US Payments User Guide

Oracle Banking Payments

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US Payments User Guide
Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway
Goregaon (East)
Mumbai, Maharashtra 400 063
India
Worldwide Inquiries:
Phone: +91 22 6718 3000
Fax: +91 22 6718 3001
www.oracle.com/financialservices/

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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 in processing Fedwire and US ACH Payments.

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

1.2 Audience

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

Role	Function
Payment Department Operators	Payments Transaction Input functions except Authorization.
Back Office Payment Department Operators	Payments related maintenances/Payment Transaction Input functions except Authorization
Payment Department Officers	Payments Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup and 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	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*Fedwire Payments* provides information on initiation and processing of outgoing and incoming Fedwire payments.
Chapter 3	*NACHA Payments* provides information on NACHA Payments.
Chapter 4	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Fedwire Payments

Fedwire Funds Service is a real-time, gross settlement (RTGS) payment system of USA. It processes each RTGS payment initiated by the Fedwire Member bank on an individual basis and settles it immediately upon receipt. Settlement of funds is immediate, final and irrevocable, as in a RTGS system in any other country. Along-with NACHA ACH and CHIPS, it is a critical domestic payment system in the US.

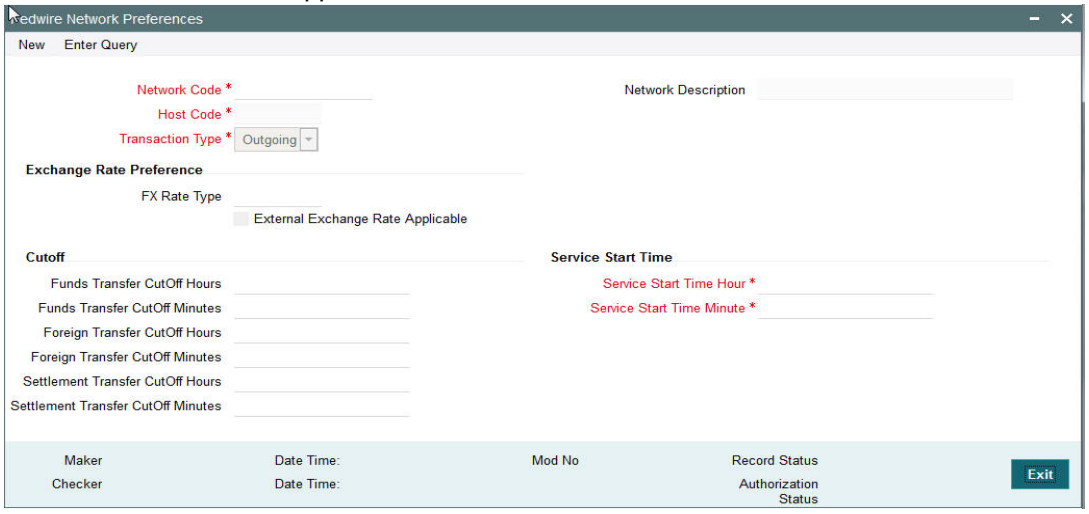
High-lights of Fedwire Payments Module

- Manual Payment Initiation
- Receipt of individual payment requests from bank channels
- Receipt of Bulk file for outward payments
- Fedwire network rules validation
- Derivation of Type Code and Sub-type Code in case of outgoing payment
- Support for input of exhaustive Payment related information for 'CTP' payments
- Sanctions check by interfacing with an external Sanctions screening system
- External Credit Approval Check
- Accounting
- Fedwire Message generation
- Support for multiple Network Cut-off times
- Support for Fedwire business day spanning 2 calendar days
- Support for sending and receiving Service messages

2.1 Fedwire Network Preferences

You can capture Network Preferences for Fedwire Network in this maintenance screen.

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



Specify the following fields:

Network Code

Specify a network code of the Fedwire network.

Network Description

Specify description of the Fedwire network.

Host Code

Displays the Host code assigned to of the branch selected by the logged in user.

Transaction Type

Specify if the Fedwire Network preferences are being specified for transaction type is Outgoing or Incoming transaction type.

Exchange Rate Preference

FX Rate Type

Specify the FX Rate Type from the list of values.

External Exchange Rate Applicable

Check this box to indicate that fetching External Exchange Rate is applicable.

Cutoff

Funds Transfer CutOff Hours

Specify the Cutoff hours for Funds Transfer of Type code 10.

Funds Transfer CutOff Minutes

Specify the Cutoff Minutes for Funds Transferof Type code 10.

Foreign Transfer CutOff Hours

Specify the Cutoff hours for Foreign Transfers to foreign central banks and international organizations i.e. fund transfers of Type code 15.

Foreign Transfer CutOff Minutes

Specify the Cutoff Minutes for Foreign Transfers to foreign central banks and international organizations.

Settlement Transfer CutOff Hours

Specify the Cutoff hours for Settlement Transfers between Direct Fedwire members i.e. fund transfers of Type code 16.

Settlement Transfer CutOff Minutes

Specify the Cutoff Minutes for Settlement Transfers between Direct Fedwire members.

Service Start Time

Service Start Time Hour

Specify the start time in hours of the Fedwire business day.

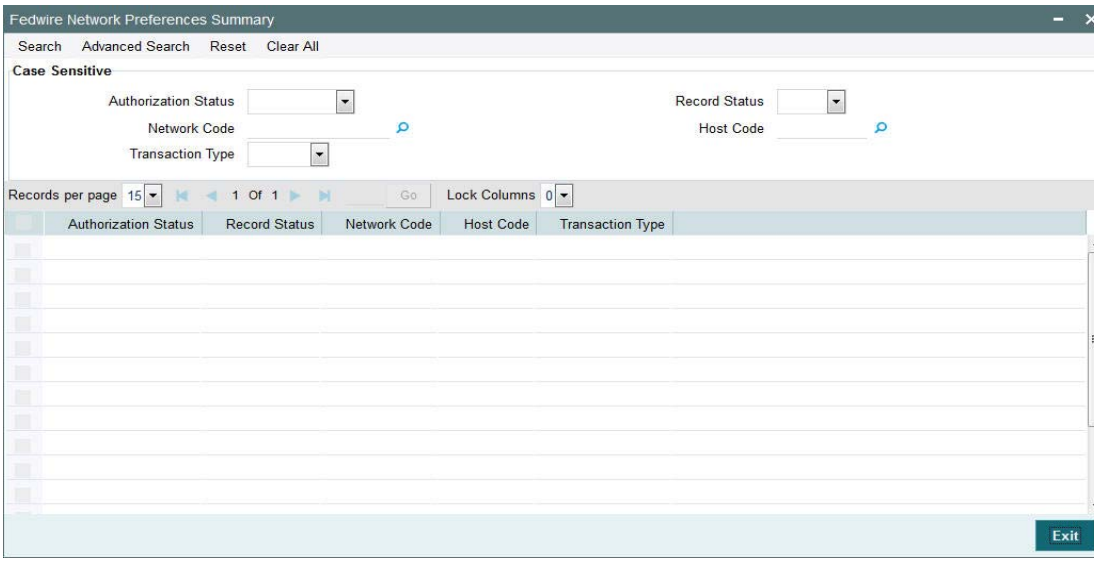
Service Start Time Minute

Specify the start time in minutes of the Fedwire business day.

2.1.1 Viewing Fedwire Network Preferences Summary

You can view the summary in “Fedwire Network Preferences Summary” screen. You can invoke the Fedwire Network Preferences Summary screen by typing ‘PWSNWPRF’ in the

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



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

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

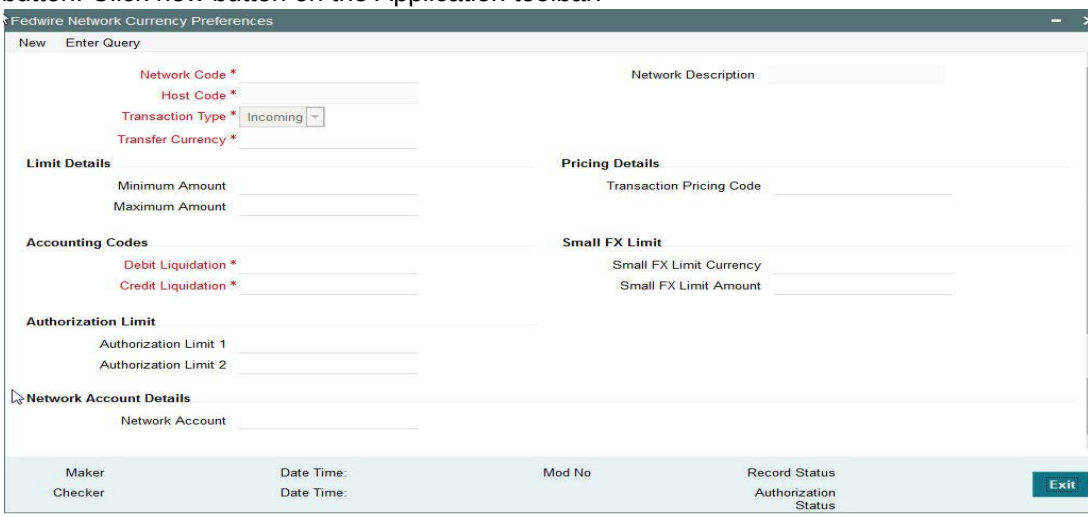
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details:

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

2.2 Fedwire Network Currency Preferences

You can capture Network Currency Preferences for Fedwire Network.

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



Specify the following fields:

Network Code

Select the network code of the logged in user from the available list of values for the Host.

Network Description

This field is auto-populated based on the network code selected.

Host Code

Displays the Host code assigned to of the branch selected by the logged in user.

Transaction Type

Select the type of transaction for which the Fedwire Network preferences are being specified. The options are:

- Incoming
- Outgoing

Transfer Currency

Select the required currency from the list of available currencies for the Fedwire network.

Limit Details

Minimum Amount

Specify the minimum amount for a Fedwire payment.

Maximum Amount

Specify the maximum amount for a Fedwire payment.

Pricing Details

Transaction Pricing Code

Select the Pricing code from the list of available Pricing codes.

Accounting Codes

Debit Liquidation

Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.

Credit Liquidation

Specify the template for Credit Liquidation.

Dispatch/Receipt Accounting

Specify the template for Dispatch/Receipt Accounting from the list of available accounting templates.

Small FX Limit

Small FX Limit Currency

Select the required currency from the list of available currencies for specifying the Small FX Limit.

Small FX Limit Amount

Specify the amount for the Small FX Limit.

Authorization Limit

Authorization Limit 1

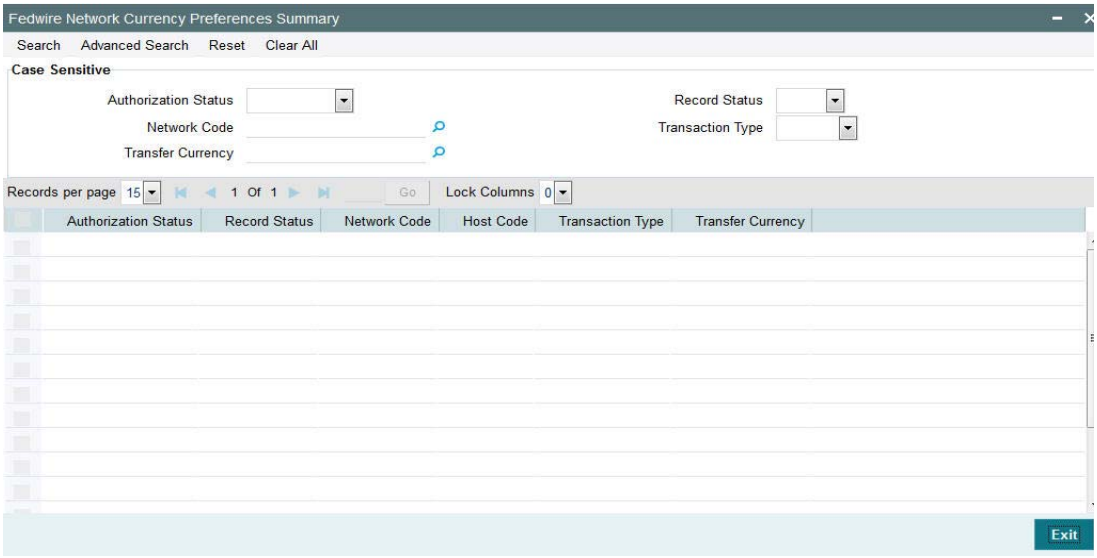
Specify the amount limit above which the transaction will need first level of authorization.

Authorization Limit 2

Specify the amount limit above which transaction will need second level of authorization in addition to first level of authorization.

2.2.1 Viewing Fedwire Network Currency Preferences Summary

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



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

- Authorization Status

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

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details in here:

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

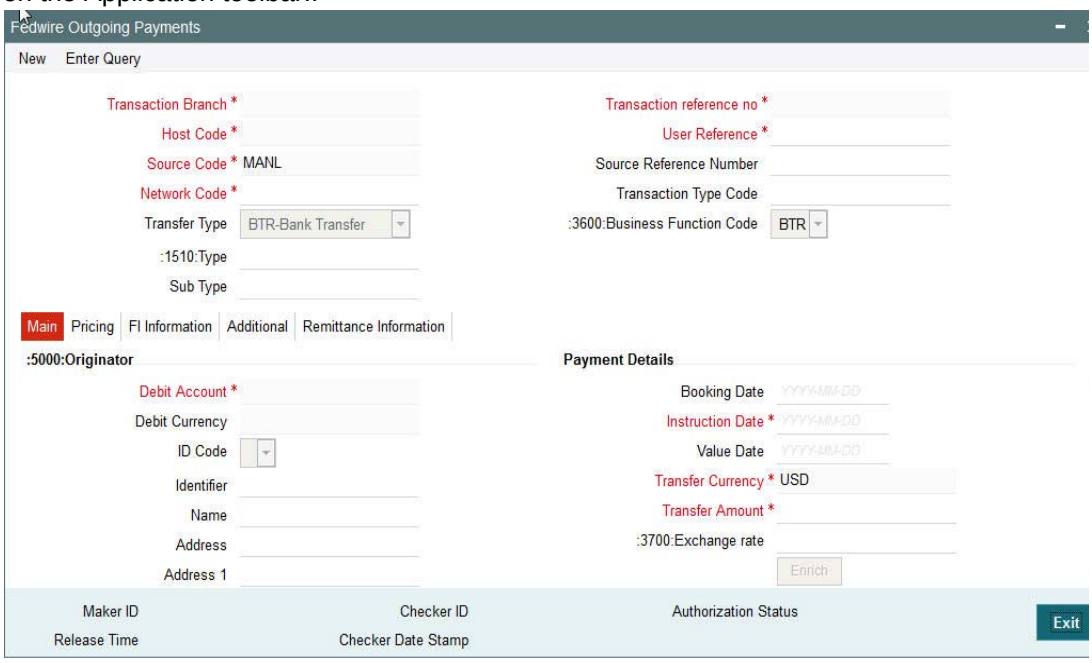
2.3 Outgoing Fedwire Input Screen

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

- Customer Transfer
- Bank Transfer

2.3.1 Invoking Fedwire Outgoing Screen

Outgoing Fedwire payments can be manually booked from this screen in case the inward Fedwire message cannot be received or processed due to any reason. You can invoke “Fedwire Outgoing Payments” screen by typing ‘PWDOTONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..



You can specify the following fields:

Transaction Branch

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

Transaction Reference Number

The system generates and displays a unique reference number for the transaction.

User Reference

The system defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number

Host code

The system defaults the host code of transaction branch.

Source Code

The system derives the source code for the transaction depending on the source from where it is received. For manual transactions, source code is defaulted to MANL.

Source Reference Number

The system displays the Source Reference Number provided by the channel or any other source for the transaction. You can input the value for manually booked transaction..

Network Code

Specify the required Fedwire network code.

:3600:Business Function Code

Specify the desired Business Function Code from the available options. For e.g. CTR (Customer Transfer), BTR (Bank Transfer) etc

Transfer Type

Select the required type of transfer. The options are:

- Bank Transfer
- Customer Transfer.

Transaction Type Code

Specify the required transaction type code.

