

Instruments & Clearing User Guide
Oracle Banking Payments
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Instruments & Clearing 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 Oracle Banking Payments. It takes you through the various stages of Instruments, Instrument Clearing and Positive Pay 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
Front Office Operators	DD/Manager's Check issue and payment transactions except authorization
Back Office Operators	Instrument related maintenances/Instrument Transaction Input functions except Authorization
Instrument Department Officers	Instrument Maintenance/ Transaction Authorization

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>Instruments</i> provides information on Instruments.
Chapter 3	<i>Instrument Clearing</i> provides information on Instrument Clearing.
Chapter 4	<i>Positive Pay</i> provides information on Positive Pay.
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. Instruments

For customers requesting for issue of Demand Draft/ Manager's Cheque, Oracle Banking Payments has a provision to capture the details of the instrument to be issued and allocate a unique instrument number for the same.

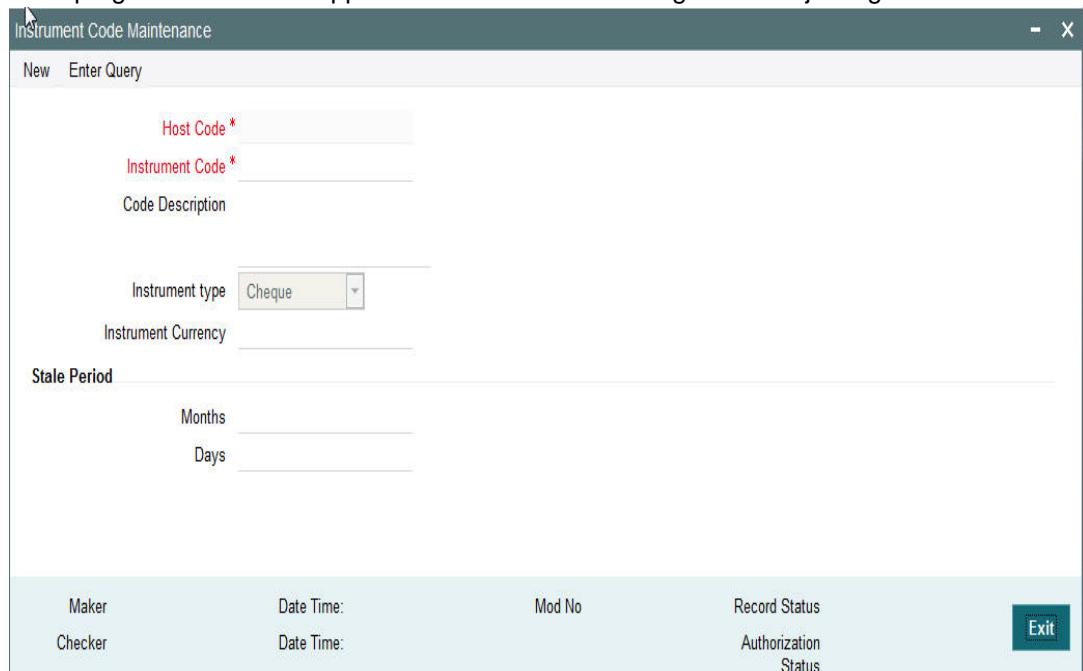
When the instrument is presented for payment, the receiving bank presents the same in local clearing to the bank which issued the instrument. The payment of the instrument can also be effected by internal transfer the proceeds to Beneficiary's account held with the issuing bank itself.

2.1 Instrument Code Maintenance

A new maintenance screen is provided for Instrument code maintenance.

2.1.1 Invoking Instrument Code Maintenance Screen

You can invoke 'Instrument Code Maintenance' screen by typing 'PGDINSCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



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

You can specify the following fields:

Host Code

The system indicates the host code that is linked to the transaction branch of the customer

Instrument Code

Specify the Instrument Code

Code Description

Specify the description of the Instrument Code.

Instrument Type

Select the type of Instrument. Choose between Cheque, Demand Draft and Manager's Cheque.

Instrument Currency

All valid currencies are listed. Choose the relevant instrument currency for the code maintained.

Stale Period

Month

Specify the period in number of months.

Days

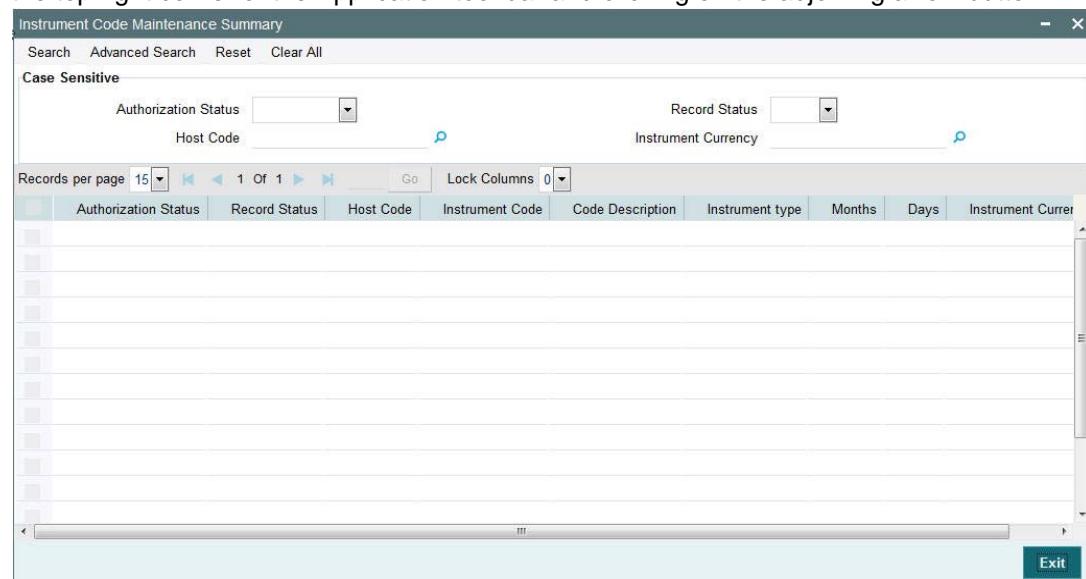
Specify the period in number of days.

Note

You are allowed to maintain the stale period either in months or in days not as a combination of months and days.

2.1.2 Viewing Instrument Code Maintenance Summary Screen

You can search for records in the Instrument Code Maintenance Summary Screen. You can invoke 'Instrument Code Maintenance Summary' screen by typing 'PGSINS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..



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

- Authorization Status
- Record Status
- Host Code
- Instrument Currency

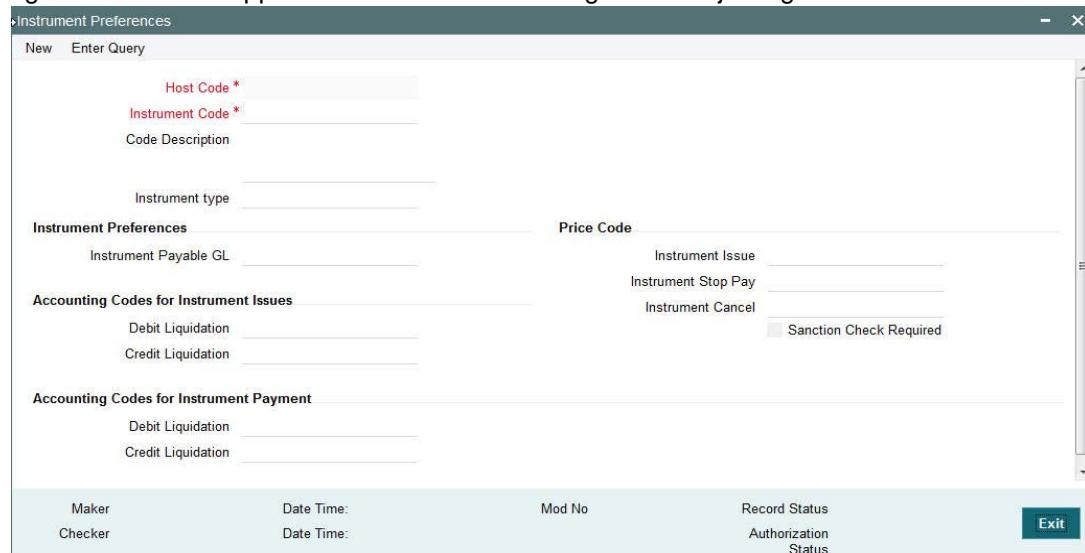
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

2.2 Instrument Preferences

New maintenance is provided for maintaining preferences for an instrument code. This maintenance is applicable to Instruments of type Demand Draft and Manager's cheque only.

2.2.1 Invoking Instrument Preferences Screen

You can invoke 'Instrument Preferences' screen by typing 'PIDINPRF' 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:

Host Code

The system indicates the host code that is linked to the logged in branch of the customer.

Instrument Code

All valid Instrument codes of instrument type 'Demand Draft' and 'Manager's Cheque' are listed. Choose the appropriate code from the LOV.

Code Description

The system indicates the description of the code based on the Instrument Code selected.

Instrument type

The system indicates the type of the instrument based on the Instrument Code selected.

Instrument Preferences

Instrument Payable GL

Payable GL is fetched as credit account during Instrument issue and Debit account during Instrument liquidation through any payment mode clearing, transfer or cancellation. All valid liability type GLs are listed for this field.

Price Code

Instrument Issue

Specify the price code for Instrument Issue.

Instrument Stop Pay

Specify the price code for Instrument Stop Pay.

Instrument Cancel

Specify the price code for Instrument Cancel

Sanction Check Required

Check this box to indicate that Sanction Check is required for the instrument issue/payment.

Accounting Codes for Instrument Issues

Debit Liquidation

Accounting template codes are maintained for instrument issue. Specify the accounting code for DRLQ event.

Credit Liquidation

Specify the accounting code for CRLQ event.

Accounting Codes for Instrument Payment

Debit Liquidation

Accounting template codes are maintained for instrument payment. Specify the accounting code for DRLQ event.

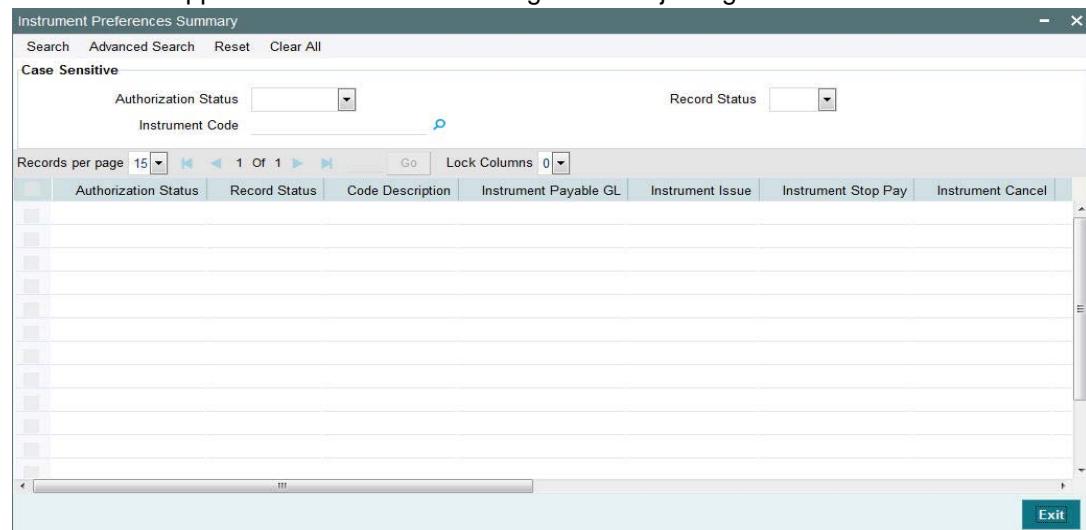
Credit Liquidation

Specify the accounting code for CRLQ event.

