

Payments Core User Guide
Oracle Banking Payments
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Payments Core 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 basic maintenances required for processing a payment transaction and common processes.

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters.:

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

1.5 Glossary of Icons

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

| Icons | Function |
|---|-------------|
|  | Exit |
|  | Add row |
|  | Delete row |
|  | Option List |

2. Payments Maintenance

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

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

2.1 Payment Maintenances

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

2.1.1 Source Maintenance

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

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

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

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

You can specify the following fields:

Source Code

Specify a unique source code.

Description

Specify a brief description on the source code.

Source Type

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

- Upload
- Manual Input

MIS Group

Select the required MIS Group.

UDF Group

Select the required UDF Group.

Prefunded Payments**Prefunded Payments Allowed**

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

Prefunded Payments GL

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

Duplicate Check Fields**Duplicate Check Required**

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

Duplicate Check Period in Days

Specify the days used for Duplicate Check.

Note

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

Other Preferences**SSI Handling**

Select the option for SSI Handling.

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

Inbound credit to GL

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

Note

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

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

Intermediary Credit GL

Select the Intermediary Credit GL from the list of values.

Note

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

Auto Queue Preferences-System action

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

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

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

Notification Required flag

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

Note

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

2.1.1.1 .Duplicate Check Fields

You can capture Duplicate Check Fields information.

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



Specify the following details.

Duplicate Check Fields

Duplicate Check Required

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

Duplicate Check Period in Days

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

Field Name

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

The following are the fields listed:

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

2.1.1.2 Viewing Source Maintenance

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

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

Source Maintenance Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Source Code Duplicate Check Period in Days

MIS Group UDF Group

Host Code Prefunded Payments GL

SSI Handling

Records per page 15 1 Of 1 Go Lock Columns 0

| Authorization Status | Record Status | Source Code | Description | Source Type | Duplicate Check Required | Duplicate Check Period in Days |
|----------------------|---------------|-------------|-------------|-------------|--------------------------|--------------------------------|
| | | | | | | |

E

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

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

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

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

2.1.2 **Network Maintenance**

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

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

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

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

The screenshot shows the 'Network Maintenance Detailed' application window. The window title is 'Network Maintenance Detailed' and it has a menu bar with 'New' and 'Enter Query'. The form contains several sections: 'Network Code *' (text field), 'Network Description' (text field), 'Host Code *' (text field), 'Payment Type' (dropdown menu with 'ACH' selected), 'Network Service ID' (text field), 'Proprietary Service ID' (text field), 'Network Identifier' (text field), 'SWIFT Type' (dropdown menu), 'Sender Notification Required' (checkbox), 'Network Directory Key' (text field), 'Tranche Number' (dropdown menu), 'Scheme' (dropdown menu), 'Network Processing Preference' (text field), 'IBAN Validation Required' (checkbox), 'Network Participation' (checkbox), 'Bank Network Identifier' (dropdown menu), 'Network Cutoff Time' (text field), 'Cutoff Hour' (text field), 'Cutoff Minute' (text field), 'Interbank Cutoff Hour' (text field), 'Interbank Cutoff Minute' (text field), 'Network Start Time' (text field), 'Start Hour' (text field), 'Start Minute' (text field), 'Lead Days' (text field). At the bottom, there is a toolbar with 'Maker', 'Checker', 'Date Time:', 'Date Time:', 'Mod No', 'Record Status', 'Authorization Status', and an 'Exit' button.

You can specify the following fields;

Network Code

Specify a unique code for the network.

Network Description

Specify a brief description on the network code.

Host Code

Host Code is defaulted as your logged in Host.

Payment Type

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

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

Network Service ID

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

Network Identifier

Specify the Network identifier from the LOV.

Proprietary Service ID

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

Network Identifier

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

SWIFT Type

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

- FIN
- FIN Y-COPY

Sender Notification Required

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

Network Directory Key

Specify the network directory key from the LOV.

Tranche Number

Select the required Tranche Number.

Network Processing Preferences**IBAN Validation Required**

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

- Yes
- No

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

Network Participation

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

- Direct
- Indirect

Bank Network Identifier

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

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

Network Cutoff Time**Network Time zone**

The system defaults the time zone applicable for the host.

Cutoff Hour

Specify the network cut-off hour.

Cutoff Minute

Specify the network cut-off minute.

Interbank Cutoff Hour

Specify the hour for the Interbank Cutoff.

Interbank Cutoff Minute

Specify the minute for the Interbank Cutoff.

Note

For all bank transfer type RTGS transactions, Network cutoff time is fetched as Interbank Cutoff time maintained.

Network Start Time**Start Hour**

Specify the hour for the Network Start time.

Start Minute

Specify the minute for the Network Start time.

2.1.2.1 Viewing Network Maintenance Summary

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

The screenshot shows a web application window titled "Network Maintenance Summary". At the top, there is a search bar with buttons for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar, there are four filter fields: "Authorization Status", "Record Status", "Network Code", and "Payment Type", each with a dropdown arrow. A "Case Sensitive" checkbox is also present. Below the filters, there is a table with columns: "Authorization Status", "Record Status", "Network Code", "Host Code", and "Payment Type". The table is currently empty. At the bottom right, there is an "Exit" button.

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

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

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

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

2.1.3 Network Cutoff time Extension Detailed

A new maintenance is provided for maintaining Network cutoff time extensions for a particular day.

This maintenance is valid for the effective date maintained.

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

You can specify the following fields;

Host Code

This field is defaulted as user's host code of the logged in branch.

Effective Date

This date is defaulted as current date. You can modify the date to any future date.

Network Code

All valid Network code applicable for the Host are listed except for Networks maintained for the ' Cross Border' payment type. Select the required value from the LOV.

Network Description

Based on the Network selected, Network Description is populated.

Payment Type

Based on the Network selected, Payment type field values is populated.

Network Cutoff Standard Time

Cut Off Hour

Network Cutoff Standard Time is defaulted as the cutoff time available in Network Maintenance. This field is disabled.

Cutoff Minute

Network Cutoff Standard Time is defaulted as the cutoff time available in Network Maintenance. This field is disabled.

Interbank Cutoff Hour

Network Cutoff Standard Time is defaulted as the cutoff time available in Network Maintenance. This field is disabled.

Interbank Cutoff Minute

Network Cutoff Standard Time is defaulted as the cutoff time available in Network Maintenance. This field is disabled.

Extended Time

Cutoff Hour

Specify the network cut-off hour.

Cutoff Minute

Specify the network cut-off minute.

Interbank Cutoff Hour

Specify the hour for the Interbank Cutoff.

Interbank Cutoff Minute

Specify the minute for the Interbank Cutoff.

Note

The time entered has to be later than the standard time. System will validate the same. Interbank cutoff time maintenance is applicable for RTGS payment type.

2.1.3.1 Processing Changes

- Network cutoff check for the following payment types are impacted:
 - Low Value Payments
 - RTGS
 - NACHA
- While doing Network cutoff check, system first checks whether any valid open and authorized record is available with effective date as processing date in Network Cutoff Time Extension maintenance. If yes, this cutoff time will be applied. If no record is available, the cutoff maintained in Network maintenance is considered.

2.1.3.2 Network Cutoff time Extension Summary

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

The screenshot shows the 'Network Cutoff time Extension Summary' application window. It features a search bar at the top with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several filter fields: 'Authorization Status', 'Host Code', 'Payment Type', 'Record Status', 'Network Code', and 'Effective Date'. The 'Effective Date' field is set to 'YYYYMMDD'. Below the filters, there is a table with columns: 'Authorization Status', 'Record Status', 'Host Code', 'Network Code', 'Payment Type', 'Effective Date', 'Cut Off Hour', 'Cutoff Minute', and 'Cut Off Hour'. The table is currently empty. At the bottom right of the screen, there is an 'Exit' button.

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

- Authorization Status
- Record Status
- Host Code
- Network Code
- Payment Type
- Effective Date

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

2.1.4 Network Preference

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

In this screen, you can specify the following preferences:

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

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

The screenshot shows the 'Network Preferences Detailed' window with the following fields and sections:

- Network Code *** (text input)
- Host Code *** (text input)
- Transaction Type *** (dropdown menu, set to 'Outgoing')
- Exchange Rate Preference**
 - FX Rate Type (text input)
 - Rate Override Variance (text input)
 - Rate Stop Variance (text input)
 - External Exchange Rate Applicable (checkbox)
- Faster Payment Preferences**
 - Time-Out Period (In Seconds) (text input)
 - Accounting Preference (dropdown menu)
- Value Dating Preferences**
 - Branch Holiday Check (checkbox)
 - Debit value date basis for outbound payments (dropdown menu)
- Payment Preferences-For Outgoing**
 - Network Description (text input)
 - Payment Type (dropdown menu)
 - Priority (dropdown menu, set to '0 - Low')
 - Recall Days (text input)
 - Dispatch On Us Transfer (checkbox)
 - Network Lead Days - Credit Transfers (text input)
 - Network Lead Days - Direct Debits (text input)
- Payment Preferences-For Incoming**
 - Return Days (text input)
 - Recall Response Days (text input)
 - Beneficiary Name Match Required (checkbox)
- Footer Fields:** Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and an Exit button.

You can specify the following fields;

Network Code

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

Network Description

The system displays the network code description.

Host Code

Host code is defaulted as the logged in Host.

Payment Type

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

Priority

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

Transaction Type

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

- Incoming
- Outgoing

Exchange Rate preferences**FX Rate Type**

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

Rate Override Variance

Specify the rate override variance.

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

Rate Stop Variance

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

External Exchange Rate System Applicable

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

Note

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

Payment Preferences-For Outgoing**Recall Allowed**

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

Dispatch Internal Transaction

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

Note

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

Recall Days

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

Dispatch On Us Transfer

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

Faster Payment Preferences

Time-out period

You can specify time out period in seconds.

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

Accounting Preference

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

- On Confirmation from CI
- Before Messaging

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

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

Payment Preferences-For Incoming

Return Days

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

Recall Response Days

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

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

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

Beneficiary Name Match Required

Check this box to match the beneficiary name with the customer name linked to the beneficiary account for incoming payments.

Value Dating Preferences

Branch Holiday Check

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

Debit value date basis for outbound payments

Select the Debit value date basis for outbound payments. The options are Activation Date and Instruction Date.

- Activation Date - When the debit value date basis is Activation Date, then debit value date is the same as the derived Activation date.
- Instruction Date - If the basis is instruction date, the debit value date is derived as Instruction date – Debit float days.

2.1.4.1 Viewing Network Preference

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

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

- Authorization status
- Record status
- Transaction Type
- Network Code
- Payment Type

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

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

2.1.5 Clearing Infrastructure

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

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

You can specify the following fields:

Host Code

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

Network Code

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

Clearing Infrastructure System

Specify the Clearing Infrastructure System details.

System Description

Specify the Clearing Infrastructure System description.

Preferences

Inqueue JNDI Name

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

Outqueue JNDI Name

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

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Queue Authentication

Queue Authentication

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

User Id

Specify the required User Name.

Password

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

2.1.5.1 Viewing Clearing Infrastructure Summary

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

The screenshot displays the 'Clearing Infrastructure Summary' application interface. It includes a search bar at the top with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several filter fields: 'Case Sensitive' (checkbox), 'Authorization Status' (dropdown menu), 'Record Status' (dropdown menu), 'Host Code' (text input with a search icon), 'Network Code' (text input with a search icon), and 'Clearing Infrastructure System' (text input with a search icon). A table below the filters shows columns for 'Authorization Status', 'Record Status', 'Host Code', 'Network Code', 'Clearing Infrastructure System', 'System Description', and 'Inqueue JNDI Name'. The table is currently empty. At the bottom right of the screen is an 'Exit' button.

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

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

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

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

2.1.6 Network Currency Preferences

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

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

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

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

You can specify the following fields:

Network Code

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

Network Description

The system displays the network code description.

Host Code

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

Payment Type

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

Transaction Type

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

- Incoming
- Outgoing

Transfer Currency

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

Note

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

Limits Details**Limit Currency**

Note Specify the limit currency.

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

Minimum Amount

Specify the minimum transaction amount.

Maximum Amount

Specify the maximum transaction amount.

Note

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

Small FX Limit**Small FX Limit Currency**

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

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

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

Pricing Details**Pricing Code**

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

Recall Acceptance Price Code

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

Note

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

Bank Transaction Pricing Code

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

GPI Pricing Code

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

Accounting Codes**Debit Liquidation**

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

Credit Liquidation

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

Dispatch/Receipt Accounting

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

Note

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

Consol Bank Transfer

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

Receiver Charge Income

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

Return Accounting**Payment Return GL**

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

Note

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

Network Account Details**Network Account**

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

2.1.6.1 Viewing Network Currency Preference

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

Network Currency Preferences Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Network Code Transaction Type

Transfer Currency

Records per page 15 1 Of 1 Go Lock Columns 0

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

Exit

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

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

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

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

2.1.7 Source Network Preferences

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

Usage of Source Network Preferences

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

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

You can specify the following fields:

Host Code

Defaults the Host Code of the logged in branch.

Source Code

Specifies all valid source codes applicable.

Source Description

Displays the description of the source code.

Network Code

Specifies all valid network codes applicable to the host.

Network Description

Specifies the description of the network.

Payment Type

Specifies the type of payment linked to the network.

Transaction Type

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

Authorization Re-key Required

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

Rekey Field Name

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

Field Description

This field is applicable based on the Rekey field chosen.

Sanctions System**Sanction Check Required**

Check this box to introduce a Sanction Check.

Pricing**External Pricing Applicable**

Check this box to introduce an External Pricing System Maintenance.

Authorization Limits**Authorization Limit 1**

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

Authorization Limit 2

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

Note

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

- Payment transactions is be moved to Authorization Limit Level 1 Queue if transaction amount exceeds the authorization limit 1 maintained for Payment transactions.This check is done after initial validations.
- The transactions will be moved to Authorization Limit Level 2 Queue if transaction amount exceeds the authorization limit 2 maintained.

- These checks will be applicable for both channel and user input transactions. These checks are not applicable for payments processed in bulk.
- Authorization limits check are applicable for
 - Domestic Low Value Payments (ACH)
 - Book Transfer
 - Domestic High value Payments (RTGS)
 - Cross border Payments

Authorization Limit Currency

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

2.1.7.1 Viewing Source Network Preferences Summary

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

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

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

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

2.1.8 Payment Processing Cut off Time

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

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

Note

- Cut-off time check is based on the application server time at the time of payment processing.
 - Cut-off time maintenance is applicable for payments with 'Outgoing' transaction type.
-

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

The screenshot shows the 'Payment Processing Cutoff Time' application window. It features a title bar, a menu bar with 'New' and 'Enter Query', and a main area with several input fields: 'Host Code *', 'Network Code *', 'Source Code *', 'Customer Service Model *', and 'Customer No *'. To the right of these fields are 'Network Description' and 'Payment Type' (a dropdown menu). Below the input fields is a toolbar with navigation buttons and a 'Go' button. Underneath the toolbar is a table with columns: 'Transfer Currency', 'Cutoff Hours *', 'Cutoff Minutes *', 'Debit Float Days', and 'Credit Float Days'. At the bottom of the screen is a footer area with fields for 'Maker', 'Date Time:', 'Mod No', 'Record Status', 'Checker', 'Date Time:', and 'Authorization', along with an 'Exit' button.

You can specify the following fields:

Host Code

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

Network Code

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

Network Description

The system displays the network description.

Payment Type

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

Source Code

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

Note

You can also select the value ALL, if required.

Customer Service Model

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

Note

You can also select the value ALL, if required.

Customer Number

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

Note

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

Transfer Currency

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

Cutoff Hours

Specify the cutoff time in hours.

Cutoff Minutes

Specify the cutoff time in minutes.

Debit Float Days

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

Credit Float Days

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

Note

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

2.1.8.1 Payment Processing Cutoff Time Summary

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

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

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

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

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

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

2.1.9 Host Parameters

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

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

You can specify the following details:

Host Code

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

External Systems

Sanction Check System

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

Sanction Retry Days

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

External Exchange Rate System

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

External Price Code

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

External Accounting System

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

Apply PSD Preference

Check this box to apply PSD Preference.

Information Reporting Required

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

Sender Logical terminal

Select the Sender Logical terminal code. The options are A and X. The default option is A.

- A - Select this option if the system is generating outbound messages with logical terminal code for Sender BIC.

- X - Select this option if SWIFT messages are sent out with logical terminal code X for the sender BIC.

2.1.9.1 Viewing Host Parameter Summary

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

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

- Authorization Status
- Record Status
- Host Code

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

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

2.1.10 Settlement Instructions Maintenance

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

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

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

You can specify the following fields:

Host Code

The system displays the Host code by default.

Customer Number

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

SSI Label

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

Customer Name

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

Email Id

You can enter the email address of the customer.

Mobile Number

You can enter the mobile number of the customer.

National Identifier

You can enter the National Identifier of the customer.

Note

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

Customer Name

The system displays the customer name.

Beneficiary Details**Network Code**

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

Network Description

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

Currency

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

Payment Type

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

Bank Identifier

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

Default Settlement

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

Beneficiary Details**Beneficiary Account Number**

Specify the Beneficiary Account Number.

Beneficiary Name

Specify the Beneficiary Name.

Account IBAN

Specify the Account IBAN.

Beneficiary Bank

Specify the Beneficiary Bank.

Bank Name

The system displays the bank name of the beneficiary.

Note

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

2.1.10.1 **SWIFT Routing**

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

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

The screenshot displays the 'SWIFT Routing' sub-screen with the following sections and fields:

- Host Code:** HOST1
- Customer No:** [Empty]
- SSI Label:** [Empty]
- 59: Ultimate Beneficiary:** Account, BIC, Name and Address1, Address Line2, Address Line3, Address Line4, Country.
- 58: Beneficiary Institution:** Party Identifier, BIC, Name and Address1, Address Line 2, Address Line 3, Address Line 4.
- Payment Preference:** gpi Preferred, Charge Whom (SHA), Debit Nostro Account, LBL_CR_NOSTRO_ACC.
- 70: Remittance Information:** Information 1, Information 2, Information 3, Information 4.
- 72: Sender To Receiver Info:** Line 1, Line 2, Line 3, Line 4, Line 5, Line 6.
- 57: Account With Institution:** Party Identifier, BIC, Name and Address1, Address Line 2, Address Line 3, Address Line 4.
- 56: Intermediary Bank:** Party Identifier, BIC, Name and Address1, Address Line 2, Address Line 3, Address Line 4.
- Receiver Details:** BIC.
- 54: Receiver's Correspondent:** Party Identifier, BIC, Name and Address1, Address Line 2, Address Line 3, Address Line 4.

Buttons: Ok, Cancel

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

59: Ultimate Beneficiary

Account

Specify the Ultimate Beneficiary Account Number.

BIC

Select the BIC from the LOV.

Name and Address1 - 4

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

Country

Select the country from the LOV.

58: Beneficiary Institution

Party Identifier

Specify the party identifier details.

BIC

Select the BIC from the LOV.

Name and Address1 - 4

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

Payment Preference**gpi Preferred**

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

Charge Whom

Select one of the following Charge options:

- SHA
- BEN
- OUR

Debit Nostro Account

Select the Debit Nostro Account from the LOV.

Credit Nostro Account

Select the Credit Nostro Account from the LOV.

57: Account With Institution**Party Identifier**

Specify the Party identifier details.

BIC

Select the BIC from the LOV.

Name and Address1 - 4

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

56: Intermediary Bank**Party Identifier**

Specify the Party identifier details.

BIC

Select the BIC from the LOV.

Name and Address1 - 4

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

70: Remittance Information**Remittance 1 -4**

You can enter the Remittance details.

Receiver Details**BIC**

Select the BIC from the LOV.

54: Receiver's Correspondent

Party Identifier

Specify the Party identifier details.

BIC

Select the BIC from the LOV.

Name and Address1 - 4

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

72: Sender To Receiver Info

You can enter the sender to receiver details.

Note

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

2.1.10.2 Viewing Settlement Instruction Maintenance Summary

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

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

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

- Authorization status
- Customer No
- Currency

- Record status
- Network Code
- Payment Type

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

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

2.1.11 Maintaining Local Payments Bank Directory

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

Usage of this screen

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

You can invoke the 'Local Payments Bank Directory' screen by typing 'PMDBKMNT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details in this screen:

Host Code

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

Branch Code

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

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

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

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

Bank Code

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

Clearing System Code

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

Clearing System Proprietary

Select the corresponding clearing system proprietary.

Bank Name

Specify the full name of the bank.

Short Name

Specify a short name to identify the bank.

Address 1 to 4

Specify the address of the bank.

City

Specify the city in which the bank is located.

Postal Code

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

Country

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

Main Bank

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

Main Bank Code

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

Valid From Date

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

Valid Till Date

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

Swift Address

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

International Bank Account Number Mandatory

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

Internal Clearing

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

Clearing Participation

Network Service ID

The system defaults the network service id.