:1510:Type

Specify the type code of the payment. The options are:

- 10 (Customer Transfers)
- 15 (International Transfers)
- 16 (Settlement transfers between Fedwire members)

Sub Type

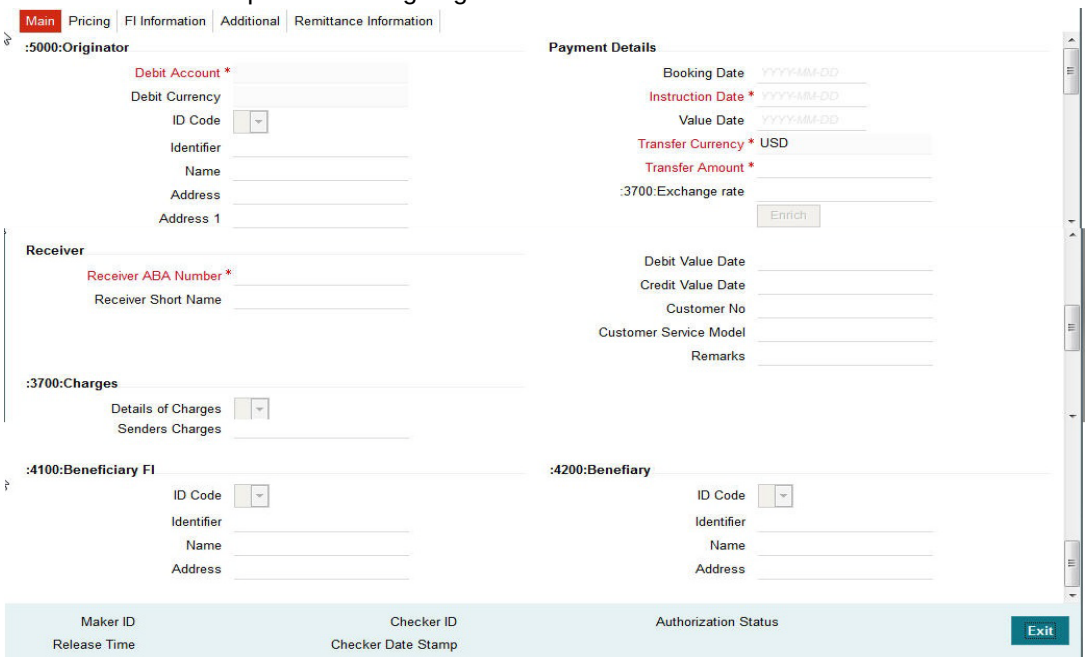
The system defaults the Sub-type code to “00” and is non-editable.

Note

This is because only the sub-type code of “00” is currently supported for any of the type codes.

2.3.1.1 Main Tab

Click ‘Main’ tab to capture the Outgoing Fedwire details:



Specify the following details

:5000:Originator

Debit Account

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

ID Code

Select the ID code from the drop down list corresponding to the type of originator identification and details that are desired to be input in the following fields. The options are:

- B - SWIFT Bank Identifier Code (BIC)
- C- CHIPS Participant
- D - Demand Deposit Account (DDA) Number
- F - Fed Routing Number
- T - SWIFT BIC or Bank Entity Identifier (BEI) and account number
- U - CHIPS Identifier
- 1 - Passport Number
- 2 - Tax Identification Number
- 3 - Driver’s License Number
- 4 - Alien Registration Number
- 5 - Corporate Identification
- 9 - Other Identification

Identifier

Specify the identifier details as per the selected ID Code.

Name

The system displays the Originator's name based on the selected Debit account

Address

Specify the address details of the originator.

Address 1

Specify the additional address details of the originator.

Payment Details

Booking Date

Specify the booking date of the payment..

Instruction Date

Specify the Instruction Date of the outgoing payment which can be current or future business date.

Value Date

Specify the Value date of the transaction.

Transfer Currency

The system displays the transfer currency of USD by default.

Transfer Amount

Specify the amount for the transfer.

3700:Exchange Rate

Exchange rate for converting the Transfer amount in USD to debit account currency is derived on clicking the Enrich button.

Enrich

Click this button for enrichment of the transaction that includes deriving exchange rate (if applicable), Value dates, Charges and mandatory field validation.

Receiver

Receiver ABA Number

Select the ABA Number of Receiver DI (Depository Institution) from the list of all Fedwire members.

Receiver Short Name

Specify the Receiver DI's Short Name.

Debit Value Date

The system displays the derived debit value date on clicking Enrich.

Credit Value Date

The system displays the credit value date on clicking Enrich.

Customer No

The system displays the customer number (of the customer maintained in the system) that is derived based on the selected debit account number of the originator.

Customer Service Model

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

Remarks

Specify any remarks for the payment being booked

Details of Charges

Select the details of charges from the drop down list. The options are:

- B (Beneficiary)
- S (Shared)

Senders Charges

Specify the sender's charges as <USD><Amount>. For e.g. USD10.25.

:4100:Beneficiary FI

ID Code

Select the ID code from the drop down corresponding to the type of identification of Beneficiary FI and details that are desired to be input in the following fields The options are:

- B - SWIFT Bank Identifier Code (BIC)
- C - CHIPS Participant
- D - Demand Deposit Account (DDA) Number
- F - Fed Routing Number
- U - CHIPS Identifier

Identifier

Specify the Beneficiary FI identifier as per the selected ID Code.

Name

Specify the name of the beneficiary FI.

Address

Specify the address of the beneficiary FI.

:4200:Benefiary

ID Code

Select the ID code from the drop down corresponding to the type of identification of Beneficiary and details that are desired to be input in the following fields. The options are:

- B - SWIFT Bank Identifier Code (BIC)
- C - CHIPS Participant
- D - Demand Deposit Account (DDA) Number
- F - Fed Routing Number
- T - SWIFT BIC or Bank Entity Identifier (BEI) and account number
- U- CHIPS Identifier
- 1 - Passport Number
- 2 - Tax Identification Number
- 3 - Driver's License Number
- 4 - Alien Registration Number
- 5 - Corporate Identification
- 9 - Other Identification

Identifier

Specify the identification details as per the selected ID Code.

Name

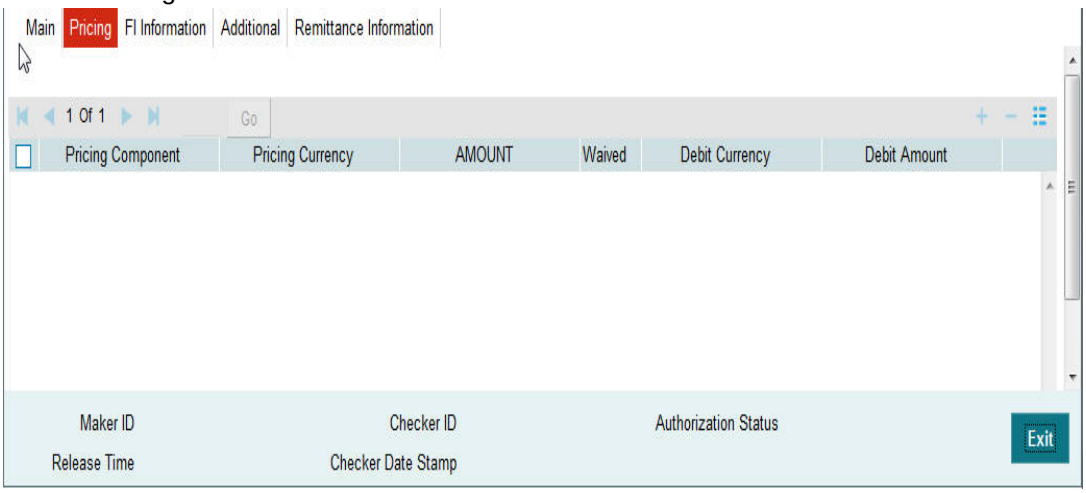
Specify the name of the beneficiary.

Address

Specify the address details of the Beneficiary.

2.3.1.2 Pricing Tab

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab.These details are populated on clicking Enrich button in the Main tab before saving the transaction, or as part of processing on saving the transaction without clicking Enrich.



The below mentioned attributes will be available in the Pricing tab

Pricing Component

The system displays the Name of the pricing component applicable for the transaction for which charges are computed..

Pricing Currency

The system displays the Currency in which the charge amount is calculated for the Pricing component.

Amount

The system displays the charge amount calculated for each pricing component.

Waived

This field if checked indicates that the charge is waived for the pricing component.

Debit currency

The system displays the currency in which the charge amount is debited for the pricing component. This is the currency of the debit (originator) account.

Debit amount

The system displays the charge amount in debit currency to be debited. This amount is different from the calculated Pricing amount if the debit currency is different from the Pricing Currency. The Debit amount for charges is calculated by converting the Pricing amount in Pricing Currency to Debit currency using specified Exchange Rate type in Pricing Code maintenance.

Deferred

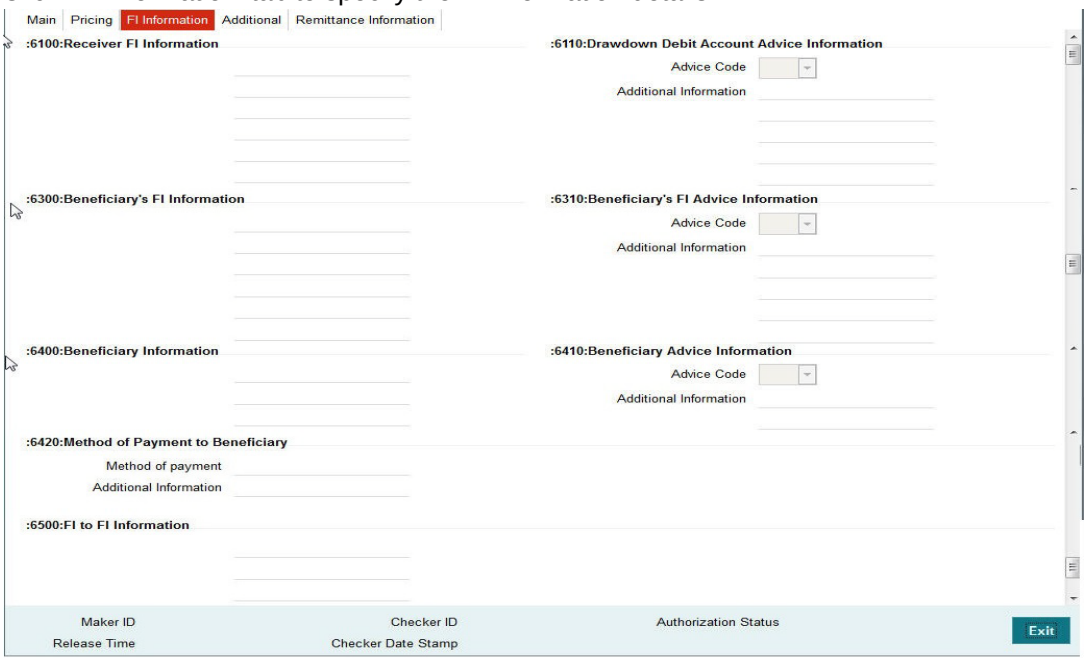
This field if checked indicates that the charges are not collected during transaction processing but their liquidation is deferred based on customer preferences. Applicable only for “S” (Shared) type of charges..

Borne By Bank

This field if checked indicates that the charges are borne by bank.

2.3.1.3 FI Information

Click ‘FI Information’ tab to specify the FI Information details:



Specify the following details

:6100:Receiver FI Information

Specify the information for the Receiver FI in the lines provided.

:6110:Drawdown Debit Account Advice Information

Advice Code

Select the Advice Code for drawdowns from the drop down list. The options are LTR, PHN, TLX and WRE.

Additional Information

Specify additional information on the Advice.

:6200:Intermediary FI Information

Specify the information for the Intermediary FI in the lines provided.

:6210:Intermediary FI Advice Information

Advice Code

Select the appropriate value of the Intermediary FI Advice from the drop down list. The options are LTR, PHN, TLX and WRE.

Additional Information

Specify additional information on the Advice.

:6300:Beneficiary's FI Information

Specify the Beneficiary FI Information in the lines provided.

:6310:Beneficiary's FI Advice Information

Advice Code

Select the appropriate value of Advice code for the Beneficiary FI Advice from the drop down list. The options are LTR, PHN, TLX and WRE. After selecting the option, you may specify additional information in the lines provided.

:6400:Beneficiary Information

Specify the information for the beneficiary in the lines provided.

:6410:Beneficiary Advice Information

Advice Code

Select the Advice Code for the Beneficiary Advice from the drop down list. The options are LTR, PHN, TLX and WRE.

Additional Information

Specify additional information on the Advice.

:6420:Method of Payment to Beneficiary

Method of payment

Specify the method of payment. ‘CHECK’ is the only valid option that can be input.

Additional Information

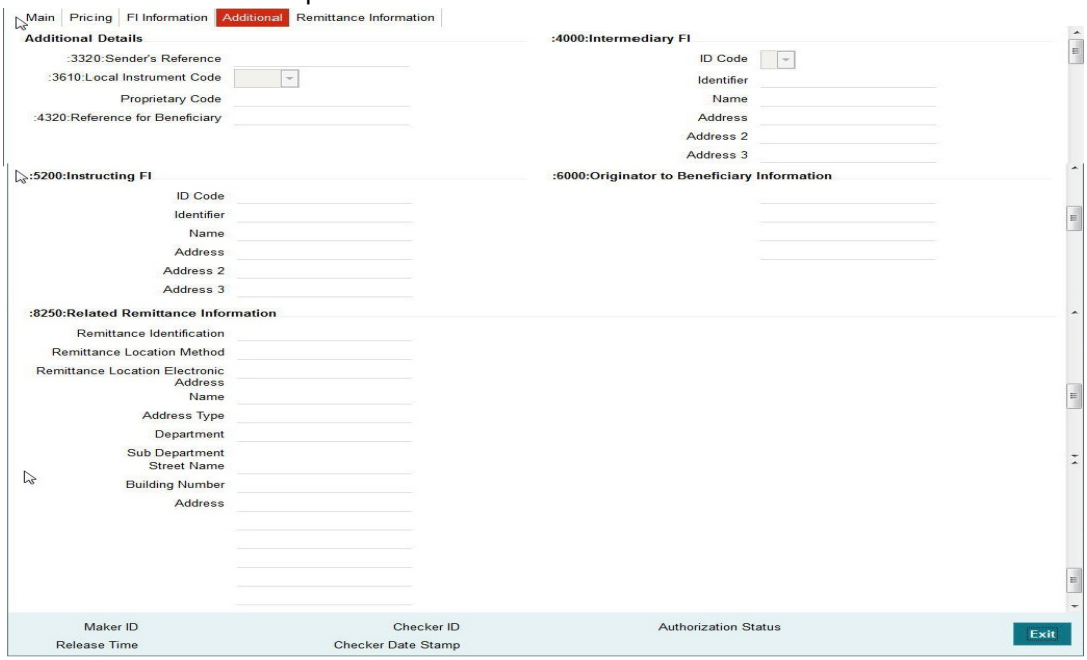
Specify additional information on the method of payment.

:6500:FI to FI Information

Specify the FI to FI Information in the lines provided.

2.3.1.4 Additional Tab

Click ‘Additional’ tab to capture the additional details:



Specify the following details:

Additional Details

:3320:Sender's Reference

Specify the Sender’s Reference.

:3610:Local Instrument Code

Select the local Instrument Code from the drop down list. The available values are ANSI, COVS, GXML, IXML, NARR, PROP, RMTS, RRMT, S820, SWIFand UEDI.

Proprietary Code

Specify a Proprietary Code if the Local Instrument Code element selected is PROP.

:4320:Reference for Beneficiary

Specify the reference details for beneficiary.

:4000:Intermediary FI

ID Code

Select the required ID Code from the drop down list. The available values are B, C, D, U and F.

Identifier

Specify the Identifier details of the Intermediary for the selected ID Code.

Name

Specify the name of the Intermediary.

Address 1 to 3

Specify the address of the Intermediary in the lines provided.

:5200:Instructing FI

ID Code

Specify the required ID Code from the drop down list. The available values are B, C, D, U and F.

Identifier

Specify the Identifier details for the selected ID code.

Name

Specify the name of the Instructing FI.

Address 1 to 3

Specify the address of the Instructing FI in the lines provided.

:6000:Originator to Benefiary Information

Specify the Originator to Beneficiary details in the lines provided.

:8250:Related Remittance Information

Remittance Identification

Specify the Remittance Identification details.

Remittance Location Method

Specify the Remittance Location Method details.

Remittance Location Electronic Address

Specify the Remittance Location Electronic Address details.

Name

Specify the name as mentioned in the Remittance Information.

Address Type

Specify the Address Type which should be one of the following allowed values - ADDR, BIZZ, DLVY, HOME, MLTO and PBOX.

Department

Specify the associated department details.

Sub Department

Specify the associated sub department details.

Street Name

Specify the Street Name.

Building Number

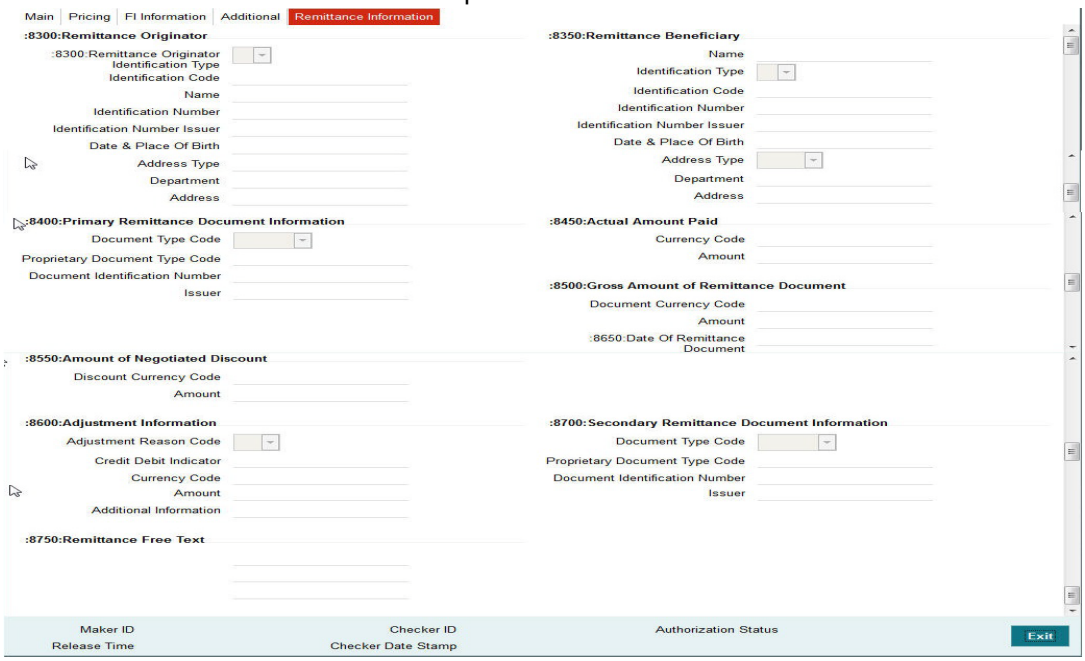
Specify the Building Number.