Accounting codes maintained in this screen are applicable to payments initiated from Instrument Issue / payment screens. For instruments received for payment in clearing accounting code applicable for clearing is used.

2.2.2 Viewing Instrument Preference Summary Screen

You can search for records in the Instrument Preference Summary Screen. You can invoke 'Instrument Preference Summary' screen by typing 'PISINPRF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..



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

- Authorization Status
- Record Status
- Instrument Code

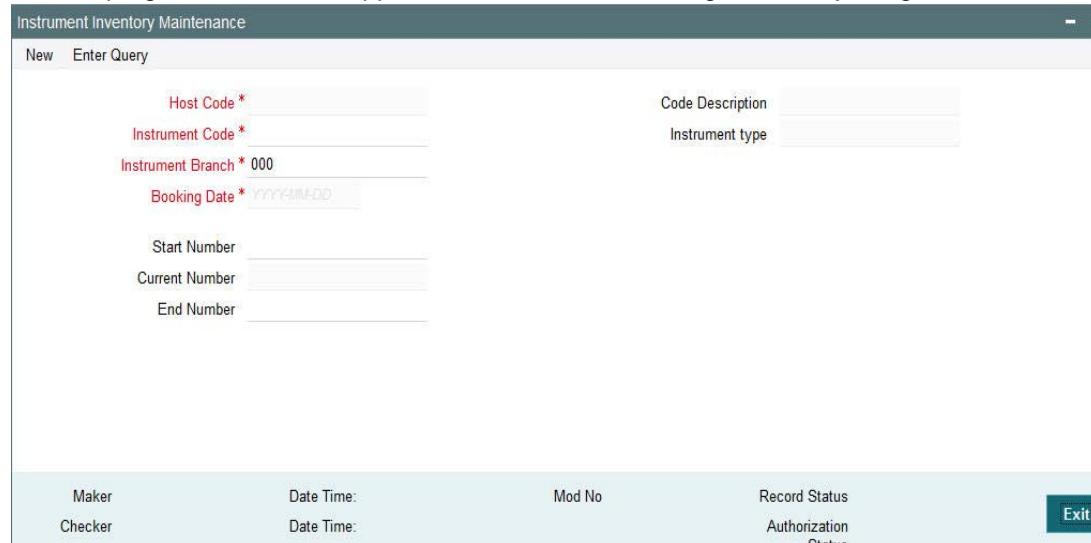
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

2.3 Instrument Numbers

It is possible to maintain valid range of numbers per Instrument code. This maintenance is branch-wise.

2.3.1 Invoking Instrument Inventory Maintenance Screen

You can invoke 'Instrument Inventory Maintenance' screen by typing 'PIDINSNO' 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:

Host Code

The system indicates the host code that is linked to the logged in branch of the user.

Instrument Code

All valid Instrument codes of instrument type 'Demand Draft' and 'Manager's Cheque' are listed. Select the appropriate code.

Code Description

Based on the Instrument Code selected, this field is auto-populated.

Instrument type

Based on the Instrument Code selected, this field is auto-populated.

Instrument Branch

User's logged in branch is displayed in this field.

Received Date

The system defaults the current date.

Start Number

Specify the starting number of the range of inventory numbers to be maintained.

Current Number

Specify the current inventory number.

End Number

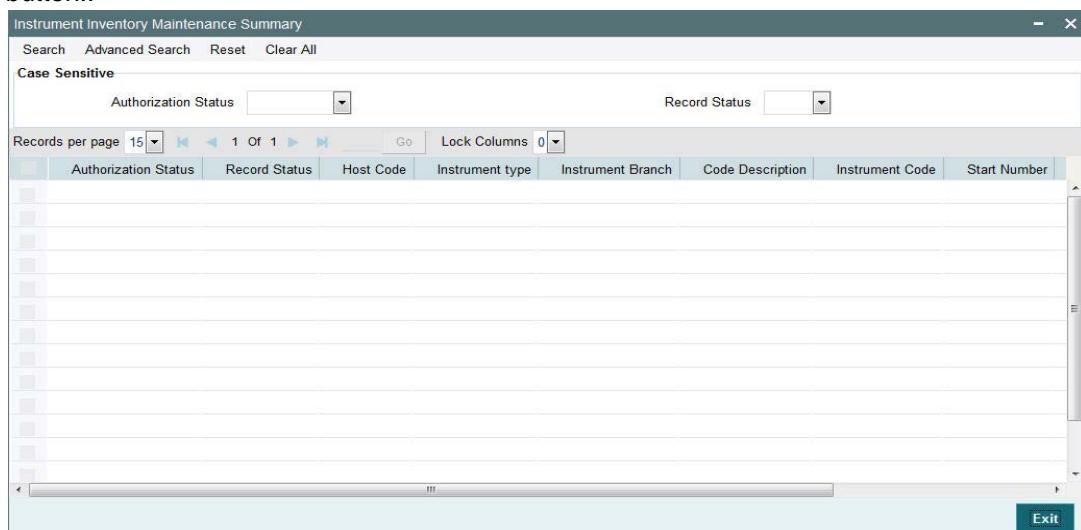
Specify the end number of the range.

Note

While allocating inventory number for a processing completed inventory issue transaction, FIFO rule will be followed.

2.3.2 Viewing Instrument Inventory Maintenance Summary Screen

You can search for records in the Instrument Inventory Maintenance Summary Screen. You can invoke 'Instrument Inventory Maintenance Summary' screen by typing 'PISINSNO' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..



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

- Authorization Status
- Record Status

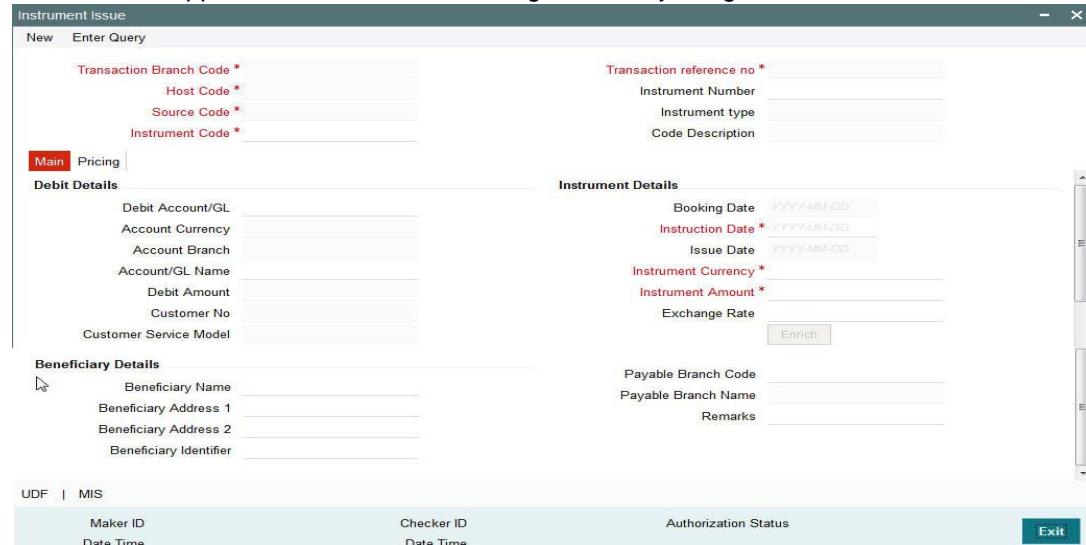
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

2.4 Instrument Issue Request

There is a new user interface for entering details of issue of instruments. It is possible to send the instrument issue request through channels. Instrument issue request can be part of Corporate (C2B) bulk files.

2.4.1 Invoking Instrument Issue Screen

You can invoke 'Instrument Issue' screen by typing 'PIDINSIS' 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 Code

The system indicates the logged in branch of the user.

Transaction reference no

The system populates the transaction reference number.

Host Code

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

Instrument Number

This field is populated by system upon successfully completing the instrument issue processing. The new instrument number is allocated based on the branch and instrument code and available inventory in FIFO order.

Source Code

This field is defaulted as 'MANL'.

Instrument type

Based on the instrument code selected, Instrument Type gets auto-populated.

Instrument Code

All valid Instrument codes of instrument type 'Demand Draft' and 'Manager's Cheque' are listed. Choose the appropriate code.

Code Description

Based on the instrument code selected, Code Description gets auto-populated.

2.4.1.1 Main Tab

Click **Main** tab from the Instrument Issue screen.:

You can specify the following fields:

Debit Details

Debit Account

You will be able to select the purchaser details. You can select a valid customer account.

Account Currency

The system indicates the account currency.

Account Branch

The system indicates the branch of account.

Account/GL Name

The system indicates the name of the Account or the GL name depending on your selection.

Customer Number

The system indicates the unique customer number that is tagged to the account.

Customer Service Model

The system indicates the Customer Service Model for the account. For example, GOLD and PLATINUM.

Beneficiary Details

Beneficiary Name

Specify the account name of the beneficiary. This is a mandatory field.

Beneficiary Address

Specify the additional details of the beneficiary.

Beneficiary Identifier

Specify the beneficiary identifier details. This is an optional information.

Instrument Details

Booking Date

The system specifies the current date.

Instruction Date

Specify the request date obtained from the customer. This is defaulted as current date. You can change this to a back date or forward date.

Issue Date

The system specifies the Issue Date. If request date is a back dated, issue date will be set as the current date.

Note

If request date is a future date, system processes a holiday check that is maintained for the branch. If customer preference is available for Instruction date movement, the issue date will be moved forward or backward to a business day. If no customer preference is available, it will be always moved forward to next business day. Future dated transaction are processed only on that day well.

Instrument Currency

This is defaulted by the system based on the instrument code selected.

Instrument Amount

Specify the instrument amount for transfer. This is a mandatory field.

Enrich

Click this button to trigger computation of Charges and populate the Charges in the **Pricing** tab.

Payable Branch Code

This is optional based on the Instrument Type. Select the required branch code from the list of values.

Payable Branch Name

This is defaulted by the system based on the Payable Branch Name selected.

Remarks

Specify internal remarks, if any.