Network

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

Participant Type

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

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

Direct Bank Code

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

Batch Processing

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

Addressee

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

Direct Debit Participation

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

Note

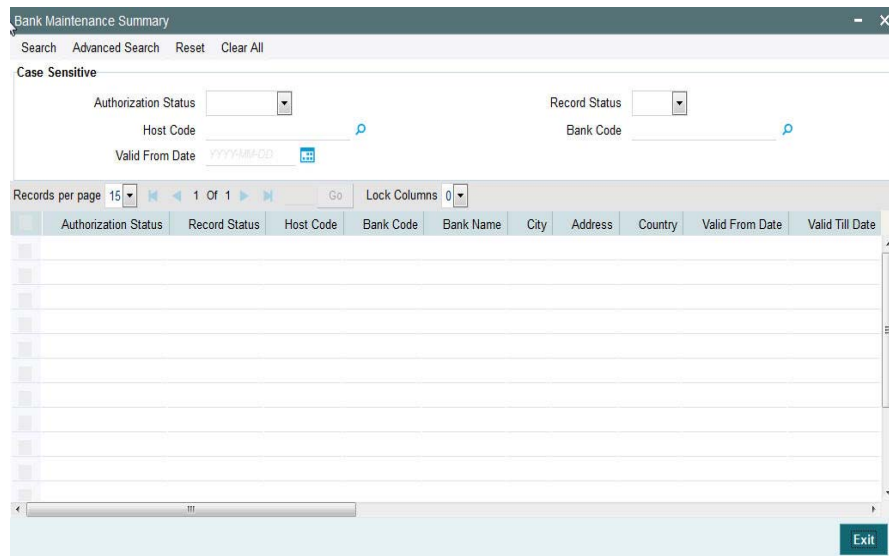
The network will be used to process payment transactions, if you do not specify this field

Fields

Click the link to specify the field details.

2.1.11.1 Viewing Bank Maintenance Summary

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



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

- Authorization status
- Record status
- Country Code
- Bank code
- Valid From Date

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

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

2.1.12 Maintaining Customer Service Model

Service Model classifies the customers into various level.

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

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

Customer Service Model Maintenance

New Enter Query

Host Code *
Country Code *
Customer Service Model *
Customer Service Model Description
Priority

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

Exit

You can specify the following details:

Host Code

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

Country Code

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

Customer Service Model

Specify the unique service model code for a customer.

Customer Service Model Description

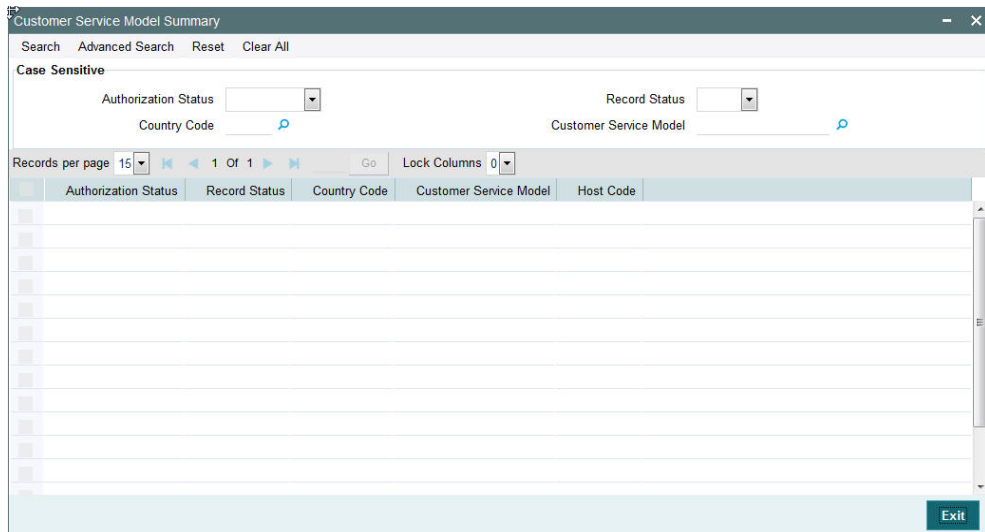
Specify the brief description about the customer service model entered.

Priority

Specify the priority about the customer service model entered.

2.1.12.1 Viewing Customer Service Model Summary

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



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

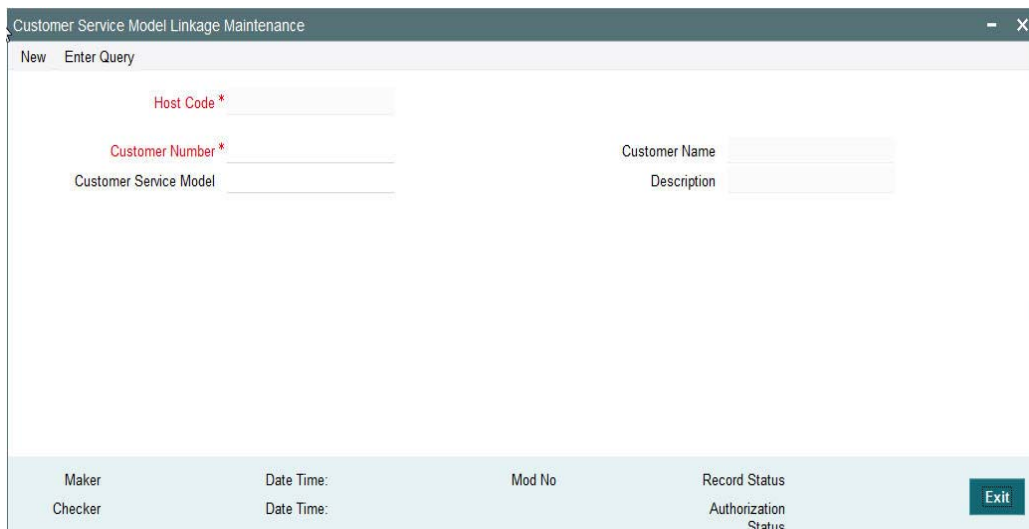
- Authorization status
- Record status
- Country Code
- Customer Service Model
- Priority

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

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

2.1.13 Maintaining Customer Service Model Linkage

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



Specify the following details:

Host Code

Logged in Host is defaulted.

Customer Number

Select the customer number for linking the service model.

Customer Name

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

Customer Service Model

Specify the customer service model to link the above customer.

Description

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

After capturing the above details, save the maintenance.

2.1.13.1 Viewing Customer Service Model Linkage Maintenance Summary

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

The screenshot shows a web application window titled "Customer Service Model Linkage Maintenance Summary". The interface includes a search bar at the top with buttons for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar, there are several input fields: "Case Sensitive" (a dropdown menu), "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), and "Customer Number" (a text input field). Below these fields, there is a table with the following columns: "Authorization Status", "Record Status", "Customer Number", "Customer Service Model", and "Host Code". The table is currently empty. At the bottom right of the window, there is an "Exit" button.

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

- Authorization status
- Record status
- Customer Number

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

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

2.1.14 Maintaining Network Holidays

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

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

The screenshot shows the 'Network Holidays Maintenance' application window. It features a header with 'New' and 'Enter Query' buttons. Below the header are three input fields: 'Network Code *', 'Host Code *', and 'Year *' with a 'Refresh' button. The main area contains a 3x4 grid of monthly calendars for the year 2023. Each calendar shows the days of the week (S, M, T, W, Th, F, Sa) and the dates. The bottom of the screen has a 'Fields' section with labels: 'Maker', 'Checker', 'Date Time', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status'. An 'Exit' button is located in the bottom right corner.

Network Code

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

Host Code

Host code is defaulted based on the Network code selected.

Year

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

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

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

| Date Text Colour | Indication |
|------------------|-------------|
| Black | Working Day |

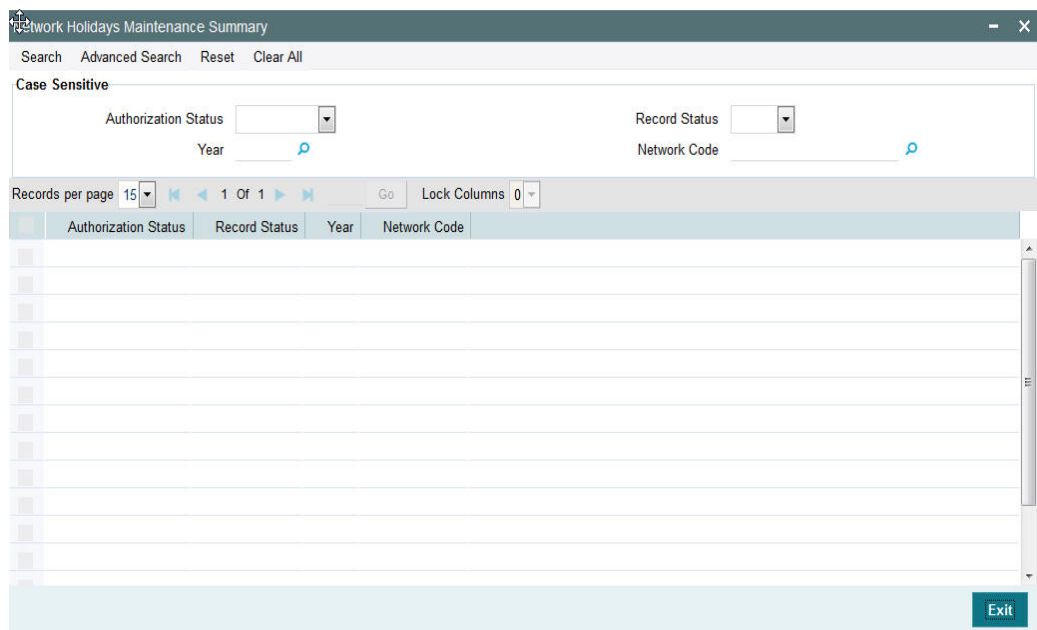
| | |
|-----|---------|
| Red | Holiday |
|-----|---------|

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

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

2.1.14.1 Viewing Network Holidays Maintenance Summary

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



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

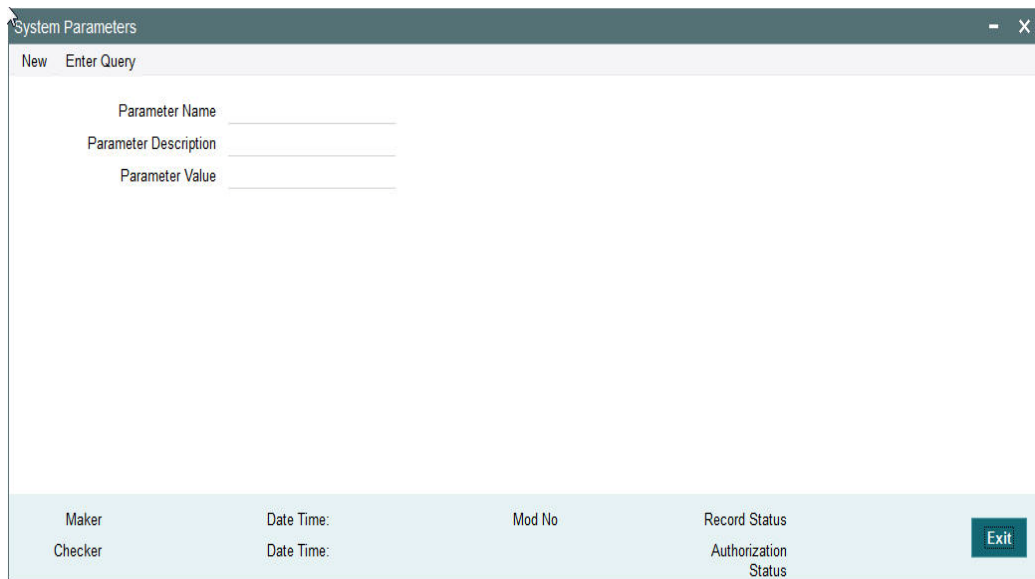
- Authorization status
- Record status
- Network code
- Year

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

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

2.1.15 System Parameters

You can invoke this screen by typing 'PMDSYSPM' in the field at the top right corner of the Application tool bar and click the adjoining arrow button.



The screenshot shows a window titled "System Parameters" with a standard Windows-style title bar (minimize, maximize, close). Below the title bar is a menu bar with "New" and "Enter Query" options. The main area contains three input fields: "Parameter Name", "Parameter Description", and "Parameter Value". At the bottom of the window is a footer area with a grid of labels: "Maker", "Date Time:", "Mod No", "Record Status", "Checker", "Date Time:", "Authorization Status", and an "Exit" button on the right.

You can capture the following details

Parameter Name

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

Parameter Description

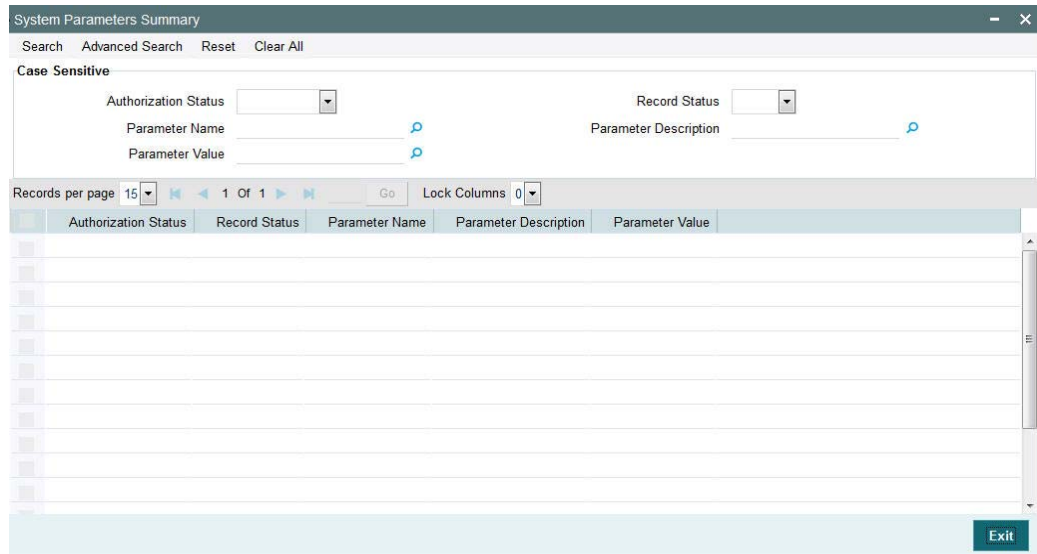
Specify the parameter description.

Parameter Value

Specify the parameter value.

2.1.15.1 Viewing System Parameter Summary

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



The screenshot shows the 'System Parameters Summary' application window. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this is a 'Case Sensitive' section with search filters: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Parameter Name' (text input with a magnifying glass icon), and 'Parameter Value' (text input with a magnifying glass icon). Below the filters is a table with columns: 'Authorization Status', 'Record Status', 'Parameter Name', 'Parameter Description', and 'Parameter Value'. The table is currently empty. At the bottom right of the window is an 'Exit' button.

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

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

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

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

2.1.16 Reject Code

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

The screenshot shows the 'Reject Code Maintenance' application window. At the top, there is a 'New' button and an 'Enter Query' field. Below these are several input fields: 'Host Code *', 'Reject Code *', 'Reject Reason', and 'Reject Code Type' (a dropdown menu currently showing 'ISO'). Below the input fields are two data tables. The first table is titled 'Reject Code Details' and has columns for 'Network Code', 'Payment Type', 'Payment Pre-Settlement Reject', 'Payment Return', 'Payment Recall', 'Recall Response', 'Collection Cancel', 'Collection Return/Reject', and 'Collection Revers'. The second table is titled 'Error Code' and has columns for 'Network Code', 'Payment Type', 'Exception', and 'Description'. At the bottom of the window, there are several fields: 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can capture the following details

Reject Code

Specify the Reject Code

Reject Reason

Specify the description of the Reject Code.

Reject Code Type

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

Applicable Networks and Exceptions

Network Code

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

Payment Type

Payment type will be defaulted based on the Network selected

Payment Pre-Settlement Reject

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

Payment Return

Specify the Payment Return. Choose among the following values:

- Null - This is the default value.

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

Payment Recall

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

Recall Response

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

Collection Cancel

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

Collection Return/Reject

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

Collection Reversal

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

Clearing Return

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

Exception Code Block

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

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

Note

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

2.1.16.1 Viewing Reject Code Maintenance Summary

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

The screenshot shows the 'Reject Code Maintenance Summary' application window. The window title is 'Reject Code Maintenance Summary'. The interface includes a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several filter fields: 'Case Sensitive', 'Authorization Status', 'Record Status', 'Reject Reason', and 'Reject Code Type'. A table below these filters shows columns for 'Authorization Status', 'Record Status', 'Reject Reason', 'Reject Code', 'Reject Code Type', and 'Host Code'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

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

- Authorization status
- Record status
- Reject Reason
- Reject Code
- Reject Code Type

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

Double click a record to view the detailed maintenance screen.

2.1.17 Indirect Participant Account Details Maintenance

You can invoke "Indirect Participant Account Details Maintenance" screen by typing 'PMDIPACC' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar

Note

No transaction processing is supported, currently using this maintenance.

Specify the following details:

Network Code

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

Network Description

The system displays the network description.

Host Code

The system defaults the host code linked to the network.

Bank Code

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

Bank Account Number

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

Branch

The system displays the account branch.

Currency

The system displays the account currency.

Note

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

SWIFT Address

The system displays the BIC code of the indirect participant.

2.1.17.1 Indirect Participant Account Details Summary

You can invoke “Indirect Participant Account Details Summary” screen by typing ‘PMSIPACC’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Indirect Participant Account Details Summary' application window. The window title is 'Indirect Participant Account Details Summary'. The interface includes a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are two dropdown menus for 'Authorization Status' and 'Record Status', and a text input field for 'Network Code'. A 'Case Sensitive' checkbox is also present. The main area displays a table with columns for 'Authorization Status', 'Record Status', 'Network Code', and 'Host Code'. The table is currently empty. At the bottom right, there is an 'Exit' button.

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

- Authorization status
- Record status
- Network code

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

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

2.1.18 Bank Redirection

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

Bank Redirection Maintenance

New Enter Query

Host Code *

Identifier *

Bank Code *

Bank Name

Redirect Identifier *

Redirect Bank Code *

Redirect Bank Name

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

You can capture the following details:

Identifier

Select the required bank identifier

- BIC
- Local Bank Code

Bank Code

Specify the Bank Code for which redirection is required.

Bank Name

The system specifies the name of the bank.

Redirect Identifier

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

Redirect Bank Code

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

Redirect Bank Description

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

2.1.18.1 Bank Redirection Maintenance Summary

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

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

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

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

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

2.1.19 Account Redirection

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

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

Account Redirection

New Enter Query

Host Code *

Account

Account Number *

Redirect Account

Redirected Account Number *

Redirected Account IBAN

Branch Code

Currency

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

You can capture the following details:

Host Code

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

Account

Account Number

Specifies the original account number specified in the transaction.

Redirect Account

Redirect Account Number

Specify the redirected account number.

Redirect Account IBAN

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

Branch Code

Account Branch Code is displayed.

Currency

Account Currency for the re-direct account is displayed.

2.1.20 UDF Group Maintenance

UDF maintenance is used for creating UDF codes.

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

You can specify the following fields:

Host Code

Host Code is defaulted as the logged in Host.

Group Description

Specifies the description of the UDF Group.

UDF Group

Specifies the group of the user defined field.

Field Label

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

Position

Specify the position of the user defined field.

2.1.21 User Maintenance

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

You can specify the following field:

User Identification

Specify the identification of the user.

2.1.22 Maintaining Currency Correspondent

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

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

The screenshot shows the 'Currency Correspondent Maintenance' application window. At the top, there is a toolbar with 'New' and 'Enter Query' buttons. Below the toolbar, there are three input fields: 'Host Code *', 'Bank Code *', and 'Currency *'. To the right of these fields is a checkbox labeled 'Primary Correspondent'. Below the input fields is a table with columns: 'Account Type', 'Account Number', 'Primary Account', and 'MT210 Required?'. The table is currently empty. At the bottom of the screen, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

Host Code

The system displays the logged in Host Code.

Currency

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

Account Type

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

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

Account Number

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

Account Name

The system displays the account name

Primary Correspondent

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

MT210 required?

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

2.1.22.1 Viewing Currency Correspondent Summary

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

The screenshot shows the 'Currency Correspondent Summary' application window. The window title is 'Currency Correspondent Summary'. It features a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several input fields: 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), 'Account Type', 'Bank Code', 'Account Number', 'Primary Correspondent', 'Currency', and 'Host Code'. Each of these fields has a magnifying glass icon to its right. Below the search fields, there is a table with columns: 'Authorization Status', 'Record Status', 'Account Type', 'Bank Code', 'Account Number', 'Primary Correspondent', 'Currency', and 'Max. Claim Amount'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

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

- Authorization Status
- Record Status

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

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

2.1.23 Maintaining Global Correspondent

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

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

The screenshot shows a web application window titled "Global Correspondent". At the top, there is a toolbar with "New" and "Enter Query" buttons. Below the toolbar, there are four input fields with red asterisks indicating they are required: "Host Code *", "Bank Code *", "Currency *", and "Correspondent(Bank)". The bottom of the window features a status bar with the following fields: "Maker", "Checker", "Date Time:", "Mod No", "Record Status", "Authorization Status", and an "Exit" button.

You can specify the following fields:

Bank Code

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

Host Code

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

Currency

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

Correspondent Bank Code Description

The system displays the correspondent Bank code description.