Address

Specify the address.

2.3.1.5 Remittance Information Tab

Click ‘Remittance Information’ tab to capture the information on Remittance:



Specify the following details:

:8300:Remittance Originator

:8300:Remittance Originator Identification Type

Select the Originator Identification Type from the drop down.

Identification Code

Specify the Identification Code.

Name

Specify the name of the Remittance Originator.

Identification Number

Specify the Identification Number of the Originator.

Identification Number Issuer

Specify the Identification Number Issuer of the identification.

Date & Place Of Birth

Specify the Originator’s date of birth and place of birth.

Address Type

Specify the address type, which should be one of the following allowed values - ADDR, BIZZ, DLVY, HOME, MLTO and PBOX.

Department

Specify the department.

Address

Specify the address details.

:8350:Remittance Beneficiary

Name

Specify the name of the Beneficiary of the remittance.

Identification Type

Specify the Identification Type of the Beneficiary.

Identification Code

Specify the Identification Code of the Beneficiary as per the selected Identification type.

Identification Number

Specify the Identification Number of the beneficiary.

Identification Number Issuer

Specify the beneficiary's Identification Number Issuer.

Date & Place Of Birth

Specify the beneficiary's date of birth and place of birth.

Address Type

Select the address type from the drop down, which should be one of the following allowed values - ADDR, BIZZ, DLVY, HOME, MLTO and PBOX.

Department

Specify the department.

Address

Specify the address details.

:8400:Primary Remittance Document Information

Document Type Code

Select the code to specify the document type from the drop down list.

Proprietary Document Type Code

Specify a Proprietary Document Type Code if the Document Type Code selected is PROP.

Document Identification Number

Specify the Document Identification Number

Issuer

Specify the Isuser of the document.

:8450:Actual Amount Paid

Currency Code

Specify the currency code of the actual amount remitted.

Amount

Specify the actual amount remitted.

:8500:Gross Amount of Remittance Document

Document Currency Code

Specify the currency code of the gross amount remitted as mentioned in the Remittance Document.

Amount

Specify the gross amount remitted.

:8550:Amount of Negotiated Discount

Discount Currency Code

Specify the currency code of the negotiated discount for the amount payable.

Amount

Specify the discounted amount.

:8600:Adjustment Information

Adjustment Reason Code

Specify the adjustment reason code from the drop down.

Credit Debit Indicator

Specify if the adjustment is done for credit or debit.

Currency Code

Specify the currency code of the adjustment amount.

Amount

Specify the adjusted amount.

Additional Information

Specify any other related information.

:8700:Secondary Remittance Document Information

Document Type Code

Select the code to specify the document type from the drop down list.

Proprietary Document Type Code

Specify a Proprietary Document Type Code if the Document Type Code selected is PROP.

Document Identification Number

Specify the Document Identification Number

Issuer

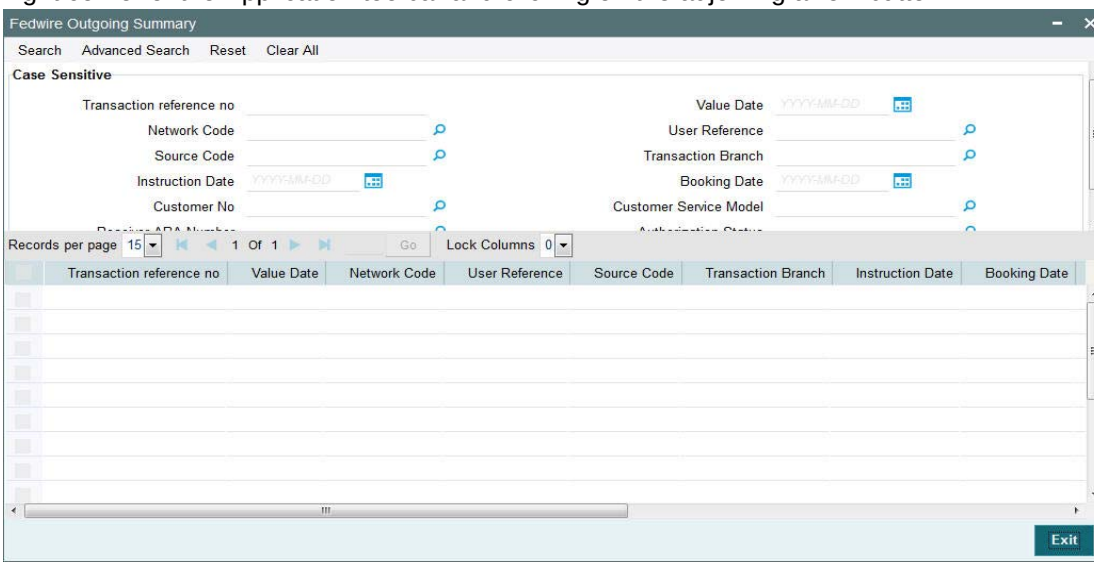
Specify the Issuer of the Secondary Remittance Document document.

:8750 Remittance Free text

Specify any remarks on the remittance in the free text format in the lines provided.

2.3.1.6 Viewing Fedwire Outgoing Summary

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



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

- Transaction reference no
- Value Date
- Network Code
- User Reference
- Source Code
- Transaction Branch
- Instruction Date
- Booking Date
- Customer No
- Customer Service Model
- Receiver ABA Number
- Authorization Status

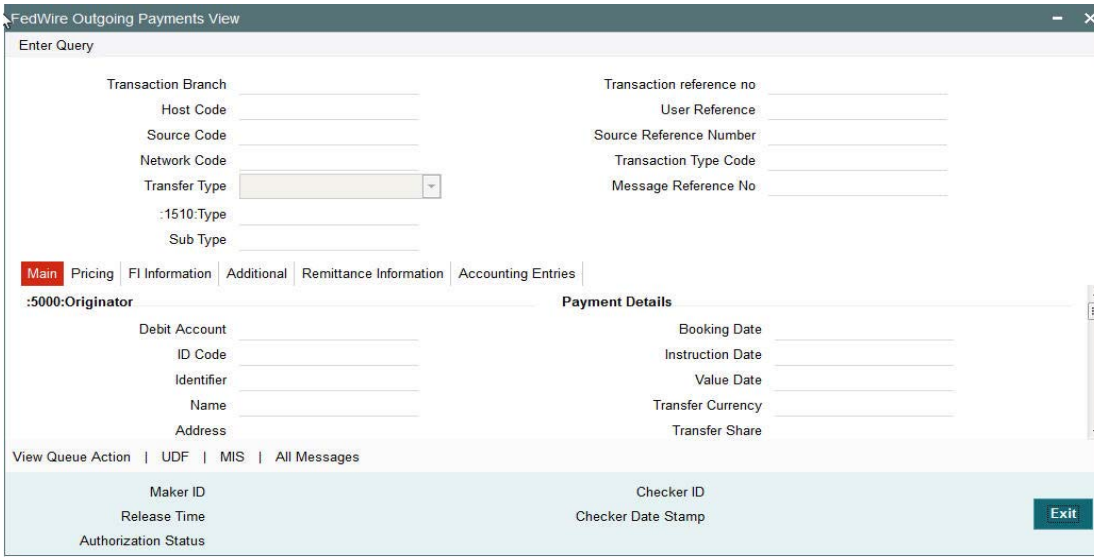
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details in here:

- Transaction reference no
- Value Date
- Network Code
- User Reference
- Source Code
- Transaction Branch
- Instruction Date
- Booking Date
- Customer No
- Customer Service Model
- Receiver ABA Number

- Authorization Status

2.3.1.7 Fedwire Outgoing View Screen

You can view the details of an Outgoing Fedwire transaction in the “Fedwire Outgoing View” Screen You can invoke the “Fedwire Outgoing View” screen by typing ‘PWDOVIEW’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



The following tabs are visible in the View Screen: Please refer to the fields details from Section 2.1.2 to Section 2.1.6.

Main

You can view the Main details of the Fedwire Outgoing transaction.

Pricing

You can view the pricing details of the Fedwire Outgoing transaction.

FI Information

You can view the FI Information details of the Fedwire Outgoing transaction.

Additional

You can view the Additional details of the Fedwire Outgoing transaction.

Remittance Information

You can view the Remittance Information details of the Fedwire Outgoing transaction.

Accounting Entries

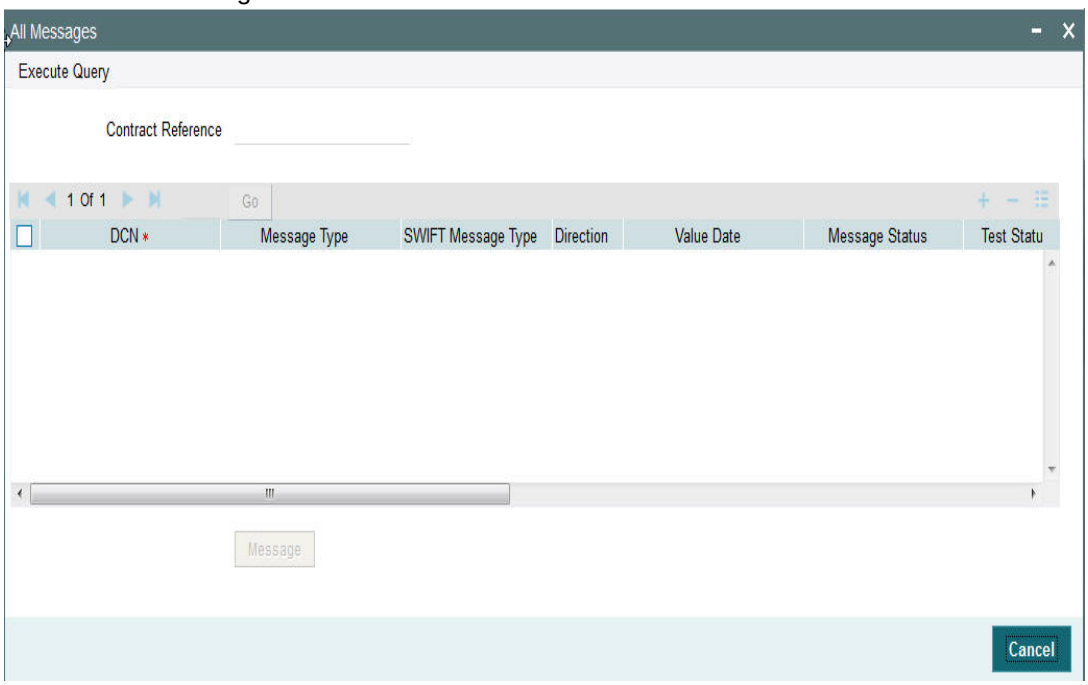
You can view the Accounting Entries of the Fedwire Outgoing transaction.

In addition to these tabs, the following links are available that opens a separate sub screen.

- View Action Queue - You can view the different actions taken by system or by user when the transaction was moved to various exception queues as part of the processing.
- UDF - You can view the User Defined Fields in this sub-screen.
- MIS - You can view the MIS details in this sub-screen.
- All Messages - You can view all the messages created for the Outgoing transaction.

2.3.1.8 All Messages

Click the “All Messages” link in the View screen to invoke this sub-screen.



The system displays the following details in a grid form containing one or multiple rows

Contract Reference

Displays the contract (transaction) reference number.

DCN

Displays the unique DCN number assigned by the system to each generated message.

Message Type

Displays the system defined message type e.g. Cust_Transfer, Cover etc.

SWIFT Message Type

Specify the SWIFT message type of the generated message e.g. MT103, MT202COV etc.

Direction

Displays if the message is outgoing or incoming.

Media

Displays the message generation date.

Message Status

The system displays the message status. e.g. Hand-off, Repair etc.

Test Status

The system displays the Test status of the message, which would generally be “Not Applicable”.

Authorization Status

The system displays the authorization status. i.e. Authorized or Unauthorized. For incoming messages which fall into Repair or a user defined queue, this status may be “Unauthorized” if the message has been manually repaired and awaiting authorization.

Acknowledgment Status

The system displays whether Acknowledgement from SWIFT (ACK/NAK) is required or not for the outgoing SWIFT message. This value is displayed based on the message level configuration.

Media

The system displays the media of the message which is “SWIFT”.

Receiver/Sender

Displays the Customer ID of the Receiver of an outgoing SWIFT message or of the Sender of an incoming SWIFT message.

Receiver Name

Displays the name of the receiver or sender.

PDE Flag

Displays if PDE trailer is included in the incoming or outgoing message.

2.3.1.9 Message Details

You can select a particular message in the All Messages summary sub-screen (explained above) and view the message details in this screen.

Displays the following details for the selected message.

Reference Number

Specify the transaction reference number.

DCN

The system displays DCN of the message.

ESN/Version Number

The system displays the version number of the message.

Receiver/Sender

The system displays receiver/sender of the message.

Message Type

The system displays system defined message type.

SWIFT Message Type

The system displays SWIFT message type.

Message

The system displays details of the actual message including BIC and Name and Address details of the Sender and Receiver as well as the fields and values populated in the message body.

Remarks

Specify a comments or remarks for the message.

Reject Reason

The system displays the reject reason code.

Message Trailers

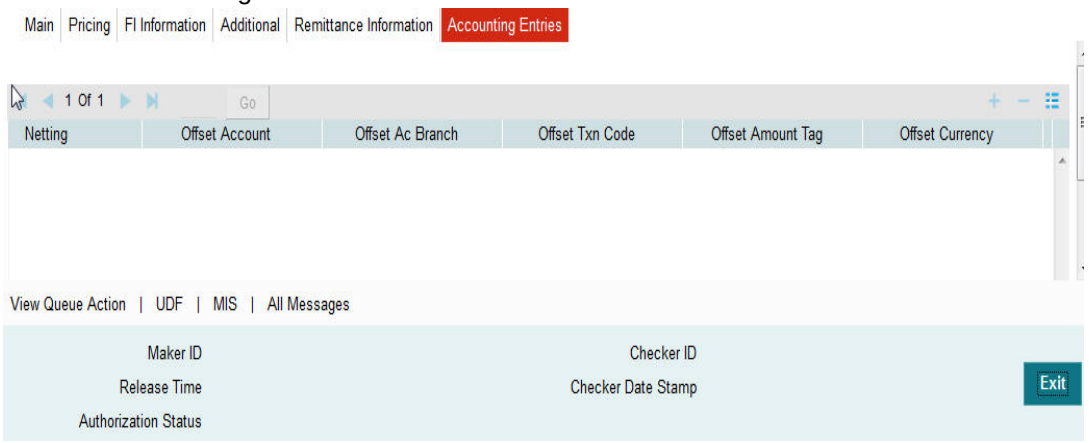
The system displays the message trailers.

2.3.1.10 Accounting Entries

During payment transaction processing, the accounting entries whose for which hand -off status is pending are posted to a JMS Queue. Once these entries are posted in the queue, the status is updated as handed off.

If the Accounting system and the ECA system are not the same, an update is sent to the ECA system as well while doing the accounting handoff. Any amount block in the customer account done during External credit approval can be released on receiving accounting update.

Click the “Accounting Entries” tab in the view screen to invoke the screen



The system displays the following details in a grid form that contains accounting entries in multiple rows:

Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

The system displays the transaction account number that is debited or credited in the accounting entry.

Account Branch

The system displays the account branch.

TRN Code

The system populates the transaction code of the accounting entry from the Account Template maintenance.

Dr/Cr

The system displays whether the accounting entry is ‘debit’ or ‘credit’ leg.

Amount Tag

The system displays the amount tag of the Amount being debited/credited.

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

The system displays the Offset Account of the accounting entry for posting the offset debit/ credit.

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

The system displays the Offset Transaction Code from the Account Template maintenance.

Offset Amount Tag

The system displays the Offset Amount Tag of the Offset amount.