UDF

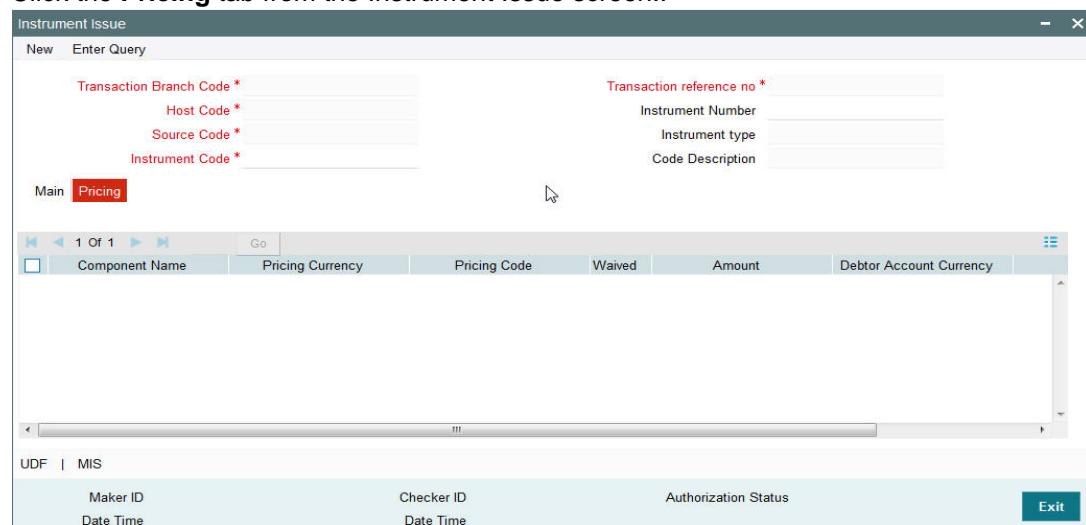
Click this link to specify user defined fields.

MIS

Click this link to specify MIS details.

2.4.1.2 Pricing Tab

Click the **Pricing** tab from the Instrument Issue screen.:



Component Name	Pricing Currency	Pricing Code	Waived	Amount	Debtor Account Currency

Note

- On clicking the Enrich button, system would compute the Charges, and Tax on Charges if applicable, based on the maintenance for Pricing Code specified in Instrument Preferences (PIDINPRF).
- There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. For each Charge and/or Tax component, the fixed

amount or rate would be fetched from Pricing Value Maintenance screen (PPDV-LMNT)

You can specify the following fields:

Component Name

The system displays the name of the applicable Charge component.

Pricing Currency

The system displays the pricing currency of the component from the Pricing Code Maintenance.

Pricing Code

The system displays the pricing code of the component from the Pricing Code Maintenance.

Amount

The system displays 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.

Note

- If a particular Charge component is waived by you, then system would automatically also check the Waiver check box for the associated Tax component (identified from the Pricing code maintenance) if displayed in this grid.
- If charge/tax component is already waived in the Pricing Value maintenance, this component would still be displayed with the value and the waiver flag checked. This flag would not be allowed to be unchecked.

Debit Currency

The system displays the currency of the selected debit amount.

Note

Debit Currency is the same as Pricing Currency.

2.4.2 Viewing Instrument Issue Summary Screen

You can search for records in the Instrument Issue Summary Screen. You can invoke 'Instrument Issue Summary screen by typing 'PISINSIS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..

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

- Transaction reference no
- Debit Account/GL
- Authorization Status

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

2.5 Instrument Payment

New screen is provided for initiating the liquidation process entering the instrument number.

2.5.1 Invoking Instrument Payment Screen

You can invoke 'Instrument Payment' screen by typing 'PIDINSPY' 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:

Host Code

The system indicates the host code that is linked to the logged in branch of the customer.

Payment Branch

Payment branch is defaulted as the logged in branch of the customer.

Source

The source is defaulted as MANL.

Payment Mode

Payment mode can be 'Transfer' or 'Cancel'. If payment is done by transferring the amount to another account Transfer mode has to be chosen. If purchaser is cancelling the instrument, cancel option to be chosen.

Instrument Code

Select the instrument code.

Instrument Number

Select the instrument number to be paid. All instruments outstanding for the instrument code which are in 'Active' status are listed.

Payment Reference

The system populates the payment reference number.

Payment Date

Payment date is defaulted as current date.

Code Description & Instrument Type

Instrument code description and instrument type are defaulted based on Instrument code selected.

2.5.1.1 Main Tab

Click **Main** tab from the Instrument Payment screen.:

You can specify the following fields:

Credit Details

Creditor Account Number

Specify the Creditor Account Number from the list of values. If Payment mode is Cancel, system defaults the debit account used for the instrument issue in this field.

Account Currency

This field is defaulted based on account number selected.

Account Branch

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

Account/GL Name

The system indicates the name of the Account name depending on your account selection.

Credit Amount

Based on the instrument amount and account currency this amount is computed and populated by the system.

Customer Number

The system indicates the unique customer number that is tagged to the account.

Customer Service Model

The system indicates the Customer Service Model linked to the customer.

Beneficiary Details**Beneficiary Name**

Based on the instrument number selected, this field is defaulted.

Beneficiary Address

Based on the instrument number selected, beneficiary address is defaulted.

Beneficiary Identifier

Based on the instrument number selected, this field is defaulted.

Instrument Details

Instrument details are defaulted based on the instrument number selected. The following fields are displayed on the screen.

- Issue Date
- Instrument Currency
- Instrument Amount
- Exchange Rate
- Payable Branch Code
- Payable Branch Name

Remarks

Specify Remarks, if any.

Exchange Rate

Based on the instrument currency and account currency and exchange rate related maintenances, exchange rate is computed by the system.

Enrich

Click this button to trigger computation of Charges in the **Pricing** tab.

Instrument Status**Instrument Status**

The status of the instrument is displayed.

UDF

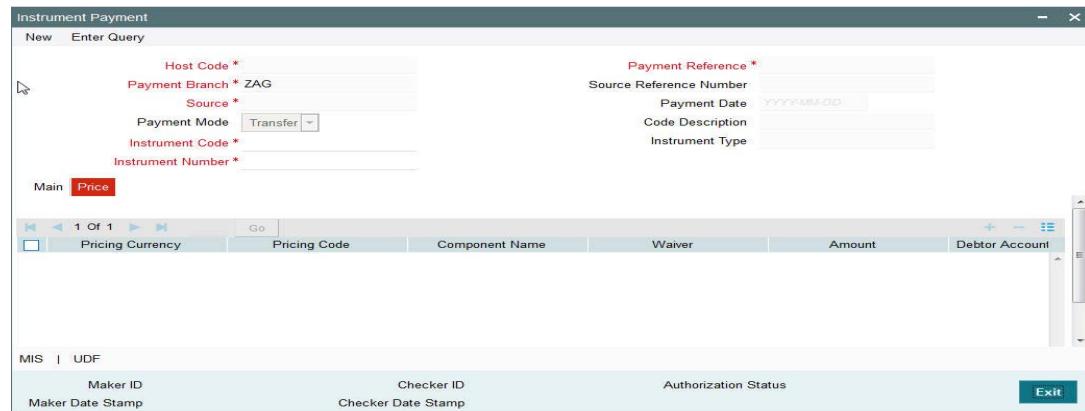
Click this link to specify user defined fields.

MIS

Click this link to specify MIS details.

2.5.1.2 Price Tab

Click the **Price** tab from the Instrument Issue screen.:



Pricing tab details will be similar to the pricing tab of Issue screen explained in section 2.1.4.2

2.5.2 Instrument Liquidation Process Flow

Instrument can be liquidated to own bank account, or can be received as part of local clearing.

- On initiating the instrument liquidation, the following processing steps will be followed by the system:
 - **Initial Validations:** System should perform mandatory field checks and reference information checks. If the instrument is getting credited to own bank account, then Customer /Account Status Check is done with the status maintained in External customer/account.
 - **Instrument Validation:** Instrument status should be 'Active'. It should not be in any other status for example, liquidated, cancelled, and stale or payment stopped. If a valid Instrument is found, instrument details currency, amount and issue date are matched with instrument issue record. If the instrument is payable by a particular branch, then the liquidation can be initiated by that branch only.

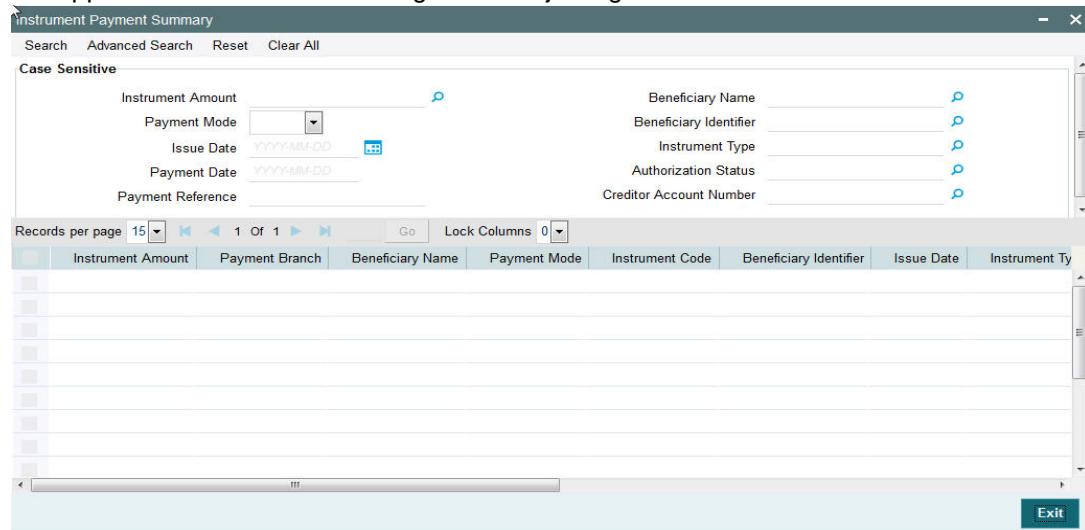
Note

For instrument liquidations initiated from user interface, system will throw error for any validation exception.

- **Sanction Check:** If Sanction screening is required for instrument payment, then it should be possible to send the clearing party details to the external sanction system for verification.
- **Exchange Rate Pickup:** Based on instrument currency and credit account currency exchange rate is picked up. This can be internal/external rate.
- **External Account Check:** If the instrument is getting credited to an account with the same bank, credit account status check to be done with DDA system. This processing step is not applicable for GLs.
- **Accounting Handoff:** Accounting entries are handed off to external accounting system.

2.5.3 Viewing Instrument Payment Summary Screen

You can search for records in the Instrument Payment Summary Screen. You can invoke 'Instrument Issue Summary screen by typing 'PISINSPY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..



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

- Instrument Amount
- Beneficiary Name
- Payment Mode
- Beneficiary Identifier
- Issue Date
- Instrument Type
- Payment Date
- Authorization Status
- Payment Reference
- Creditor Account Number

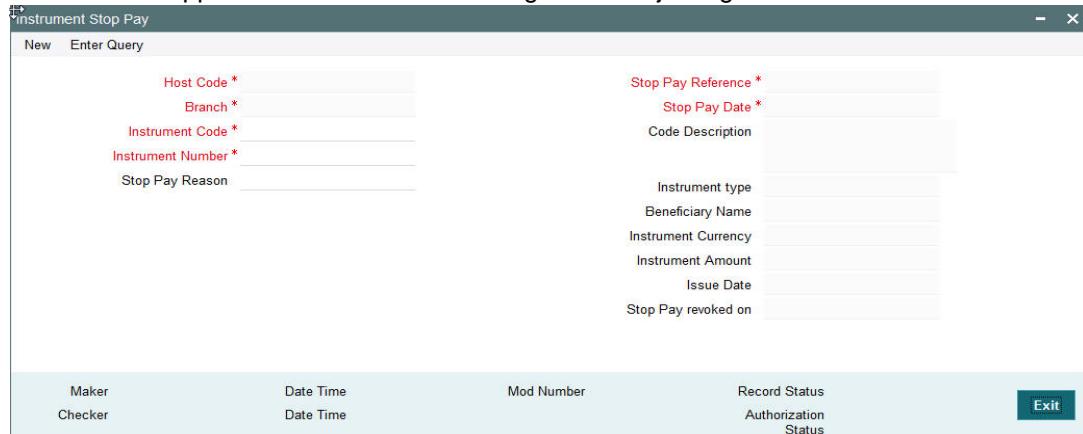
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

2.6 Stop Payment

It is possible to mark stop payment of an instrument and also to revoke the stop payment. It is also possible to collect charges for stop payment from the purchaser. Instrument status is marked as 'Payment Stopped' on authorizing the stop payment. When the stop payment is revoked, the instrument status is moved back to previous status (Active) provided the validity period is not over, else the status is marked as stale.

