table.
- A set of transactions uploaded from a single file is identified using a unique File reference number.
- Receipt file accounting will be posted on the file receipt date with value date as the interbank settlement date for every DNF file based on the message ID and file reference no combination using RCLG event code.
- On upload of such pacs.003 messages in staging table, system creates an Incoming DD transaction with Payment type as 'Direct Debits' and Transaction type as 'Incoming' along with branch and network resolution.
- Transaction booking date is considered as the current application date with value date being future dated for DD transactions as specified in the DD incoming instruction.
- Credit currency is considered as transfer currency for incoming DD transactions.
- Debit account is derived from the Debtor IBAN received in the message. Credit account is derived from the Liquidation accounting code maintained in Network DD Preferences Maintenance.
- Incoming DD transaction processing follows the following steps:
 - Transaction Validations
 - IBAN Check
 - Network limit validations
 - Duplicate Check
 - Sanctions Check
 - Charge/Tax Computation
 - ECA Approval
 - Debit & Credit Liquidation
 - Notification
- On processing an inward direct debit, before doing Mandate validations, the Debtor Instruction table are validated against to check if there is any Blacklist/Whitelist Instruction maintained by the Debtor.

Instructions maintained for Debit Customer Number is scanned for the debit account (or if not available for 'ALL' option) and the Collection Scheme type. If no instruction is available, then the system proceeds with the next processing step.

If instructions are exists for the debtor, the following checks are carried out:

- Whether the direct debit transaction value date is between the restriction from date and to date.
- Whether all the direct debits are restricted for the customer
- If the option is blacklisted, then the Inward Direct Debit detail is not part of the listing on either the Creditor Scheme, or the Creditor Account, or the Mandate.
- If the option is whitelisted, then the Inward Direct Debit detail is part of the listing on either the Creditor Scheme, or the Creditor Account, or the Mandate.

The transaction is moved into Business Override Queue if all or any one of the above checks is true. The related error code and description gets displayed in the Queue.

- All validations is performed on the activation date except the Debit and Credit liquidation, which is performed on the settlement date/value date specified in the transaction.

2.2.12 Settlement Date Processing Changes for Inward Direct Debits

Electronic collections can be received prior to actual settlement date. The system does the processing till Sanction check and then move the transactions to a future valued table.

The following additional processing are done in the settlement date processing of Inward collections:

- Initial validations
- Customer/Account Validations
- Mandate Validations
- Debtor Instruction Validations
- Sanction Screening

The inward collection is returned with appropriate return code if any of the validations fail.

Notifications will be supported as part of an Incoming DD transactions in common format on completion of the transaction processing.

2.2.13 On Us Transfer Processing

- While processing an outgoing direct debit, if the debit account/IBAN belongs to the same Bank and Host and if 'Dispatch Internal Transaction' preference is not applicable for the Network, then 'On Us Transfer' flag gets checked by the system. This flag indicates that debit account is internal to Bank and dispatch to Network is not applicable.
- The outbound transaction is not marked for dispatch. Instead, an inbound transaction will be automatically booked by the system.
- Recall /reversal is possible for an outbound transaction booked. It is possible to perform Reject/ 'Return /Refund 'action on the inbound transaction. Dispatch will not be applicable for the R-transactions booked.
- Dispatch of direct debit transaction message or R-transaction related messages to Network is done if the flag 'Dispatch Internal Transaction' is checked in Direct Debit Network preferences.
- If the On Us transaction is dispatched to Network, based on the preference, then the transaction is treated similar to a normal direct debit booked. No incoming transaction is booked automatically in this case.

2.2.14 Network Character Validation for Other Outgoing Clearing messages

Network Character Validation is done for the R-transactions initiated manually for the following payment types –

- Recall request
- Recall Response
- Return of Incoming payment
- Rejection of Incoming Collection
- Return of Incoming (settled) Collection
- Reversal request

This validation is only on fields input by the user except LOV and drop-down fields.

- The Allowed Character set specified in the Special Character maintenance for the network is used for this validation.
- Error message is displayed on failure of this validation, and the request is saved unless the user corrects the error(s).

2.2.15 Periodic Instructions Maintenance

You can invoke the 'Periodic Instructions Maintenance' screen by typing 'PCDPINST' 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.

Periodic Instructions Maintenance screen showing various fields for instruction details, debtor and creditor information, and execution status.