2.1.23.1 Viewing Global Correspondent Summary

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

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

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

- Authorization Status
- Record Status
- Currency
- Alpha Code

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

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

2.1.24 Invoking D to A Converter

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

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

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

You can specify the following fields:

BIC Code

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

BIC Code Description

The system displays the description of the BIC codes.

Address Line1

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

Address Line2

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

Address Line3

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

Address Line4

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

Record Type

This is populated by system as 'Manually Maintained ' or 'Learned Record'. Learned records are auto created as unauthorized records when the user repairs a message from D to A option.

Note

All D2A records are applicable for both outbound payments and inbound payments. The Learned records require authorization before it can be used.

2.1.24.1 Viewing D to A Converter Summary

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

The screenshot shows the 'D to A Converter Summary' application window. The window title is 'D to A Converter Summary'. The interface includes a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are input fields for 'Case Sensitive', 'Authorization Status', 'Record Status', 'Address Line 1', and 'BIC Code'. A table below these fields shows columns for 'Authorization Status', 'Record Status', 'Address Line 1', 'Address Line 2', 'BIC Code', 'Address Line 3', 'Address Line 4', and 'Host Code'. The table is currently empty. At the bottom right of the window is an 'Exit' button.

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

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

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

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

2.1.25 Maintaining SWIFT Code

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

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

SWIFT Code

New Enter Query

Host Code *

Network Code *

Message Type *

Swift Field *

Swift Code *

Swift sub codes

Mandatory

Modifiable

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Specify the following details

Host Code

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

Network Code

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

Message Type

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

Mandatory

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

SWIFT Field

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

Modifiable

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

SWIFT Code

Specify the SWIFT code.

SWIFT Sub Codes

Specify the sub SWIFT code.

2.1.25.1 Viewing SWIFT Code Summary

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

The screenshot shows the 'SWIFT Code Summary' application window. At the top, there is a search bar with 'Search', 'Reset', and 'Clear All' buttons. Below the search bar, there are filters for 'Case Sensitive', 'Authorization Status', 'Record Status', 'Network Code', and 'Host Code'. A table below the filters shows search results with columns: Authorization Status, Record Status, Mandatory, Swift Code, Swift Field, Message Type, Network Code, Modifiable, and Host Code. The table currently displays one record. At the bottom right of the window is an 'Exit' button.

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

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

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

2.1.26 Maintaining File Parameters

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

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

The screenshot shows the 'File Parameters Maintenance' application window. The window title is 'File Parameters Maintenance'. The interface includes a toolbar at the top with 'New' and 'Enter Query' buttons. The main area contains several input fields: 'Host Code*' (with a red asterisk), 'File Type*' (with a red asterisk), 'File Type Description', 'File Direction', 'Schema Definition File Path', 'Network Code', and 'Payment Type'. Below these is a section titled 'Connector Details' which includes a 'Destination Type' dropdown menu (currently showing 'Folder'), 'Protocol Name', 'Folder Path', 'Queue Name', 'Protocol Type' dropdown menu, and 'SwiftNet Connectivity'. At the bottom of the window, there are fields for 'Maker', 'Date Time', 'Mod No', 'Record Status', 'Checker', 'Date Time', 'Authorization Status', and an 'Exit' button.

Specify the following details

Host Code

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

File Type

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

File Type Description

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

File Direction

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

Schema File Definition Path

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

Network Code

Specify the network code from the list of values.

Payment Type

The system populates this field based on the network chosen.

Connector Details

Destination Type

Select the required destination path. Choose among the following:

- Folder.
- Queue

- SwiftNet Connectivity

Folder Path

Specify the folder path.

Queue Name

Specify the name of the queue.

Protocol Type

Select the type of protocol.

SwiftNet Connectivity

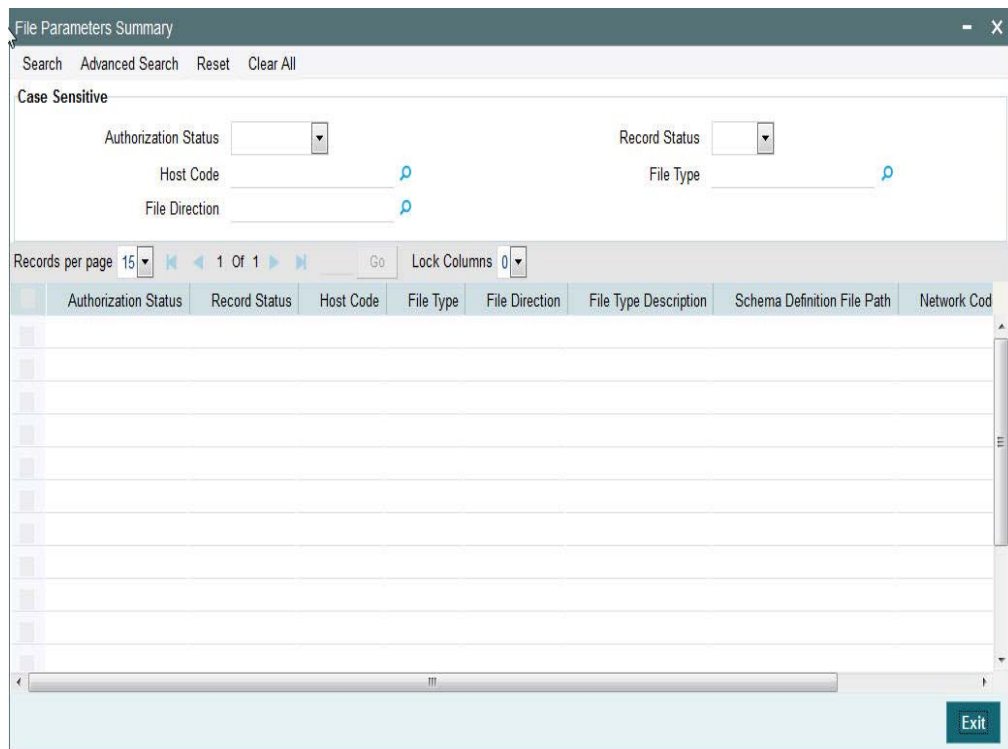
Specify the required SwiftNet Connectivity.

Protocol Name

Specify the required protocol.

2.1.26.1 Viewing File Parameters Summary

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



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

- Authorization Status
- Record Status
- Host Code

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

2.1.27 Viewing Incoming File Summary

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

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

The screenshot shows the 'File Parameters Summary' application window. The window title is 'File Parameters Summary'. It features a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' options. Below the search bar, there are several input fields: 'Case Sensitive' (checkbox), 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Host Code' (text input with a magnifying glass icon), 'File Direction' (text input with a magnifying glass icon), and 'File Type' (text input with a magnifying glass icon). A table below these fields shows search results with columns: Authorization Status, Record Status, Host Code, File Type, File Direction, File Type Description, Schema Definition File Path, and Network Cod. The table is currently empty. At the bottom right of the window is an 'Exit' button.

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

- File Reference Number
- Received Date
- File Name

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

2.1.28 Transaction XML Regeneration

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

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

Transaction Message Browser

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference No File Reference Number

Network Code Payment Type

Message Type Transaction Type

Records per page 15 1 Of 1 Go Lock Columns 0

| Transaction Reference No | File Reference Number | Host Code | Network Code | Payment Type | Message Type | File Generation Status | Tran: |
|--------------------------|-----------------------|-----------|--------------|--------------|--------------|------------------------|-------|
|--------------------------|-----------------------|-----------|--------------|--------------|--------------|------------------------|-------|

Retry

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

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

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

2.1.29 **Maintaining SWIFT Field Codes**

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

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

SWIFT Field Code

New Enter Query

Message Type *

Network Code *

Field Number *

Code *

Code Type Standard Bilateral

Usage Type Restricted Unrestricted

Cover

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Specify the following details

Message Type

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

Cover

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

Field Number

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

Code

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

Code Type

Select the code type. The option are as follows:

- Standard
- Bilateral

Usage Type

Select the usage type. The option are as follows:

- Restricted
- Unrestricted

2.1.29.1 Viewing SWIFT Field Code Summary

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

SWIFT Field Code Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Field Number Message Type

Code Network Code

Records per page 15 1 Of 1 Lock Columns 0

| Authorization Status | Record Status | Field Number | Code Type | Cover | Message Type | Usage Type | Code | Network Code |
|----------------------|---------------|--------------|-----------|-------|--------------|------------|------|--------------|
| | | | | | | | | |

Exit

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

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

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

2.1.30 Customer Preferences

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

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

You can specify the following fields:

Customer No

Specify the required customer from the LOV.

Customer Name

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

Charge Claim Preference

Charge to be expensed

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

Note

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

Transfer Currency

Charge claim payment account

Check this box to facilitate selection of Customer Account .

Deferred Pricing Preferences**Deferred Pricing**

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

Frequency

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

Auto Queue Preferences**System Action**

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

Batch Preferences**Batch Processing Required**

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

Note

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

Batch Auto Closure

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

Debit Preference

Select the below debit preference options from the drop down.

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

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

Batch Processing Cutoff Hour

Specify the Batch Process Cutoff time in hours.

Batch Processing CutOff Minute

Specify the Batch Process Cutoff time in minutes.

Move Forward After Cutoff Time

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

Wait Time for Batch closure (In Hours)

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

Batch Price Preferences**Price Preference**

Select the required price preference from the following options:

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

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

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

Note

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

Market Price Code

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

Pricing Account

Choose the required Pricing Account from the list of values.

Batch Price Preferences**FX Limit Currency**

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

Batch FX Limit

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

External Rate Applicable

Check this box to send the transaction for fetching rate.

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

Note

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

2.1.30.1 Viewing Customer Preferences Summary

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

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

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

- Authorization Status
- Record Status
- Customer No

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

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

Note

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

2.1.31 Advice Format Maintenance

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

Advice Format Maintenance

New Enter Query

Format * Lines 54
Language * Columns 80
Format Type
Import File
Import
Format Text *

Message Format

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

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

2.1.31.1 Viewing Advice Format Summary Summary

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

Advice Format Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status
Language Format
Format Type

Records per page 15 1 Of 1 Lock Columns 0

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

Exit

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

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

- Customer No

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

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

2.1.32 Message Location Maintenance

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

Specify the following fields:

Code

Specify the code.

Code Description

Specify the description of the code.

2.1.32.1 Viewing Message Location Summary

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

Message Location Summary

Save Refresh Reset Clear All

Case Sensitive

Authorization Status [] Record Status []

Code []

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

| Authorization Status | Record Status | Code | Code Description |
|----------------------|---------------|------|------------------|
| | | | |

Exit

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

- Authorization Status
- Record Status
- Code

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

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

2.1.33 Message Type Maintenance

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

Message Type Maintenance

New Enter Query

Module * []

Message Type * []

Description * []

Priority * [Normal]

Maximum Message Count []

Purge Message []

Acknowledgment Nak Processing []

Swift Messages [] For Product Setup []

SWIFT Message Type [] Generate at input []

Consolidated Message Type [] Show In Product [x]

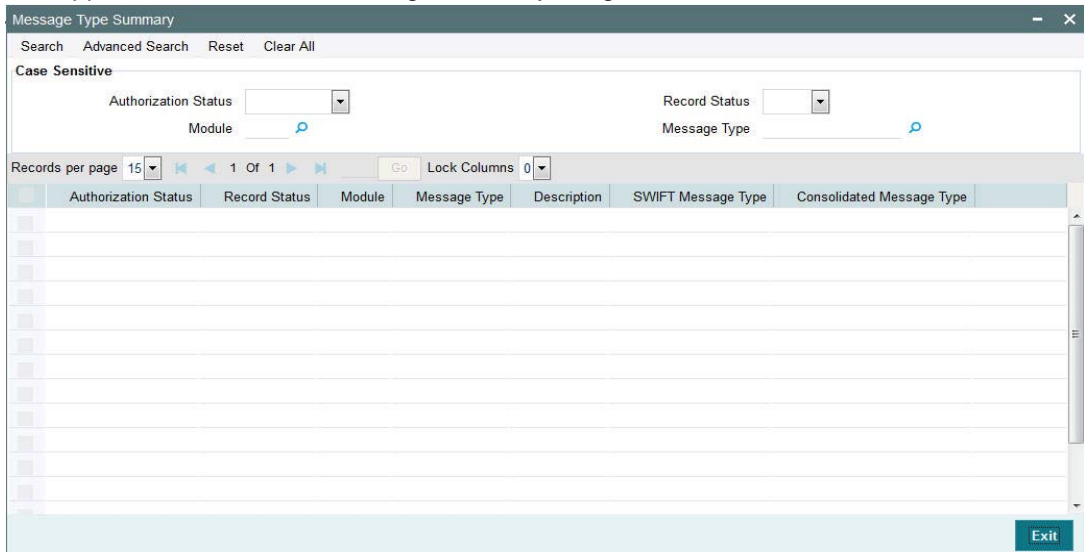
Maker [] Date Time: [] Mod No [] Record Status []

Checker [] Date Time: [] Authorization Status []

Exit

2.1.33.1 Viewing Message Type Summary

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



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

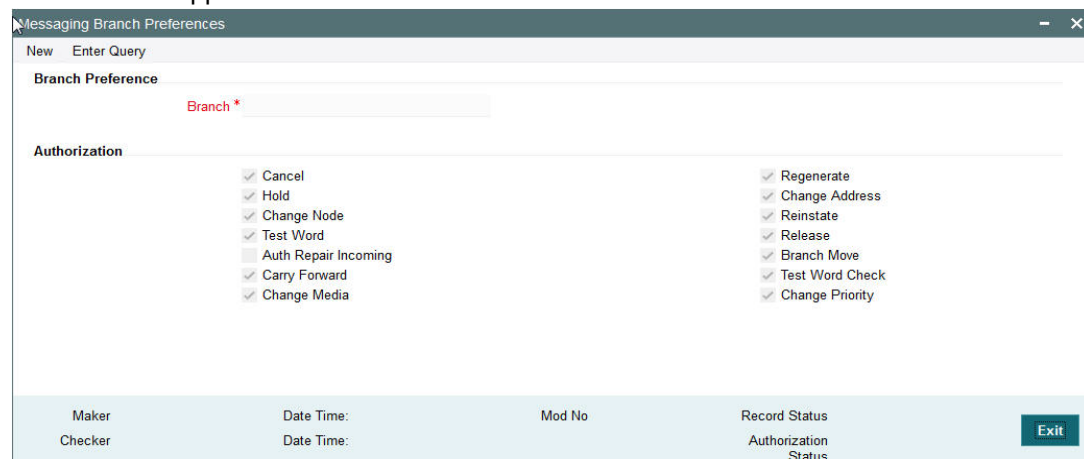
- Authorization Status
- Record Status
- Module
- Message Type

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

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

2.1.34 Messaging Branch Preferences Maintenance

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



Indicating the activities that require authorization:

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

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

The activities that you can choose from are:

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

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

2.1.34.1 Viewing Messaging Branch Preferences Summary

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

Messaging Branch Preferences Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status [dropdown] Record Status [dropdown]

Branch [text] PDE Functional Validation [checkbox]

Message Archive Period [text] PDE Archive Period [text]

Records per page 15 1 Of 1 Go Lock Columns 0

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

Exit

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

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

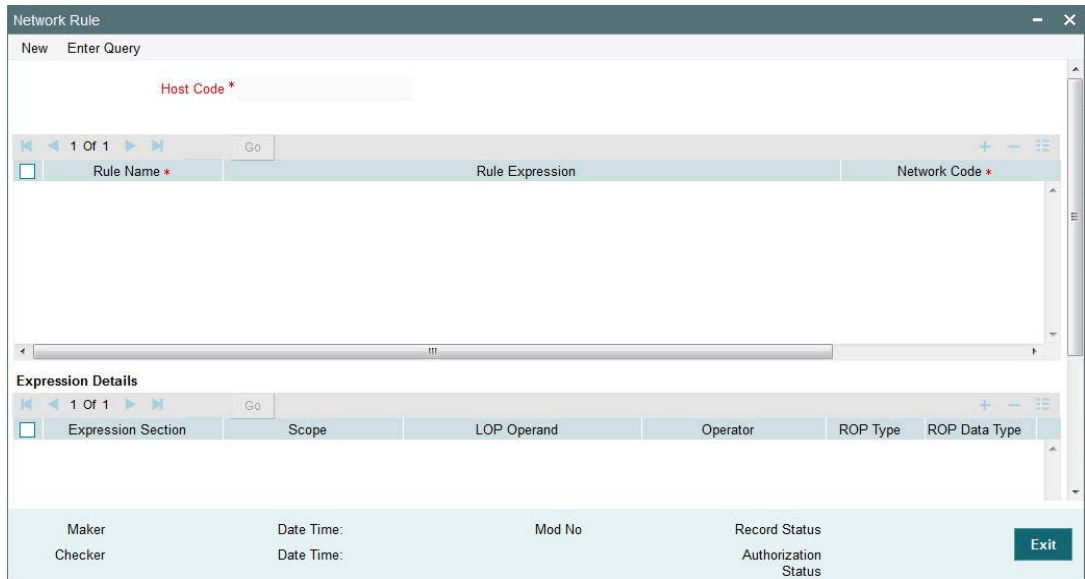
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.1.35 Network Rule Maintenance

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

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



You can specify the following fields;

Host Code

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

Rule Name

Specify the name of the rule.

Rule Expression

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

Priority

Specify the priority number for rule execution.

Network Code

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

Note

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

Expression Details

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the Left Operand value details in the rule expression.

Operator

Select the Operator details.

ROP Type

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

ROP Data Type

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

ROP Operand

Specify the Right operand value details.

Scope

Specify the scope assigned to the Right operand.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

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

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

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

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

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

2.1.35.1 Viewing Network Rule Summary

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

The screenshot shows the 'Network Rule Summary' application window. The window title is 'Network Rule Summary'. The interface includes a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there is a 'Case Sensitive' checkbox. Two dropdown menus are present: 'Authorization Status' and 'Record Status'. A text input field for 'Host Code' is also visible. The main area is a table with columns for 'Authorization Status', 'Record Status', and 'Host Code'. The table currently shows 1 record. At the bottom right, there is an 'Exit' button.

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

- Authorization status
- Record status
- Host Code

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

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

2.1.36 Cross Border RTGS Derivation Rule

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

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

Specify the following fields:

Host Code

Indicates the code assigned to the logged in user.

Rule Name

Specify the network resolution rule.

Rule Expression

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

Network Code

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

Note

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

Priority

Specify the priority number for rule execution.

Expression Details

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the Left Operand value details.

Operator

Select the Operator details.

ROP Type

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

ROP Data Type

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

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

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

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

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

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

2.1.36.1 Viewing Cross Border to RTGS Rule Summary

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

The screenshot shows a web application window titled "Cross Border to Rtgs Rule Summary". The interface includes a search bar at the top with options for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar, there are two dropdown menus: "Authorization Status" and "Record Status". A "Host Code" field is also visible. The main area displays a table with columns for "Authorization Status", "Record Status", and "Host Code". The table is currently empty. At the bottom right, there is an "Exit" button.

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

- Authorization Status
- Record Status
- Host Code

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

2.1.37 Currency Correspondent Rules

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

The screenshot shows the 'Currency Correspondent Rules' application window. At the top, there are two search fields: 'Host Code *' and 'Transfer Currency *'. Below these is a table with three columns: 'Rule Name', 'Rule Expression', and 'Network Code'. Below the table is an 'Expression Details' section with seven columns: 'Expression Section', 'Scope', 'LOP Type', 'LOP Operand', 'Operator', 'ROP Type', and 'ROI'. At the bottom of the window, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Specify the following fields:

Host Code

Indicates the code assigned to the logged in user.

Transfer Currency

Specify the Transfer Currency.

Rule Name

Enter the rule name in the grid.

Rule Expression

Enter the rule expression in the grid.

Network Code

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

Note

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

Currency Correspondent

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

Primary Account

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

Nostro Account

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

Priority

Specify the priority number for rule execution.

Expression Details**Expression Section**

Specify the Expression Section details.

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the Left Operand value details.

Operator

Select the Operator details.

ROP Type

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

ROP Data Type

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

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

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

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

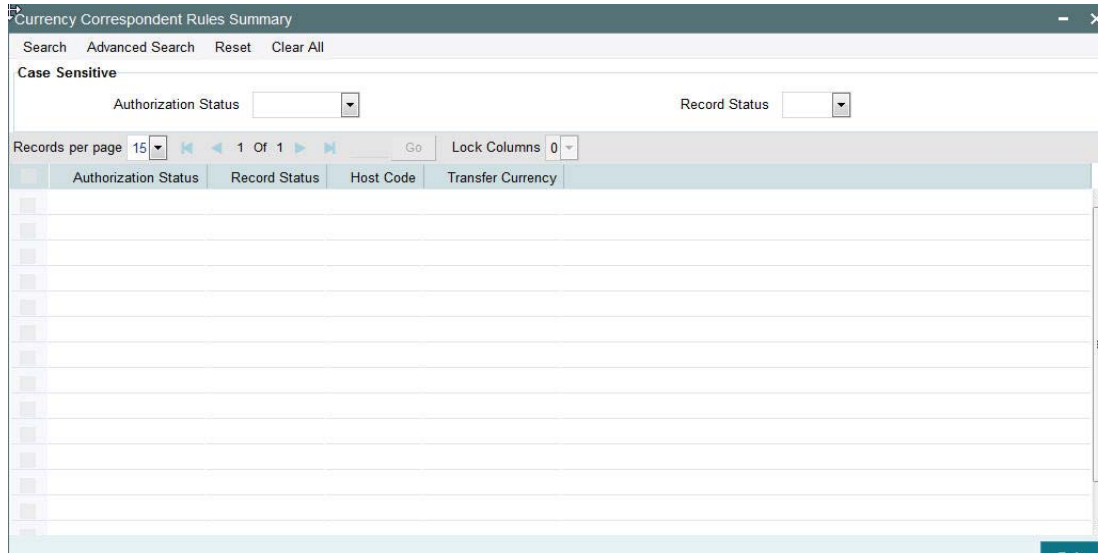
The following mandatory checks will be done for each Network derived:

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

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

2.1.37.1 Viewing Currency Correspondent Rules Summary

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



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

- Authorization Status
- Record Status

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

2.1.38 RTGS Network Switch Rule

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

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

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

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

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

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

Specify the following fields:

Host Code

Indicates the code assigned to the logged in user.