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

2.4 Incoming Fedwire Input Screen

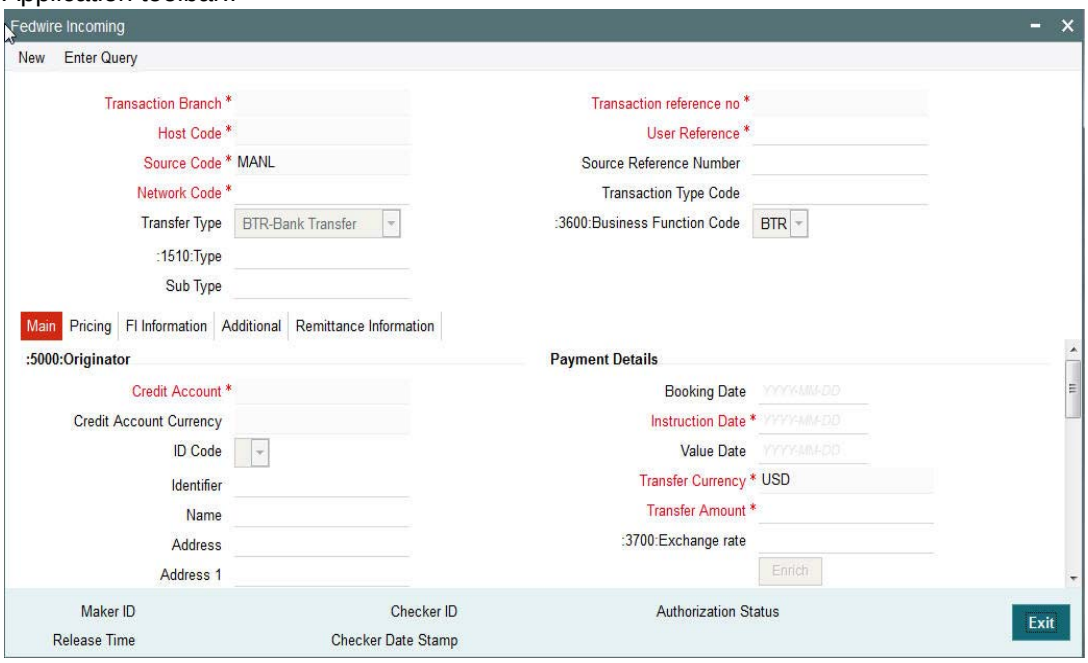
System supports Fedwire Incoming Payments for the below mentioned transfer type:

- Customer Transfer
- Bank Transfer

2.4.1 Invoking Fedwire Incoming Screen

Incoming Fedwire payments can be manually booked from this screen in case the inward Fedwire message cannot be received or processed due to any reason. You can invoke “Fedwire Incoming Payments” screen by typing ‘PWDITONL’ in the field at the top right corner

of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..



You can specify the following fields:

Transaction Branch

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

Transaction Reference Number

The system generates and displays the unique transaction reference number.

User Reference

The system generates and displays the user reference number when you click on **New**.

Host code

The system defaults the host code of transaction branch.

Source Code

The system derives the source code field. For manual transactions, source code is defaulted to MANL.

Source Reference Number

The system displays the Reference Number provided by the channel or any other source for the transaction. The same can also be input for manually booked transaction.

Network Code

Select the Fedwire network code.

Business Function Code

Specify the desired Business Function Code from the available options. For e.g. CTR (Customer Transfer), BTR (Bank Transfer) etc.

Transfer Type

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

Transaction Type Code

Specify the required transaction type code.

:1510:Type

Select the type code for the payment from the drop down list. The options are:

- 10 (Customer Transfers)
- 15 (International Transfers)
- 16 (Settlement transfers between Fedwire members).

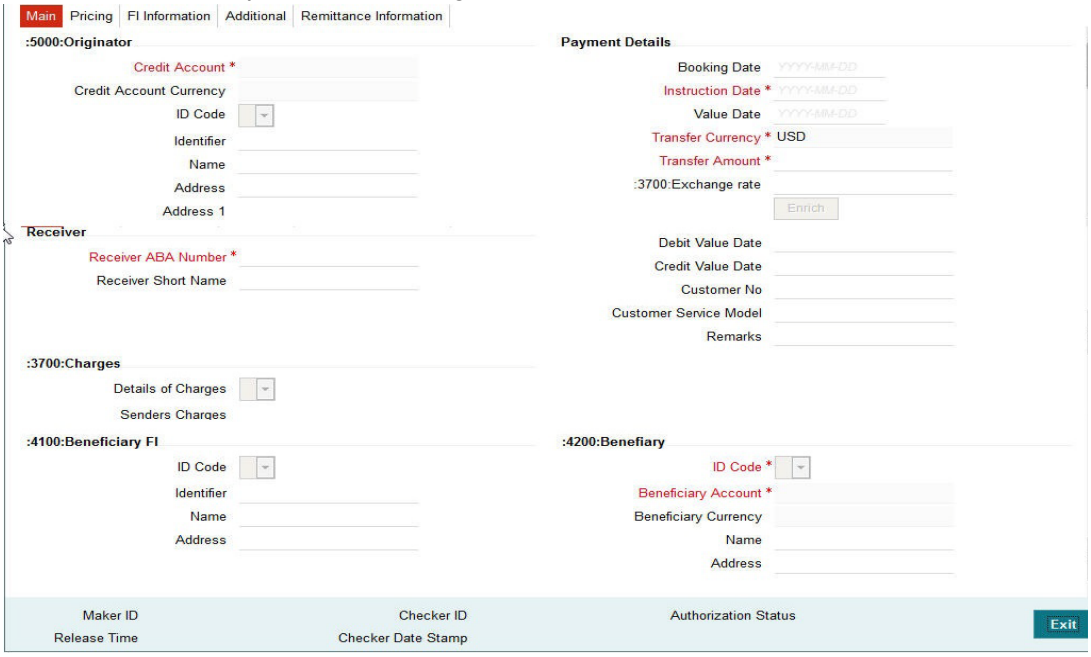
Sub Type

System defaults the Sub-type code to “00” and is non-editable.

> **Note**
>
> This is because only sub-type code of “00” is currently supported for any of the type codes in case of incoming and outgoing payments.

2.4.1.1 Main Tab

Click ‘Main’ tab to capture the Incoming Fedwire details:



Specify the following details

:5000:Originator

ID Code

Select the ID code from the drop down list corresponding to the type of originator identification and details that are desired to be input in the following fields. The options are:

- B - SWIFT Bank Identifier Code (BIC)
- C- CHIPS Participant
- D - Demand Deposit Account (DDA) Number
- F - Fed Routing Number
- T - SWIFT BIC or Bank Entity Identifier (BEI) and account number
- U - CHIPS Identifier
- 1 - Passport Number

- 2 - Tax Identification Number
- 3 - Driver's License Number
- 4 - Alien Registration Number
- 5 - Corporate Identification
- 9 - Other Identification

Identifier

Specify the identifier details as per the selected ID Code.

Name

The system displays the Originator's name based on the selected Debit account

Address

Specify the address details of the originator.

Address 1

Specify the additional address details of the originator.

Payment Details

Booking Date

Specify the booking date of the payment..

Instruction Date

Specify the Instruction Date of the incoming payment which can be current or future business date.

Value Date

Specify the Value date of the transaction.

Transfer Currency

The system displays the transfer currency of USD by default.

Transfer Amount

Specify the amount for the transfer.

3700:Exchange Rate

Specify the exchange rate details.

Enrich

Click this button for enrichment of the transaction that includes deriving exchange rate (if applicable), Value dates, Charges and mandatory field validation.

Receiver

Receiver ABA Number

Select the ABA Number of Receiver DI (Depository Institution) from the list of all Fedwire members.

Receiver Short Name

Specify the Receiver DI's Short Name.

Debit Value Date

The system displays the derived debit value date on clicking Enrich.

Credit Value Date

The system displays displays the credit value date on clicking Enrich.

Customer No

The system displays the customer number (of the customer maintained in the system) that is derived based on the selected debit account number of the originator.

Customer Service Model

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

Remarks

Specify any remarks for the payment being booked

Details of Charges

Select the details of charges from the drop down list. The options are:

- B (Beneficiary)
- S (Shared)

Senders Charges

Specify the sender's charges as <USD><Amount>. For e.g. USD10.25.

:4100:Beneficiary FI

ID Code

Select the ID code from the drop down corresponding to the type of identification of Beneficiary FI and details that are desired to be input in the following fields The options are:

- B - SWIFT Bank Identifier Code (BIC)
- C - CHIPS Participant
- D - Demand Deposit Account (DDA) Number
- F - Fed Routing Number
- U - CHIPS Identifier

Identifier

Specify the Beneficiary FI identifier as per the selected ID Code.

Name

Specify the name of the beneficiary FI.

Address

Specify the address of the beneficiary FI.

:4200:Benefiary

ID Code

Select the ID code from the drop down corresponding to the type of identification of Beneficiary and details that are desired to be input in the following fields. The options are:

- B - SWIFT Bank Identifier Code (BIC)
- C - CHIPS Participant
- D - Demand Deposit Account (DDA) Number
- F - Fed Routing Number
- T - SWIFT BIC or Bank Entity Identifier (BEI) and account number
- U- CHIPS Identifier
- 1 - Passport Number
- 2 - Tax Identification Number

- 3 - Driver's License Number
- 4 - Alien Registration Number
- 5 - Corporate Identification
- 9 - Other Identification

Beneficiary Account

Specify the identification details as per the selected ID Code.

Beneficiary Currency

Specify the currency of the beneficiary.

Name

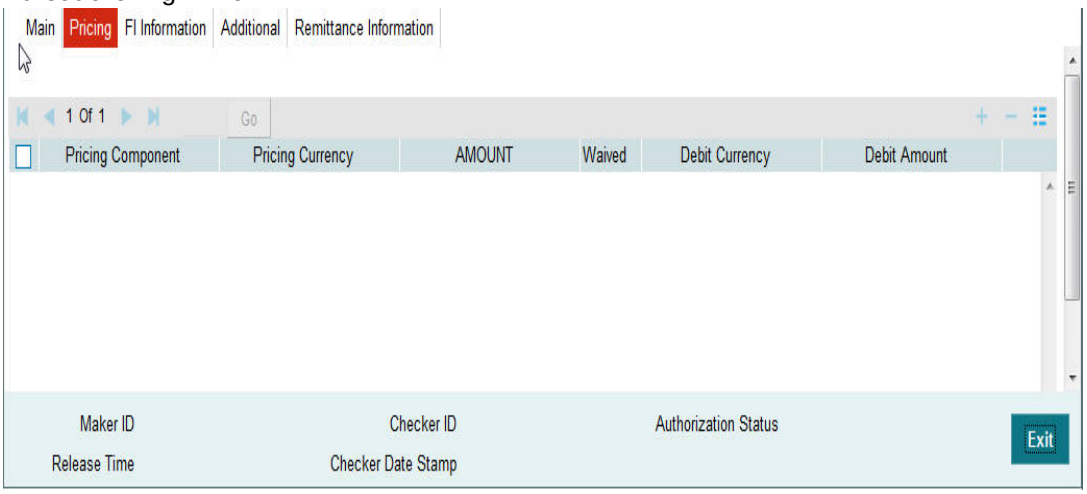
Specify the name of the beneficiary.

Address

Specify the address details of the Beneficiary.

2.4.1.2 Pricing Tab

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab. These details are populated on clicking Enrich button in the Main tab before saving the transaction, or as part of processing on saving the transaction without clicking Enrich.



The below mentioned attributes will be available in the Pricing tab

Pricing Component

The system displays the Name of the pricing component applicable for the transaction for which charges are computed..

Pricing Currency

The system displays the Currency in which the charge amount is calculated for the Pricing component.

Amount

The system displays the charge amount calculated for each pricing component.

Waived

This field if checked indicates that the charge is waived for the pricing component.

Debit currency

The system displays the currency in which the charge amount is debited for the pricing component. This is the currency of the debit (originator) account.

Debit amount

The system displays the charge amount in debit currency to be debited. This amount is different from the calculated Pricing amount if the debit currency is different from the Pricing Currency. The Debit amount for charges is calculated by converting the Pricing amount in Pricing Currency to Debit currency using specified Exchange Rate type in Pricing Code maintenance.

Deferred

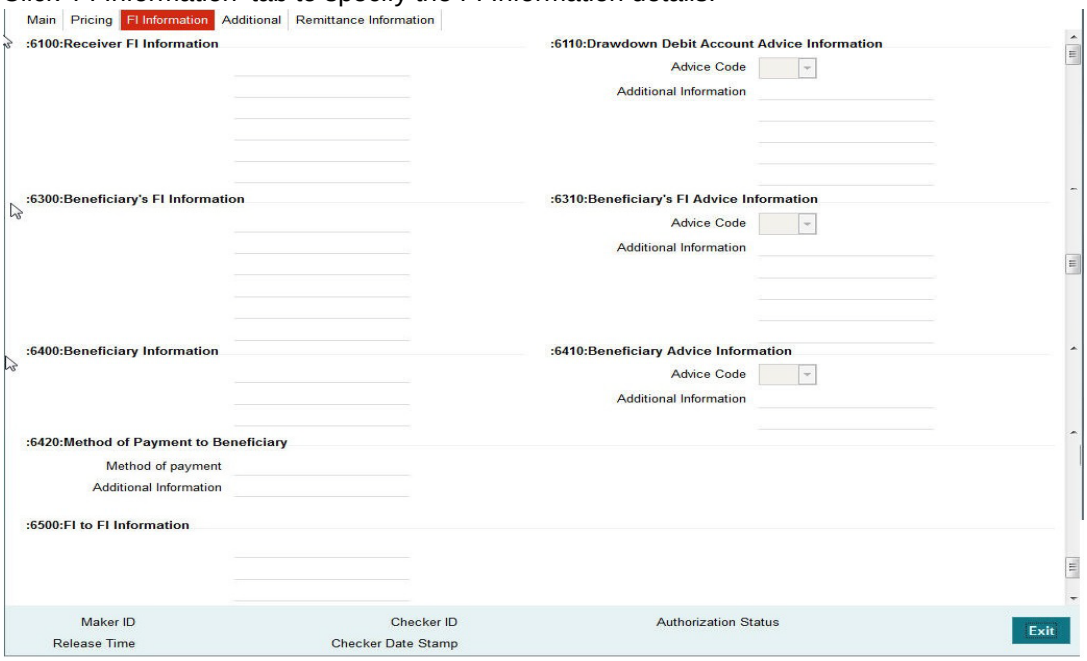
This field if checked indicates that the charges are not collected during transaction processing but their liquidation is deferred based on customer preferences. Applicable only for “S” (Shared) type of charges..

Borne By Bank

This field if checked indicates that the charges are borne by bank.

2.4.1.3 FI Information

Click ‘FI Information’ tab to specify the FI Information details:



Specify the following details

:6100:Receiver FI Information

Specify the information for the Receiver FI in the lines provided.

:6110:Drawdown Debit Account Advice Information

Advice Code

Select the Advice Code for Drawdowns from the drop down list. The options are LTR, PHN, TLX and WRE.

Additional Information

Specify additional information on the Advice.

:6200:Intermediary FI Information

Specify the information for the Intermediary FI in the lines provided.

:6210:Intermediary FI Advice Information

Advice Code

Select the appropriate value of the Intermediary FI Advice from the drop down list. The options are LTR, PHN, TLX and WRE.

Additional Information

Specify additional information on the Advice.

:6300:Beneficiary's FI Information

Specify the Beneficiary FI Information in the lines provided.

:6310:Beneficiary's FI Advice Information

Advice Code

Select the appropriate value from the drop down list. The options are LTR, PHN, TLX and WRE. After selecting the option, you may specify additional information in the lines provided.

Additional Information

Specify additional information on the Advice.

:6400:Beneficiary's FI Information

Specify the information for the Beneficiary in the lines provided.

:6410:Beneficiary's FI Advice Information

Advice Code

Select the Advice Code for the Beneficiary Advice from the drop down list. The options are LTR, PHN, TLX and WRE.

Additional Information

Specify additional information on the Advice.

:6420:Method of Payment to Beneficiary

Method of payment

Specify the method of payment. CHECK' is the only valid option that can be input.

Additional Information

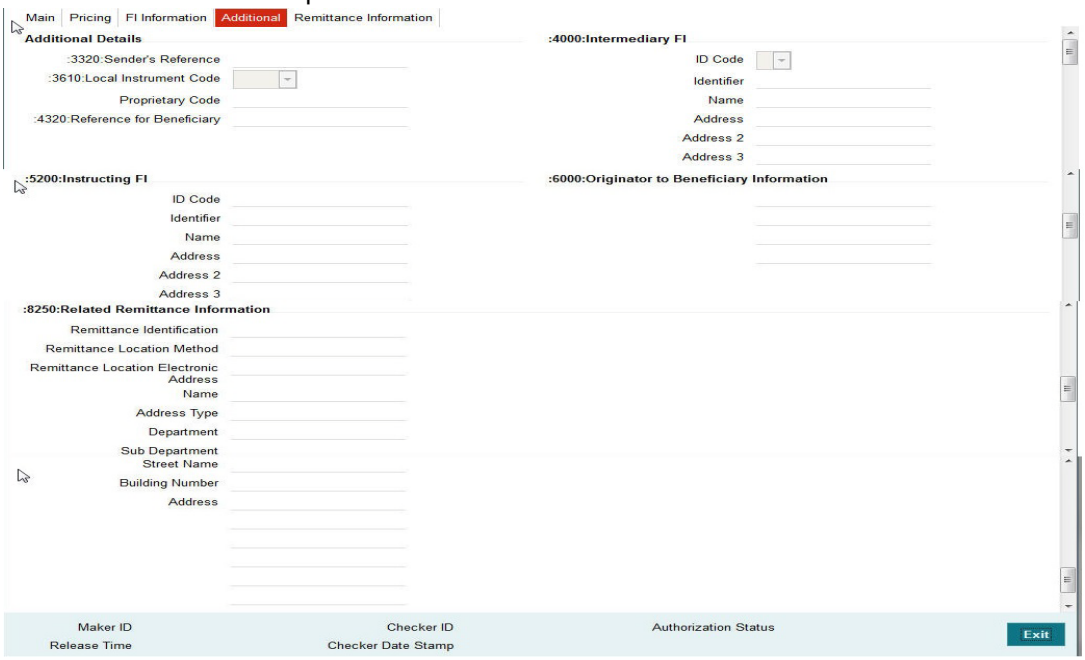
Specify additional information on the method of payment.