2.6.1 Invoking Instrument Stop Pay Screen

Payment can be stopped for an instrument which is not in liquidated / cancelled /stale status. You can invoke 'Instrument Stop Pay' screen by typing 'PIDSTPAY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



Host Code *	Branch *	Instrument Code *	Instrument Number *	Stop Pay Reason	Stop Pay Reference *	Stop Pay Date *	Code Description
					Instrument type	Beneficiary Name	Instrument Currency
					Instrument Amount	Issue Date	
					Stop Pay revoked on		
Maker	Date Time	Mod Number	Record Status				
Checker	Date Time		Authorization Status				

You can specify the following fields:

Host Code

The system indicates the host code that is linked to the transaction branch of the customer.

Branch

The system indicates the transaction branch of the customer.

Instrument Code

Specify the Instrument Code.

Instrument Number

Specify the Instrument Number for which stop payment to be marked. Instrument Number field lists instruments for the instrument codes selected which are in Active status.

Stop Pay Reason

Specify a reason to issue the Stop Pay.

Stop Pay Reference

The system indicates the Stop Pay Reference details.

Stop Pay Date

This field is displayed as current date.

Code Description

The system indicates the instrument code description based on the instrument code chosen.

Instrument type

The system indicates the type of instrument.

Beneficiary Name

The system indicates the name of the beneficiary as mentioned in the instrument.

Instrument Currency

The system indicates the Instrument Currency.

Instrument Amount

The system indicates the Instrument Amount.

Issue Date

The system indicates the date on which the instrument was issued.

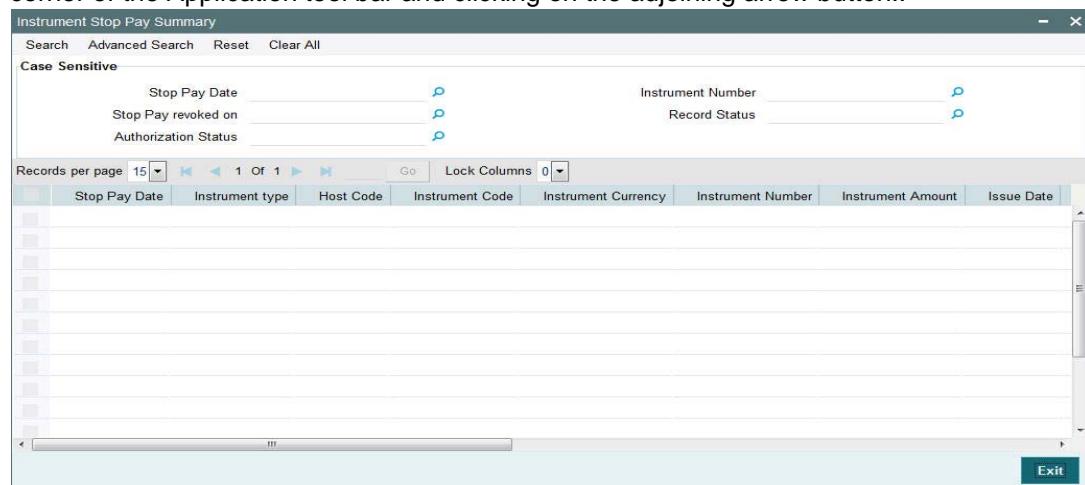
Stop Pay revoked on

You can revoke the stop pay by invoking the 'Revoke' action. The date on which the Stop Pay revoked is displayed in this field.

Debit Currency is the same as Pricing Currency.

2.6.2 Viewing Instrument Stop Pay Summary Screen

You can search for records in the Instrument Stop Pay Summary Screen. You can invoke "Instrument Stop Pay Summary" screen by typing 'PISSTPAY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..



You can search using the following parameter:

- Stop Pay Date
- Instrument Number
- Stop Pay revoked on
- Record Status
- Authorization Status

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

3. Instrument Clearing

Highlights of Instrument Clearing

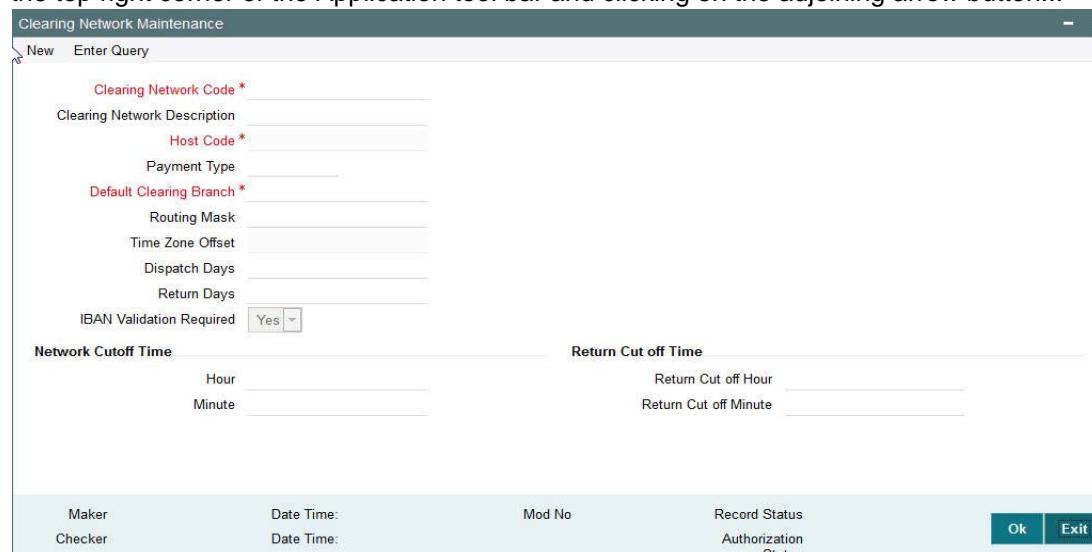
- Lifecycle processing of instruments received for outward clearing
- Straight through processing of inward clearing file received from Clearing House
- Processing of cheque returns

3.1 Clearing Network Maintenance

New Network maintenance screen will be provided for capturing network details for Instrument Clearing.

3.1.1 Invoking Clearing Network Maintenance Screen

You can invoke 'Clearing Network Maintenance' screen by typing 'PGDINS' 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:

Clearing Network Code

Clearing Network Code can be captured in this field. For each clearing servicing centre of the bank, a different network needs to be maintained.

Clearing Network Description

Network Code description can be maintained in this field.

Host Code

Host code is defaulted based on user's logged in branch.

Payment Type

The networks created using this screen will have default Payment type as 'Clearing'

Default Clearing Branch

Specify the Default Clearing Branch from the list of values.

Routing Mask

Routing mask applicable for the network can be captured in this field.

Time Zone Offset

Time zone is defaulted based on the host.

Dispatch Days

This denotes the number of working days before clearing value date, the clearing file has to be generated and dispatched to the Network. Both branch & Network holidays will be considered to find the dispatch date.

Return Days

This denotes the number of working days after clearing value date, the return transactions to be dispatched to Network for an incoming clearing. For an outgoing clearing, the return transaction details should be received within the number of network working days after clearing value date.

IBAN Validation Required

This flag can be checked if IBAN validation is required for Credit/Debit accounts and banks identifiers.

Network Cutoff Time**Hour**

Clearing Network cutoff time can be maintained. Specify the hour in HH format that is lesser than 24.

Minute

Clearing Network cutoff time can be maintained. Specify the hour in MM format that is lesser than 60.

Return Cutoff Time**Return Cut off Hour**

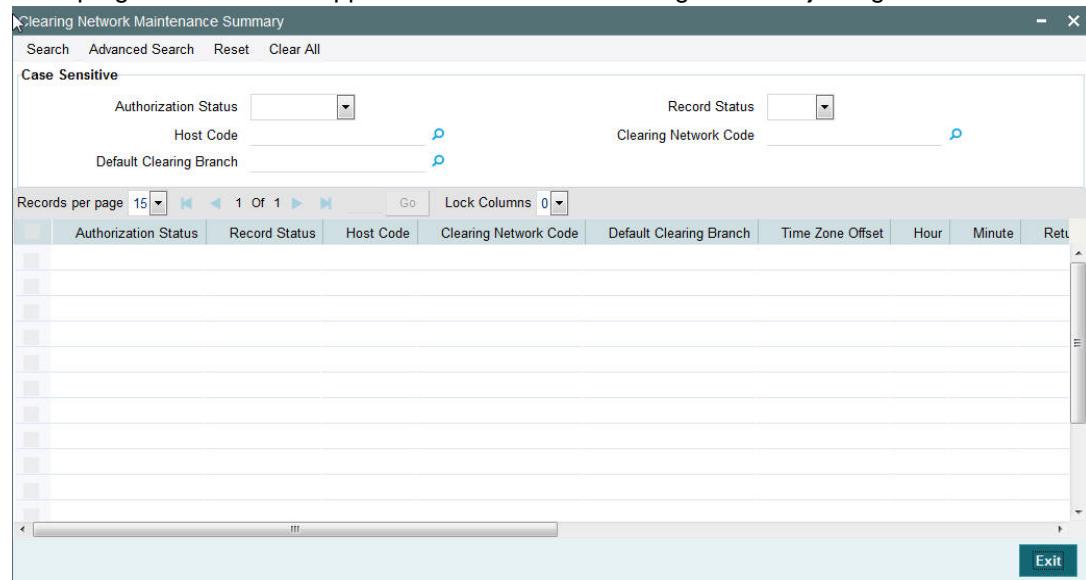
Return cutoff time in hours can be maintained, if applicable.

Return Cut off Minute

Return cutoff time in minutes can be maintained, if applicable.

3.1.2 Viewing Clearing Network Maintenance Summary Screen

You can search for records in the Instrument Code Maintenance Summary Screen. You can invoke 'Instrument Code Maintenance Summary' screen by typing 'PGSINSCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..



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

- Authorization Status
- Record Status
- Host Code
- Clearing Network Code
- Default Clearing Branch

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

3.2 Clearing Bank Directory Maintenance

- A new Clearing Bank Directory Screen will be developed, to capture the Bank codes and related Branch codes for a Clearing Network.
- The Routing details for every branch of a bank which is participating in the clearing needs to be captured in this screen.

3.2.1 Invoking Clearing Bank Directory Maintenance

You can invoke 'Clearing Bank Directory Maintenance' screen by typing 'PGDBANKD' 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:

Clearing Network

Specify the Clearing Network Code from the list of values of valid clearing networks available for the Host.