You can specify the following fields:

Branch Code

Specify the branch code for which the periodic instruction is maintained.

Source Code

Specify the source code through which the agreement is maintained.

Host Code

Displays the host code of the specified branch code.

Customer Number

Specify the creditor customer number for which the periodic instruction is maintained.

Customer Name

Specify the description of the selected customer.

Instruction Reference Number

Specify the reference number of the periodic instruction maintained.

Agreement ID

Specify the mandate ID for which the periodic instruction is maintained.

Valid from Date

Specify the date from when the periodic instruction becomes valid.

Valid to Date

Specify the date till when the periodic instruction becomes valid.

Instruction Start Date

Specify the date from when the first transaction gets generated based on the periodic instruction maintained.

Frequency

Select the frequency of the DD Outgoing transaction to be created using the periodic instruction.

Transfer Amount

Specify the transfer amount for which the Outgoing DD transaction to be created using the periodic instruction.

Remarks

Specify the additional details of the periodic instruction.

Debtor Details**Account Number**

Specifies the debtor account for which the mandate is maintained.

Account Currency

Specifies the Currency of the Account.

Account Branch

Specifies the branch of the account.

Name

Specifies the name of the Debtor.

Address 1

Specifies the Address of the Debtor.

Address 2

Specifies the Address of the Debtor.

Country

Specifies the country to which the party belongs.

BIC

Specifies the BIC of the Debtor.

Creditor Details**Creditor Account Number**

Specifies the Creditor account for which the mandate is maintained.

Creditor Account Currency

Specifies the Currency of the Account.

Creditor Account Branch

Specifies the branch of the account.

Creditor Name

Specifies the name of the Creditor account.

Address 1

Specifies the Address of the Creditor.

Address 2

Specifies the Address of the Creditor.

Country

Specifies the country to which the party belongs.

BIC

Specifies the BIC of the Creditor.

Debtor Agent Details**Debtor Bank Code**

Specifies the bank code of the Debtor bank.

Debtor Bank Name

Specifies the name of the Debtor bank.

Address 1

Specifies the Address of the Debtor bank.

Address 2

Specifies the Address of the Debtor bank.

Country

Specifies the country to which the Debtor bank belongs to.

2.2.16 Periodic Instructions Summary

You can invoke the 'Periodic Instructions Summary' screen by typing 'PCSPINST' 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
- Instruction Reference Number
- Agreement Id
- 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 Periodic Instruction maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.2.17 **Periodic Instruction Processing**

- On save of periodic instruction set up system derives the Next Execution date in the maintenance.
- Beginning of day job will pick up the instructions (with status as Open and Authorised) maintained with Next execution date as Current system date or previous date(which hasn't picked up for processing) and initiate an outgoing DD transaction based on the details maintained in Periodic instruction maintenance.
- The transaction gets created and auto authorized and any exception raised during processing, will be moved to Repair queue with appropriate details.
- After successful creation of DD transaction, the next execution date will be updated as part of batch processing.

2.3 **Direct Debit Exception Transactions**

When R- transactions are received, system tries to match the transaction with the original direct debit sent irrespective of the original transaction status. Transactions pending in exception queues / future value queues will also be considered for matching.

If the original transaction fetched is not found or not in the expected status, system will move the R- message to an exception queue with appropriate error message.

You can verify the details of original transaction, initiate appropriate steps for moving the transaction to the required status and then re-initiate the processing of R-message.

More information on R- Messages Queue is available in the Queues User Manual.

2.3.1 **Pre settlement reject initiated by Debtor Bank**

An incoming Direct Debit transaction can be rejected by the debtor bank, before settlement. This is possible on the below scenarios:

- The debtor account is in invalid status / has insufficient fund.
- Sanction check failed on debtor
- Invalid status of Debtor Mandate./ no Debtor Mandate available.

In these cases, the incoming collection transaction moves in to appropriate queue & does not gets liquidated. If the exception could not be resolved, user needs cancel the transaction from the current queue and move it to Repair Queue. And from Repair Queue, the transaction needs to be rejected. On rejection, system will trigger the following actions:

- The transaction will be rejected, pre-settlement. Transaction status & Collection status will be marked as Rejected.
- No accounting entries will be posted on the transaction level.
- Pacs.002 message will be generated & dispatched which will contain the transaction details.