Rule Name

Specify the network resolution rule.

Rule Expression

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

Network Code

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

Note

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

Priority

Specify the priority number for rule execution.

Expression Details

Expression Section

Check this box to enable the fields of this section.

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the LOP Operand value details.

Operator

Select the Operator details.

ROP Type

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

ROP Data Type

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

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

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

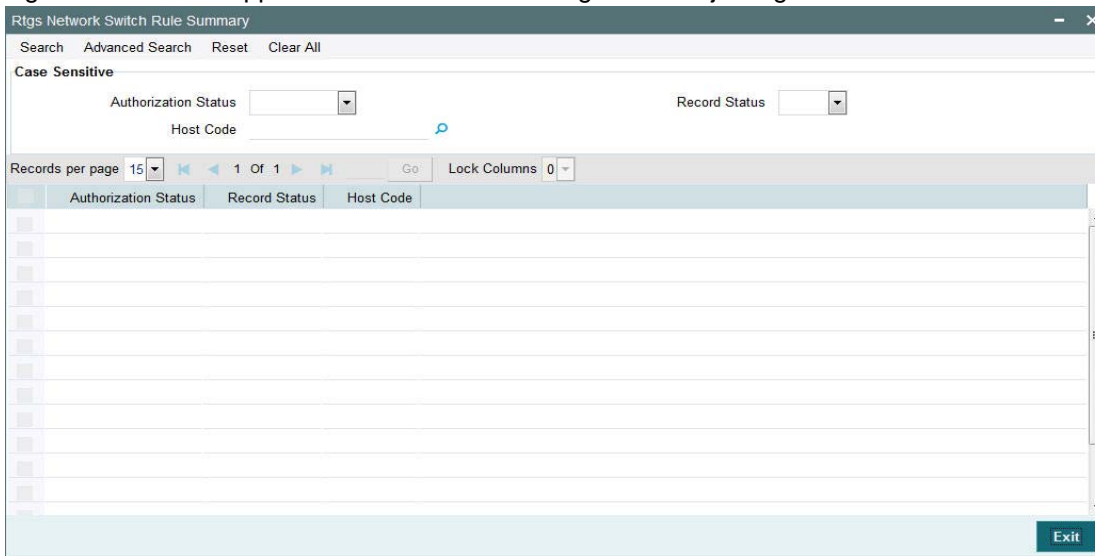
- Customer
- Customer service model
- Debit Account
- Channel type
- Source Code

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

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

2.1.38.1 Viewing Rtgs Network Switch Rule Summary

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



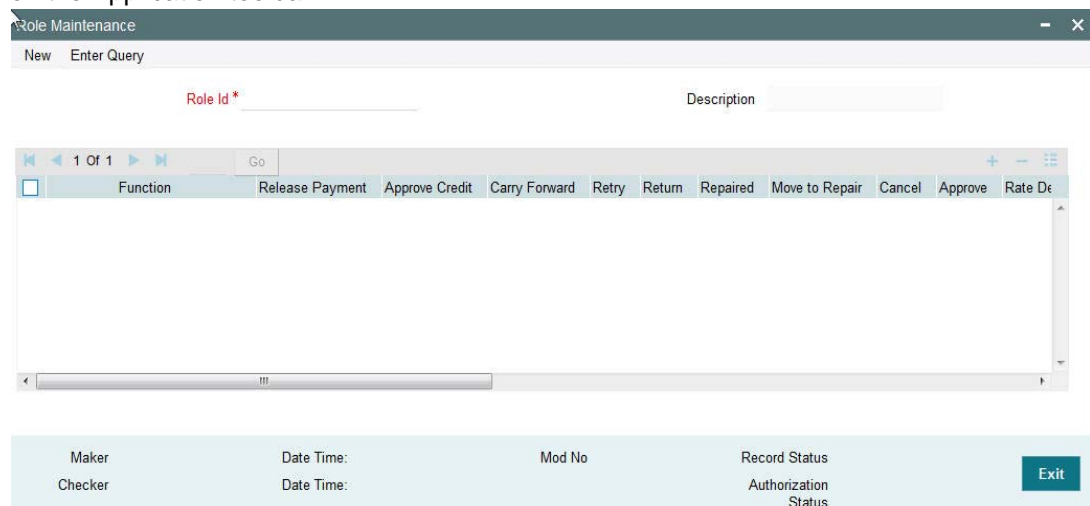
You can search for the records using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code

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

2.1.39 Role Maintenance

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



Specify the following fields:

Role Id

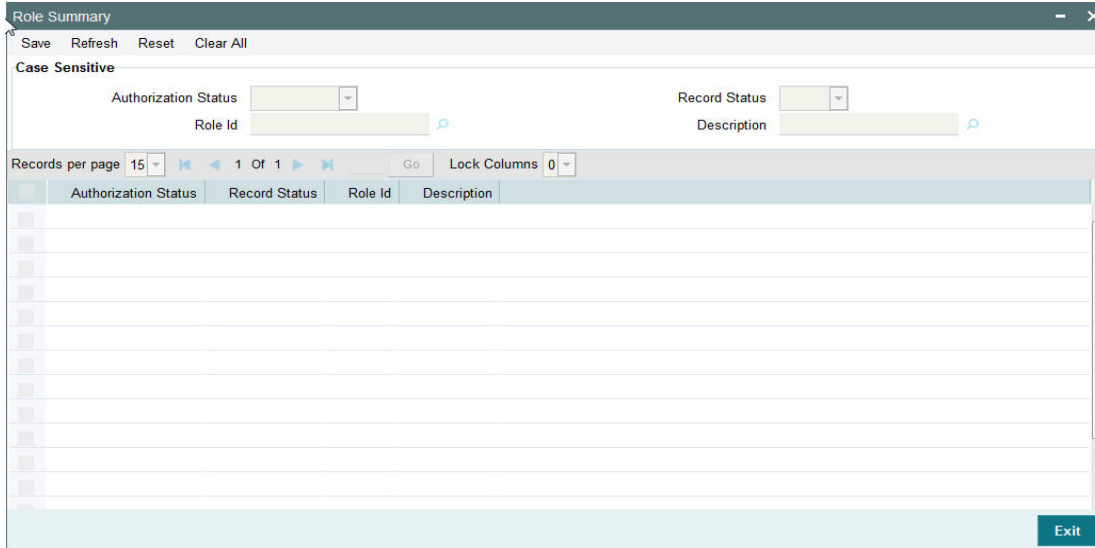
Specify the role identification.

Description

The system displays the description after you specify the role.

2.1.39.1 Role Summary

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



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

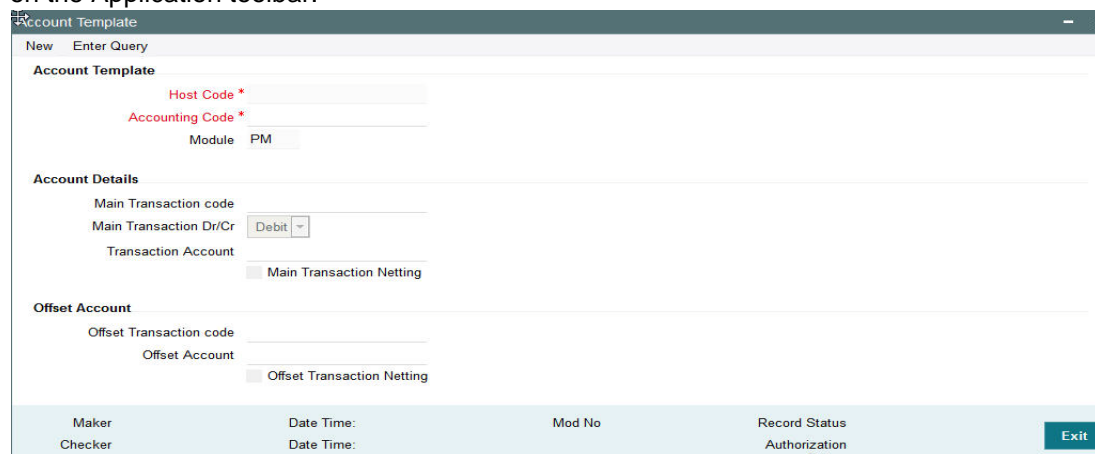
- Authorization Status
- Record Status
- Host Code

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

2.1.40 Account Template

You can capture Account Template details.

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



Specify the following fields:

Account Template

Host Code

Specify the host code of the logged in user.

Accounting Code

Specify the accounting code

Module

Specify the module.

Account Details

Main Transaction code

Specify the Main Transaction Code

Main Transaction Dr/Cr

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

Transaction Account

Specify the transaction account.

Main Transaction Netting

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

Offset Account

Offset Transaction code

Specify the Offset Transaction code from the list of values.

Offset Account

Specify the offset account.

Offset Transaction Netting

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

2.1.40.1 Viewing Account Template Summary

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

Account Template Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Accounting Code Module

Offset Transaction code Main Transaction Dr/Cr

Offset Account Transaction Account

Main Transaction code Host Code

Records per page 15 1 Of 1 Go Lock Columns 0

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

Exit

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

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

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

2.1.41 Host BIC Maintenance

You can capture Host BIC Maintenance.

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

You can specify the following details:

Host Code

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

BIC Code

Specify the BIC Code from the LOV.

BIC Description

The system specifies the BIC description.

SWIFT Key Arrangement

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

Customer No

Specify the customer number from the LOV.

2.1.41.1 Viewing Host BIC Maintenance Summary

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

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

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

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

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

2.1.42 User Limit Maintenance

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

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

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

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

The screenshot shows the 'User Limit Maintenance' application window. At the top, there is a search bar with 'New' and 'Enter Query' buttons. Below the search bar, there are input fields for 'Host Code *', 'User ID *', and 'User Name'. To the right, there are input fields for 'Limit Currency', 'Default Input Limit', and 'Default Authorization Limit'. Below these fields, there is a table with columns for 'Function ID', 'Input Limit', and 'Authorization Limit'. The table currently shows '1 Of 1' records. At the bottom, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Specify the following fields:

Host Code

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

User ID

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

User Name

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

Limit Currency

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

Note

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

Default Input Limit

Modify the actual default Input limit, if required.

Note

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

Default Authorization Limit

Modify the actual default authorization limit, if required.

Note

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

Function Id

The list specifies the available transaction and Queue function IDs.

Input Limit

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

Authorization Limit

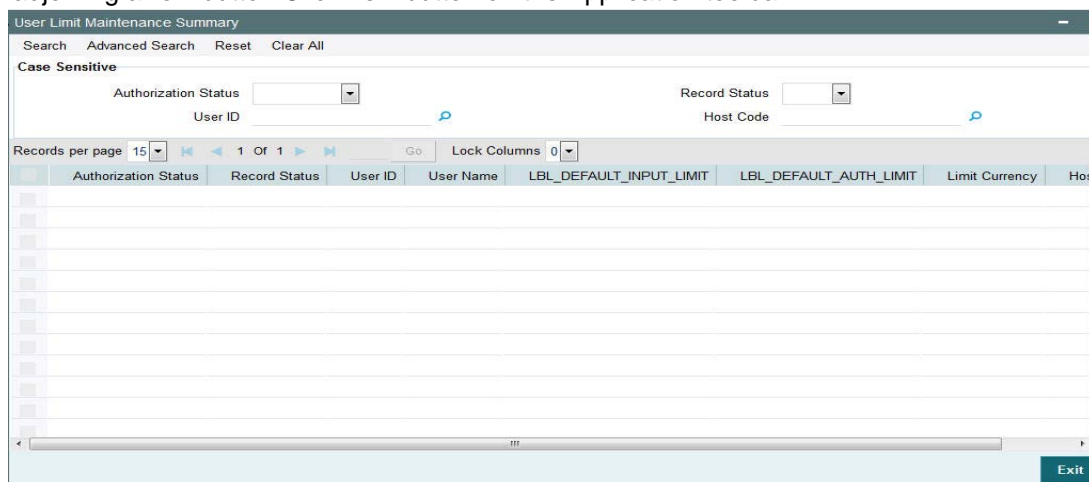
While authorizing/auto authorizing a manually initiated transaction /queue action, the system validates the user limit against the 'Authorization limit' configured for the function ID.

Note

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

2.1.42.1 Viewing User Limit Maintenance Summary

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



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

- Authorization Status
- Record Status
- User ID
- Host Code

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

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

2.1.43 Role Limit Maintenance

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

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

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

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

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

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

Specify the following fields:

Role ID

Select the appropriate role from the LOV.

Role Description

Depending on the selected role, the description gets populated.

Limit Currency

Select the required currency from the LOV for the limit.

Default Input Limit

Specify the Default Input Limit.

Default Authorization Limit

Specify the Default Authorization Limit.

Note

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

Function Id

Select the function id from the LOV.

Input Limit

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

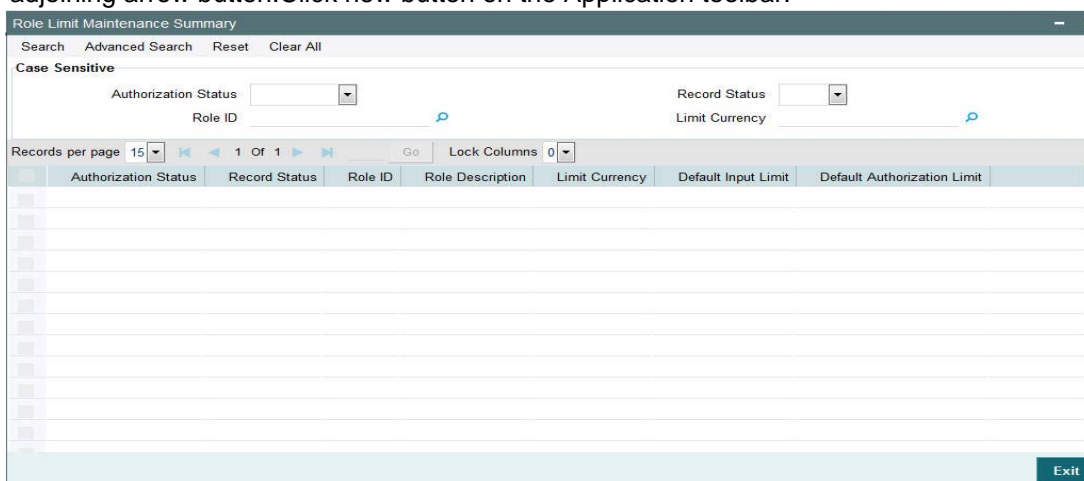
Authorization Limit

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

2.1.43.1 Role Limit Maintenance Summary

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

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



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

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

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

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

2.1.44 Special Characters Maintenance

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

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

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

This maintenance is maintained for each Host and Network code.

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

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

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

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

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

Specify the following fields:

Host Code

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

Allowed Character Standard

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

Network Code

Specify the network code from the list of values.

Default Replacement Character

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

Disallowed Characters List

Special Character

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

Replacement Character

Specify the replacement character for the selected character.

2.1.44.1 Viewing Special Characters Summary

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

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

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

- Authorization Status
- Record Status
- Network Code

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

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

2.1.45 Allowed Character Set Maintenance

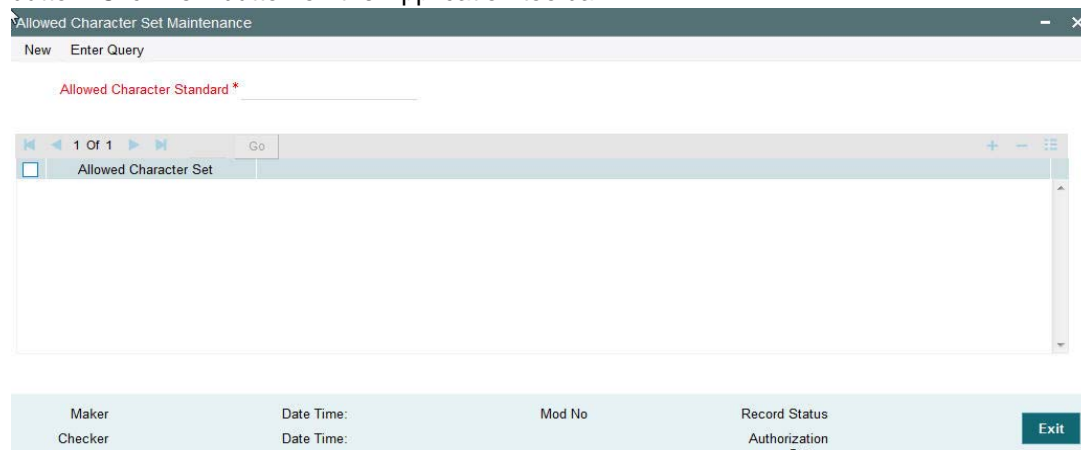
The 'Allowed Character set' is a new maintenance that enable users to specify the complete list of allowed characters for a given network.

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

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

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

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



Specify the following fields:

Allowed Character Standard

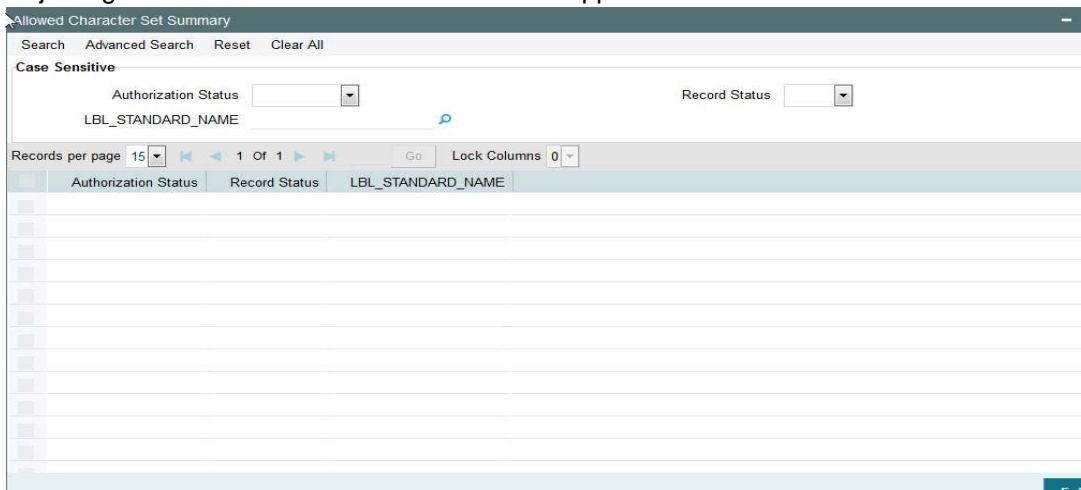
Specify a name for the allowed character standard. Typically, the name could be synonymous to the Clearing network for which the character set is applicable. E.g. “SEPA” as character standard to be used in SEPA ACH and SEPA DD networks.

Allowed Character Set

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

2.1.45.1 Viewing Allowed Character Set Summary

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



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

- Authorization Status
- Record Status
- Standard Name

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

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

2.1.46 Account Statement Narrative Maintenance

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

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

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

The screenshot shows the 'Statement Narratives Maintenance' application window. At the top, there is a 'New' button and an 'Enter Query' field. Below these are four input fields: 'Host Code *', 'Network Code *', 'Source Code *', and 'Account No *'. The 'Payment Type' is set to 'ACH'. A table with columns 'Order Number *', 'Fields *', and 'Narrative *' is visible, showing '1 Of 1' records. The bottom of the window contains a status bar with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Specify the following fields:

Host Code

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

Account No

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

Network Code

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

Payment Type

The system indicates the payment type by default.