Host Code

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

Bank Code

Specify the bank code.

Bank Name

Specify the name of the bank

Clearing Participation

Branch Code

Specify every bank's Branch, with which clearing transaction needs to be settled.

Branch Description

Specify the description of the branch.

Routing Number

The length of the mask is validated with the Routing mask maintained in Clearing Network Maintenance.

3.2.2 Viewing Clearing Bank Directory Maintenance Summary Screen

You can invoke Clearing Bank Directory Maintenance Summary' screen by typing 'PGSBANKD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..

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

- Authorization Status
- Record Status
- Clearing Network
- Bank Code

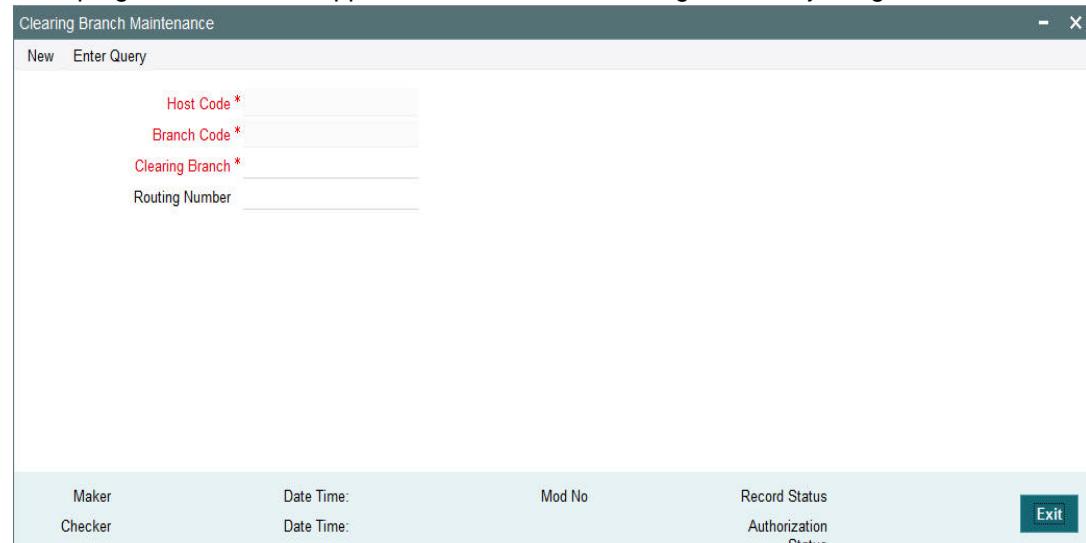
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

3.3 Clearing Branch Maintenance

- A new Clearing Branch Parameter screen is developed, to capture the following details for each branch of the Bank:
 - Clearing Branch Code
 - Routing Number
- Branches under the same host will only be allowed to be mapped as a clearing branch.

3.3.1 Invoking Clearing Branch Maintenance Screen

You can invoke 'Clearing Branch Maintenance' screen by typing 'PGDBRANH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



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

You can specify the following fields:

Host Code

The system indicates the host code that is linked to the logged in branch of the user.

Branch Code

The system displays the logged in branch code by default when you click **New** button.

Clearing Branch

All valid branch codes for the Host will be listed.

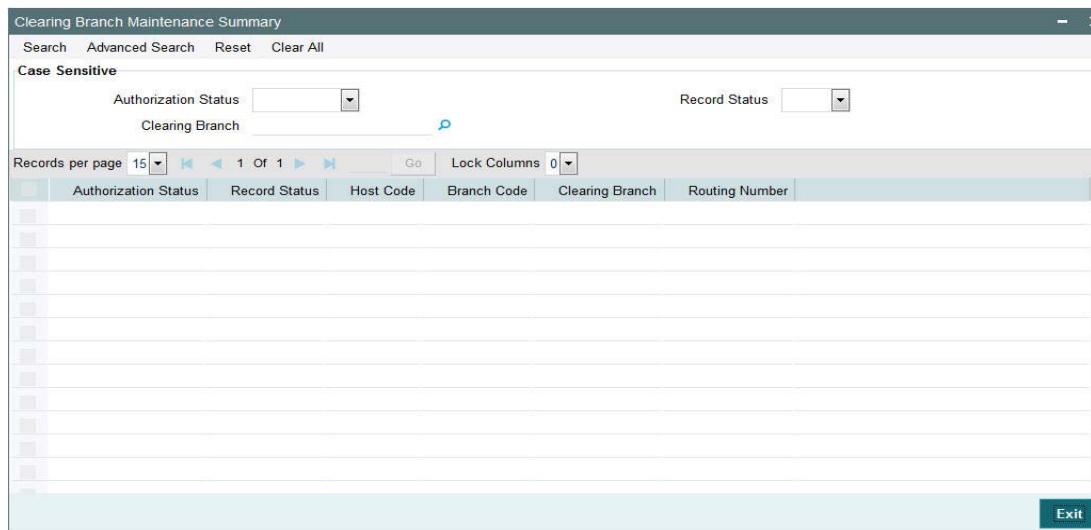
Routing Number

Specify the Routing Number. The length of the mask is validated with the Routing mask maintained in Clearing Network Maintenance

3.3.2 Viewing Clearing Branch Maintenance Summary Screen

You can search for records in the Instrument Inventory Maintenance Summary Screen. You can invoke 'Instrument Inventory Maintenance Summary' screen by typing 'PGSBRANH' in

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



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

- Authorization Status
- Record Status
- Clearing branch

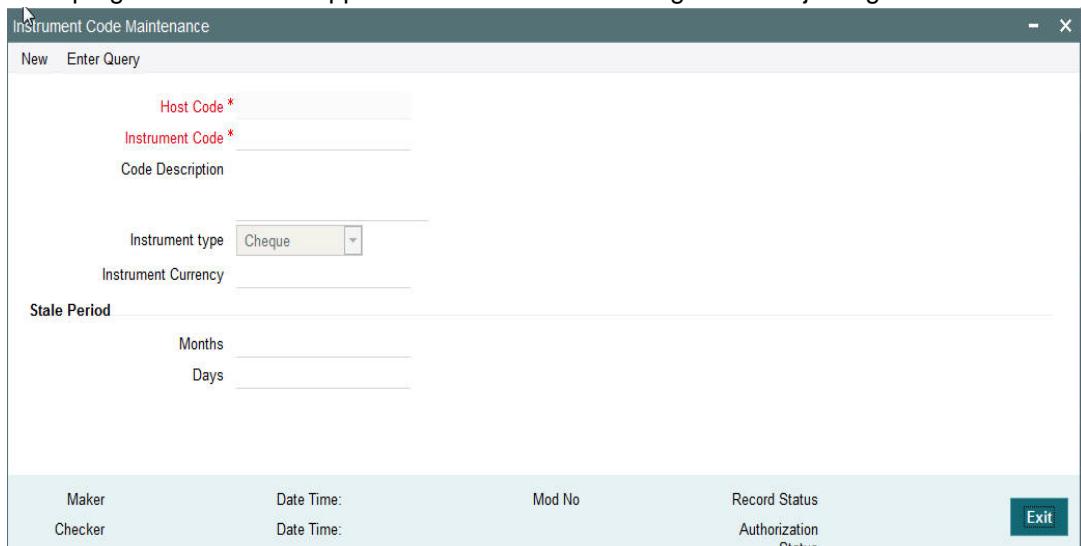
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

3.4 Instrument Code Maintenance

A new screen is developed to capture Instrument code per Host.

3.4.1 Invoking Instrument Code Maintenance Screen

You can invoke 'Instrument Code Maintenance' screen by typing 'PGDINSCD' 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:

Host Code

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

Instrument Code

You can specify the instrument code.

Code Description

Based on the instrument code selected, Code Description gets auto-populated.

Instrument type

Select the required Instrument Type. The available options will be Cheque, Demand Draft and Manager's cheque.

Instrument Currency

All valid currencies will be listed. You can choose the instrument currency for the instrument code maintained.

Stale Period

Months

You can specify the stale period in months.

Days

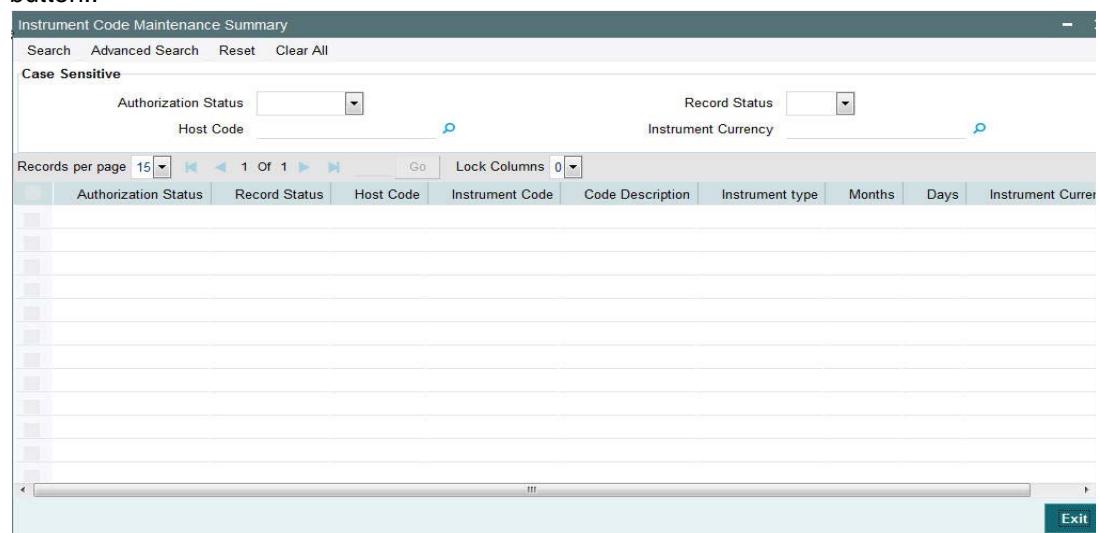
You can specify the stale period in days.

Note

Stale period can be maintained either in Months or in Days; not as a combination of both.

3.4.2 Viewing Instrument Code Maintenance Summary Screen

You can invoke 'Instrument Code Maintenance Summary screen by typing 'PGSINSID' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..



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

- Authorization Status
- Record Status
- Host Code
- Instrument Currency

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

3.5 Clearing Network Currency Preference

A new screen to be developed to capture Clearing Network Currency Preference. For a combination of Network, direction, Clearing currency& Instrument code clearing preferences will be maintained in this screen.

3.5.1 Invoking Clearing Network Currency Preference Screen

You can invoke 'Network Currency Preference' screen by typing 'PGDNCYPR' 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:

Clearing Network Code

You can select the Clearing Network for which preferences are to be maintained. All valid clearing network codes maintained for the Host will be listed.

Network Description

Network description is defaulted based on the Network chosen.

Host Code

This field is defaulted with the Host Code linked to user's logged in branch.

Transaction Type

Transaction type can be Incoming or outgoing. Select any one.

Transaction currency

You can select the currency for which clearing preferences are to be maintained..

Common Preferences

Min Transaction Limit Amount

Minimum instrument amount allowed for the clearing Network is maintained in this field.

Max Transaction Limit Amount

Maximum limit of instrument amount allowed for the clearing Network is maintained.