For the pre-settlement rejected transaction's amount, debit Nostro & credit Clearing Suspense GL entry will be posted, with DCLG event.

The pre-settlement R-Messages must follow the same processing option (either Single Transaction Processing or Batch Processing) as the original Direct Debit.

The reject transaction can be viewed in the Direct Debit Incoming Reject screen - PCDINRJT

Direct Debit Incoming Reject

New Enter Query

Reject Reference Number
Reject Date YYYYMMDD
Reject Status Not Initiated
Original Transaction Reference *

Reject Details

Reject Code *
Reject Reason
Additional Info
Originator Bank
Originator Name

Original Transaction Details

Transaction Branch
Host Code
Network Code
End to End ID
Transfer Currency
Transfer Amount
Creditor IBAN
Debtor IBAN
Creditor Name
On Us Transfer
Creditor Bank BIC
Debtor Bank BIC

Network Reject Details

Reject Reference
Reject Received Date
Reject Code
Reject Reason

Original Message Reference
Message Date YYYYMMDD
File Reference Number

Maker ID
Date Time
Checker ID
Date Time
Record Status
Authorization Status

Ok Exit

Specify the following fields:

Reject Reference Number

This field gets auto-populated with the Reject Reference Number when you click on **New**.

Reject Date

This field gets auto-populated with the Reject Date when you click on **New**. The system displays the current date by default.

Reject Status

Specify the Reject Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

Reject Details**Reject Code**

Specify the bank code of the Debtor bank.

Reject Reason

Specify the reason for Reject.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Original Transaction Details**Transfer Currency**

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details**Reject Reference**

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.2 Pre settlement reject acceptance at Creditor Bank

An outgoing Direct Debit transaction can be rejected by the debtor bank, before settlement. The debtor bank will send a pacs.002 message, for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.002 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction will be marked as rejected, Transaction status & Collection status will be marked as Rejected.
- The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

The reject transaction details can be queried from Direct Debit Outgoing Reject – PCDONRJT.

Direct Debit Outgoing Reject

New Enter Query

Reject Reference Number
Reject Date
Reject Status
Reject Transaction Type
Original Transaction Reference *

Reject Details
Reject Code *
Reject Reason
Additional Information
Originator Bank
Originator Name

Original Transaction Details
Transaction Branch
Host Code
Network Code
End to End ID
Original Transaction ID
Transfer Currency
Transfer Amount
Creditor IBAN
Debtor IBAN
Creditor Name
On Us Transfer
Creditor Bank BIC
Debtor Bank BIC
Original Message Reference
Message Date
File Reference Number

Network Reject Details
Reject Reference
Reject Received Date
Reject Code
Reject Reason

Maker ID
Date Time
Checker ID
Date Time
Record Status
Authorization Status
Exit

In case of any issues in pacs.002 file upload, you can also initiate the pre settlement rejection request from this screen. Choose Reject Transaction Type as Reject.

Specify the following fields:

Reject Reference Number

This field gets auto-populated with the Reject Reference Number when you click on **New**.

Reject Date

This field gets auto-populated with the Reject Date when you click on **New**. The system displays the current date by default.

Reject Status

Specify the Reject Status.

Reject Transaction Type

Select the type of transaction. The options are Reject, Return and Refund.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

Original Transaction ID

Original Transaction ID is matched with original recall reference.

Reject Details

Reject Code

Specify the bank code of the Debtor bank.

Reject Reason

Specify the reason for Reject.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Original Transaction Details**Transfer Currency**

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details**Reject Reference**

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.3 Return initiated by Debtor Bank

An incoming Direct Debit transaction can be returned by the debtor bank, post its settlement. The debtor bank will initiate the same based on the debtor customer's request or due to debtor bank's internal reasons.

Return is initiated on or after the value date of the incoming collection transaction. Thus the transaction will liquidated by then.

Direct Debit Incoming Return screen (PCDINRTN) is used to book Return of Incoming Collection.