Source Code

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

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

| Network | Source | Account |
|----------------|---------------|----------------|
| Specific | Specific | Specific |
| Specific | ALL | Specific |
| Specific | Specific | ALL |
| Specific | ALL | ALL |

Order Number

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

Fields

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

Narrative

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

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

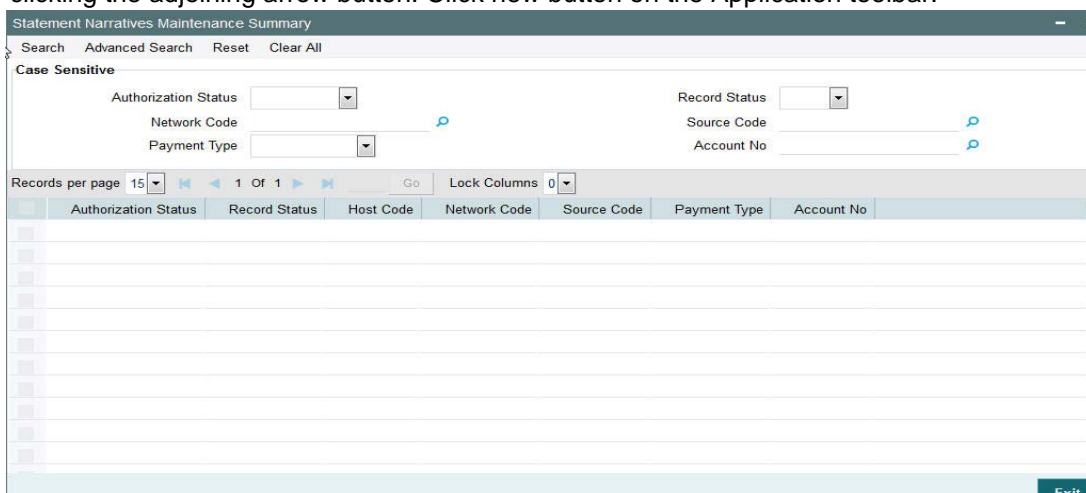
Note

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

2.1.46.1 Viewing Account Statement Narrative Summary

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

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



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

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

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

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

2.1.47 Currency Correspondent Rules Maintenance

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

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

Specify the following fields:

Host Code

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

Transfer Currency

Select the required currency from the LOV.

Rule Name

Specify the network resolution rule.

Rule Expression

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

Network Code

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

Note

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

Currency Correspondent

Select the Currency Correspondent from the LOV.

Primary Account

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

Nostro Account

Select the Nostro Account from the LOV.

Priority

Specify the priority number for rule execution.

Expression Details

Expression Section

Check this box to enable the fields of this section.

Scope

Specify the scope assigned to the Left operand.

LOP Type

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

LOP Operand

Specify the LOP Operand value details.

Operator

Select the Operator details.

ROP Type

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

ROP Data Type

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

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

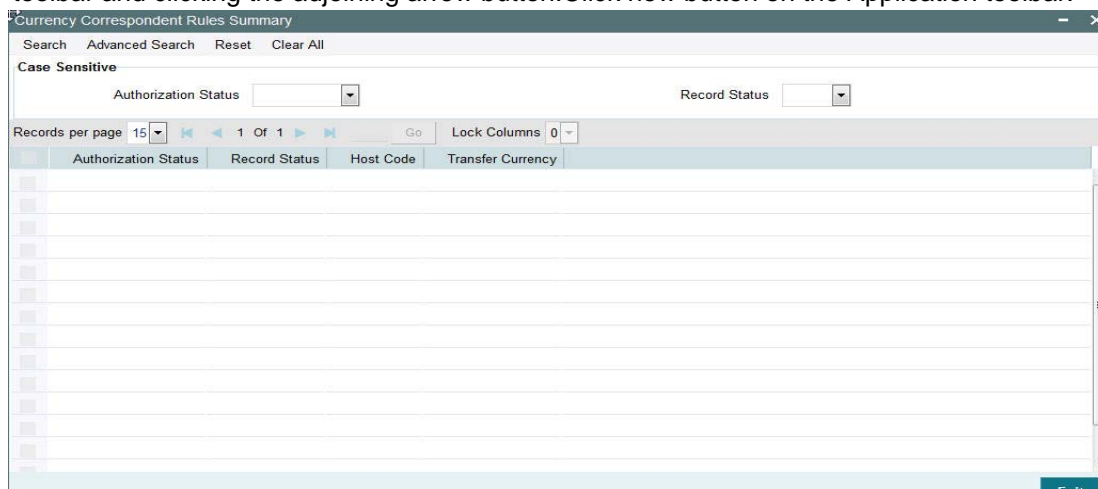
- And
- OR

Populate

Click this button after specifying the expression details.

2.1.47.1 Viewing Currency Correspondent Rules Summary

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



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

- Authorization Status

- Record Status

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

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

2.1.48 Outbound Non-urgent Payment Preferences

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

- ACH
- US ACH

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

The following fields are available in the screen:

Host Code

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

Source Code

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

Identifier Type

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

Customer

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

Company Name

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

Customer Account

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

Preferences

Duplicate Check Days

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

Return Account

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

Note

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

Rollover Preference

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

Batch Preferences

Batch Debit Accounting

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

2.1.48.1 Outbound Non-urgent Payment Preferences Summary

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

| Authorization Status | Record Status | Host Code | Source Code | Customer | Customer Account | Company Name | Return Account | Identif |
|----------------------|---------------|-----------|-------------|----------|------------------|--------------|----------------|---------|
| | | | | | | | | |

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

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

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

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

2.1.49 Company Identification Maintenance

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

Specify the following fields:

Host Code

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

Company Identification

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

Company Name

Specify the name of the company

Address Line 1-4

Specify the address of the company in the lines specified.

Contact Name

Specify the contact name.

Contact Number

Specify the Contact Number.

2.1.49.1 Company Identification Summary

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

The screenshot shows the 'Company Identification Summary' application window. The window title is 'Company Identification Summary'. It features a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are input fields for 'Authorization Status', 'Record Status', 'Company Identification', 'Company Name', and 'Address Line 1'. A table below these fields shows search results with columns: 'Authorization Status', 'Record Status', 'Host Code', 'Company Identification', 'Company Name', 'Address Line 1', 'Address Line 2', and 'Address Line 3'. The table is currently empty. At the bottom right of the window is an 'Exit' button.

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

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

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

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

2.1.50 Outbound Urgent Payment Preferences

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

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

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

Specify the following fields:

Host Code

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

Source Code

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

Customer ID

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

Customer Name

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

Customer Account

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

Preferences

Duplicate Check Days

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

Rollover Preference

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

Note

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

2.1.50.1 Outbound Urgent Payment Preferences Summary

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

The screenshot shows the 'Outbound Urgent Payment Preferences Summary' application window. At the top, there is a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this, a 'Case Sensitive' checkbox is present. The main area contains several search criteria fields: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Host Code' (text), 'Source Code' (text), 'Customer ID' (text), 'Customer Account' (text), 'Duplicate Check Days' (text), and 'Rollover Preference' (dropdown). Below the search fields is a table with columns: 'Authorization Status', 'Record Status', 'Host Code', 'Source Code', 'Customer ID', 'Customer Account', 'Customer Name', and 'Duplicate Check Days'. The table is currently empty. At the bottom right of the window is an 'Exit' button.

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

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

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

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

2.1.51 Inbound Payment Processing Preferences

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

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

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

Specify the following fields:

Host Code

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

Source Code

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

Customer ID

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

Customer Name

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

Customer Account

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

Preferences

FX Rate Preference

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

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

2.1.51.1 Inbound Payment Processing Preferences Summary

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

The screenshot shows a web application window titled "Inbound Payment Processing Preferences Summary". The window contains a search interface with the following elements:

- Buttons: Search, Advanced Search, Reset, Clear All
- Case Sensitive: checkbox
- Search Criteria Fields:
 - Authorization Status: dropdown menu
 - Record Status: dropdown menu
 - Host Code: text input with a refresh icon
 - Source Code: text input with a refresh icon
 - Customer ID: text input with a refresh icon
 - Customer Account: text input with a refresh icon
 - FX Rate Preferences: dropdown menu
- Table Controls: Records per page (15), 1 Of 1, Go, Lock Columns (0)
- Table Headers: Authorization Status, Record Status, Host Code, Source Code, Customer ID, Customer Account, Customer Name, FX Rate Preferences
- Table Content: Multiple empty rows.
- Exit Button: Located at the bottom right corner.

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

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

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

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

2.1.52 Common Query Screen

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

2.1.52.1 Outbound Transaction View Screen

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

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

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

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

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

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

2.1.52.2 Inbound Transaction View Screen

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

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

The screenshot shows the 'Inbound Transaction View' application window. It includes a search bar at the top with 'Search', 'Advanced Search', 'Reset', and 'Clear All' options. Below the search bar, there are several input fields for search criteria, including Transaction Reference, Transaction Branch, Network Code, Payment Type, Source Code, Source Reference Number, Customer No, File Reference Number, Batch Reference, Booking Date, Instruction Date, Activation Date, Transfer Currency, Transfer Amount, and Customer Service Model. A table below the search fields shows columns for Transaction Reference, Transaction Branch, Network Code, Payment Type, Source Code, Source Reference Number, Customer No, File Reference Number, Batch Reference, and Booking Date. The table is currently empty. At the bottom of the screen, there is a 'View Transaction' button and an 'Exit' button.

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

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

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

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

2.1.53 Common Query Services

The following services for querying payment details:

- Remittance Enquiry Request
- Remittance Enquiry Response
- Transaction Request
- Transaction Response

2.1.53.1 Remittance Enquiry Request

This is sent from an external system for querying the status of the payments. The query can be either for outbound payments or for inbound payments.

The following fields are allowed for query:

- Payment type →Incoming/Outgoing this will be a mandatory query field
- Transaction Reference
- Transaction Status
- Pending, Exception, Processed, Cancelled, Future values, Reversed, Recall Requested, Returned ,Rejected or Null
- Debit Account
- Credit Account
- Transfer Currency
- Transfer Amount
- Instruction Date
- Activation Date
- Booking Date
- Creditor Bank Code
- Debtor Bank Code
- Batch ID
- File Reference
- Maker ID
- Checker ID
- Transaction Branch
- Source Code
- Source Reference
- Customer ID
- CO ID
- Customer Service Model
- Debtor Name (for inbound payments)
- Creditor Name (for outbound payments)

There are tags for sending the USER ID for access right validation.

2.1.53.2 Remittance Enquiry Response

- On receiving remittance query request system gives response with the details of records matching the query criteria.

- For each record all the above listed fields are available for the related data in the response message.
- If no record is found, the related exception message are sent in the response.

2.1.53.3 Transaction Request

In this request a particular transaction reference can be sent for fetching the related details.

2.1.53.4 Transaction Response

The common xsd with all the transaction details is sent as response for the transaction queried.

2.1.54 PSD Preferences Maintenance

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

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

This maintenance is not be Host specific.

This maintenance will be factory shipped.

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

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

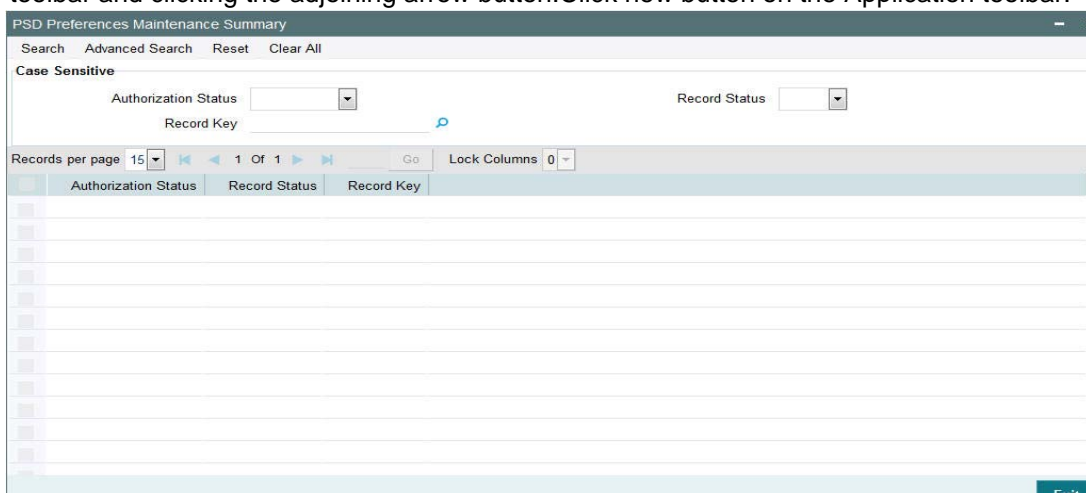
You can invoke the “PSD Preferences Maintenance” screen by typing ‘PMDPSDMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

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

2.1.54.1 Viewing PSD Preferences Maintenance Summary

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

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



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

- Authorization Status
- Record Status
- Record Key

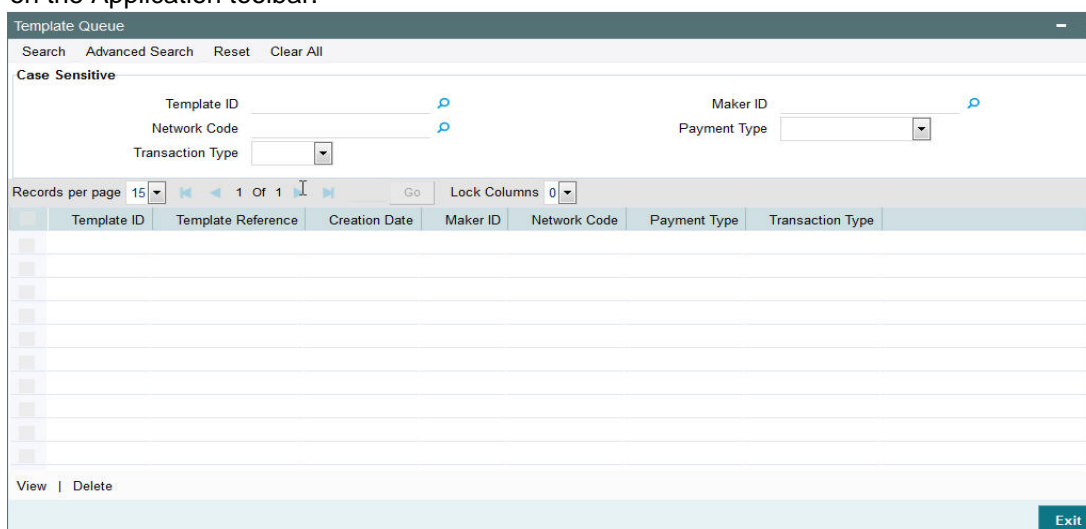
Once you have specified the search parameters, click ‘Search’ button. The system displays only one record which is factory shipped.

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

2.1.55 Template Summary Screen

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

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



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

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

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

The following actions can be performed for transactions in this queue

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

2.1.56 Notification Queue

Generation of Notifications are supported in the following scenarios:

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

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

2.1.56.1 Notify Message Details

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

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

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

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

The following actions can be performed for transactions in this queue

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

2.1.56.2 Notify Message

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

The screenshot shows a web application window titled "Notify Message". At the top, there is a search bar labeled "Enter Query". Below the search bar, there are two search criteria: "Notification Reference Number" and "Transaction Reference Number". Underneath these, there are two dropdown menus: "Notification Status" and "Report Status", both currently set to "Not Applicable". A large, empty text area labeled "Message" occupies the main part of the window. In the bottom right corner, there is a blue "Exit" button.

Specify the following fields:

Notification Reference Number

Specify the Notification Reference Number

Transaction Reference Number

Specify the Transaction Reference Number.

Notification Status

Select the Notification Status

Report Status

Specify the Report Status.

Message

Specify the message details.

2.1.56.3 Resend Message

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

The screenshot shows a window titled "Resend Notify" with a light blue header. The main area contains two columns of input fields. The left column includes fields for Notification Reference Number (1725013307720001), Transaction Reference Number (1725013307720000), Transaction Branch (HEL), Transaction Type, Source Code (INTBANKING), Source Reference Number, Batch Reference Number, Queue Reference Number, Message Reference Number, File Reference Number, Debtor Account Number, Creditor Account Number, Queue Code, and Remarks. The right column includes Customer Number (CUSTINDSSI0000000003), Host Code (FINLAND), Payment Type (X), Payment Transaction Type (O), Notification ID, Notification Type, Requested Date (2017-09-07), Module (PX), Network Code (SWIFT), Notification Event (PAYMENT_SUCCESS), Notification Request (Y), Report Status (N), Notification Status (P), and Notification Sequence Number (1). At the bottom right, there are "Ok" and "Exit" buttons.

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

2.1.57 Payments Auto Job Parameters

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

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

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

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

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

Currently, this maintenance is applicable for the following jobs:

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

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

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

Specify the following fields:

Host Code

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

Execution Branch

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

Job Code

Select the job code from the following list:

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

Job Description

This is defaulted based on the selected code.

Job Control

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

Execution Time (HH:MM)

You can maintain the execution time for the job.

Next Execution Date

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

Note

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

2.1.58 US Clearing - Bank Identifiers Maintenance

You can invoke the “US Clearing - Bank Identifiers Maintenance” screen by typing ‘PMDABANR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'US Clearing - Bank Identifiers Maintenance' application window. The window title is 'US Clearing - Bank Identifiers Maintenance'. It features a 'New' button and an 'Enter Query' field. Below this is a 'Host Code *' field. A data grid is visible with columns: 'Clearing System *', 'Clearing Identifier Type *', 'Clearing Identifier *', and 'Processing Branch *'. The grid is currently empty. At the bottom, there are fields for 'Maker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status'. 'Maker' and 'Date Time:' have a 'Checker' field below them. 'Record Status' and 'Authorization Status' have a 'Status' field below them. 'Ok' and 'Exit' buttons are located in the bottom right corner.

Specify the following fields:

Host Code

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

Clearing System

Select the Clearing System from the drop-down. The values are NACHA, Fedwire and CHIPS.

Clearing Identifier Type

Select the Clearing Identifier Type. The values are ABA Number, CHIPS Participant Id and CHIPS UID.

Clearing Identifier

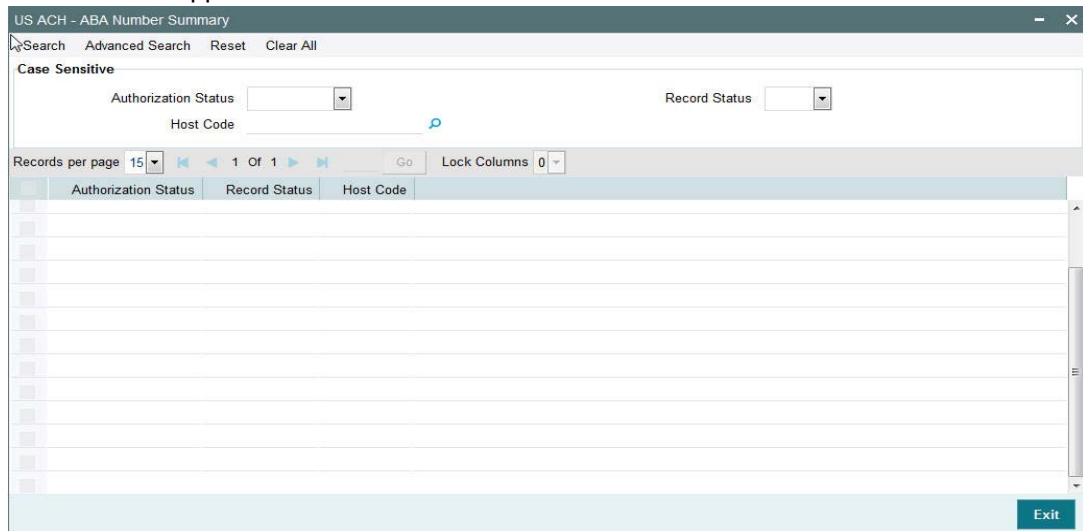
Select the Clearing Identifier value for the selected Clearing Identifier Type.

Default Processing Branch

Specify the Default Processing Branch in the Host only for incoming transactions from Clearing house.

2.1.58.1 US ACH - ABA Number Summary

You can invoke the US ACH - ABA Number Summary by typing 'PMSABANR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



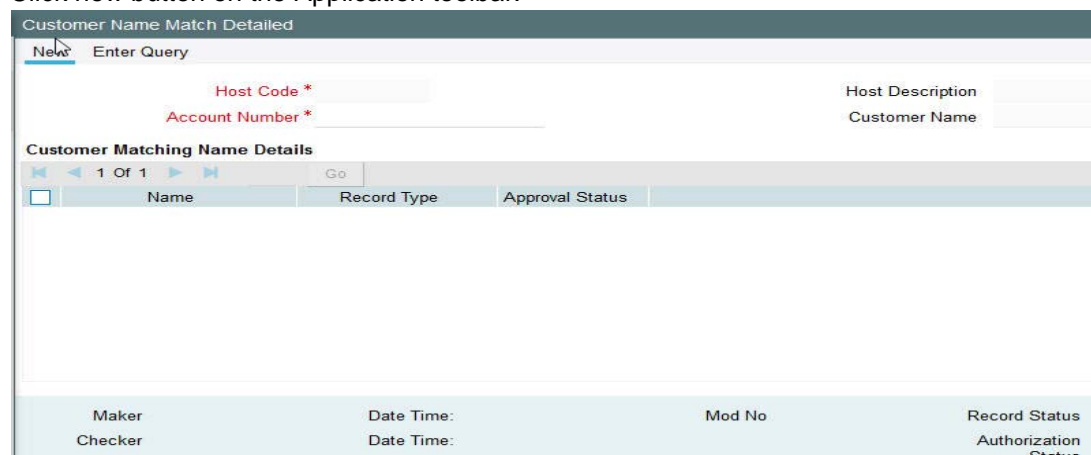
You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code

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

2.1.59 Customer Name Match Detailed

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



Specify the following fields:

Host Code

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

Host Description

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

Account Number

Select the Account Number from the LOV.