Bank Float Days

You can maintain the Bank settlement days for the clearing. Working days is counted considering the Network holidays. Clearing settlement date will be Clearing date + Bank float days.

Customer Float Days

Clearing float days for clearing settlement will be maintained in this field. Working days is counted considering the Network holidays. Clearing value date will be Activation date + Bank float days

Sanction Check Required

This flag needs to be enabled if sanction verification is required during the clearing processing.

Accounting Details

Debit Liquidation Code

Specify the Accounting code for Debit Liquidation.

Credit Liquidation Code

Specify the Accounting code for Credit Liquidation.

Pricing Details

Pricing Code

If pricing required flag is checked, then maintaining pricing code is mandatory.

Pricing Required

Check this box to indicate that charge/tax application is required for a clearing return transaction.

Return Pricing Details

Return Pricing Code

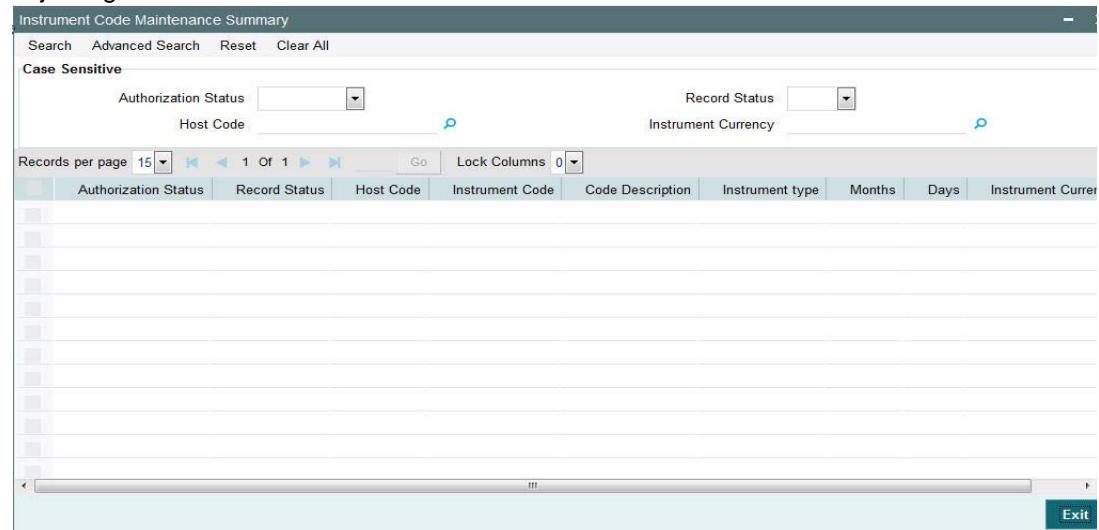
Specify the Return Pricing Code from the list of values.

Return Pricing Required

Check this box to maintain Return Pricing Code.

3.5.2 Viewing Clearing Network Currency Preferences Summary Screen

You can invoke 'Clearing Network Currency Preferences Summary screen by typing 'PGSNCYPR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..



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

- Authorization Status
- Record Status
- Clearing Code Network
- Transaction Type
- Transaction Currency

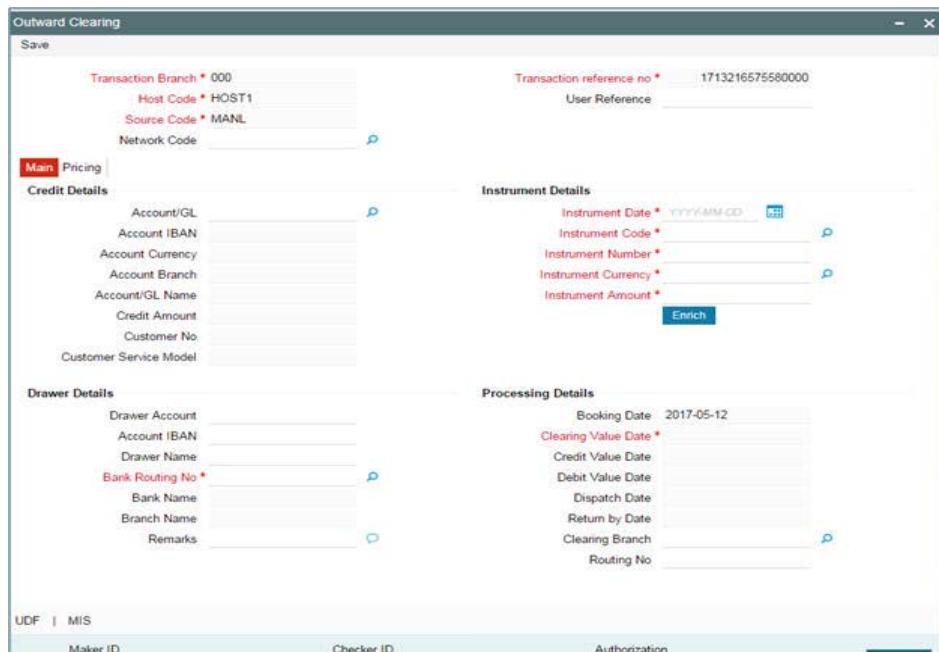
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

3.6 Outgoing Clearing

Outgoing Clearing screen allows you to book an Outgoing Clearing Transaction by capturing details of the outgoing clearing instrument.

3.6.1 Invoking Outgoing Clearing Screen

You can invoke 'Outgoing Clearing Screen' by typing 'PGDOTONL' 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

The system displays the logged in user's logged in Branch code.

Host Code

The system displays the logged in host code.

Source Code

The displays the source code as MANL.

Transaction Reference

The system displays the auto-generated Transaction reference number.

User Reference

The system defaults the transaction number here. You can modify if required.

Network Code

Specify the network code. Alternatively you can select the network code from the option list. The list displays all valid clearing networks maintained for the Host.

If only once Network is available, that network will be auto populated on initiating New action.

3.6.2 Main Tab

You can specify the following details here:

Credit Details

Account/GL

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

Account IBAN

The system displays the account IBAN based on the account selected.

Account Currency

The system displays the account currency based on the account selected.

Account Branch

The system displays the account branch based on the account selected.

Account Name

The system displays the account name based on the account selected.

Credit Amount

The system displays the credit amount based on the instrument amount entered.

Customer Number

The system displays the customer number based on the account selected.

Customer Service Model

The system displays the customer service model applicable to the customer.

Drawer Details**Drawer Account**

Specify the drawer account number.

Account IBAN

Specify the account IBAN.

Drawer Name

Specify the name of the drawer.

Note

Drawer details are optional fields.

Bank Routing No

Specify the routing number of the bank on which the instrument is drawn. Alternatively, you can select the routing number from the option list. The list displays all the all bank branches participating in the same clearing network.

Bank Name

The system displays the bank name based on the routing number selected.

Branch Name

The system displays the branch name based on the routing number selected.

Instrument Details**Instrument Code**

Specify the instrument code. Alternatively, you can select the instrument code from the option list. The list displays all the all valid instrument codes for the host.

Instrument Number

Specify the instrument number.

Instrument Currency

The system displays the instrument currency based on the instrument selected.

Instrument Amount:

Specify the instrument amount.

Processing Dates**Booking Date**

The system displays the current date as booking date and cannot be edited.

Instruction Date

The system defaults the current date as instruction date. You can modify instruction date to a future date, if required.

Clearing Date

The system defaults the clearing same as the instruction date if its a working day for the branch and network. In case of a holiday, this will be moved to the next working day.

Debit value date

The system calculates the debit value date as below:

Clearing Date+ Bank Float Days

Working days based on Network holidays maintained will be considered. This is the settlement date for clearing.

Credit Value Date

The system calculates the credit value date as below:

Clearing Date+ Credit float days

Working days based on Network holidays maintained will be considered

Dispatch Date

The system calculates the dispatch date as below:

Clearing date – Dispatch days

Working days based on Network holidays maintained will be considered. If dispatch date arrived at by system is a back date, then it will be set as current date and clearing date will be moved forward.

Return by Date

The system calculates the return by date as below:

Clearing Date+ Return days based on Network Working Days

Clearing Branch

The system defaults the clearing branch to which the transaction branch is linked based on the clearing branch linkage available.

Routing Number

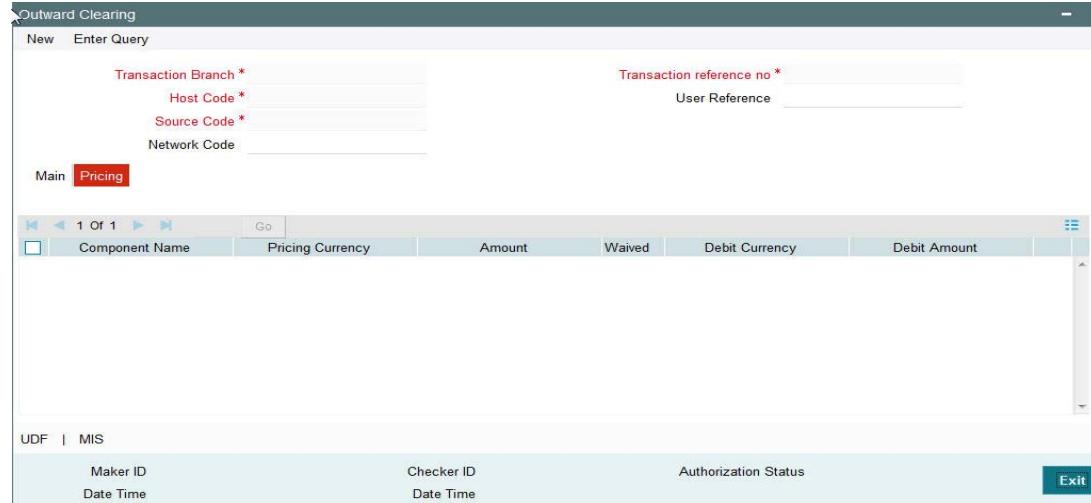
The system displays the routing number based on the clearing branch selected.

Remarks

Specify any internal remarks related to the clearing transaction.

3.6.3 Pricing Tab

You can view the charge amount computed by the system for each of the Pricing components of the Pricing code linked to the network code of the transaction. Click the “Pricing” tab.



Specify the following details:

Pricing Component

The system displays each Pricing component of the Pricing code from the Pricing Code maintenance.

Pricing Currency

The system displays the Pricing currency of each Pricing component of the Pricing code.

Pricing Amount

The system displays the calculated Charge amount for each Pricing component of the Pricing code.

Waived

The system displays if charges for any Pricing component are waived in the Pricing maintenance.

Debit Currency

The system displays the currency of the Charge account to be debited for the charges.