:6500:FI to FI Information

Specify the FI to FI Information in the lines provided.

2.4.1.4 Additional Tab

Click ‘Additional’ tab to capture the additional details:



Specify the following details:

Additional Details

:3320:Sender's Reference

Specify the Sender’s Reference.

:3610:Local Instrument Code

Select the local Instrument Code from the drop down list. The available values are ANSI, COVS, GXML, IXML, NARR, PROP, RMTS, RRMT, S820, SWIFand UEDI.

Proprietary Code

Specify a Proprietary Code if the Local Instrument Code element selected is PROP.

:4320:Reference for Beneficiary

Specify the reference details for beneficiary.

:4000:Intermediary FI

ID Code

Select the required ID Code from the drop down list. The available values are B, C, D, U and F.

Identifier

Specify the Identifier details of the Intermediary for the selected ID Code.

Name

Specify the name of the Intermediary.

Address 1 to 3

Specify the address of the Intermediary in the lines provided.

:5200:Instructing FI

ID Code

Specify the required ID Code from the drop down list. The available values are B, C, D, U and F.

Identifier

Specify the Identifier details for the selected ID code.

Name

Specify the name of the Instructing FI.

Address 1 to 3

Specify the address of the Instructing in the lines provided.

:6000:Originator to Benefiary Information

Specify the Originator to Beneficiary details in the lines provided.

:8250:Related Remittance Information

Remittance Identification

Specify the Remittance Identification details.

Remittance Location Method

Specify the Remittance Location Method details.

Remittance Location Electronic Address

Specify the Remittance Location Electronic Address details.

Name

Specify the name as mentioned in the Remittance Information.

Address Type

Specify the Address Type which should be one of the following allowed values - ADDR, BIZZ, DLVY, HOME, MLTO and PBOX.

Department

Specify the associated department details.

Sub Department

Specify the associated sub department details.

Street Name

Specify the Street Name.

Building Number

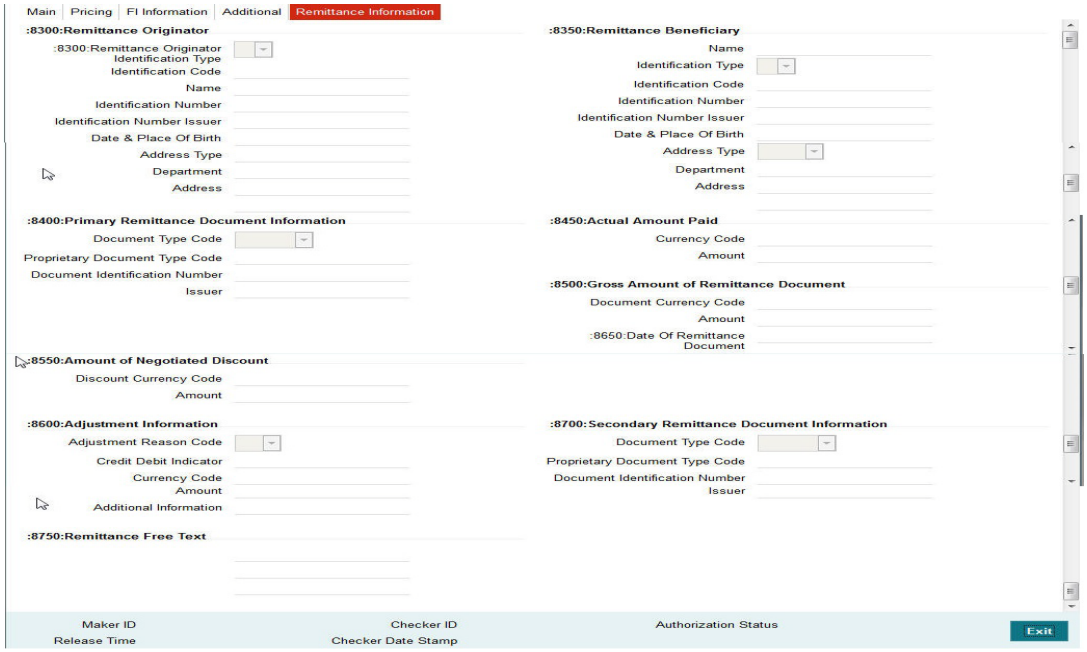
Specify the Building Number.

Address

Specify the address.

2.4.1.5 Remittance Information Tab

Click ‘Remittance Information’ tab to capture the information on Remittance:



Specify the following details:

:8300:Remittance Originator

:8300:Remittance Originator Identification Type

Select the Originator Identification Type from the drop down.

Identification Code

Specify the Identification Code.

Name

Specify the name of the Remittance Originator.

Identification Number

Specify the Identification Number Issuer of the identification.

Identification Number Issuer

Specify the Identification Number Issuer.

Date & Place Of Birth

Specify the Originator’s date of birth and place of birth.

Address Type

Specify the address type, which should be one of the following allowed values - ADDR, BIZZ, DLVY, HOME, MLTO and PBOX.

Department

Specify the department.

Address

Specify the address details.

:8350:Remittance Beneficiary

Name

Specify the name of the Beneficiary of the remittance.

Identification Type

Specify the Identification Type of the Beneficiary.

Identification Code

Specify the Identification Code of the Beneficiary as per the selected Identification type.

Identification Number

Specify the Identification Number of the beneficiary.

Identification Number Issuer

Specify the beneficiary's Identification Number Issuer.

Date & Place Of Birth

Specify the beneficiary's date of birth and place of birth.

Address Type

Select the address type from the drop down, which should be one of the following allowed values - ADDR, BIZZ, DLVY, HOME, MLTO and PBOX.

Department

Specify the department.

Address

Specify the address details.

:8400:Primary Remittance Document Information

Document Type Code

Select the code to specify the document type from the drop down list.

Proprietary Document Type Code

Specify a Proprietary Document Type Code if the Document Type Code selected is PROP.

Document Identification Number

Specify the Document Identification Number

Issuer

Specify the Isuser of the document.

:8450:Actual Amount Paid

Currency Code

Specify the currency code of the actual amount remitted.

Amount

Specify the actual amount remitted.

:8500:Gross Amount of Remittance Document

Document Currency Code

Specify the currency code of the gross amount remitted as mentioned in the Remittance Document.

Amount

Specify the gross amount remitted.

:8550:Amount of Negotiated Discount

Discount Currency Code

Specify the currency code of the negotiated discount for the amount payable.

Amount

Specify the discounted amount.

:8600:Adjustment Information

Adjustment Reason Code

Specify the adjustment reason code from the drop-down.

Credit Debit Indicator

Specify if the adjustment is done for credit or debit.

Currency Code

Specify the currency code of the adjustment amount.

Amount

Specify the discounted amount.

Additional Information

Specify any other related information.

:8700:Secondary Remittance Document Information

Document Type Code

Select the code to specify the document type from the drop down list.

Proprietary Document Type Code

Specify a Proprietary Document Type Code if the Document Type Code selected is PROP.

Document Identification Number

Specify the Document Identification Number

Issuer

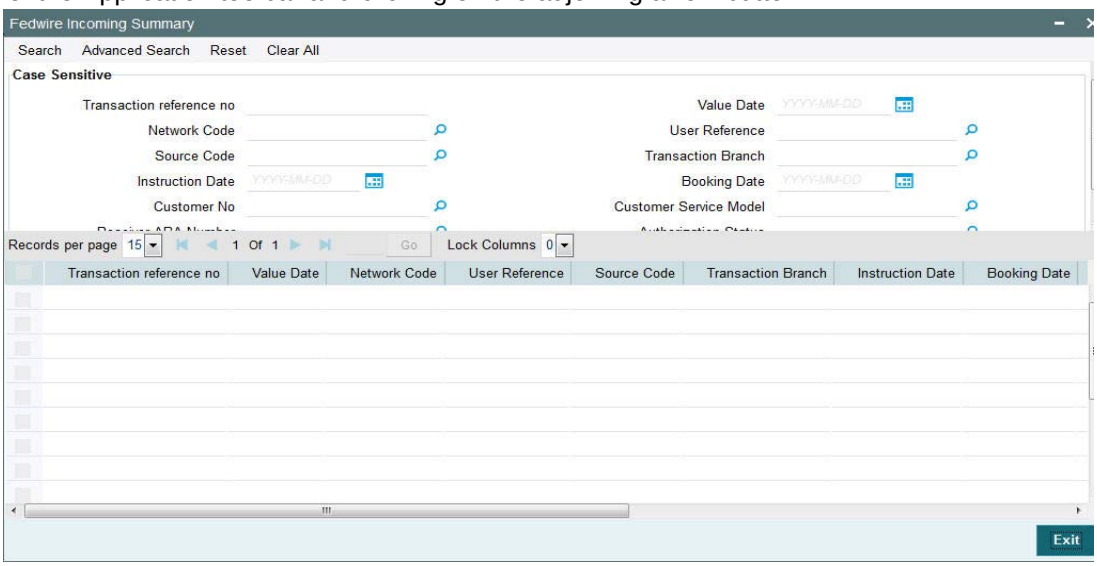
Specify the Issuer of the Secondary Remittance Document document.

:8750:Remittance Free text

Specify any remarks on the remittance in the free text format in the lines provided.

2.4.1.6 Viewing Fedwire Incoming Summary

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



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

- Transaction reference no
- Value Date
- Network Code
- User Reference
- Source Code
- Transaction Branch
- Instruction Date
- Booking Date
- Customer No
- Customer Service Model
- Receiver ABA Number
- Authorization Status

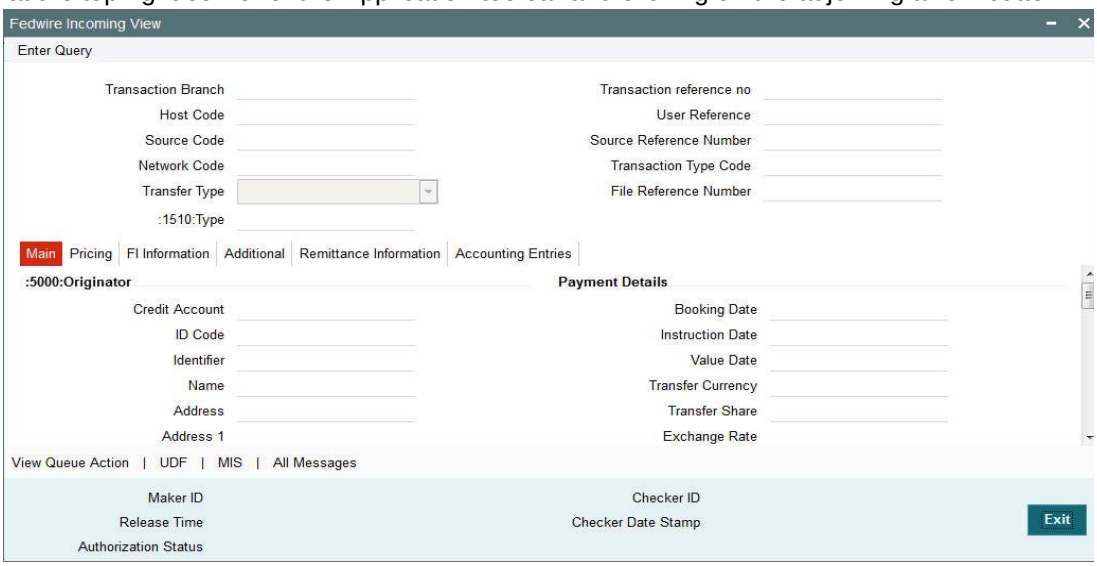
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details in here:

- Transaction reference no
- Value Date
- Network Code
- User Reference
- Source Code
- Transaction Branch
- Instruction Date
- Booking Date
- Customer No
- Customer Service Model
- Receiver ABA Number

- Authorization Status

2.4.2 Fedwire Incoming View Screen

You can view the details of an Incoming Fedwire transaction in the “Fedwire Incoming View” Screen You can invoke the “Fedwire Incoming View” screen by typing ‘PWDIVIEW’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



The following tabs are visible in the View Screen:

Main

You can view the Main details of the Fedwire Incoming transaction.

Pricing

You can view the pricing details of the Fedwire Incoming transaction.

FI Information

You can view the FI Information details of the Fedwire Incoming transaction.

Additional

You can view the Additional details of the Fedwire Incoming transaction.

Remittance Information

You can view the Remittance Information details of the Fedwire Incoming transaction.

Accounting Entries

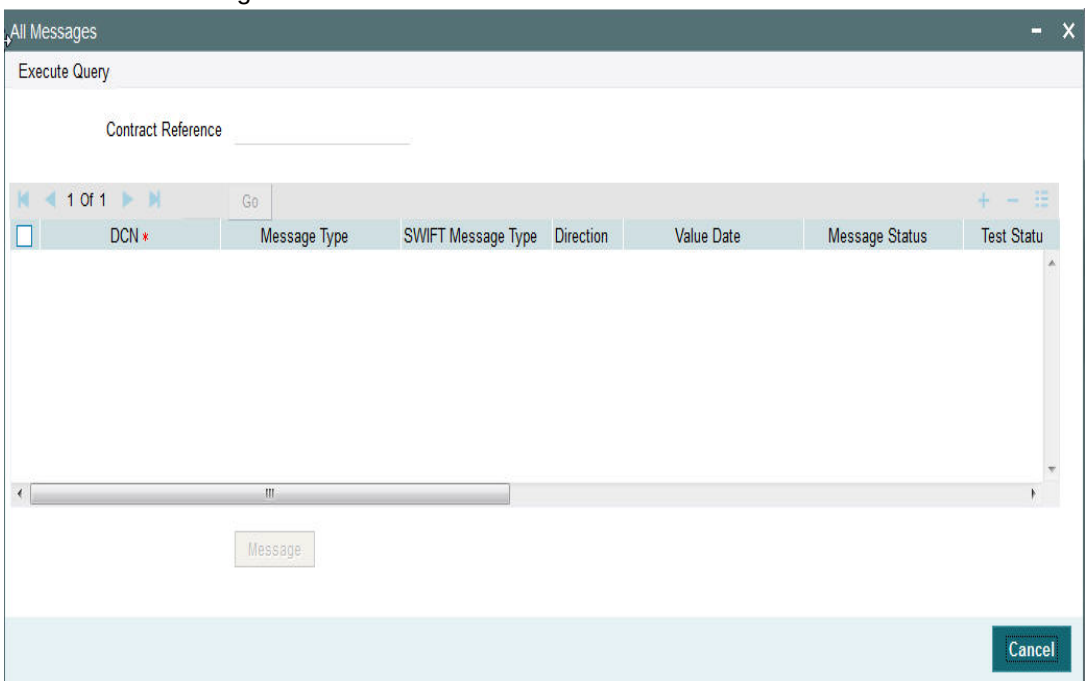
You can view the Accounting Entries of the Fedwire Incoming transaction.

In addition to these tabs, the following links are available that opens a separate sub screen.

- View Action Queue - You can view the different actions taken by system or by user when the transaction was moved to various exception queues as part of the processing.
- UDF - You can view the User Defined Fields in this sub-screen.
- MIS - You can view the MIS details in this sub-screen.
- All Messages - You can view all the messages created for the incoming transaction.

2.4.2.1 All Messages

Click the “All Messages” link in the View screen to invoke this sub-screen.



The system displays the following details in a grid form containing one or multiple rows

Contract Reference

Displays the contract (transaction) reference number.

DCN

Displays the unique DCN number assigned by the system to each generated message.

Message Type

Displays the system defined message type e.g. Cust_Transfer, Cover etc.

SWIFT Message Type

Specify the SWIFT message type of the generated message e.g. MT103, MT202COV etc.

Direction

Displays if the message is outgoing or incoming.

Media

Displays the message generation date.

Message Status

The system displays the message status. e.g. Hand-off, Repair etc.

Test Status

The system displays the Test status of the message, which would generally be “Not Applicable”.

Authorization Status

The system displays the authorization status. i.e. Authorized or Unauthorized. For incoming messages which fall into Repair or a user defined queue, this status may be “Unauthorized” if the message has been manually repaired and awaiting authorization.

Acknowledgment Status

The system displays whether Acknowledgement from SWIFT (ACK/NAK) is required or not for the outgoing SWIFT message. This value is displayed based on the message level configuration.

Media

The system displays the media of the message which is “SWIFT”.

Receiver/Sender

Displays the Customer ID of the Receiver of an outgoing SWIFT message or of the Sender of an incoming SWIFT message.

Receiver Name

Displays the name of the receiver or sender.