Direct Debit Incoming Return

New Enter Query

Return Reference
Return Date
Return Status Not Initiated
Original Transaction Reference *
End to End ID

Return Details
Reject Code *
Reject Reason
Additional Information
Originator Bank
Originator Name

Network Return Details
Network Reject Reference
Reject Received Date
Reject Code
Network Reject Reason

Transaction Branch
Host Code
Network Code

Original Transaction Details
Transfer Currency
Transfer Amount
Creditor IBAN
Debtor IBAN
Creditor Name
On Us Transfer
Creditor Bank Code
Debtor Bank Code

Original Message Reference
Message Reference
Message Date
File Reference Number

Maker ID
Release Time
Record Status

Checker ID
Checker Date
Stamp
Authorization
Status

Ok Exit

Select the original transaction reference number, via LOV, which needs to be returned. Fill the reject code, reject reason details. On save & authorize of this return action the following will be triggered:

- The underlying parent transaction will be marked as returned. The accounting entries in the transaction will be reversed.
- pacs.004 message will be dispatched containing the transaction details.
- File accounting will be posted for pacs.004 entries as debit Nostro and credit Clearing Suspense GL, with DCLG event.

Note

Return action is allowed only before return days stamped in the transaction

Specify the following fields:

Reject Reference Number

This field gets auto-populated with the Reject Reference Number when you click on **New**.

Reject Date

This field gets auto-populated with the Reject Date when you click on **New**. The system displays the current date by default.

Reject Status

Specify the Reject Status.

Reject Transaction Type

Select the type of transaction. The options are Reject, Return and Refund.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

Original Transaction ID

Original Transaction ID is matched with original recall reference.

Return Details**Reject Code**

Specify the bank code of the Debtor bank.

Reject Reason

Specify the reason for Reject.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Note

- If the bank is initiating a return of a settled incoming direct debit, then Originator Bank field needs to be provided. If a Refund is getting processed on customer's request, Originator Name field has to be input with Customer's name.
- It is mandatory to have one of the values as Originator. It is not be possible to provide both Originator Bank and Originator Name together.
- If the originator Bank is provided, the transaction is considered as a return of the incoming Direct Debit initiated by the bank and validation is done based on Return

Days maintained in Direct Debit Network Preferences for 'Incoming' transaction type.

If the originator name is provided, the transaction is considered as a request of refund by the customer of an incoming Direct Debit and validation will be done based on Refund Days maintained in Direct Debit Network Preferences for 'Incoming' transaction type.

Original Transaction Details

Transfer Currency

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.4 Return acceptance at Creditor Bank

An outgoing Direct Debit transaction can be returned by the debtor bank, after settlement. The debtor bank will send a pacs.004 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.004 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction will be marked as returned.
- The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

The reject transaction details can be queried from Direct Debit Outgoing Reject – PCDONRJT.

The screenshot shows the 'Direct Debit Outgoing Reject' form. It has a header with 'New' and 'Enter Query' tabs. The form is organized into several sections with labels in red. The 'Reject Details' section includes fields for Reject Reference Number, Reject Date (YYYYMMDD), Reject Status (Not Initiated), Reject Transaction Type (Reject), and Original Transaction Reference *. The 'Original Transaction Details' section includes Transaction Branch, Host Code, Network Code, End to End ID, Original Transaction ID, Transfer Currency, Transfer Amount, Creditor IBAN, Debtor IBAN, Creditor Name, On Us Transfer (with a dropdown arrow), Creditor Bank BIC, and Debtor Bank BIC. The 'Network Reject Details' section includes Reject Reference, Reject Received Date (YYYYMMDD), Reject Code, and Reject Reason. The 'Original Message Reference' section includes Original Message Reference, Message Date (YYYYMMDD), and File Reference Number. At the bottom, there are fields for Maker ID, Date Time, Checker ID, Date Time, Record Status, and Authorization Status, followed by an 'Exit' button.

In case of any issues in pacs.004 file upload, you can also initiate the return request from this screen. Choose Reject Transaction Type as Return.

For more information on the fields, refer section 2.3.2.

2.3.5 Refund Request initiated by Debtor Bank

An incoming Direct Debit transaction can be requested for refund by the debtor bank, post its settlement. The debtor bank will initiate the same based on the debtor customer's request or due to debtor bank's internal reasons.

Refund is initiated on or after the value date of the incoming collection transaction. Thus the transaction will liquidated by then.

Direct Debit Incoming Return screen (PCDINRTN) is used to book Refund request of Incoming Collection

Select the original transaction reference number, via LOV, which needs to be returned. Fill the reject code, reject reason details. On save & authorize of this return action the following will be triggered:

- The underlying parent transaction will be marked as refunded. The accounting entries in the transaction will be reversed.
- pacs.004 message will be dispatched containing the transaction details.
- File accounting will be posted for pacs.004 entries as debit Nostro and credit Clearing Suspense GL, with DCLG event.