Customer Name

The system displays the name of the customer.

Name

Enter the customer matching name.

Record Type

This is populated by system as 'Manually Maintained ' or 'Learned Record'. Learned records are auto created with Approved status as 'Not Approved' when the user repairs the name.

Approval Status

Select the Approval Status. The options are Not Approved and Approved.

Records with 'Approval Status' as 'Not Approved' will not be used for name matching. User can unlock the record and change the Approval status.

2.1.59.1 Customer Name Match Summary

You can invoke the Customer Name Match Summary by typing 'PMSCUSNM' 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.

| Authorization Status | Record Status | Account Number | Customer Name | Host Code |
|----------------------|---------------|----------------|---------------|-----------|
|----------------------|---------------|----------------|---------------|-----------|

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

- Authorization Status
- Record Status
- Account Number
- Customer Name

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

2.1.60 Debit Authority Detailed

A new maintenance is provided for maintaining the Debit Authority for sender bank.

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

The screenshot shows the 'Debit Authority Detailed' application window. The window title is 'Debit Authority Detailed'. The interface includes a top toolbar with 'New' and 'Enter Query' buttons. Below the toolbar are input fields for 'Host Code *', 'Account Number *', 'BIC Code', and 'Account Currency'. A table below these fields has columns for 'Sender BIC *' and 'Amount Limit'. The table currently shows one row with a checkbox in the first column. At the bottom, there are fields for 'Maker/Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Specify the following fields:

Host Code

This field is defaulted as the logged in branch host.

Account Number

The list of values contains all combinations of account number and BIC as available in the currency correspondent maintenance.

BIC Code

Based on the account number & BIC code combination selected from the account number field, the related BIC code is populated in this field.

Account Currency

This field is defaulted based on the account number selected.

Sender BIC

All valid BICs will be listed. Select the required BIC.

Amount Limit

Specify the Incoming payment amount limit up to which debit authority is valid when an incoming message is received from the sender bank.

2.1.60.1 Debit Authority Summary

You can invoke the Debit Authority Summary by typing 'PMSDRMNT' 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.

Debit Authority Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Account Currency BIC Code

Account Number Host Code

Records per page 15 1 Of 1 Lock Columns 0

| Authorization Status | Record Status | Account Currency | BIC Code | Account Number | Host Code |
|----------------------|---------------|------------------|----------|----------------|-----------|
|----------------------|---------------|------------------|----------|----------------|-----------|

Ex

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

- Authorization Status
- Record Status
- Account Currency
- Account Number
- BIC Code
- Host Code

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

2.1.60.2 Debit Authority processing

- While doing the straight through processing of an incoming cross-border message, system does a debit authority check if,
 - the sender is not a currency correspondent
 - a valid debit account is derived from party identifier of field 53, 54, or 55
- If the sender BIC is of 11 digits, the system tries to do an exact match in the debit authority maintenance for Sender BIC. If no match is found, then the availability of 8 digit BIC with XXX in the end or 8 digit BIC is checked. If a match is found, amount validation is done to check whether it is below the limit maintained.
- If debit authority is not found for a Sender BIC or if the amount is above the allowed limit, system moves the incoming message to a cover match queue automatically.
- On receiving a cover match and on subsequent processing from cover match queue, system derives the debit account from the account field of field 58 of the cover message. If account is not mentioned for field 58, then the primary account of the sender of the cover is considered as the debit account.

2.1.61 Transaction Code Rule Detailed

You can invoke the 'Transaction Code Rule Detailed' screen by typing 'PMDTRRLE' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Transaction Code Rule Detailed' application window. At the top, there is a toolbar with 'New' and 'Enter Query' buttons. Below the toolbar, there are input fields for 'Host Code *', 'Source Code *', and 'Transaction Type *' (set to 'Incoming'). The main area contains two data grids. The first grid has columns: Rule Name *, Rule Expression, Transaction Code *, and Priority. The second grid, titled 'Expression Details', has columns: Expression Section, Scope, LOP Operand, Operator, ROP Type, and ROP Data Type. At the bottom, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields;

Host Code

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

Source Code

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

Transaction Type

Select the type of transaction. Choose between Incoming and Outgoing.

Rule Name

Specify the Rule Name.

Rule Expression

Specify the Rule Expression.

Transaction Code

Select the Transaction code from the LOV.

Priority

Specify the rule priority.

Expression Details

Expression Section

Specify the Expression Section.

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the Left Operand value details in the rule expression.

Operator

Select the Operator details.

ROP Type

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

ROP Data Type

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

ROP Operand

Specify the Right operand value details.

Scope

Specify the scope assigned to the Right operand.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

2.2 Support for File Envelope

The system supports receipt and validation of file envelopes for the following file types:

- :rmaPlusDir - RMA+ Directory
- gpiDir -SWIFT gpi Directory
- bulkSps-Bulk XML for Single payment service
- c2bFile -Bulk file in pain.001 format

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

The screenshot shows a web application window titled "File Envelope Upload". The window contains a form with the following fields:

- Message Reference Number *
- Host Code *
- Source Code *
- Transaction Branch *
- Requested Date * (format: YYYYMM-DD)
- Source Message ID
- File Type (dropdown menu)
- File Name
- File Path

At the bottom of the window, there is a toolbar with navigation icons, a "Go" field, and a table with columns "Field Name" and "Field Value". An "Exit" button is located in the bottom right corner.

The file envelope details of the uploaded files will be displayed:

- Message Reference Number
- Host Code
- Source Code
- Transaction Branch
- Requested Date
- Source Message ID
- File Type
- File Name
- File Path
- Field Name
- Field Value

2.2.0.1 **File Envelope Upload Summary**

You can invoke the File Envelope Upload Summary by typing 'PMSFLEVP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'File Envelope Upload Summary' application window. It includes a search bar with 'Case Sensitive' checked. Search criteria include 'Message Reference Number', 'Requested Date', 'Transaction Branch', and 'Source Code'. Below the search bar is a table with columns: Message Reference Number, Host Code, Transaction Branch, Requested Date, File Type, File Name, File Path, Source Message ID, and an 'Er' column. The table is currently empty. At the bottom right of the window is an 'Exit' button.

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

- Message Reference Number
- Requested Date
- Transaction Branch
- Source Code

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

2.3 **External System Maintenance**

2.3.1 **Sanction Check System Maintenance**

You can maintain the external system details to which the sanction request are to be sent with transaction party details in the 'Sanction Check System' screen. You can invoke the 'Sanction Check System' screen by typing 'PMDSNCKM' in the field at the top right corner of the

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

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

You can specify the following details:

Sanction Check System

Specify the external sanction check system.

Description

Give a brief description on the sanction check system.

Communication Type

The options available are JMS Queue, Web service and ReST service.

Communication Method

You can choose communication method as Synchronous or Asynchronous.

Timeout in seconds

If the communication method is synchronous, you can maintain the time out period in seconds.

Post Seizure Accounting

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

Seizure GL

Specify the required Seizure GL from the list of values.

The following preferences can be specified in the below tabs:

- JMS Preferences
- Webservice Preferences
- ReST Preferences

2.3.1.1 Maintaining JMS Preferences

Inqueue JNDI Name

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

Outqueue JNDI Name

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

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Faster Payment Preferences**Inqueue JNDI Name**

Specify the Inqueue JNDI Name for sanction response queue configured in Application server for faster payments.

Outqueue JNDI Name

Specify the Outqueue JNDI Name for sanction request queue configured in Application server for faster payments.

Queue Authentication**Queue Authentication**

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

User Id

Specify the required User Name.

Password

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

Status Mapping**External Status Code**

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

Status Description

Specifies the description of the external response code.

System Status

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

Automatic Cancellation

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

2.3.1.2 Maintaining Webservice Preferences

Click the Webservice Preference tab after specify the JMS Preferences.

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

You can specify the following details:

Preferences

Webservice URL

Specify the Webservice URL

Webservice Action

Specify the Webservice Action.

2.3.1.3 Maintaining ReST Preferences

Click the ReST Preferences tab after specify the Webservice Preferences.

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

You can specify the following details:

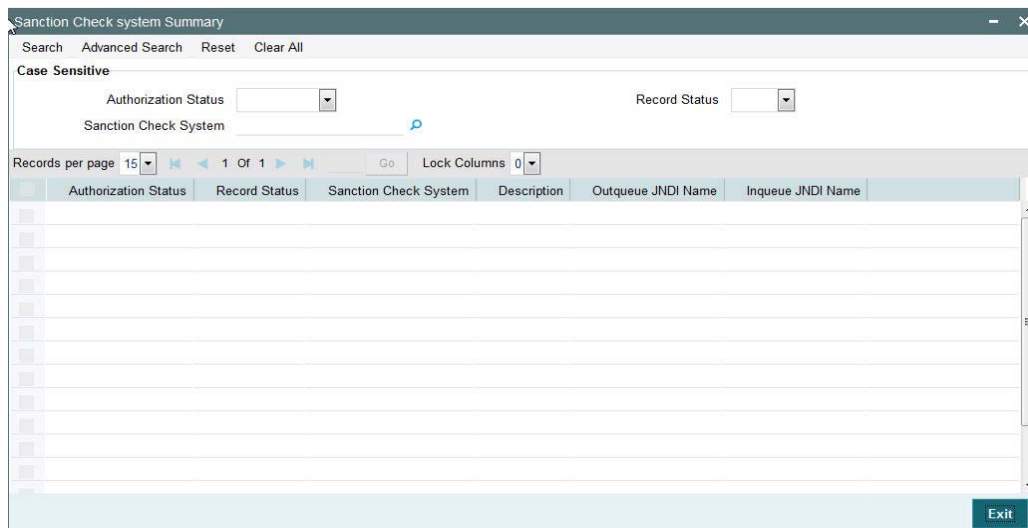
Preferences

ReST URL

Specify the ReST URL

2.3.1.4 Viewing Sanction Check System Summary

You can view sanction check details in the “Sanction Check System Summary” screen. You can invoke the ‘Sanction Check System Summary’ screen by typing ‘PMSSNKSM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



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

- Authorization Status
- Record Status

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

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

2.3.2 External Exchange Rate System Maintenance

You can maintain the external system details from which the exchange rate for a cross currency payment transaction has to be obtained in the ‘External Exchange Rate System’ screen. You can invoke the ‘External Exchange Rate System’ screen by typing ‘PMDERTMT’

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

Exchange Rate System Detailed

New Enter Query

External Exchange Rate System *
Description *
Communication Type JMS Queue

Communication Method
External System Communication Method Asynchronous
Timeout in seconds

JMS Preferences WebService Preferences REST Preferences

Preferences

Inqueue JNDI Name
Outqueue JNDI Name
Initial Context Factory Class
Context Provider URL
Queue Factory JNDI

Queue Authentication Required
User ID
Password

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

You can specify the following details:

External Exchange Rate System

Specify the external exchange rate system.

Description

Give a brief description on the external exchange rate system.

Preferences

Inqueue JNDI Name

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

Outqueue JNDI Name

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

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Communication Method

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

Timeout in seconds

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

Queue Authentication

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

User Id

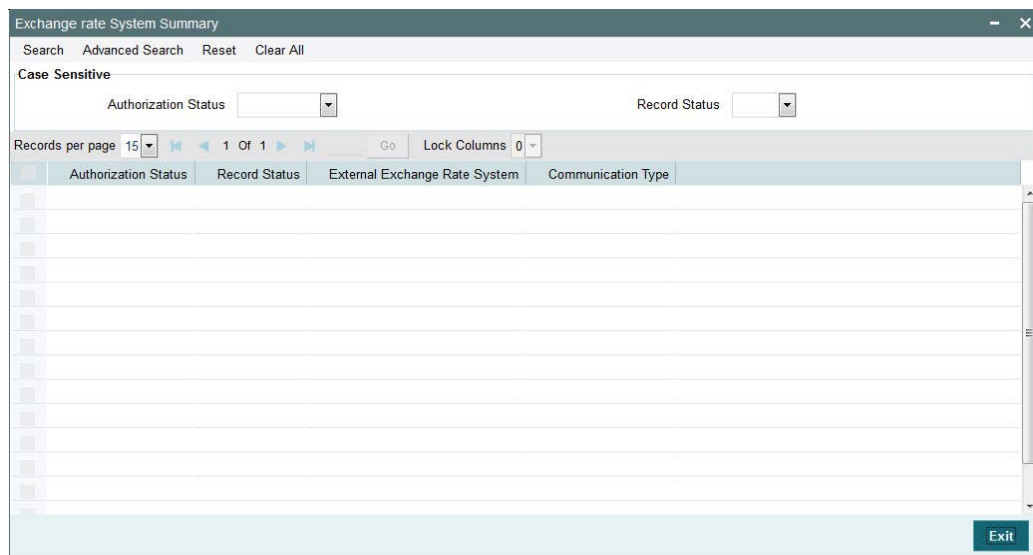
Specify the required User Name.

Password

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

2.3.2.1 Viewing Exchange Rate System Summary

You can view exchange rate details in the “Exchange Rate System Summary” screen. You can invoke the ‘Exchange Rate System’ screen by typing ‘PMSERTMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



The screenshot shows a web application window titled "Exchange rate System Summary". At the top, there are search options: "Search", "Advanced Search", "Reset", and "Clear All". Below this, there is a "Case Sensitive" checkbox and two dropdown menus for "Authorization Status" and "Record Status". A toolbar below the search area includes "Records per page" (set to 15), navigation arrows, "1 Of 1", "Go", and "Lock Columns" (set to 0). The main area is a table with columns: "Authorization Status", "Record Status", "External Exchange Rate System", and "Communication Type". The table is currently empty. An "Exit" button is located in the bottom right corner of the window.

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

- Authorization Status
- Record Status

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

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

2.3.3 External Credit Approval System Maintenance

You can maintain the external system details from which credit approval for debit entries has to be obtained in the ‘External Credit Approval System’ screen. You can invoke the ‘External Credit Approval System’ screen by typing ‘PMDECAMT’ in the field at the top right corner of

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

The screenshot shows a configuration window for the External Credit Approval System. The window is titled "External Credit Approval System Detailed" and has a toolbar with "New" and "Enter Query" buttons. The main content area is divided into several sections:

- External Credit Approval System ***: Includes a "Description" text field and a "Communication Type" dropdown menu set to "JMS Queue".
- Communication Method**: Includes a "Communication Method" dropdown menu and a "Timeout in seconds" text field.
- Other Preferences**: Includes an "ECA System Class" dropdown menu and an "Inter System Bridge GL" text field.
- JMS Preferences** (selected): Includes fields for "Inqueue JNDI Name", "Outqueue JNDI Name", "Initial Context Factory Class", "Context Provider URL", and "Queue Factory JNDI".
- Queue Authentication**: Includes a "Queue Authentication Required" checkbox, "User ID" text field, and "Password" text field.
- Faster Payment Preferences**: Includes "Inqueue JNDI Name" and "Outqueue JNDI Name" text fields.
- Status Mapping**: Includes "Maker/Checker", "Date Time", "Mod No", "Record Status", "Authorization", and "Status" fields.

An "Exit" button is located in the bottom right corner of the window.

You can specify the following details:

External Credit Approval System

Specify the external credit approval system.

Description

Give a brief description in the external credit approval system.

Preferences

Inqueue JNDI Name

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

Outqueue JNDI Name

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

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Communication Method

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

Timeout in seconds

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

Queue Authentication

Queue Authentication

Check this box to indicate that Queue Authentication is required for the External Credit Approval System.

User Id

Specify the required User Name.

Password

Enter the password. The User Id and Password that you specify will be used for verification purposes. Password is encrypted and stored.

Status Mapping

External Response Code

Specifies the code assigned to a status by external ECA system.

Code Description

Specifies the description of the external response code.

System Status

Specifies the ECA status derived in the system. Choose among the following:

- Reject
- Interim
- Approve

System Action

This field is available for every record of status mapping in the grid and has the following options:

- No Action – *default option*
- Apply Rollover preferences
- Auto Cancel

2.3.3.1 ECA Processing in DDA system

Once all the above checks are successfully validated, DDA system displays success status. If any of the above validations is failed, DDA displays failure status, along with error codes that indicate the reason for failure.

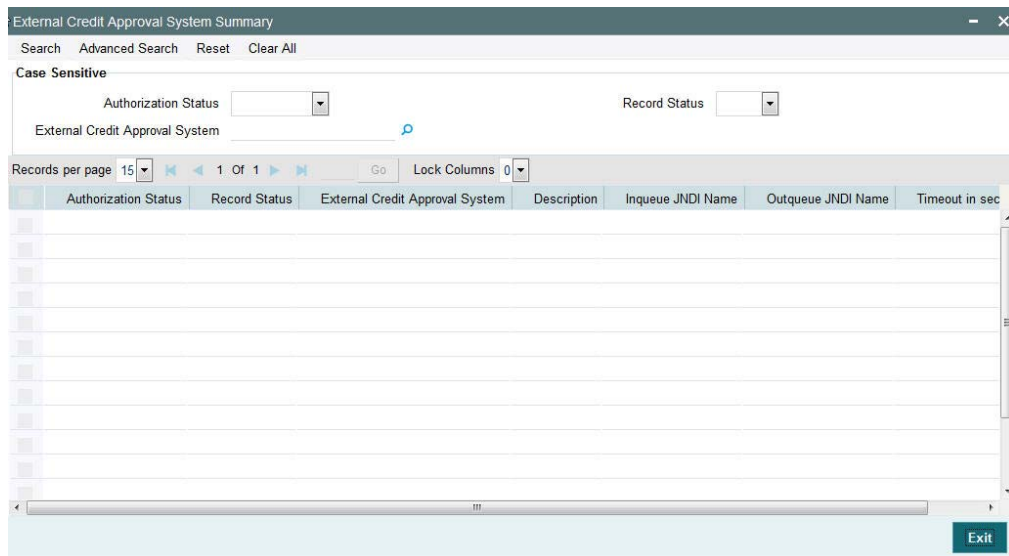
2.3.3.2 EAC Processing in DDA system

Once all the above checks are successfully validated, DDA system displays success status. If any of the above validations is failed, DDA displays failure status, along with error codes that indicate the reason for failure.

2.3.3.3 Viewing External Credit Approval System Summary

You can view exchange rate details in the 'External Credit Approval System Summary' screen. You can invoke the 'External Credit Approval System Summary' screen by typing 'PMSECAMT' in the field at the top right corner of the application toolbar and clicking the

adjoining arrow field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



You can search using one or more of the following parameters:

- Authorization Status
- Record Status

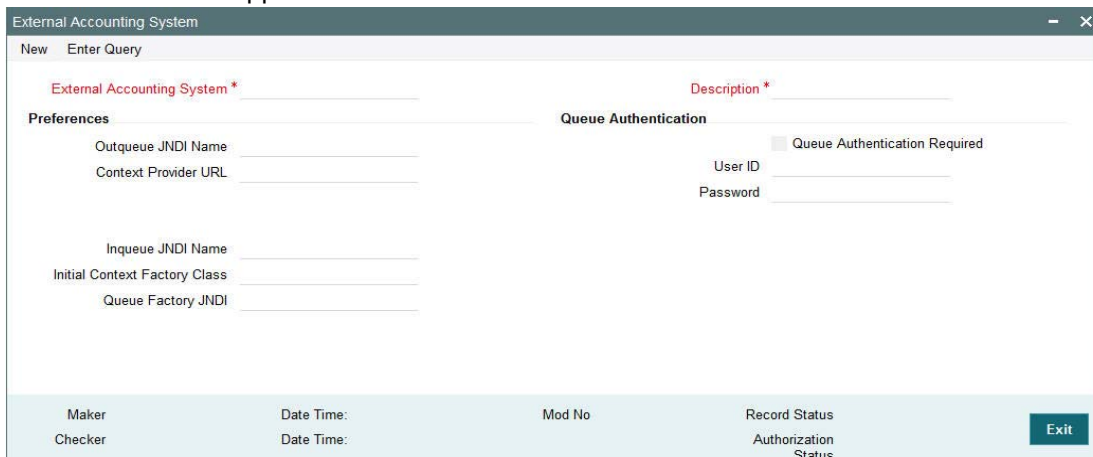
Once you have specified the search parameters, click 'Execute Query' button. The system displays the records that match the search criteria.

Double click a record or click the 'Details' button after selecting a record to view the detailed screen.

2.3.4 External Accounting System Maintenance

You can maintain the details of External Accounting System to which accounting entries handoff is sent during transaction processing. The accounting entries generated by Payments system will be handed off to this accounting system.

You can invoke the 'External Accounting System' screen by typing 'PMDACCMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



You can specify the following details:

External Accounting System

Specify the External Accounting System.

Description

Give a brief description on the External Accounting System.

Preferences

Outqueue JNDI Name

Specify the name for request queue configured in Application server.

Context Provider URL

Specify the context provider URL.

Inqueue JNDI Name

Specify the name for response queue configured in Application server.

Initial Context Factory Class

Specify the initial context factory class.

Queue Factory JNDI

Specify the queue factory JNDI.