Debit Amount

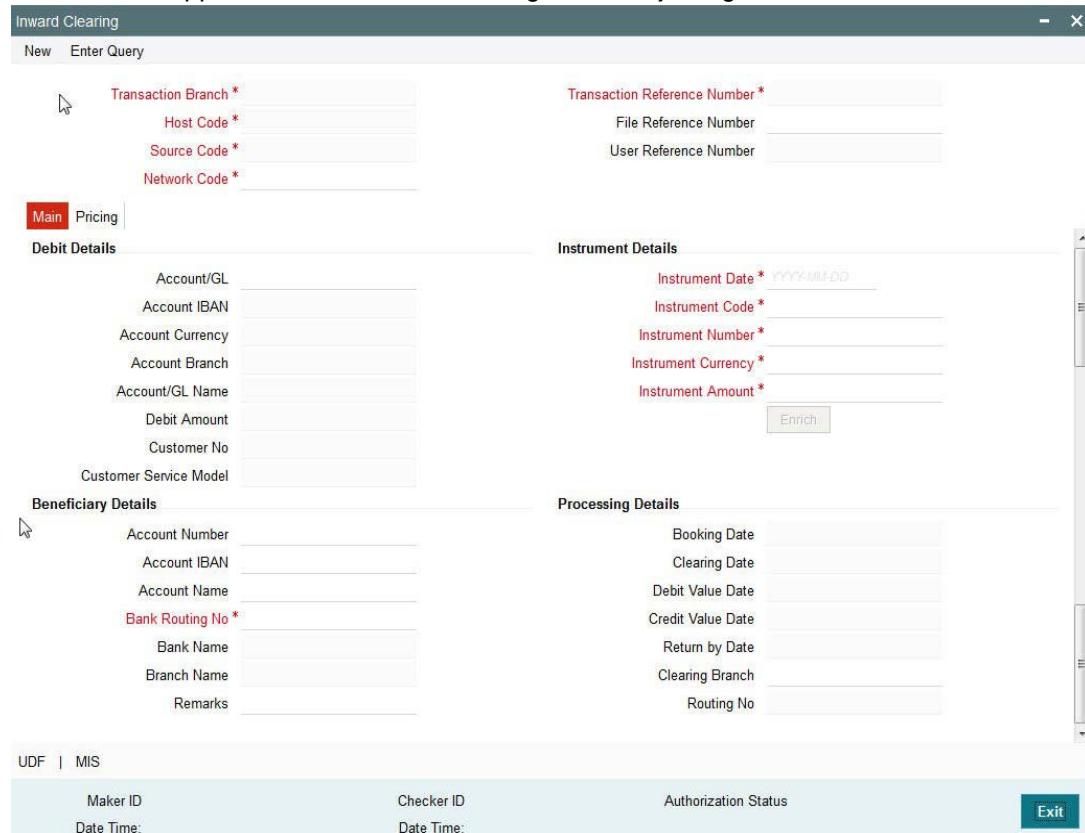
The system displays the Charge amount for each Pricing component debited to the charge account in Debit currency. If the Pricing currency is different from the Debit currency the calculated charges are converted to the Debit currency and populated in this field.

3.7 Inward Clearing

Inward Clearing screen allows you to book an inward Clearing Transaction by capturing details of the inward clearing instrument.

3.7.1 Invoking Inward Clearing Screen

You can invoke 'Inward Clearing' Screen by typing 'PGDITONL' 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

The system displays the logged in user's Branch code.

Host Code

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

Source Code

The displays the source code as MANL.

Transaction Reference

The system displays the auto-generated Transaction reference number.

User Reference

The system defaults the transaction number here. You can modify if required.

Network Code

Specify the network code. Alternatively you can select the network code from the option list. The list displays all valid clearing networks maintained for the Host.

If only once Network is available, that network will be auto populated on initiating New action.

3.7.2 Main Tab

You can specify the following details here:

Debit Details

Account/GL

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

Account IBAN

The system displays the account IBAN based on the account selected.

Account Currency

The system displays the account currency based on the account selected.

Account Branch

The system displays the account branch based on the account selected.

Account Name

The system displays the account name based on the account selected.

Credit Amount

The system displays the credit amount.

Customer Number

The system displays the customer number based on the account selected.

Customer Service Model

The system displays the account IBAN based on the account selected.

Beneficiary Details

Drawee Account Number

Specify the Beneficiary account number.

Account IBAN

Specify the account IBAN.

Account Name

Specify the name of the Beneficiary.

Bank Routing No

Specify the routing number of the bank on which the instrument is drawn. Alternatively, you can select the routing number from the option list. The list displays all the all bank branches participating in the same clearing network.

Bank Name

The system displays the bank name based on the routing number selected.

Branch Name

The system displays the branch name based on the routing number selected.

Instrument Details

Instrument Code

Specify the instrument code. Alternatively, you can select the instrument code from the option list. The list displays all the all valid instrument codes for the host.

Instrument Number

Specify the instrument number.

Instrument Currency

The system displays the instrument currency based on the instrument selected.

Instrument Amount:

Specify the instrument amount.

Processing Dates**Booking Date**

The system displays the current date as booking date and cannot be edited.

Instruction Date

The system defaults the current date as instruction date. You can modify instruction date to a future date, if required.

Clearing Date

The system defaults the clearing same as the instruction date if its a working day for the branch and network. In case of a holiday, this will be moved to the next working day.

Debit value date

The system calculates the debit value date as below:

Clearing Date+ Bank Float Days

Working days based on Network holidays maintained will be considered. This is the settlement date for clearing.

Credit Value Date

The system calculates the credit value date as below:

Clearing Date+ Credit float days

Working days based on Network holidays maintained will be considered

Return by Date

The system calculates the return by date as below:

Clearing Date+ Return days based on Network Working Days

Clearing Branch

The system defaults the clearing branch to which the transaction branch is linked based on the clearing branch linkage available.

Routing Number

The system displays the routing number based on the clearing branch selected.

Remarks

Specify any internal remarks related to the clearing transaction.

3.7.3 Pricing Tab

You can view the charge amount computed by the system for each of the Pricing components of the Pricing code linked to the network code of the transaction. Click the “Pricing” tab.

Specify the following details:

Pricing Component

The system displays each Pricing component of the Pricing code from the Pricing Code maintenance.

Pricing Currency

The system displays the Pricing currency of each Pricing component of the Pricing code.

Pricing Amount

The system displays the calculated Charge amount for each Pricing component of the Pricing code.

Waived

The system displays if charges for any Pricing component are waived in the Pricing maintenance.

Debit Currency

The system displays the currency of the Charge account to be debited for the charges.

Debit Amount

The system displays the Charge amount for each Pricing component debited to the charge account in Debit currency. If the Pricing currency is different from the Debit currency the calculated charges are converted to the Debit currency and populated in this field.

Click Save to save the transaction. On save, the initial validations will be executed.

When the transaction is received through channels or file upload, it will be auto authorized.

4. Positive Pay

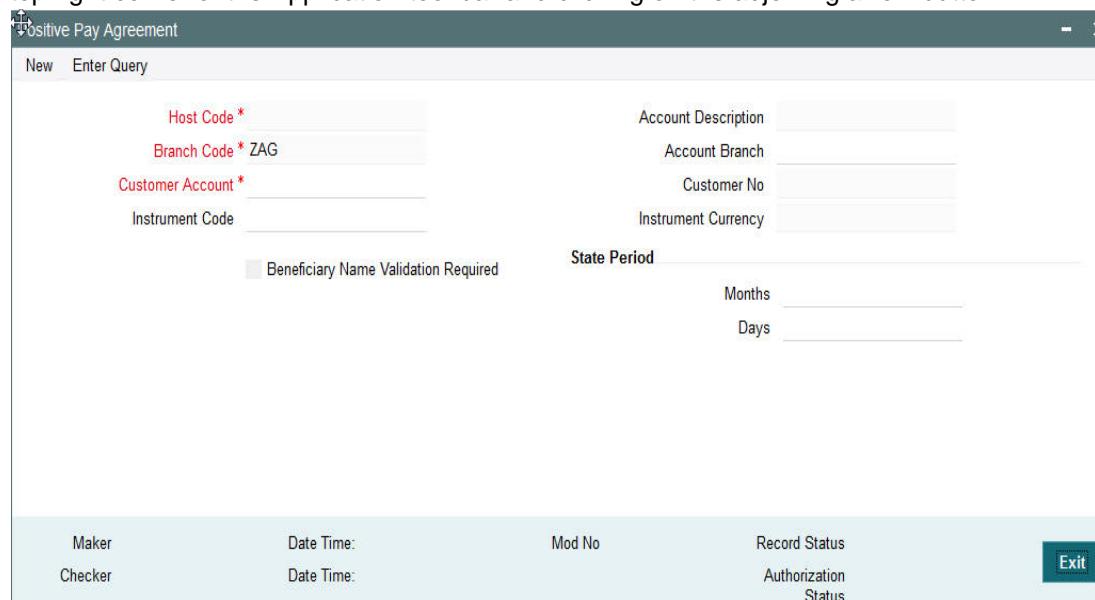
Corporate customers can provide the bank with 'Cheque Issue File' which contains the details of the cheques issued. These details are matched against cheques received for payment in Inward clearing. If a cheque listed in the Cheque Issue File has been lost or stolen or otherwise cannot be accounted for, customer can place a stop payment order on such cheque.

4.1 Positive Pay Agreement Maintenance

There is a provision to maintain Positive Pay Agreement for a customer account. If this maintenance is available, when a cheque comes in for payment, the instrument validation will be done with the Positive Pay details available for the account.

4.1.1 Invoking Positive Pay Agreement Screen

You can invoke "Positive Pay Agreement" screen by typing 'PYDAGRMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



The screenshot shows the 'Positive Pay Agreement' maintenance screen. At the top, there are 'New' and 'Enter Query' buttons. Below that, there are several input fields: 'Host Code *' (containing 'ZAG'), 'Branch Code * ZAG', 'Customer Account *' (containing '1234567890'), 'Instrument Code' (containing '1234567890'), 'Account Description' (empty), 'Account Branch' (empty), 'Customer No' (empty), 'Instrument Currency' (empty), and a checkbox for 'Beneficiary Name Validation Required' (unchecked). To the right, there is a 'State Period' section with 'Months' and 'Days' fields (both empty). At the bottom, there is a footer with 'Maker' and 'Checker' fields, 'Date Time' fields, 'Mod No', 'Record Status', 'Authorization Status', and a red 'Exit' button.

You can specify the following fields:

Host Code

The system indicates the host code that is linked to the logged in branch of the user.

Branch Code

The system indicates the branch code of the logged in user.

Customer Account

All valid accounts available for the branch are listed. Based on the account chosen, account description and account branch details are populated.

Instrument Code

Instrument codes of type 'Cheque' and instrument currency same as account currency will be listed. Select the required one.

Beneficiary Name Validation Required

Check this flag to indicate whether the Beneficiary name validation is required while process an inward positive pay transaction in clearing.

Account Description

The system displays the account description.

Account Branch

The system displays the branch details.

Customer No

The system displays the customer number upon the selection of Customer Account.

State Period

Months

Stale period is defaulted based on Instrument code. You can modify the same. The number of months can be indicated for computing the expiry of the cheque.