Note

Refund action is allowed only after the return days & on or before refund days stamped in the transaction.

For more information on the fields, refer section 2.3.3.

2.3.6 Refund request acceptance at Creditor Bank

An outgoing Direct Debit transaction can be requested for refund by the debtor bank, after settlement. The debtor bank will send a pacs.004 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.004 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.
- The corresponding outgoing collection transaction will be marked as refunded.
- The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

The refund transaction details can be queried from Direct Debit Outgoing Reject – PCDONRJT

In case of any issues in pacs.004 file upload, you can also initiate the refund request from this screen. Choose Reject Transaction Type as Refund.

For more information on the fields, refer section 2.3.2

2.3.7 **Recall / Cancellation request initiated by Creditor Bank**

An outgoing Direct Debit transaction can be recalled or cancelled by the creditor bank, before settlement.

Direct Debit Outgoing Recall (PCDOURCL) screen is used to recall / cancel.

Select the outgoing transaction to be recalled or cancelled in the Original Transaction Reference LOV. Fill the Recall reject code, reason & additional info. On save & authorization the following activities will be triggered by system:

- The underlying original outgoing collection status will be marked as Recalled.
- If the underlying transaction was already dispatched the following activities will be triggered:
 - The accounting entries posted will be reversed, as debit customer account and credit Clearing Suspense GL.
 - Camt.056 message will be dispatched with the message details.

- File accounting will be posted for the camt.056 entries, as debit Clearing Suspense GL and credit Nostro account, in DCLG event.
- If the underlying transaction was not dispatched yet, following activities will be triggered:
 - The underlying transaction will be skipped from the next pacs.003 dispatch.
 - No accounting would have been be posted, hence no reversal will be posted.
 - Camt.056 message will not be dispatched for this transaction.

Note

Recall or Cancellation can be done, only before the settlement date

Specify the following fields:

Recall Reference Number

This field gets auto-populated with the Recall Reference Number when you click on **New**.

Recall Date

This field gets auto-populated with the Recall Date when you click on **New**. The system displays the current date by default.

Recall Status

Specify the Recall Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

Recall Details**Recall Reject Code**

Specify the bank code of the Debtor bank.

Recall Reason

Specify the reason for Recall.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Original Transaction Details

Transfer Currency

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.8 Recall / Cancellation request acceptance at Debtor Bank

An incoming Direct Debit transaction can be recalled or cancelled by the creditor bank, before settlement. The creditor bank will send a camt.056 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for camt.056 entries, as debit Nostro and credit Clearing Suspense GL with RCLG event.
- The corresponding outgoing collection transaction will be marked as recalled.

- As the recall or cancel will be triggered before settlement date, no transaction level accounting would have been posted on the transaction yet. Hence no accounting reversal will be triggered on the transaction level.

The recall transaction details can be queried from Direct Debit Incoming Recall screen – PCDINRCL.

In case of any issues in camt.056 file upload, you can also initiate the recall request from this screen.

Recall Reference Number

This field gets auto-populated with the Recall Reference Number when you click on **New**.

Recall Date

This field gets auto-populated with the Recall Date when you click on **New**. The system displays the current date by default.

Recall Status

Specify the Recall Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

Recall Details

Recall Reject Code

Specify the bank code of the Debtor bank.

Recall Reason

Specify the reason for Recall.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Original Transaction Details**Transfer Currency**

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details**Reject Reference**

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.9 Reversal request initiated by Creditor Bank

An outgoing Direct Debit transaction can be reversed by the creditor bank, after settlement.

Direct Debit Outgoing Reverse (PCDOUREV) screen is used to reverse.

Select the outgoing transaction to be reversed in the Original Transaction Reference LOV. Fill the Reverse code, reason & additional info. On save & authorization the following activities will be triggered by system:

- The underlying original outgoing collection status will be marked as Reversed.
- The accounting entries posted will be reversed, as debit customer account and credit Clearing Suspense GL.
- pacs.007 message will be dispatched with the message details.
- File accounting will be posted for the pacs.007 entries, as debit Clearing Suspense GL and credit Nostro account, in DCLG event.

Note

Reversal can be done, only after the settlement date.

Specify the following fields:

Reverse Reference Number

This field gets auto-populated with the Reverse Reference Number when you click on **New**.