Queue Authentication

Queue Authentication

Check this box to indicate that Queue Authentication is required for the External Accounting System.

User Id

Specify the required User Name.

Password

Enter the password. The User Id and Password that you specify will be used for verification purposes. Password is encrypted and stored.

Note

This accounting system needs to be mapped at the Host Parameter screen PMDHSTPR. Thus per host a separate external accounting system is supported.

If different External Accounting & ECA systems are maintained:

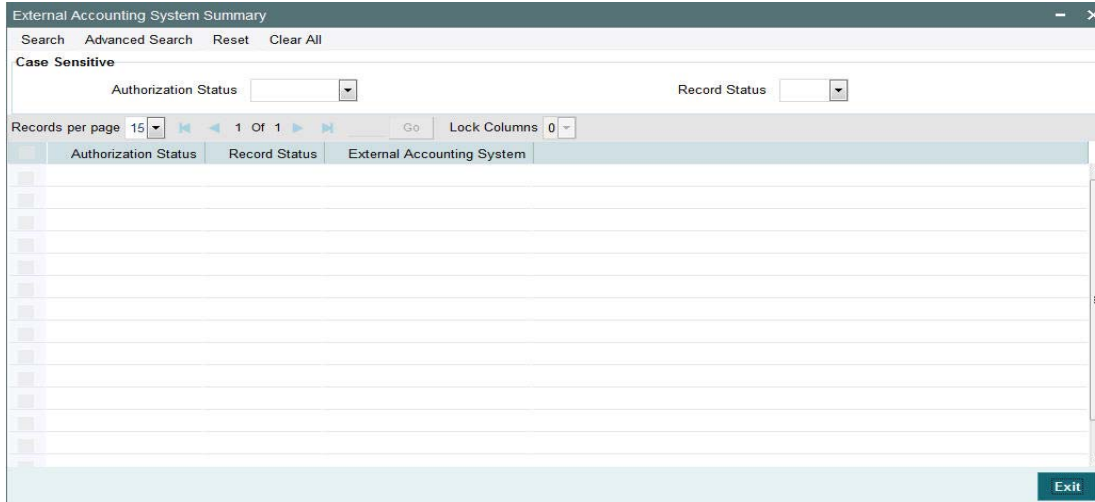
- During accounting handoff, an additional intimation will be sent to the ECA system. This is to indicate the ECA system, that the accounting for the transaction is handed off.
- The ECA system's reference number will also be shared to the External Accounting System, along with accounting handoff.
- Thus the ECA & the External Accounting Systems need to reconcile on releasing the amount block posted earlier & executing the debit transaction.

If External Accounting & ECA systems are maintained as same:

- While posting the accounting entry, no additional intimation will be done to the ECA system. The External Accounting System is expected to release the amount block made earlier and execute the debit.

2.3.4.1 Viewing External Accounting System Summary

You can view External Accounting System details in the 'External Accounting System Summary' screen. You can invoke the 'External Accounting System Summary' screen by typing 'PMSACCMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar. Click new button on the Application toolbar.



You can search using one or more of the following parameters:

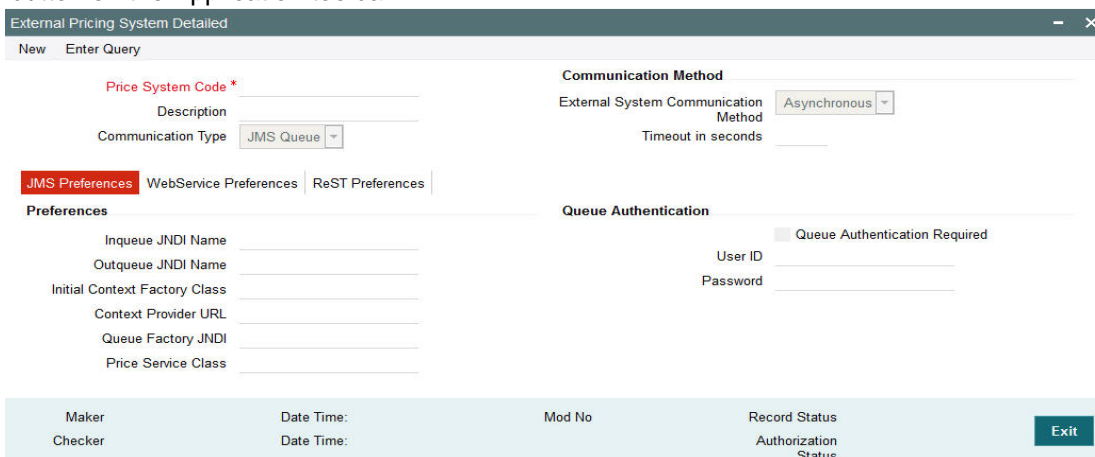
- Authorization Status
- Record Status

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record or click the 'Details' button after selecting a record to view the detailed screen.

2.3.5 External Price System

You can invoke the "External Price System" screen by typing 'PMDEXPMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



You can specify the following details:

Price System Code

Specify the Price System Code.

Description

Give a brief description on the Price System Code.

Preferences**Outqueue JNDI Name**

Specify the name for request queue configured in Application server.

Context Provider URL

Specify the context provider URL.

Timeout in seconds

Specify the time out in seconds. If there is no response within this time, then the request is marked as timed out.

Inqueue JNDI Name

Specify the name for response queue configured in Application server.

Initial Context Factory Class

Specify the initial context factory class.

Queue Factory JNDI

Specify the queue factory JNDI.

Price Service Class

Specify the Price Service Class.

Communication Method

Select the communication method from the drop down. Choose between Synchronous and Asynchronous. The default option is Asynchronous.

Timeout in seconds

Specify the Timeout in seconds.

Queue Authentication**Queue Authentication**

Check this box to indicate that Queue Authentication is required for the External Accounting System.

User Id

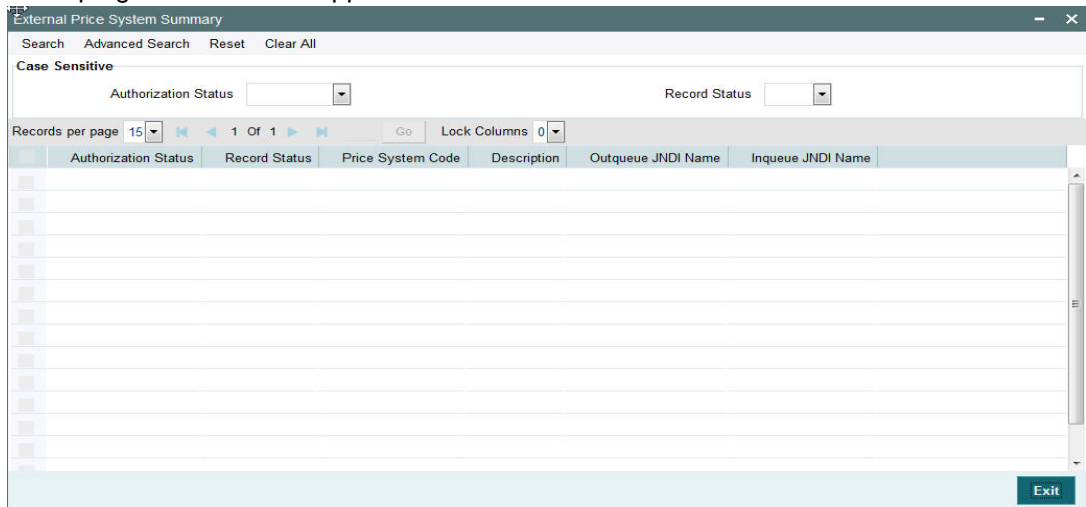
Specify the required User Name.

Password

Enter the password. The User Id and Password that you specify will be used for verification purposes. Password is encrypted and stored.

2.3.5.1 Viewing External Price System Summary

You can invoke the “External Price System Summary” screen by typing ‘PMSEXPMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar.



You can search using one or more of the following parameters:

- Authorization Status
- Record Status

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.

2.4 Dispatch

The below listed changes are applicable for dispatch processing of Domestic low value payments/ Direct Debits:

- Dispatch File Generation Screen
- File Dispatch Generation Summary
- Dispatch Parameters Maintenance
- File Dispatch Parameters Maintenance Summary

2.4.1 Dispatch File Generation Screen

Dispatch file generation screen is provided to manually initiate generation of dispatch files for CSM.

You can invoke 'Dispatch File Generation' screen by typing 'PMDDFILE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...

Dispatch File Generation

New Enter Query

Host Code *

Request Reference Number *

Clearing Network *

Network Description

Service Identifier *

User Reference Number *

Maker ID Maker Date Stamp Authorization Status

Checker ID Checker Date Stamp

Exit

You can specify the following fields:

Host Code

The system defaults the host code.

Request Reference Number

Reference Number is generated by the system.

Clearing Network

Select a valid clearing network for which the dispatch file will be generated.

Service Identifier

Indicates the service identifier. Identifier can be selected as SCT, SDD-CORE, SDD-B2B, Instrument Clearing and US NACHA.

User Reference Number

Specify the reference number for every dispatch run. This reference number can be used to track the number of files generated for every dispatch run.

2.4.1.1 File Dispatch Generation Summary

You can invoke the 'Dispatch File Generation Summary' screen by typing 'PMSDFILE' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button:

| Request Reference Number | Clearing Network | Network Description | Service Identifier | User Reference Number | Authorization Status | Host Cod |
|--------------------------|------------------|---------------------|--------------------|-----------------------|----------------------|----------|
|--------------------------|------------------|---------------------|--------------------|-----------------------|----------------------|----------|

You can search using the following parameter:

- Request Reference Number
- Clearing Network
- Network Description
- Clearing Network
- Service Identifier
- User Reference Number
- Authorization Status

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

2.4.2 Dispatch Parameters Maintenance

Dispatch time for auto generation of Domestic Low Value Payments /Direct Debit dispatch files can be maintained in this screen.

You can invoke the 'Dispatch Parameters Maintenance' screen by typing 'PADISPTM' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

The screenshot shows the 'Dispatch Parameters Maintenance' application window. The window title is 'Dispatch Parameters Maintenance'. The interface includes a form with the following fields:

- Host Code *
- Network Code *
- Payment Type (dropdown menu)
- Service Identification * (dropdown menu with 'SCT' selected)
- Sending BIC *
- Schema Definition File Path *

Below the form is a table with one column labeled 'Dispatch Time'. At the bottom of the window, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

Host Code

Select the required host code for the dispatch.

Network Code

Specify a brief description on the network code.

Payment Type

Specify the Payment Type.

Service Identification

Specify the service identification code.

This field has options as SCT, SDD-CORE & SDD-B2B.

Sending BIC

All Branch BICs for the host are listed here. You can select the required Dispatch branch.

Schema Definition File Path

This field is used for maintaining the path of XSD file with which the dispatch file is validated.

2.4.2.1 File Dispatch Parameters Maintenance Summary

You can invoke the 'Dispatch File Generation Summary' screen by typing 'PASIPTM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button:

Dispatch Parameters Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Host Code Network Code

Service Identification Sending BIC

Records per page: 15 1 Of 1 Go Lock Columns: 0

| Authorization Status | Record Status | Host Code | Network Code | Service Identification | Schema Definition File Path | Sending BIC |
|----------------------|---------------|-----------|--------------|------------------------|-----------------------------|-------------|
|----------------------|---------------|-----------|--------------|------------------------|-----------------------------|-------------|

Exit

You can search using the following parameter:

- Record Status
- Host Code
- Network Code
- Service Identification
- Sending BIC
- Authorization Status

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

2.5 Common Processes

2.5.1 Host & Time zone Related Processing

- Processing of payment transactions for multiple hosts with different time zones is supported.
- Cut-off time maintenances are to be done in host time. This has to be operationally controlled.

- Dispatch file generation timings and auto batch closure time for bulk file upload also follow host date & time.

2.5.2 Customer/Account Status Check

- Customer/Account status check is added in initial validations of payment processing.
- Based on customer/account status available as part of external customer maintenance (STDCIFCR), system performs the status check.
- For Outbound Payments, the below table details queue movement logic based on Customer/Account status:

| Customer Status | Account Status | Queue Name | Queue Code |
|--|----------------------------|-------------------------|------------|
| Closed / Deceased / Frozen/whereabouts unknown | Closed/Blocked/Frozen | Process Exception | PE |
| - | Dormant/No Credit/No Debit | Business Override Queue | BO |

- For Inbound Payments, the below table details the queue movement based on Customer/Account status:

| Customer Status | Account Status | Queue Name | Queue Code |
|--|----------------------------|-------------------------|------------|
| Closed / Deceased / Frozen/whereabouts unknown | Closed/Blocked/Frozen | Repair Queue | TR |
| - | Dormant/No Credit/No Debit | Business Override Queue | BO |

2.5.3 Sanction Check

- If sanction check is made applicable at Network Preferences, system initiates sanction processing. Additional check is performed to verify whether sanction check is applicable for the customer at customer maintenance (STDCIFCR) level. Sanction processing is done only if it is applicable for both network and customer.
- On receiving External Sanction Check system response, sanction check status of the payment is updated.
- The following responses are possible:
 - A – Approved. Sanction check is approved by the external system
 - S – Seized
 - Interim – Interim status or approval with override is received from external system
 - R – Rejected. This indicates that the contract failed Sanction check.
 - T – Timed out. Sanction check status is updated as T if no response is received from the external system within the stipulated time limit maintained for ECA system check system.
 - R – Seize. Sanction check is seized by the external system.
- If the sanction check response status for a payment transaction is 'Approved', then further processing continues.

- If the sanction check response status of the transaction is 'Interim' or 'Rejected' or 'Timed Out', then transaction is logged in Sanction Check Exception Queue. If External system reject code is marked for auto cancellation in sanction system maintenance, transaction is automatically cancelled.
- If External system reject code is marked for auto cancellation in sanction system maintenance, transaction is automatically cancelled.
- If sanctions status is 'Seized' no further actions will be allowed for the transaction. You can be parameterize for a sanction system whether to post seizure accounting or not.
- Seizure GL to be mentioned

The sanction seizure with accounting is handled in the following way :

| Direction | Transaction type | Debit account | Credit account | Subsequent processing |
|-----------|---------------------------------------|---------------------|----------------|---|
| Outgoing | Payment - Cross Border/ RTGS/ACH/Book | Customer Account | Compliance GL | Held. Will not be dispatched. |
| Outgoing | Collection | Nostro/ Clearing GL | Compliance GL | Held. Will not be dispatched. |
| Incoming | Payment - Cross Border/ RTGS/ACH/Book | Nostro/ Clearing GL | Compliance GL | Held |
| Incoming | Collection | Customer Account | Compliance GL | Held. And, pre settlement reject pacs.002 will be sent out. |

- If the Sanctions Check done on booking date fails, then the transaction is processed on booking date itself with seizure entries, even if the activation date is derived as future dated.

2.5.4 External Credit Approval

- Oracle Banking Payments sends debit accounting entries pertaining to payment amount and charge/tax amounts to external DDA system for credit checks. ECA system for the credit check is derived based on External Customer Account (STDCRACC) maintenance.
- ECA requests are sent, if the flag 'External Credit Approval Required' in 'External Customer Account maintenance (STDCRACC)' is checked.
- Transaction ECA status are updated based on the response received from the external system.
- The following responses are possible:
 - A – Approved. ECA is approved by the external system
 - O- Interim – Interim status or approval with override is received from external system

- R – Rejected. This indicates that the contract failed the External Credit Approval check.
- T – Timed out. ECA check status is updated as T if no response is received from the external system within the stipulated time limit maintained for external sanction check system.
- If the ECA response status for a payment transaction is 'Approved', then further processing continues.
- If ECA validation fails i.e. the status is 'Interim', 'Rejected', or 'Timed out', transaction is logged in ECA Exception Queue.
- If External system reject code is marked for auto cancellation in ECA system maintenance, transaction is automatically cancelled.
- Transaction Account and Charge Account cannot belong to different DDA systems. System validates the same.
- Reversal of ECA request is required in the following cases:
 - Transaction is cancelled from Network Cut-off Queue
 - Transaction is carried forward from Network Cut-off Queue
- On reversal of ECA, request message is sent to external system with original transaction details & amounts, indicating that it is a reversal request.
- External Account check (EAC) request is sent if customer account is in for credit leg of a transaction. This is applicable for incoming payments and book transfers.
- EAC requests are sent, if the flag 'External Credit Approval Required' in 'External Customer Account maintenance (STDCRACC)' is checked.
- For Book transfer transaction, request is generated for debit account and related charges. External Account check request is sent for credit account.
- If external account check request fails, transaction is moved to ECA queue.

2.5.5 Small FX Limit Check & Currency Conversion

- For a cross currency payment transaction where debit currency and transfer currency are different, exchange rate is picked up as maintained for the transaction branch.
- If Small FX limit is defined in Network Currency Preferences, then the auto rate pick up takes place only if the transfer amount is within the small FX limit.
- Exchange Rate Type is based on Network preferences maintained. Buy/Sell indicator is derived by the system.
- If the transfer amount is above the small FX limit specified, the rate is fetched from the internal exchange rates maintained in CORE.
- If the transfer amount is above the small FX limit specified, system checks whether External Exchange Rate is applicable in Network Preferences.
- If external system is available the transaction details, then system sends request to external system for receiving the exchange rate.
- Based on the response received, exchange rate is populated and further processing of transaction will continue.
- The following responses are possible from External Exchange Rate system:
 - A-Approved-Response with exchange rate
 - R-Rejected-No exchange rate available in response or resulted in error
 - T-Timed out –Request is timed out
- If Small FX limit is not maintained, auto rate pick up is done from internal rates maintained, for all cross currency payment transactions without any limit check.
- Payment contract is moved to Exchange Rate Exception queue in the following cases with proper error code details:

- Exchange Rate derivation based on core system maintenance fails
- Small FX limit is breached and no external exchange rate system maintenance is available
- Payment contract is moved to external exchange rate queue if response from External Exchange Rate system is rejected or timed out. If advance FX booking is done, then the FX reference can be provided in the payment request. This reference is sent to External system along with the external FX request for validation. If FX reference is not provided in payment request and if the external system provides a new reference, the same can be stored for the transaction.
- It is possible to provide exchange rate manually from Queue screen if the external rate fetch failed so that transaction proceeds with further processing.

Note

- Creation of the FX transaction, utilizing and tracking the same will be handled in the external system.
 - The FX reference number generated in the external system can be captured as part of transaction input, and the same will be shared to the external system, as part of the external exchange rate pickup request.
 - If no FX reference number is input during transaction creation, the same will be blank in the external exchange rate request. On this case, the external system is expected to create a FX transaction and share the same.
-
- External rate fetch is applicable for a payment, if the transfer amount is greater than the small FX limit maintained in Network Currency maintenance (PMDNCPRF) and External Rate fetch is made applicable in the Network preferences (PMDNWPRF).
 - If external rate fetch needs to be made applicable for all transactions, the small FX limit needs to be maintained as 0.
 - Changes are done in inbound payments External rate fetching. System applies the FX rate preference maintained in Inbound Payment Processing Preferences before sending the external FX rate request.

2.5.5.1 Instruction Date changes based on FX Value Date

- If FX rate response received from the external rate system is having a value date which is not matching with the instruction date, then the instruction date will be replaced with FX value date.
- For outbound payment, Credit value date will be updated as the new instruction date and debit value date will be Instruction date-Float days provided the date basis is 'Instruction Date' in the Network preferences. If the debit value date basis is 'Activation date', there will be no impact.
- The FX value date will be replaced for inbound payment instruction date as well. Based on this credit value date will be derived as new Instruction date + credit float days.

2.5.6 IBAN Check

- If 'IBAN validation required' flag is checked for the network, then IBAN verification for Debtor IBAN, Creditor IBAN & creditor BIC is done against the IBAN format maintained for the respective country.
- IBAN is validated based on IBAN Information maintenance (ISDESBAN) available for the country for the following parameters:
 - IBAN length
 - Check digit of the IBAN
 - National ID of the IBAN

- Check digit of the beneficiary IBAN must be validated using the below mentioned process:
 - Extract country code from the IBAN
 - Search the IBAN check digit length and IBAN check digit position for the country code from the IBAN structure data storage.
 - Extract the check digit from IBAN using IBAN check digit length and IBAN check digit position.
 - Compute the check digit from IBAN using the scheme defined in ISO/IEC 7064 Modulo 97-10.
 - Compare the check digit value computed and the check digit value extracted from IBAN
- National ID of the beneficiary IBAN must be validated using the below mentioned process
 - Extract the IBAN National id from IBAN using bank identifier position and IBAN national ID length
 - Extract the IBAN ISO country code from IBANPlus data storage for the IBAN national id
 - Compare the IBAN ISO country code from IBANPlus with the country code extracted from IBAN.
 - If the all of the above conditions are satisfied, then the IBAN is valid.
- Validate BIC from an IBAN by looking up IBANPlus, if available. For payment transaction the beneficiary Bank code is checked for Valid BIC based on the beneficiary IBAN. The BIC will be derived from IBAN using the below mentioned process:
- Extract country code from the IBAN
 - Search the bank identifier position and IBAN national ID length for the country code from the IBAN structure data storage
 - Extract the IBAN National id from IBAN using bank identifier position and IBAN national ID length
 - Search the IBAN BIC for the IBAN National id and country code from the IBANPlus data storage.
 - If the IBAN BIC and Account with Institution BIC code (Creditor Agent BICFI for outgoing ISO transaction) does not match, then it displays an error that Account with Institution BIC is not valid.