PDE Flag

Displays if PDE trailer is included in the incoming or outgoing message.

2.4.2.2 Message Details

You can select a particular message in the All Messages summary sub-screen (explained above) and view the message details in this screen.

Displays the following details for the selected message.

Reference Number

Specify the transaction reference number.

DCN

The system displays DCN of the message.

ESN/Version Number

The system displays the version number of the message.

Receiver/Sender

The system displays receiver/sender of the message.

Message Type

The system displays system defined message type.

SWIFT Message Type

The system displays SWIFT message type.

Message

The system displays details of the actual message including BIC and Name and Address details of the Sender and Receiver as well as the fields and values populated in the message body.

Remarks

Specify a comments or remarks for the message.

Reject Reason

The system displays the reject reason code.

Message Trailers

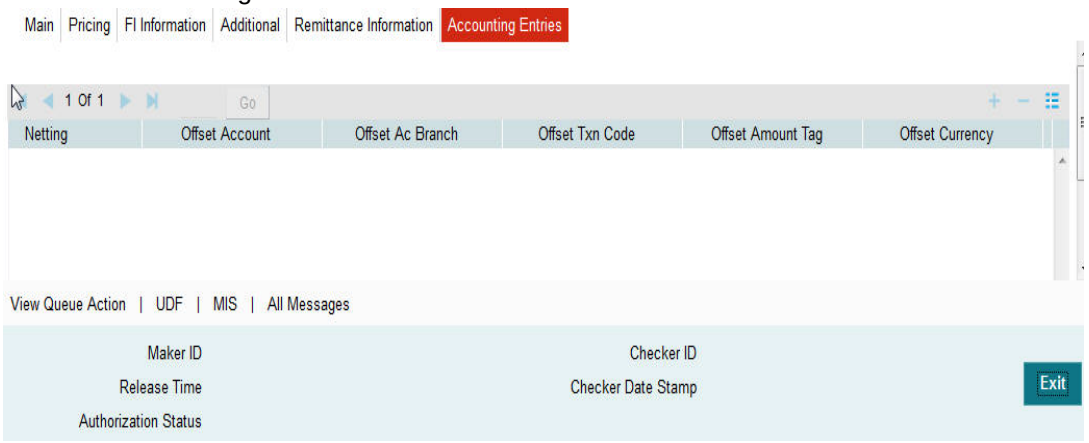
The system displays the message trailers.

2.4.2.3 Accounting Entries

During payment transaction processing, the accounting entries whose for which hand -off status is pending are posted to a JMS Queue. Once these entries are posted in the queue, the status is updated as handed off.

If the Accounting system and the ECA system are not the same, an update is sent to the ECA system as well while doing the accounting handoff. Any amount block in the customer account done during External credit approval can be released on receiving accounting update.

Click the “Accounting Entries” tab in the view screen to invoke the screen



The system displays the following details in a grid form that contains accounting entries in multiple rows:

Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

The system displays the transaction account number that is debited or credited in the accounting entry.

Account Branch

The system displays the account branch.

TRN Code

The system populates the transaction code of the accounting entry from the Account Template maintenance.

Dr/Cr

The system displays whether the accounting entry is ‘debit’ or ‘credit’ leg.

Amount Tag

The system displays the amount tag of the Amount being debited/credited.

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

The system displays the Offset Account of the accounting entry for posting the offset debit/ credit.

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

The system displays the Offset Transaction Code from the Account Template maintenance.

Offset Amount Tag

The system displays the Offset Amount Tag of the Offset amount.

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

3. NACHA Payments

NACHA payments are US ACH payments managed and governed by NACHA (previously, 'National Automated Clearing House Association'). They include both Credit Transfers and Direct Debit collections. The ACH Network serves as a network for direct consumer, business, and government payments, and annually facilitates billions of payments such as Direct Deposits and Direct Payments (Collections). It is used by more than 10,000 Direct and Indirect financial institutions and numerous Third party Service providers.

The NACHA Payments module in Oracle Banking Payments has capability for end to end processing of outgoing and incoming NACHA payments, right from receipt of file from customer or ACH Operator up until generation of outgoing NACHA file or posting to beneficiary accounts in case of incoming NACHA payments.

The NACHA Payments solution is designed for a depository institution who directly sends/ receives ACH files to/from ACH Operator on behalf of its own customers.

High-lights of NACHA Payments

- Manual Payment Initiation
- Receipt of individual payment requests from bank channels and systems
- Processing of individual transactions specific to SEC Code of CIE
- NACHA rule validation
- STP of individual transactions up until the Dispatch activity, comprising activities like
- Validation, Dates resolution, Cut-off check, Sanctions check etc.
- Enabling manual intervention in case of various exceptions through specific Operations (Exception) queues
- Generation and Dispatch of outgoing NACHA file comprising Credit Transfers Transactions
- Sanctions check by interfacing with an external Sanctions screening system
- External Credit Approval Check while processing outgoing Credit transfers.
- Accounting
- NACHA file generation
- Receipt and STP of incoming ACH file from ACH network

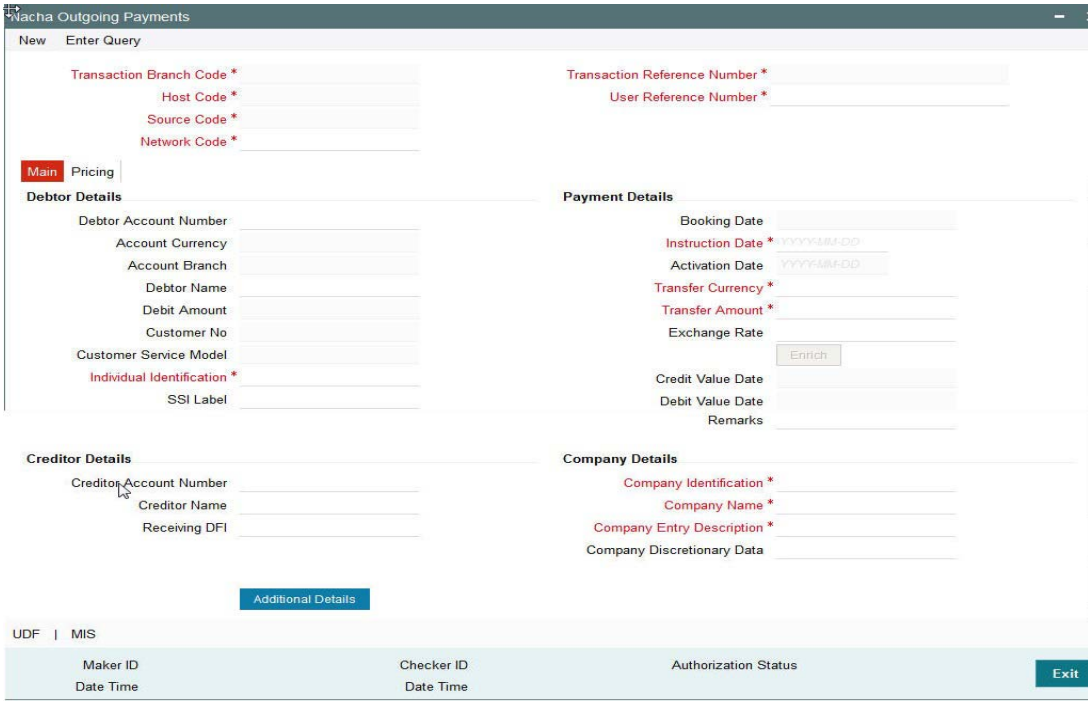
3.1 NACHA Outgoing

Bank staff of Originating Depository Financial Institution (ODFI) can manually book an outgoing NACHA payment on behalf of the originator. Alternatively, system can receive a SOAP request from the Originator's system for initiating an outgoing NACHA payment which would be processed on receipt. Currently, processing of outgoing NACHA payments for Standard Entry Class Code of CIE i.e., Customer Initiated Entry is supported by the system.

3.1.1 Invoking NACHA Outgoing Payment Transaction Input Screen

To manually initiate US NACHA Outgoing Payment, new Screen is provided with Function ID PNDOTONL. You can invoke this screen by typing 'PNDOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

In this screen, you are provided with all necessary fields to capture US NACHA Payment details for SEC code of CIE.



Below listed fields are mandatory to process outgoing NACHA Payment.

Debtor Account Number

Please select the Account of the Originator to be debited. Option is available to use the Pick-list which displays all valid Account Numbers available in the system.

Debtor Account Currency

Defaulted on Selecting Debtor Account Number

Debtor Account Branch

Defaulted on Selecting Debtor Account Number

Debtor Name

Defaulted on Selecting Debtor Account Number

Debtor Customer Number

System identifies the Customer number maintained in the system for the Originator based on the selected Debtor Account Number and the same is defaulted in this field.

Customer Service Model

Defaulted with Customer Service Model linked to the identified customer (originator)

Individual Identification

Please enter the Individual Identification Number

For Standard Entry Class Code: CIE – this field contains the accounting Number by which the Originator (Payer) is known to the Receiver (Payee). This data is used by the Receiver to update accounts receivable Records. It should be the Number shown on an invoice, statement, billhead, notice or other communication as the reference. Numbers may be policy, customer, invoice, meter, sequence and/or Alphanumeric Combinations

Creditor Account Number

Please Enter the Beneficiary Account Number

Receiving DFI

This field is used to capture Creditor Bank ABA Number. Option is available to use the pick-list which displays the ABA numbers of all valid DFIs (Depository Financial Institutions).

Instruction Date

This is the Effective Entry date, date specified by the Originator on which it intends the payment to be settled by NACHA with the RDFI. This is defaulted to current date but can be changed to any future date.

Transfer Currency

Please enter the Transfer Currency which should always be USD.

Transfer Amount

Please enter the Amount to be transferred.

Company Identification

For Standard Entry Class Code: CIE, this field contains the bill payment service provider's identification number.

Option is available to use the pick-list which displays all valid Originator Details from Company Identifier Maintenance (Function ID – PMDORGDT).

Company Name

Defaulted on Selecting Company Identification

For Standard Entry Class Code: CIE, this field contains the bill payment service provider's name.

Company Entry Description – Please enter appropriate data as supplied by the Originator like the purpose of payment e.g. gas bill payment, phone bill payment etc. This data is important to the Receiver to know the purpose of this NACHA payment.

Below listed mandatory fields are defaulted on Click of **New**

Transaction Reference Number

Unique Reference number for the payment generated by the System

Transaction Branch Code

Defaulted with logged in Branch Code

Host Code

Defaulted with Host Code to which the Logged in Branch is associated with

Source Code

Defaulted as 'MANL'; for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Network Code

User has to select the appropriate network Code from the pick-list. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.

User Reference Number

Defaulted with Transaction Reference Number, but can be modified to include any specific reference number provided by the originator.

Booking Date

Defaulted with current date

Below Listed optional fields that can be captured for Outgoing NACHA Payment.

Additional Details Button

Please click on this button to capture Additional Payment Related Information. For Standard Entry Class Code: CIE, only one occurrence of Addenda record containing payment related Information in the outgoing NACHA file is allowed

Creditor name

Enter the Creditor name.

Company Discretionary Data

Enter the data as supplied by the originator. For Standard Entry Class Code: CIE, this field can contain the Biller's Name

Remarks

User can input operational remarks specific to this payment. This data is not communicated to the Receiving DFI

Enrich Button

On click of this button, System computes the Exchange Rate & Charges if applicable, and the Value dates.

Exchange rate is computed if the debtor account currency is different from Transfer currency. User can view the computed rate in the Exchange Rate field in Main Tab

You can view the Computed Charges in Pricing Tab

Credit Value Date

Defaulted to Instruction Date.

Debit Value Date

Defaulted to Instruction Date.

Creditor name

Enter the Creditor name.

Pricing Tab

The below mentioned attributes will be available in the Pricing tab.

Pricing Component

Displays the Name of the pricing component, applicable for the transaction, for which charges are computed.

Pricing Currency

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

Pricing Amount

Displays the charge amount calculated for each pricing component.

Waived

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

Debit Currency

Displays the currency in which the charge amount is debited for the pricing component. This is the currency of the debit (originator) account.

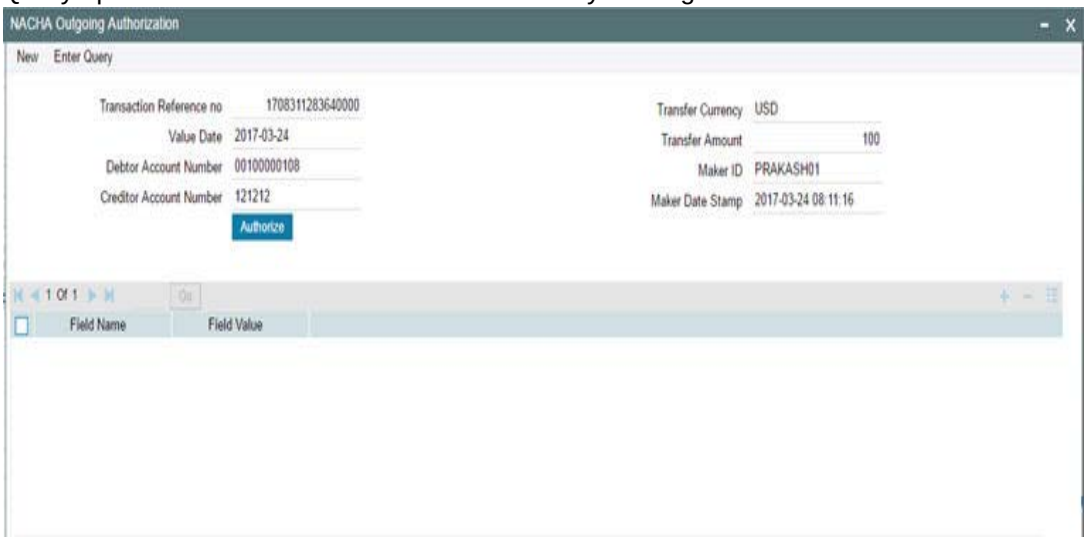
Debit amount

Displays the charge amount in debit currency to be debited. This amount is different from the calculated Pricing amount if the debit currency is different from the Pricing Currency. The Debit amount for charges is calculated by converting the Pricing amount in Pricing Currency to Debit currency using specified Exchange Rate type in Pricing Code maintenance.

User must click on save button in PNDOTONL Screen to save the outgoing payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Outgoing Payment.

3.1.2 Transaction Authorization/Verification (Outgoing)

From the Transaction Input screen, you can also query for a particular transaction using Enter Query option and then authorize the transaction by clicking the Authorize button..



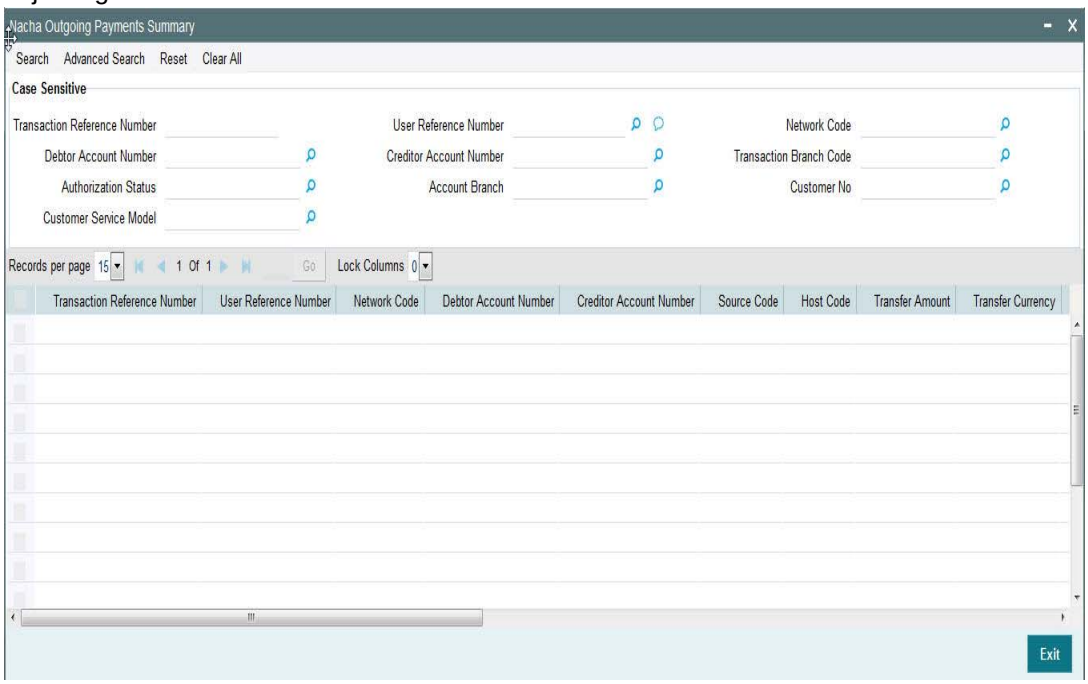
On clicking the Authorize button, the above screen is launched displaying some of the key transaction details (listed below) as seen in the above screen shot.