Reverse Date

This field gets auto-populated with the Reverse Date when you click on **New**. The system displays the current date by default.

Reverse Status

Specify the Reverse Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

Reverse Details**Reverse Code**

Specify the bank code of the Debtor bank.

Reverse Reason

Specify the reason for Reverse.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Original Transaction Details**Transfer Currency**

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.10 Reversal request acceptance at Debtor Bank

An incoming Direct Debit transaction can be reversed by the creditor bank, after settlement. The creditor bank will send a pacs.007 message for the same. On uploading this message following activities will be triggered by the system:

- File level accounting will be posted, for pacs.007 entries, as debit Nostro and credit Clearing Suspense GL with RCLG event.
- The corresponding outgoing collection transaction will be marked as reversed.
- The accounting entries posted on the transaction will be reversed, as debit Clearing Suspense GL and credit Nostro account.

The reversal transaction details can be queried from Direct Debit Incoming Reverse screen – PC DINREV.

Direct Debit Incoming Reverse

New Enter Query

Reverse Reference Number

Reverse Date YYYY-MM-DD

Reverse Status Not Initiated

Original Transaction Reference *

Reverse Details

Reverse Code *

Reverse Reason

Additional Information

Originator Bank Code

Originator Name

Original Transaction Details

Transaction Branch

Host Code

Network Code

End to End ID

Transfer Currency

Transfer Amount

Debtor IBAN

Creditor IBAN

Creditor Name

Creditor Bank Code

Debtor Bank Code

File Reference Number

On Us Transfer

Original Msg Reference Number

Message Date YYYY-MM-DD

Network Reject Details

Reject Reference Number

Reject Received Date

Reject Code

Reject Reason

Maker ID

Checker ID

Record Status

Date Time

Date Time

Authorization Status

Exit

In case of any issues in pacs.007 file upload, you can also initiate the reversal request from this screen.

Specify the following fields:

Reverse Reference Number

This field gets auto-populated with the Reverse Reference Number when you click on **New**.

Reverse Date

This field gets auto-populated with the Reverse Date when you click on **New**. The system displays the current date by default.

Reverse Status

Specify the Reverse Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

Network Code

This field gets auto-populated with the host code of the specified branch code when you click on **New**.

End to End ID

Specify the end to end transaction identification.

Reverse Details**Reverse Code**

Specify the bank code of the Debtor bank.

Reverse Reason

Specify the reason for Reverse.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Original Transaction Details**Transfer Currency**

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details**Reject Reference**

The system displays the Reject Reference details.

Reject Received Date

The system displays the date on which the network reject was received.

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.11 Non-urgent R transactions

- The preferences for R-transactions is same as the preferences applicable for the original parent transaction. No specific maintenance is available for R-transactions.
- While processing a return transaction for a non-urgent outward payment, the Return account maintained in the preferences is fetched for posting the return accounting. If no maintenance is found, the original transaction account itself will be used as Return Account.
- The currency of the return account must be same as the currency of the original debit account or transfer currency. If the validation fails, the original debit account will be considered as the return account.

If return account currency is same as the currency of original debit account, reversals will happen with the original exchange rate. If the currency of the return account is same as transfer currency no conversion is required while posting the accounting entries for the return.

2.4 R-Transactions Dispatch

- The Network cutoff check is done for all R-transactions. If the Network Cutoff is over, R transaction processing date is moved to next Network business day.
- Reversal accounting entries, if applicable, are posted on the current day itself with value date as the new date derived.

- R-Transaction details will be logged in the dispatch table with dispatch date as next Network business day.

Dispatch file generated for the first cycle on the dispatch date will include these R-transactions.

3. Function ID Glossary

P

PCDAITXN2-44
PCDAOTXN2-23
PCDCMAND2-1
PCDDMAND2-8
PCDINRCL2-84
PCDINREV2-88
PCDINRJT2-71
PCDINRTN2-76, 2-80
PCDIVIEW2-60

PCDNWDDP 2-17
PCDONRJT ..2-73, 2-79, 2-80
PCDOURCL 2-81
PCDOUREV 2-86
PCDPINSR 2-22
PCDPINST 2-67
PCSAITXN 2-64
PCSCMAND 2-8
PCSCSCHM 2-17
PCSDMAND 2-15
PCSNWDDP 2-21