Days

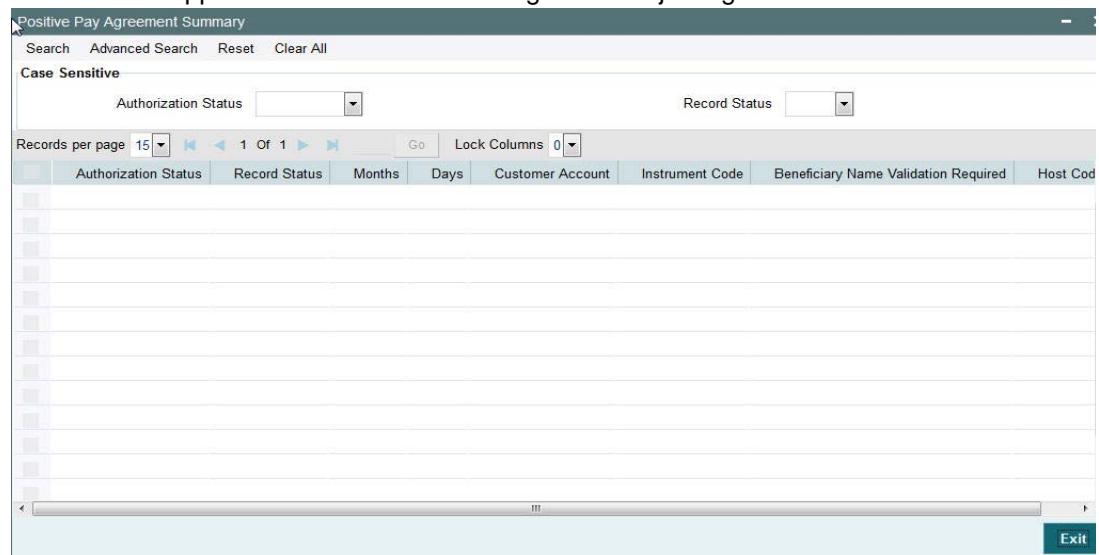
The number of days can be indicated for computing the expiry of the cheque.

Note

Stale period can be maintained either in Months or in Days. Maintaining stale period as a combination of Months and Days is not allowed.

4.1.2 Viewing Positive Pay Agreement Summary Screen

You can search for records in the Positive Pay Agreement Summary Screen. You can invoke "Positive Pay Agreement Summary" screen by typing 'PYSAGRMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..



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

- Authorization Status
- Record Status

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

4.2 Positive Pay File Upload

There is a provision for uploading and storing Positive Pay files received for an account. The combination of account number and the cheque number has to be unique. A reference is generated for each positive pay record getting uploaded.

Manual input screens are required when the request is received over fax. The Positive Pay File Upload screen is be provided to input, view or amend the positive pay details.

4.2.1 Invoking Positive Pay File Upload Screen

You can invoke "Positive Pay File Upload" screen by typing 'PYDFUPLD' 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:

Host Code

The system indicates the host code that is linked to the logged in branch of the user.

Branch Code

The system indicates the logged in branch code of the user.

Source Code

This will be defaulted as MANL for entries using the user interface. For uploads, corresponding Source code will be defaulted.

Positive Pay Reference

This reference is generated and defaulted by system.

Record Date

This will be defaulted as current date.

File Id

Specify the File Id of the customer file received.

Customer Account

Accounts that have positive pay agreement maintained for the branch are listed. Based on the account chosen, account description and account branch details are populated.

Sequence Number

Specify the Sequence Number based on the details available in the customer file.

Instrument Details**Instrument Code**

Specify the Instrument Code from the list of values.

Instrument Currency

The system displays the currency of the instrument.

Cheque Number

Specify the Cheque Number.

Issue Date

Specify the issue date as mentioned in the customer file.

Cheque Amount

Specify the amount as mentioned of the cheque issued.

Beneficiary Name

Specify the name of the beneficiary. This field is mandatory if Beneficiary Name validation is required as per Positive Pay agreement.

Remarks

Specify remarks, if any. It can be customer remarks or internal instructions. This field is optional.

Instrument Status**Instrument Status**

Instrument status is populated by the system.

Status Change Date

Date of the latest status change is displayed in this field.

Payment Details**Transaction reference no**

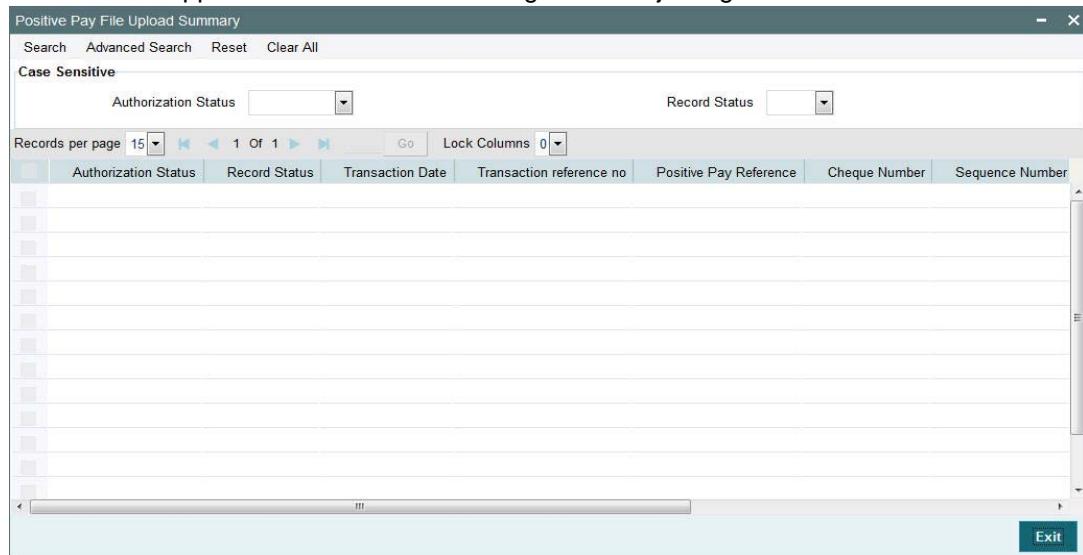
Once the cheque payment is done in the system, you can view the clearing transaction reference.

Transaction Date

You can view the clearing date of the transaction if the payment of the cheque is done.

4.2.2 Viewing Positive Pay File Upload Summary

You can search for records in the Positive Pay File Upload Summary Screen. You can invoke "Positive Pay File Upload Summary" screen by typing 'PYSFUPLD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..



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

- Authorization Status
- Record Status

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

The following actions can be performed for transactions from the Summary Screen.

Actions	Functions
Amendment	<p>It is possible to amend the positive pay records which are not in statuses like 'Liquidated', 'Cancelled' or 'Payments Stopped'. The modifiable fields are Amount, Date and Beneficiary.</p> <p>Instruments are marked as stale after the stale days maintained. This is done by a system job. It is possible to mark them as Open records when the revalidation of the instrument is done with the new date. Whenever date is amended for the cheque system re-computes valid till date and cheque status is updated for instruments that has current status as 'Active' or 'Stale'.</p>
View	<p>It is possible to view the records received through all channels from this screen. The positive pay records input /upload can be queried and viewed with the system reference number or account & cheque number combination. Cheque status is displayed for each record with date of status change.</p>

4.3 **Positive Pay Status Movement**

- Cheque status can be Active, Liquidated, Payment Stopped, Cancelled or Stale.

- Records with 'Liquidated' status will not be listed for Status movement. There will be facility to cancel a cheque and revoke the cancellation. Stop Payment can be marked and it will be possible to revoke the Stop Payment.
- Based on the Current status, the new status field will restrict the allowed values.

4.3.1 Invoking Positive Pay Status Movement Screen

You can invoke "Positive Pay Status Movement" screen by typing 'PYDSTMV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...

Maker ID	Release Time	Authorization Status	Checker ID	Checker Date Stamp	Exit

You can specify the following fields:

Host Code

The system indicates the host code that is linked to the logged in branch of the user.

Branch Code

The system indicates the branch code of the logged in user.

Customer Account

All valid accounts for which positive pay records are available are listed.

Cheque Number

Please select the cheque number for which status movement needs to be initiated. Based on the cheque number selected the following cheque details are populated:

- Original Record Reference
- File Identifier
- Sequence Number
- Issue Date
- Cheque Amount
- Beneficiary Name

Current Status

Current status of the instrument is displayed by the system.

New Status

Select the new status for the record.

- Cheque status can be Active, Liquidated, Payment Stopped, Cancelled or Stale.

- Records with 'Liquidated' status will not be listed for Status movement. There will be facility to cancel a cheque and revoke the cancellation. Stop Payment can be marked and it will be possible to revoke the Stop Payment.
- Based on the Current status, the new status field will restrict the allowed values.
-

Current Status	Allowed List of New Status
Open	Payment Stopped, Cancelled or Liquidated
Cancelled	Open
Payment Stopped	Open

Note

- When one status update record is pending for authorization for a account and cheque number combination, system will not allow saving another status update record for the same combination.
- Close and reopen options are not available for this screen.
- An authorized record will be allowed to be amended only for Reason field. Other fields will be disabled while unlocking the record.

4.3.2 Viewing Positive Pay Status Movement Summary Screen

You can search for records in the Positive Pay Status Movement Summary Screen. You can invoke "Positive Pay Status Movement Summary" screen by typing 'PYSSTMOV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..

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

- Status Update Reference
- New Status
- Customer Account
- Current Status
- Beneficiary Name

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

4.4 Positive Pay Cheque Processing

Positive pay cheques received in Inward clearing follows the process flow like paper cheques with the exception that instrument validation is done based on the positive pay record available. Positive Pay reference is stamped to the clearing record.

The following are the processing steps for a Positive Pay instruction:

- **Initial Validations:** System performs mandatory field checks and reference information checks. Account/Bank re-direction is also done at this stage. Instrument currency can be one of the local clearing currencies allowed for the Network. System segregates Positive Pay clearing records from normal cheque records at this stage.
- **Customer/Account Status Check:** Customer status check to be done during initial validations based on the details available in Payments. Customer a/c is validated at the time of transaction validation to verify that the credit account is a valid customer account with valid status.
- **Instrument Stale Period Check:** This validation is required if issue date of the instrument is back dated. Stale period is validated based on the maintenance available in Positive Pay agreement.
- **Future dated Instruments Check:** Future dated instruments are moved to exception queue for return processing.
- **Positive Pay Reconciliation:** If Positive pay agreement is available for the account, the inward clearing transaction is marked for Positive Pay reconciliation. An open record is required for the account with same cheque number, amount and date. If beneficiary name validation is required as per the PP agreement, the same has to be done. If the Cheque status is invalid, the appropriate exception is raised. Any validation failure will move the transaction to cheque return queue. From where it can be approved or Returned.
- **Duplicate Cheque:** Validation is done to identify the duplication of the transaction using the below key values, as configured for the source:
- **Sanction Check:** If Sanction screening is required for inward clearing, then it should be possible to send the clearing party details to the external sanction system for verification.
- **Charge Computation:** If charge computation is applicable, system should be able to compute the charges at this stage. Charges applicable as on activation date should be picked up for application.
- **External Credit Approval:** For an incoming clearing, account status and account balance verification and blocking of the cheque amount is done with DDA system.
- **Accounting:** Accounting entries are handed off to Accounting System.
- **Cheque Return:** Return processing is the same as inward clearing return processing. Return processing is posted on individual cheque basis.

5. Function ID Glossary

P

PGDBANKD 4

PGDBRANH 6

PGDINSCD 1, 7

PGDITONL 16

PGDNCYPR 9

PGDOTONL 12

PGSBANKD 5

PGSBRANH 6

PGSINSCD 2, 3

PGSNCYPR 11

PIDINPRF 3

PIDINSNO 5

PIDINSPY 11

PIDSTPAY 16

PISINPRF 4

PISINSIS 11

PISINSNO 6

PISINSPY 15

PISSTPAY 17

PYDAGRMT 1

PYDFUPLD 3

PYDSTMOV 6

PYSAGRMT 2

PYSFUPLD 5