- Transaction Reference Number
- Transaction Amount
- Transfer Amount
- Debtor Account Number
- Creditor Account Number
- Maker Id
- Maker Date Stamp
- Instruction Date
- Transaction Currency

3.1.3 Viewing NACHA Outgoing Payments Summary Screen

You can search for outgoing payment records in the NACHA Outgoing Payments Summary Screen. You can invoke ‘NACHA Outgoing Payments Summary’ screen by typing

'PNSOTONL' 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 Number
- User Reference Number
- Network Code
- Debtor Account Number
- Creditor Account Number
- Transaction Branch Code
- Authorization Status
- Account Branch
- Customer No
- Customer Service Model

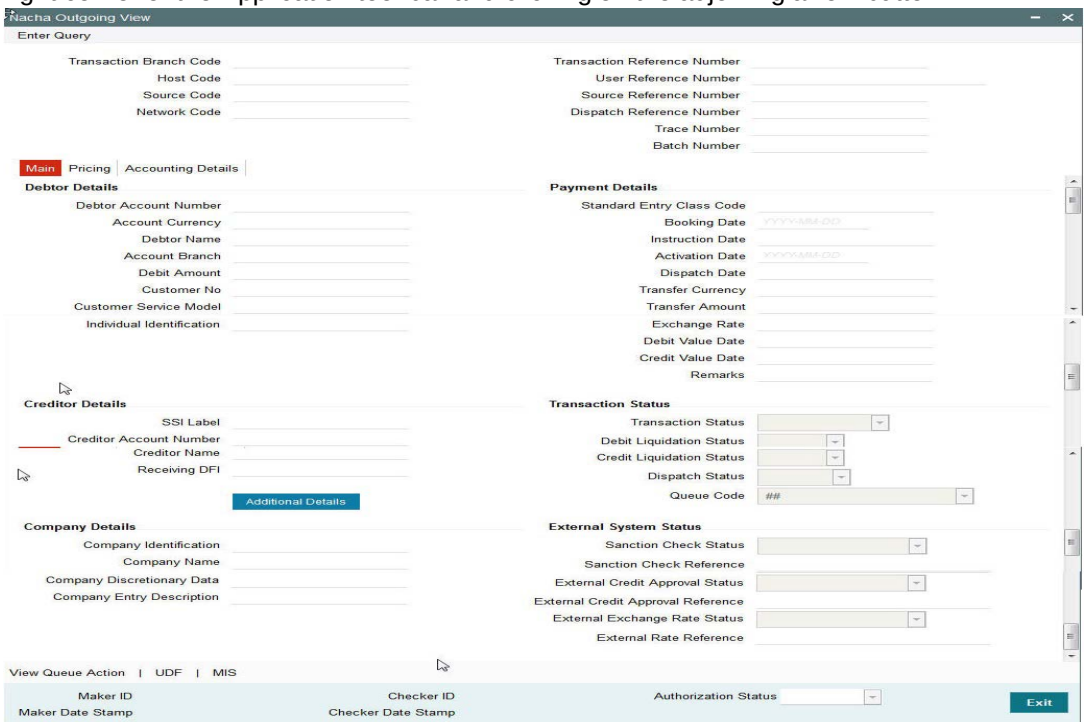
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the following search criteria.

- Transaction Reference Number
- User Reference Number
- Network Code
- Debtor Account Number
- Creditor Account Number
- Source Code
- Host Code
- Transfer Amount
- Transfer Currency
- Debit Amount
- Account Currency
- Transaction Branch Code

- Authorization Status
- Activation Date
- Exchange Rate
- Booking Date
- Account Branch
- Customer No
- Customer Service Model

3.2 Invoking NACHA Outgoing Payment View Screen

You can invoke ‘NACHA Outgoing View’ screen by typing ‘PNDOVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can view the payment data and the payment processing statuses as well as external system statuses in the Main Tab.

Trace Number

This is a unique identification of each ACH entry record in the outgoing NACHA file, which is generated during file generation.

Batch Number

This is a unique identification of every batch in the outgoing NACHA file, which is generated during file generation.

Pricing Tab

You can view the charges applied on the Outgoing NACHA Payment in the Pricing Tab.

Accounting Details Tab

You can view the Accounting Entries posted for the Outgoing NACHA Payment in Accounting Details Tab.

View Queue Action Log –

User can view the different actions taken by system or user when the transaction was moved to various exception queues as part of the processing.

UDF sub-screen

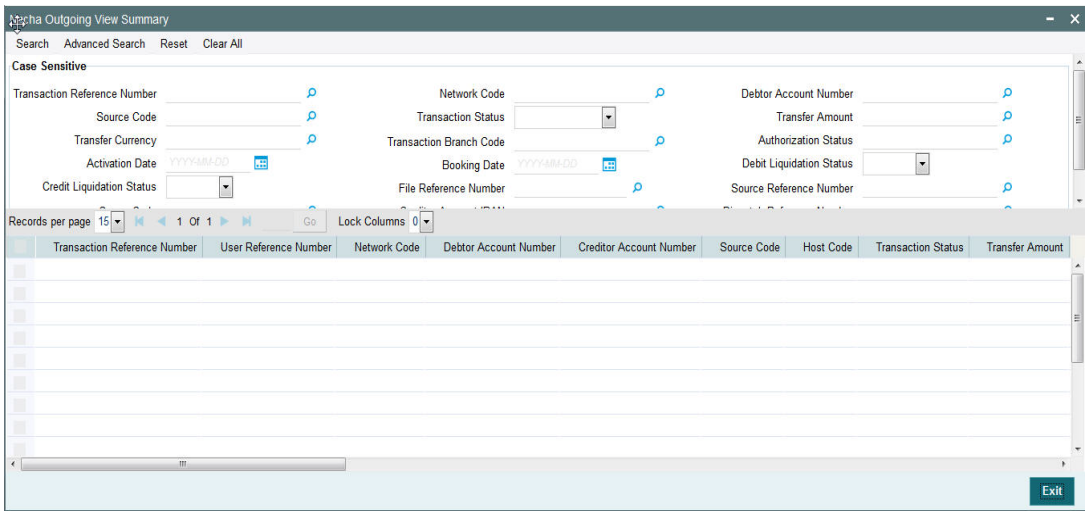
Refer to description in sec. 2.1.1 for Outgoing NACHA Payment

MIS sub-screen

Refer to description in sec. 2.1.1 for Outgoing NACHA Payment

3.2.1 Viewing NACHA Outgoing View Summary Screen

You can search for records in the NACHA Outgoing View Summary Screen. You can invoke 'NACHA Outgoing View Summary' screen by typing 'PNSOVIEW' 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 Number
- Network Code
- Debtor Account Number
- Source Code
- Transaction Status
- Transfer Amount
- Transfer Currency
- Transaction Branch Code
- Authorization Status
- Activation Date
- Booking Date
- Debit Liquidation Status
- Credit Liquidation Status
- File Reference Number
- Source Reference Number
- Queue Code

- Creditor Account Number
- Dispatch Reference Number
- Creditor Account IBAN

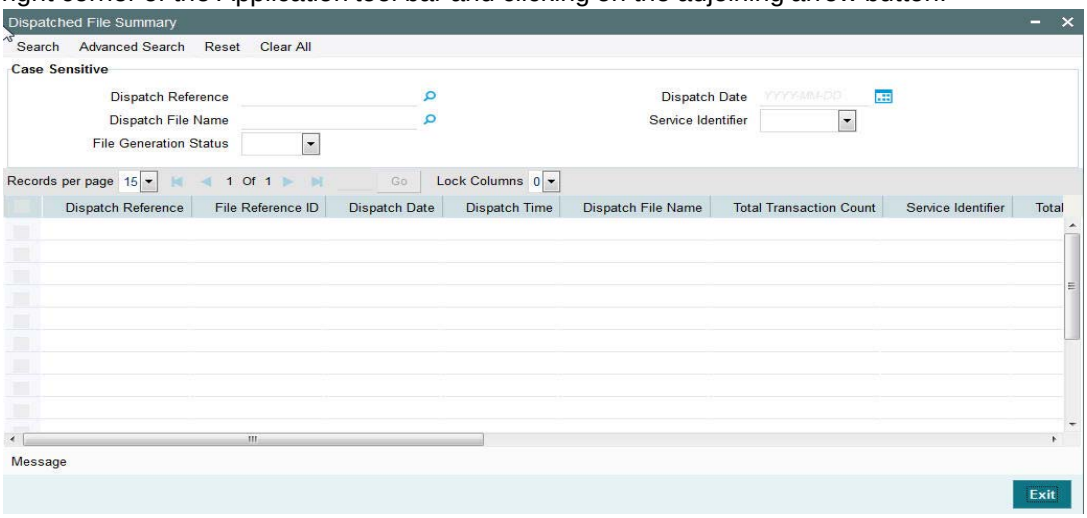
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria with the following details in the search results grid.

- Transaction Reference Number
- User Reference Number
- Network Code
- Debtor Account Number
- Creditor Account Number
- Source Code
- Host Code
- Transaction Status
- Transfer Amount
- Transfer Currency
- Debit Amount
- Account Currency
- Transaction Branch Code
- Authorization Status
- Activation Date
- Exchange Rate
- Booking Date
- Debit Liquidation Status
- Credit Liquidation Status
- Account Branch
- File Reference Number
- Source Reference Number
- Queue Code
- Creditor Account IBAN
- Dispatch Reference Number

3.2.2 Viewing Dispatched NACHA Outbound File

You can Search for the Dispatched NACHA Outbound files in Dispatched File Summary Screen which is a common screen for viewing Dispatch file details related to other Low value clearing networks set up in the system.

You can invoke 'Dispatched File Summary' screen by typing 'PMSDSLOG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

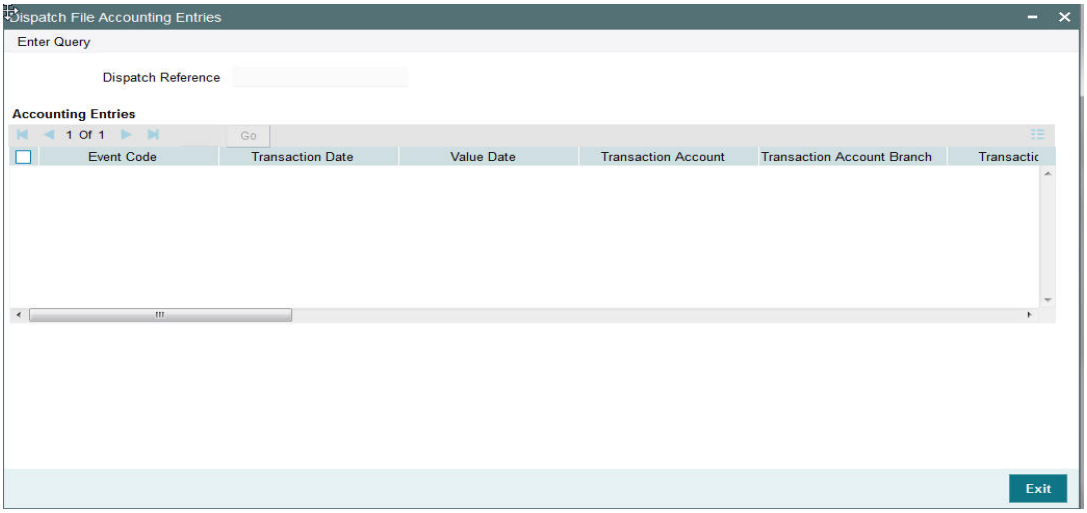


To view the dispatched NACHA Outbound File, follow the below steps:

- Click on Search button the NACHA specific Service identifier selected in the relevant search field and optionally any other search criteria
- Dispatched NACHA File records will be displayed
- Select any record and Click on 'Message' button at the bottom of the screen
- Dispatched NACHA File will be displayed in a separate window

3.2.3 Viewing Dispatch Accounting Entry

You can view the Dispatch Accounting Entry in Dispatched File Summary Screen described above.



To view the dispatch Accounting Entry

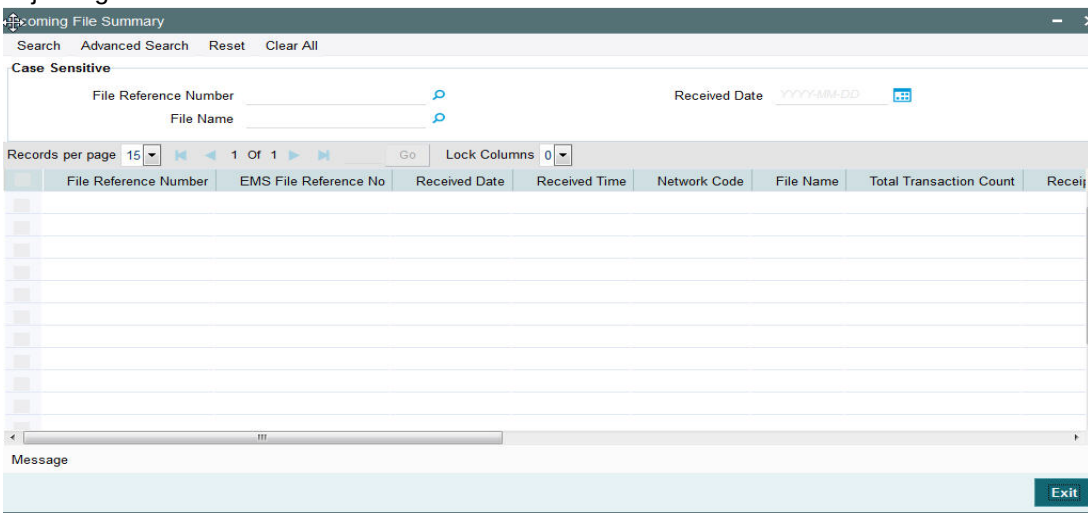
- Click on Search button with / without search criteria
- Dispatched File records will be displayed
- Double Click on any Record
- Dispatch Accounting Entry gets displayed in a separate window.

3.3 NACHA Incoming Payments

Oracle Banking Payments will process the NACHA Incoming Payments received from ACH Operator.

3.3.1 Viewing Received NACHA Inbound File

You can Search for the Received NACHA Inbound files in Incoming File Summary Screen which is a common screen for viewing inbound Clearing files from other Low value clearing networks set up in the system. You can invoke 'Incoming File Summary' screen by typing 'PMSINLOG' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

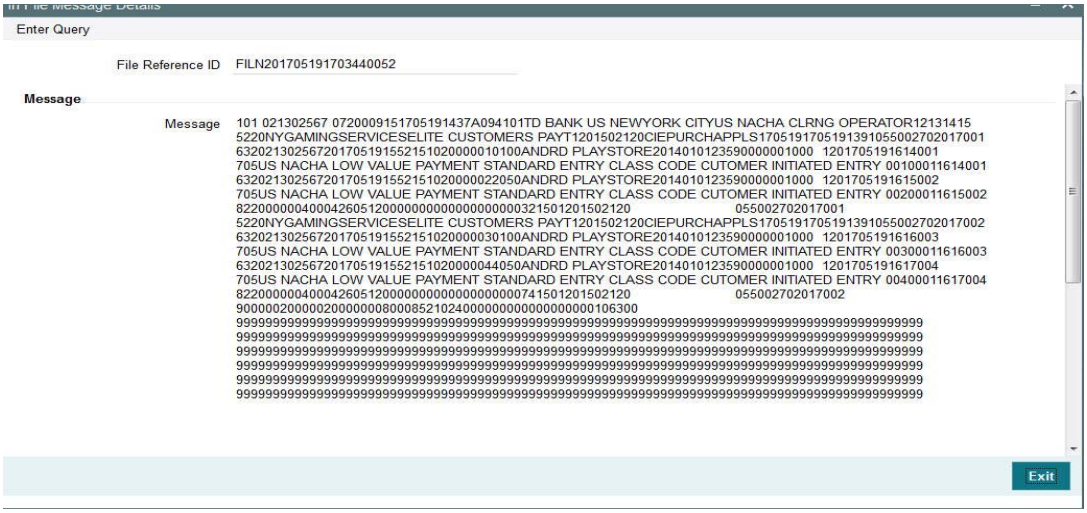


To view the received NACHA Inbound File, follow the steps given below:

- Click on Search button with / without search criteria
- Sort on the Network Code to locate the records for the NACHA network.
- Received NACHA Inbound records can be seen.
- Select any record and Click on 'Message' button at the bottom of the screen
- Received NACHA File will be displayed in a separate window.

3.3.2 Viewing Receipt Accounting Entry

You can view the Receipt Accounting Entry in Incoming File Summary Screen described above.