2.5.7 Processing Changes for Special Characters Replacement in Outgoing payments

Replacement of special characters is done instead of Network Character validation step for outgoing ACH, Direct Debit, Fedwire and NACHA ACH transactions.

- This involves replacing the special characters in the transaction with specific replacement characters as defined in the Special Characters maintenance.
- Additionally, the system performs network character validation to identify if any more special characters are present and then replaces them with the Default Replacement character as specified in the maintenance.
- This auto-replacement means that the transaction would not go to Repair queue for presence of any special characters.
- All transaction attributes except for amount, currency, Date and drop-down fields are screened for special characters.

Previously, in case of outgoing X-border and RTGS payments, the Network Character validation was done as part of Transaction validations and its failure results in rejection of the payment.

- As part of this enhancement, the existing Network Character validation is replaced with the Auto-replacement step as described above.
- In field 77T (Envelope Contents) of MT103 REMIT, the system does the auto-replacement as per the Z character set.
 - Any special characters and their replacements specified for the SWIFT network (as per the X character set) but supported by Z character set is ignored during the auto-replacement in this particular field.
 - When the transaction is viewed from the View screen, only the replaced characters are seen and no special characters are displayed.

2.5.8 Reference Number Harmonization

- The format of Reference Number in Oracle Banking Payments is restructured.
- It is a 16 digit number.
- On any new operation on screen, the transaction reference number is generated as explained in the below table.
- The transactions uploaded from other channels – including GW, ReST, upload or EMS also follows the below reference number generation logic:

| Component | Description | Digits | Position, Length | S.No |
|-----------|---|--------|------------------|--|
| Year | Last 2 Digits of the Year | 2 | 1, 2 | For e.g. 2017 = 17 |
| Date | Julian Date | 3 | 3, 3 | For e.g. 1st February = 032 |
| Server Id | If clustered, each app server will have a number. This is setup as a JVM Parameter by Infra Team | 1 | 6, 1 | For e.g 1 App Server = 1 |
| PM Type | Each Sub-Module in PM represents a Type | 1 | 7, 1 | ACH - 1 RTGS - 2 XBORDER - 3 BOOKTRANSFER -4 DD - 5 Clearing - 6 FASTER PAYMENTS – 7 C2B - 8 |

| Component | Description | Digits | Position, Length | S.No |
|---------------|---|--------|------------------|--|
| Seconds | <p>Seconds Elapsed past date change</p> <p>1 Minute = 00060 Seconds</p> <p>1 Hour = 03600 Seconds</p> <p>24 Hours = 86400 Seconds</p> <p>Left Padded with 0s</p> | 5 | 8, 5 | <p>For e.g. If time is 18:00 as per the host date then Seconds will be calculated as 64800.</p> |
| Serial Number | <p>Sequential Serial Number generated per second</p> <p>Sequence Resets to 0000 for every Second</p> | 4 | 13, 4 | <p>For e.g. Seconds and Serial Number Representation for 5 Transactions processed @ 18:00</p> <p>648000001 - 648000004</p> <p>64800 – Seconds0001 – Serial Number 0002 – Serial Number 0003 – Serial Number 0004 – Serial Number</p> |

2.5.9 Accounting Entries

During payment transaction processing, the accounting entries whose for which hand-off status is pending are posted to a JMS Queue. Once these entries are posted in the queue, the status is updated as handed off.

If the Accounting system and the ECA system are not the same, an update is sent to the ECA system as well while doing the accounting handoff. Any amount block in the customer account done during External credit approval can be released on receiving accounting update.

Click the “Accounting Entries” link in the transaction input screen to invoke the screen

Accounting Entries

Execute Query

Reference Number*

Accounting Entries

1 Of 1

| Event Code | Date | Account | Account Branch | TRN Code | Dr/Cr | Amount Tag | Account Currency | Transaction Amount | Netting | Offset Account |
|------------|------|---------|----------------|----------|-------|------------|------------------|--------------------|---------|----------------|
|------------|------|---------|----------------|----------|-------|------------|------------------|--------------------|---------|----------------|

Cancel

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.

2.5.9.1 Accounting Entry Handoff

It is now possible to view the account entry handoff status at the transaction view level.

In all Payment / Collection Transaction View Screens, accounting entries are displayed with Handoff Status.

The below listed status are applicable for the new field Handoff Status:

- Pending - Not yet handed off to external system
- Requested - Request sent to external system
- Success - Success response received
- Rejected - Reject response received

2.5.10 Pre Funded Payments

Outgoing Payments debiting from a pre funded General Ledger account is supported on the following payment processors:

- Low value payments
- High value payments
- Cross Border payments
- Book transfer

To achieve this, in the Source Maintenance – PMDSORCE screen:

- Check the 'Prefunded Payments Allowed' flag
- Maintain the 'Prefunded Payments GL'
- In the request XML, set the Pre funded flag as Yes.
 - If Prefunded flag is checked for an outbound transaction, it is not mandatory to have a debit account /customer for the transaction. On enrich /save system will populate the debit account as the 'Prefunded Payments GL' maintained for the source.
 - If debit account /customer is available, it will be retained. However, all customer/ account related validations are be skipped
 - Debit account currency will be set same as transfer currency.
- Transaction Processing

- Cutoff processing, Price pick up and ECA are skipped for transaction with 'Prefunded' flag checked.
- Sanction screening is applicable.
- While posting the debit accounting, debit account is always be considered as 'Prefunded Payment GL' maintained for the source.

2.5.11 Rollover Preferences

Rollover Preferences from the urgent/Non-urgent payment preferences will be applied in the following scenarios for the outbound payments:

- Transaction is pending in Process Cutoff Queue/Network Queue during end of day
- Transaction is released from Sanction Check Queue on a later date
- Interim status is received for ECA/EAC check

If no record is received from the new preferences, system will consider the rollover preference available as part of Source maintenance PMDSORCE.

If source-wise preference is also not available, system will do auto roll-over and proceed.

2.5.12 PSD 2 Compliance

- System has been enhanced to comply with PSD2 regulation as part of processing of SWIFT, RTGS and ACH outgoing and incoming payments.
- Compliance with PSD2 regulation is in the following 4 areas –
 - Allowed Charging option
 - Deductions for Charges
 - Execution time and Value dating of Outgoing payments
 - Value dating and Availability of funds for Incoming payments

All Payment scenarios to which PSD2 compliance is applicable are described below. The Payment scenarios have been broadly grouped into three categories in line with PSD2 regulation. The supported Payment types in the system (e.g. SWIFT, ACH etc.) that are applicable to each of the three categories are also described.

The system first identifies the relevant PSD2 rules during processing, and then identifies the applicable payment scenario.

- **Intra EU/EEA (BOTH LEGS IN)** – Both Sending and Receiving Payment Service Providers (PSPs) are in EU or EEA countries. Refer to the list of EU/EEA countries and currencies in Appendix1.
 - Individual Payment scenarios
 - Intra EU/EEA in EU/EEA currencies – no FX
 - Intra EU/EEA in EU/EEA currencies – with FX
 - Intra EU/EEA in non-EU/EEA currencies – no FX
 - Intra EU/EEA in non-EU/EEA currencies – with FX
- This means the Sending bank as well as the Receiver or AWI/Beneficiary Bank are in EU/EEA countries.
- This is a scenario of Outgoing payment initiation or an Incoming payment terminating with this bank.
- **ONE LEG OUT (Outgoing)** – The Sending PSP is in EU/EEA country but the Receiving PSP is outside of EU/EEA regions.
 - Individual Payment scenarios

One Leg Outgoing in EU/EEA currencies - no FX

One Leg Outgoing in EU/EEA currencies - with FX

One Leg Outgoing in non-EU/EEA currencies - no FX

One Leg Outgoing in non-EU/EEA currencies - with FX

- This is an outgoing payment scenario wherein the Sending bank is in EU/EEA while the Receiver as well as the AWI/Beneficiary Bank (where Receiver is different from AWI) of the outgoing payment is outside EU/EEA.
- This scenario is only applicable to SWIFT payments, since RTGS/ACH payments originated in EU/EEA country are not expected to go to a destination outside EU/EEA.
- **ONE LEG OUT (Incoming)** – The Sending PSP is outside EU/EEA but the Receiving PSP (this bank) is within EU/EEA regions.

– Individual Payment scenarios

One Leg Incoming in EU/EEA currencies - no FX

One Leg Incoming in EU/EEA currencies - with FX

One Leg Incoming in non-EU/EEA currencies - no FX

One Leg Incoming in non-EU/EEA currencies - with FX

- This is an incoming payment scenario wherein the Sending bank is outside the EU/EEA while the Receiver (this bank branch – which is also the AWI/Beneficiary Bank) is within the EU/EEA.
- This scenario is only applicable to incoming SWIFT payments, since RTGS/ACH payments cannot originate outside the EU/EEA.
- In any of the above scenarios, the payment currency can be one of the following –
 - Euro
 - National currency (non-Euro) of a member country in the EU or EEA region
 - Currency of any other non-EU/EEA country

Effectively, PSD2 compliance is applicable to payments in any of the world currencies subject to other conditions.

FX conversion between only EU/EEA currencies and between a non-EU/EEA currency and another EU/EEA or non-EU/EEA currency is also supported in the above mentioned payment scenarios.

2.5.12.1 Summary of Compliance Requirements and Changes

The following changes are available for Allowed Charging option:

| Payment Scenarios | Allowed Charge Option | |
|--|-----------------------|--|
| | Requirement | Changes to be done |
| Intra EU/EEA (BOTH LEGS IN) | | |
| Intra EU/EEA in EU/EEA currencies – no FX | SHA | <ul style="list-style-type: none"> • Charge option for outgoing or incoming payments to be SHA. • Applicable to SWIFT, RTGS and ACH • If charge option other than SHA in payment request then process charges as per SHA. |
| Intra EU/EEA in EU/EEA currencies – FX | SHA | |
| Intra EU/EEA in non-EU/EEA currencies –no FX | SHA | Same as described for scenarios of Intra EU/EEA in EU/EEA currencies |
| Intra EU/EEA in non-EU/EEA currencies –FX | SHA | Same as described for scenarios of Intra EU/EEA in EU/EEA currencies |
| ONE LEG OUT (Outgoing) | | |
| One leg out in EU/EEA currency – no FX | BEN, SHA, OUR | <ul style="list-style-type: none"> • Charge option can be OUR, SHA or BEN. • Charge option in the payment request will be retained. • Applicable only to SWIFT payments |
| One leg out in EU/EEA currency – FX | BEN, SHA, OUR | |
| One leg out in non-EU/EEA currency – no FX | BEN, SHA, OUR | |
| One leg out in non-EU/EEA currency – FX | BEN, SHA, OUR | |
| ONE LEG OUT (Incoming) | | |

The following table summarizes PSD2 Compliance details that pertain to Deductions for Charges..

| Payment Scenarios | Deduction for Charges | |
|--|-----------------------|--|
| | Requirement | Changes to be done |
| Intra EU/EEA (BOTH LEGS IN) | | |
| Intra EU/EEA in EU/EEA currencies – no FX | No deductions | <ul style="list-style-type: none"> In case of outgoing SWIFT payment as a result of incoming pass-thru SWIFT having SHA/BEN option or incoming RTGS, charges would not be deducted from settlement amount (32A). In case of incoming SWIFT payment having SHA/ BEN option, charges would not be deducted from settlement amount. |
| Intra EU/EEA in EU/EEA currencies – FX | No deductions | |
| Intra EU/EEA in non-EU/EEA currencies –no FX | Deductions allowed | In case of outgoing SWIFT payment initiated with BEN option, charges would not be deducted from the payment amount though allowed since charge option would need to be SHA. |
| Intra EU/EEA in non-EU/EEA currencies –FX | Deductions allowed | |
| ONE LEG OUT (Outgoing) | | |
| One leg out in EU/EEA currency – no FX | Deductions allowed | No Change required |

| | | |
|--|--------------------|--------------------|
| One leg out in EU/EEA currency – FX | Deductions allowed | No Change required |
| One leg out in non-EU/EEA currency – no FX | Deductions allowed | No Change required |
| One leg out in non-EU/EEA currency – FX | Deductions allowed | No Change required |
| ONE LEG OUT (Incoming) | | |
| One leg in EU/ EEA currency – no FX | Deductions allowed | No Change required |
| One leg in EU/ EEA currency – FX | Deductions allowed | No Change required |
| One leg in non-EU/EEA currency – no FX | Deductions allowed | No Change required |
| One leg in non-EU/EEA currency – FX | Deductions allowed | No Change required |

The following table is applicable only to Outgoing payments - Execution time and Value

| Payment Scenarios | Execution Time and Value dating | |
|--|--|--|
| | Requirement | Changes to be done |
| Intra EU/EEA (BOTH LEGS IN) | | |
| Intra EU/EEA in EU/EEA currencies – no FX | Max. Execution time in days - D+1 | <ul style="list-style-type: none"> In case of Outgoing SWIFT and ACH payments Cr. Value Date and Activation Date (D) would be calculated and adjusted so as to comply with D+1 execution time. RTGS payments are compliant since the payment value date would always be D. |
| Intra EU/EEA in EU/EEA currencies – FX | Max. Execution time in days - D+1 | |
| Intra EU/EEA in non-EU/EEA currencies –no FX | Does not apply | |
| Intra EU/EEA in non-EU/EEA currencies –FX | Does not apply | |
| ONE LEG OUT (Outgoing) | | |
| One leg out in EU/EEA currency – no FX | Max. Execution time in days - D+1 | Same as described for scenarios of Intra EU/EEA in EU/EEA currencies |
| One leg out in EU/EEA currency – FX | Max. Execution time in days - D+1 | |
| One leg out in non-EU/EEA currency – no FX | Provision for specific agreements with customers | Not supported |
| One leg out in non-EU/EEA currency – FX | Provision for specific agreements with customers | Not supported |

| ONE LEG OUT (Incoming) | | |
|--|----------------|--|
| One leg in EU/ EEA currency – no FX | Does not apply | |
| One leg in EU/ EEA currency – FX | Does not apply | |
| One leg in non-EU/EEA currency – no FX | Does not apply | |
| One leg in non-EU/EEA currency – FX | Does not apply | |

dating.

The following table is for Incoming payments only- Value dating and Availability of funds.

| Payment Scenarios | Allowed Charge Option | |
|--|------------------------|--|
| | Requirement | Changes to be done |
| Intra EU/EEA (BOTH LEGS IN) | | |
| Intra EU/EEA in EU/EEA currencies – no FX | Immediate availability | Credit to Beneficiary is given with same value date on the day the payment is settled (by Clearing) or Cover matching happens (incoming SWIFT). |
| Intra EU/EEA in EU/EEA currencies – FX | Immediate availability | Even if FX conversion is required, incoming payment is credited with same value date. |
| Intra EU/EEA in non-EU/EEA currencies –no FX | Immediate availability | Applicable to FX conversion between Euro and EU/EEA currency or between EU/EEA currencies. |
| Intra EU/EEA in non-EU/EEA currencies –FX | Does not apply | <p>Even if current day is a holiday for Payment currency, incoming payment with current Value date is processed today, provided Today is not a Branch holiday and no FX conversion is required</p> <p>If FX conversion is required, then Value date of credit to beneficiary is the next working day for both currencies.</p> <p>If current day is Branch holiday, then incoming payment must be processed on next Branch working day but Credit is given with payment value date.</p> <p>If incoming payment was stuck overnight in Sanctions queue or rolled forward from any other queue, on the day it is reprocessed, credit is back valued.</p> <p>All of above requirements applicable to SWIFT are applicable to RTGS and ACH, except for Requirement about payment currency being holiday</p> |
| ONE LEG OUT (Outgoing) | | |

| | | |
|--|--|--|
| One leg out in EU/EEA currency – no FX | Does not apply | |
| One leg out in EU/EEA currency – FX | Does not apply | |
| One leg out in non-EU/EEA currency – no FX | Does not apply | |
| One leg out in non-EU/EEA currency – FX | Does not apply | |
| ONE LEG OUT (Incoming) | | |
| One leg in EU/EEA currency – no FX | Immediate availability | Same as described for scenarios of Intra EU/EEA in EU/EEA currencies |
| One leg in EU/EEA currency – FX | Immediate availability (FX is between EU/EEA currencies) | |
| One leg in non-EU/EEA currency – no FX | Immediate availability | |
| One leg in non-EU/EEA currency – FX | Does not apply | No Change required |

Note

- The Maximum Execution time in days i.e. the max. time by which the Receiver of an outgoing payment (who may also be the AWI/Beneficiary bank) gets settlement of the payment amount (i.e. funds credited to Receiver's Nostro account) would be D+1 days, where
 - Payer's (Debtor's) account is debited with value date D (after the payment instruction is received from payer).
 - D is a working day for processing Branch and also the Activation date for the transaction.
 - D+1 day (Value date) is a working day for the processing Branch and for Payment Currency and Debit Account Currency (if different) or the Clearing Network (in case of ACH/RTGS).

3. Annexure - EU/EEA Countries and Currencies

3.1 EU/EEA Countries

| Country | Country Code | EU/EEA Membership |
|--------------------|--------------|-------------------|
| Austria | AT | EU |
| Belgium | BE | EU |
| Bulgaria | BG | EU |
| Croatia | HR | EU |
| Republic of Cyprus | CY | EU |
| Czech Republic | CZ | EU |
| Denmark | DK | EU |
| Estonia | EE | EU |
| Finland | FI | EU |
| France | FR | EU |
| Germany | DE | EU |
| Greece | EL | EU |
| Hungary | HU | EU |
| Ireland | IE | EU |
| Italy | IT | EU |
| Latvia | LV | EU |
| Lithuania | LT | EU |
| Luxembourg | LU | EU |
| Malta | MT | EU |
| Netherlands | NL | EU |
| Poland | PL | EU |
| Portugal | PT | EU |
| Romania | RO | EU |
| Slovakia | SK | EU |

| Country | Country Code | EU/EEA Membership |
|---------------|--------------|-------------------|
| Slovenia | SI | EU |
| Spain | ES | EU |
| Sweden | SE | EU |
| Norway | NO | EEA |
| Iceland | IS | EEA |
| Liechtenstein | LI | EEA |

3.2 EU/EEA Currencies

| Country/Zone | Local Currency | Currency Code | EU/EEA Membership |
|---------------------|-----------------------|---------------|-------------------|
| Euro Zone | Euro | EUR | EU |
| Bulgaria (BG) | Lev (BGN) | BGN | EU |
| Croatia (CR) | Croatian Kuna (HRK) | HRK | EU |
| Czech Republic (CZ) | Czech Koruna (CZK) | CZK | EU |
| Denmark (DK) | Danish Krone (DKK) | DKK | EU |
| Hungary (HU) | Forint (HUF) | HUF | EU |
| Poland (PL) | Zloty (PLN) | PLN | EU |
| Romania (RO) | Romanian Leu (RON) | RON | EU |
| Sweden (SE) | Krona (SEK) | SEK | EU |
| Iceland (IS) | Krona (ISK) | ISK | EEA |
| Liechtenstein (LI) | Swiss Franc (CHF) | CHF | EEA |
| Norway (NO) | Norwegian Krone (NOK) | NOK | EEA |

4. Function ID Glossary

P

| | | | |
|----------------|-------------|----------------|--------------|
| PADISPTM | 2-148 | PMDSPCHR | 2-100 |
| PASISPTM | 2-149 | PMDSSIMT | 2-30 |
| PMDABANR | 2-125 | PMDTMZON | 2-53 |
| PMDACCMT | 2-141 | PMDTRRLE | 2-130 |
| PMDACCTL | 2-91 | PMDUSRDF | 2-54 |
| PMDADVFM | 2-73 | PMDUSRLT | 2-95 |
| PMDAJBPR | 2-124 | PMDVALDN | 2-61 |
| PMDALCHR | 2-102 | PMDXRRLE | 2-83 |
| PMDBKRED | 2-51 | PMSABANR | 2-126 |
| PMDCTOFF | 2-25 | PMSACCMT | 2-143 |
| PMDCUSNM | 2-126 | PMSACCTL | 2-93 |
| PMDCYRLE | 2-85, 2-106 | PMSADVFM | 2-73 |
| PMDDFILE | 2-146 | PMSALCHR | 2-102 |
| PMDDRMNT | 2-128 | PMSBKMNT | 2-37 |
| PMDECAMT | 2-138 | PMSBKRED | 2-52 |
| PMDERTMT | 2-136 | PMSCSMLK | 2-41 |
| PMDEXPMT | 2-143 | PMSCTOFF | 2-27 |
| PMDFLEVP | 2-131 | PMSCUSNM | 2-127 |
| PMDFLPRF | 2-69 | PMSCYRLE | 2-87, 2-107 |
| PMDFLPRM | 2-63 | PMSDFILE | 2-147 |
| PMDGLCOR | 2-57 | PMSDRMNT | 2-129 |
| PMDHSTPR | 2-27 | PMSECAMT | 2-140 |
| PMDHTBIC | 2-94 | PMSERTMT | 2-138 |
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