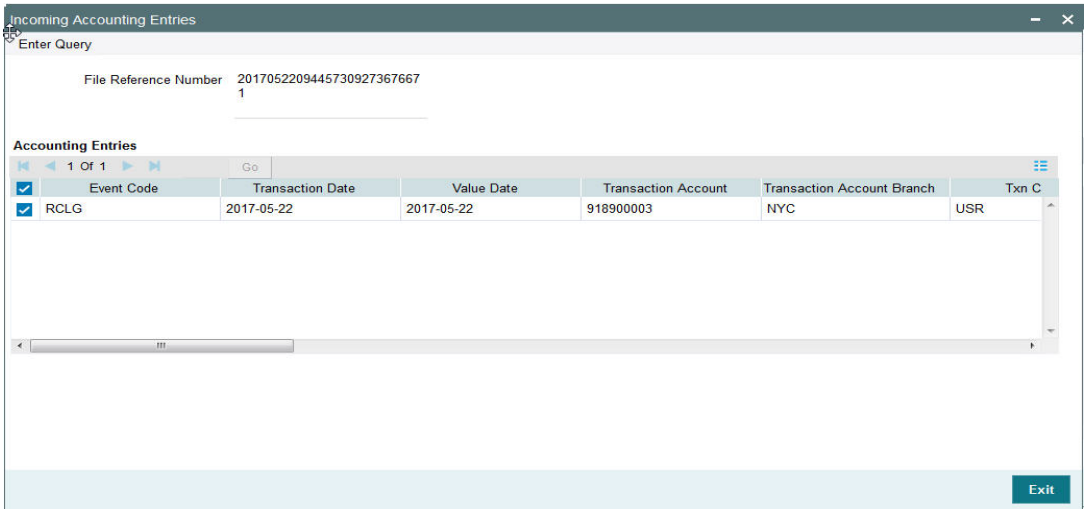


To view the Receipt Accounting Entry

- Click on Search button with / without search criteria
- Sort on the Network code to locate the records for the NACHA network.
- Received NACHA Inbound records can be seen
- Double Click on any record
- Receipt Accounting Entry will be displayed in a separate screen

3.3.3 Incoming Accounting Entries

From the Incoming File Summary screen, double-click a record. The Incoming Accounting Entries appears.



The following fields are displayed:

File Reference Number

Defaulted on Selecting Creditor Account Number

Accounting Entries

Event Code

Displays the Event Code

Transaction Date

Displays the transaction date

Value Date

Displays the value date

Transaction Account

Displays the Transaction Account

Transaction Account Branch

Displays the Transaction Account Branch

Txn Code

Displays the transaction code

Dr/Cr

The systems indicates if the transaction is debit or credit transaction.

Amount Tag

Displays the Amount Tag

Transaction currency

Displays the transaction currency.

Transaction Amount

Displays the Transaction Amount

Netting

Displays if any Netting is applied or not.

Offset Account

Displays the offset Account.

Offset Ac Branch

Displays the Offset Account Branch

Offset Transaction code

Displays the Offset Transaction Code

Offset Amount Tag

Displays the Offset Amount Tag

Offset Currency

Displays the Offset Currency

Offset Amount

Displays the Offset Amount

Offset Netting

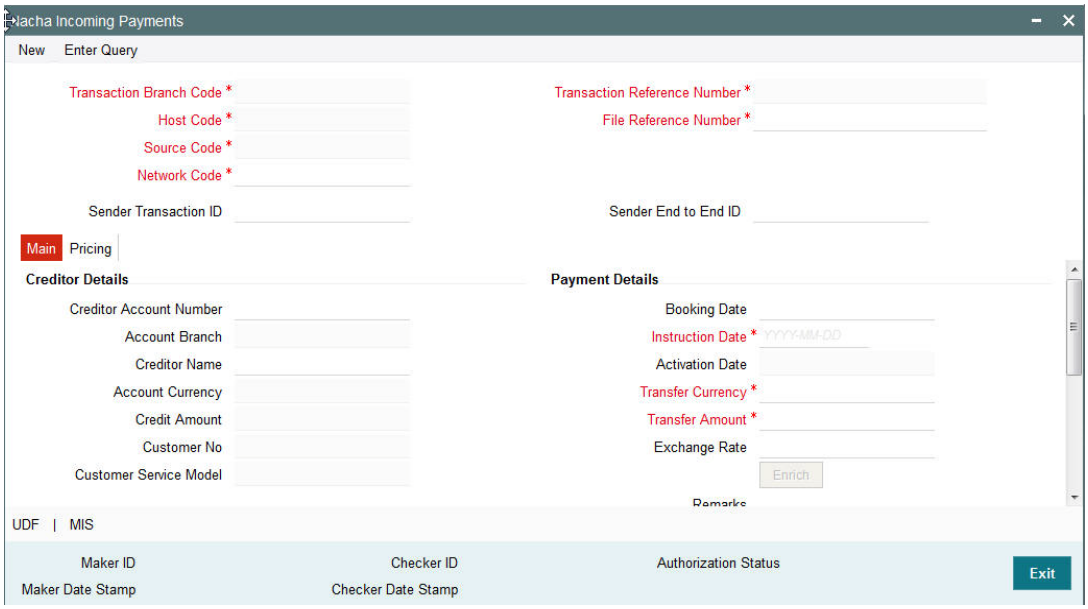
Displays the Offset Netting

3.3.4 Invoking NACHA Incoming Payment Transaction Input Screen

In case of NACHA Inbound file cannot be received or processed due to any reason.A back up screen, is provided to the user to manually capture NACHA Incoming Payments.

In this screen, user is provided with all necessary fields to capture US NACHA Payment details for Standard Entry Class Code – CIE i.e., Customer Initiated Entry.

You can invoke ‘NACHA Incoming Payments’ screen by typing the function ID ‘PNDITONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



Below listed fields are mandatory to process Incoming NACHA payments

Creditor Details

Creditor Account Number

Please Select the Customer Account to be credited. Option is available to use the Pick-list which displays all valid Account Numbers available in the system.

Creditor Account Currency

Defaulted on Selecting Creditor Account Number

Creditor Account Branch

Defaulted on Selecting Creditor Account Number

Creditor Name

Defaulted on Selecting Creditor Account Number

Creditor Customer Number

System identifies the Customer number maintained in the system for the Creditor based on the selected Creditor Account Number and the same is defaulted in this field.

Customer Service Model

Defaulted with Customer Service Model linked to the identified customer**.**

Debtor Details

Individual Identification

Please enter the Individual Identification Number as per the ACH entry (payment) in the Incoming NACHA file.

Originating DFI

Specify the Debtor Bank ABA Number. Option is available to use the pick-list which displays all ABA numbers of all DFIs.

Instruction Date

This is the Effective Entry date or Settlement date on which the payment is settled as part of the Incoming file by NACHA.

Transfer Currency

Please Enter the Transfer Currency as USD.

Transfer Amount

Please enter the Amount to be credited to the Customer**.**

Company Identification

Specify the Company Id as per the ACH entry in the incoming file.

Company Name

Defaulted on Selecting Company Identification

Company Entry Description

Specify the data as per the ACH entry in the incoming file.

Below listed mandatory fields are defaulted on Click of New

Batch Number

Batch Number of the batch to which the incoming Payment belongs to as per in the received incoming NACHA File

Trace Number

Trace Number of the incoming Payment (ACH entry) in the received incoming NACHA File

Transaction Reference Number

Unique Reference generated by the system for the incoming payment.

File Reference Number

Unique Reference generated by the system for the incoming NACHA file.

Transaction Branch Code

Defaulted with logged in Branch Code

Host Code

Defaulted with Host Code to which the Logged in Branch is associated with

Source Code

Defaulted as ‘MANL’; for Manually Input transactions

Network Code

User has to select the appropriate NACHA network Code from the list

Booking Date

Defaulted with current date

Below listed are the optional fields

Additional Details Button

Please click on this button to capture Additional Payment Related Information in the Addenda record for the ACH entry in the incoming file.

Debtor Account Number

Specify the debtor account number of the received payment.

Debtor name

Specify the Debtor name as per the ACH entry in the incoming file.

Company Discretionary Data

Specify the data as per the ACH entry in the incoming file.

Remarks

User can input remarks specific to this payment.

Enrich Button

On click of this button, System Computes the Exchange Rate & Charges if applicable.

Exchange rate is computed if the creditor account currency is different from Transfer currency. User can view the computed rate in the Exchange Rate field in Main Tab.

User can view the computed Charges in pricing Tab.

UDF sub-screen

Refer to description in sec. 2.1.1 for Outgoing NACHA Payment

MIS sub- screen

Refer to description in sec. 2.1.1 for Outgoing NACHA Payment

Pricing tab

Refer to description in sec. 2.1.1 for Outgoing NACHA Payment.

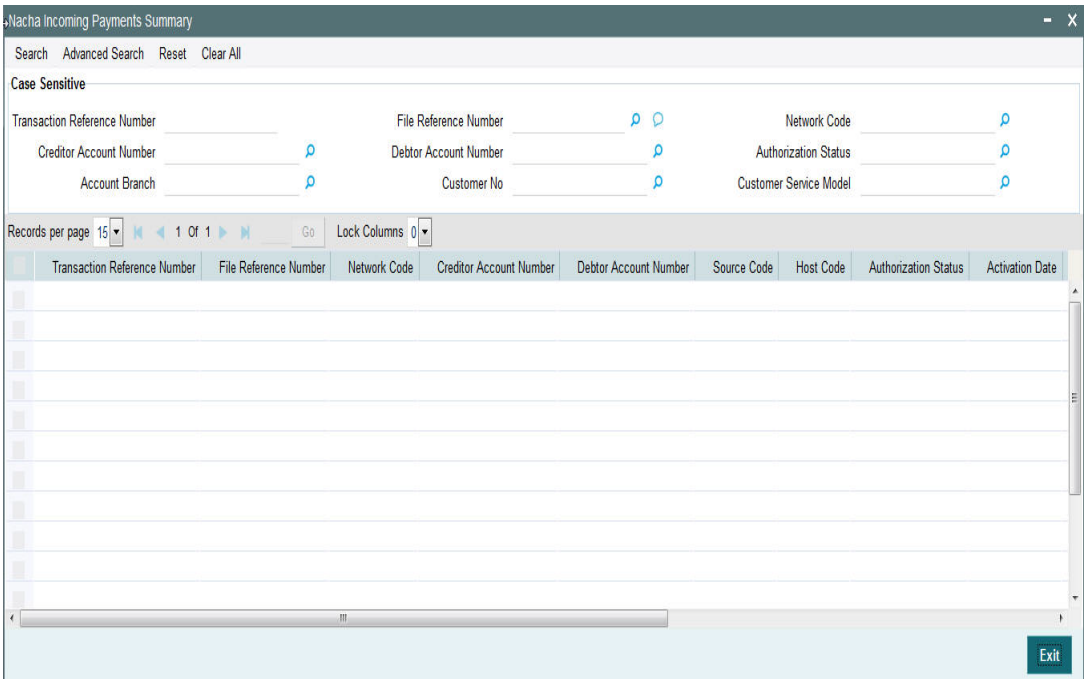
User must click on save button in PNDITONL Screen screen to save the incoming payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Incoming Payment.

3.3.5 Authorization of incoming NACHA payment

Refer to description in sec. 2.1.1 for Outgoing NACHA Payment**.**

3.3.6 Viewing NACHA Incoming Payments Summary Screen

You can invoke 'NACHA Incoming Payments Summary' screen by typing 'PNSITONL' 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 Number
- File Reference Number
- Network Code
- Creditor Account Number
- Debtor Account Number
- Transaction Branch Code
- Authorization Status
- Account Branch
- Customer No
- Customer Service Model

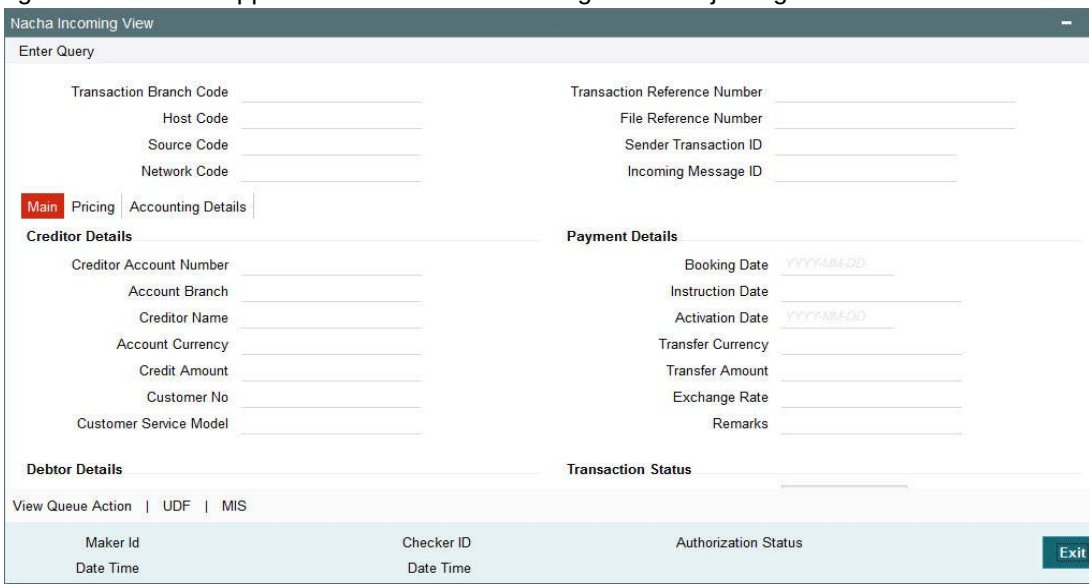
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria with the following details in the search results grid:

- Transaction Reference Number
- File Reference Number
- Network Code
- Creditor Account Number
- Debtor Account Number
- Source Code
- Host Code
- Authorization Status
- Transaction Branch Code
- Authorization Status

- Account Branch
- Customer No
- Customer Service Model

3.4 Invoking NACHA Incoming View Screen

You can invoke ‘NACHA Incoming View’ screen by typing ‘PNDIVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..



‘Main’ Tab

User can view the payment data and its corresponding the payment processing statuses s as well as external system statuses in the Main Tab.

‘Pricing’ Tab

User can view the charges applied on the Incoming NACHA Payment in the Pricing Tab.

‘Accounting Details’ Tab

User can view the Accounting Entries posted for the Incoming NACHA Payment in Accounting Details Tab.

View Queue Action Log

User can view the different actions taken by system or user when the incoming payment was moved to various exception queues as part of the processing. Please refer to sec. 2.1.5 - Outgoing View screen for field details

UDF sub-screen

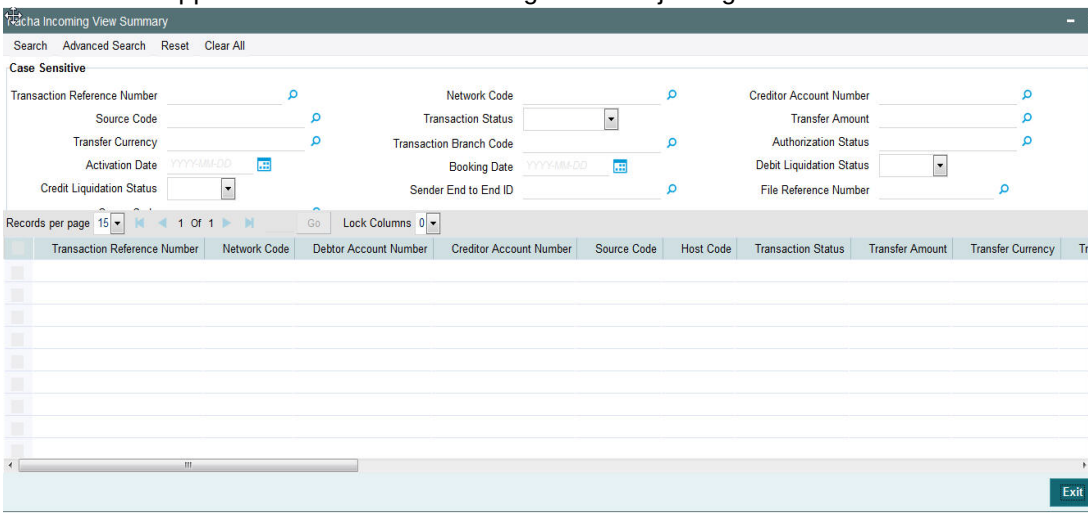
Refer to sec. 2.1.1 - Outgoing NACHA Payment, for field details

MIS sub-screen

Refer to sec. 2.1.1 - Outgoing NACHA Payment, for field details

3.4.1 Viewing NACHA Incoming View Summary Screen

You can search for records in the NACHA Incoming View Summary Screen. You can invoke 'NACHA Incoming View Summary' screen by typing 'PNSIVIEW' 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 Number
- Network Code
- Creditor Account Number
- Source Code
- Transaction Status
- Transfer Amount
- Transfer Currency
- Transaction Branch Code
- Authorization Status
- Activation Date
- Booking Date
- Debit Liquidation Status
- Credit Liquidation Status
- File Reference Number
- Queue Code

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

- Transaction Reference Number
- Network Code
- Debtor Account Number
- Creditor Account Number
- Source Code
- Host Code
- Transaction Status
- Transfer Amount
- Transfer Currency

- Transaction Branch Code
- Authorization Status
- Activation Date
- Booking Date
- Debit Liquidation Status
- Credit Liquidation Status
- Account Branch
- Account Currency
- File Reference Number
- Queue Code
- Debtor Account IBAN
- Maker Id
- Checker Id
- Sanction Check Status
- External Account Check Status

4. Function ID Glossary

P
PMSDSLOG 10
PNDITONL 14
PNDIVIEW 18
PNDOTONL 1
PNDOVIEW 7
PNSITONL 17
PNSOTONL 6
PWDITONL 24
PWDIVIEW 38
PWDNCPRF 4
PWDNWPRF 1
PWDOTONL 6
PWDOVIEW 20
PWSITONL 37
PWSNCPRF 5
PWSNWPRF 2
PWSOTONL 19