Direct Debits User Guide

Oracle Banking Payments

Release 14.0.0.0.0

Part No. E93631-01

Feb 2018

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Direct Debits User Guide
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Contents

1. About this Manual

1.1 Introduction

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

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual*.*
Chapter 2	*Direct Debits* provides information on Direct Debits maintenances
Chapter 3	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

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1.5 <u>Glossary of Icons</u>

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

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2. Direct Debits

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

Direct debit life-cycle process includes the following:

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

This chapter contains the following sections:

- Direct Debit Maintenances
- Direct Debit Transactions

2.1 Direct Debit Maintenances

2.1.1 Creditor Mandate Maintenance

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

You can specify the following fields:

Branch Code

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

Source Code

Specify the source code for which the agreement is maintained.

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Host Code

Displays the host code of the specified branch code.

Customer Number

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

Network Code

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

2.1.1.1 Main tab

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

Debtor Details

Debtor Account Number

Specifies the Debtor account for which the mandate is maintained.

Debtor Account Currency

Specifies the Currency of the Account.

Debtor Account Branch

Specifies the branch of the Account.

Debtor IBAN

Specifies the IBAN of the Debtor account.

Debtor Name

Specifies the name of the Debtor account.

Address 1

Specifies the Address of the Debtor.

Address 2

Specifies the Address of the Debtor.

Country

Select the country to which the party belongs.

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BIC

Specifies the BIC of the Debtor.

Debtor Agent Details

Debtor Bank Code

Specifies the bank code of the Debtor bank.

Debtor Bank Name

Specifies the name of the Debtor bank.

Address 1

Specifies the address of the Debtor bank.

Address 2

Specifies the address of the Debtor bank.

Country

Specifies the country to which the Debtor bank belongs.

Creditor Details

Account Number

Specifies the Creditor account for which the mandate is maintained.

Account Currency

Specifies the Currency of the Account.

Account Branch

Specifies the branch of the account.

Debtor Name

Specifies the name of the Debtor account.

Address 1

Specifies the Address of the Debtor.

Address 2

Specifies the Address of the Debtor.

Creditor Country

Select the country to which the party belongs.

BIC

Specifies the BIC of the Debtor.

Creditor IBAN

Specifies the IBAN of the Creditor account.

Creditor Agent Details

Creditor Bank Code

Specifies the bank code of the Creditor bank.

Debtor Bank Name

Specifies the name of the Creditor bank.

Debtor Account Branch

Specifies the branch of the account.

Address 1

Specifies the Address of the Creditor bank.

Address 2

Specifies the Address of the Creditor bank.

Country

Select the country to which the Creditor bank belongs to.

Creditor Bank Code

Select the bank code of the Creditor bank.

Mandate Details

Mandate ID

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

Mandate Request ID

Specify Mandate Request ID.

Mandate Type

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

Sequence Type

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

Frequency Type

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

Valid from Date

Select the date from which the mandate is valid.

Valid To Date

Select the date till which the mandate is valid.

First Collection Date

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

Transaction Amount

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

Transaction Currency

Select the currency of the transaction.

Maximum Amount

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

Mandate Status

The system displays the status of the Mandate.

The following status are applicable for a creditor mandate

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

Remarks

Specify remarks, if any for the mandate.

Creditor Scheme Details

Identification Type

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

Creditor Scheme ID

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

Bank Code

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

Name

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

Address 1

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

Address 2

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

Country

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

Other Details

Expiry Date

Specifies the date from when the mandate gets expired.

Effective Date

Specifies the date from when the mandate becomes effective.

2.1.1.2 Mandate Details

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

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You can specify the following fields:

Additional Details

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

Service Level Value
Specify the service level value for the mandate.

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

Local Instrument Value
Specify the local instrument value.

Referred Document Details

Referred Document Code
Select the underlying documents associated with the mandate.

Referred Document Value
Specify the details to identify the underlying documents associated with the mandate.

Document Number
Specify the Unique and unambiguous identification of the referred document.

Related Date
Specify the Date associated with referred document.

2.1.1.3 Other Details

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

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You can specify the following fields:

Other Details

Original Message Id

Specify the original message id of the mandate.

Creation Date Time

Specify the date and time of the amendment request received.

Amendment Reason Code

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

Amendment Reason Value

Specify the reason for the amendment.

Additional Info

Specify if any additional information is required.

Originator Bank Code

Select the originator details who has issued the amendment.

Originator Name

Specify the originator details who has issued the amendment.

Originator Name

Specify the originator details who has issued the amendment.

Cancellation Details

Original Message Id

Specify the original message id of the mandate.

Creation Date Time

Specify the date and time of the cancellation request received.

Cancel Reason Code

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

Cancel Reason Value

Specify the reason for the cancellation.

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Additional Info

Specify if any additional information is required.

Originator Name

Specify if any additional information is required.

2.1.1.4 Creditor Mandate Maintenance Summary

You can invoke the 'Creditor Mandate Maintenance Summary' screen by typing 'PCSCMAND' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button..
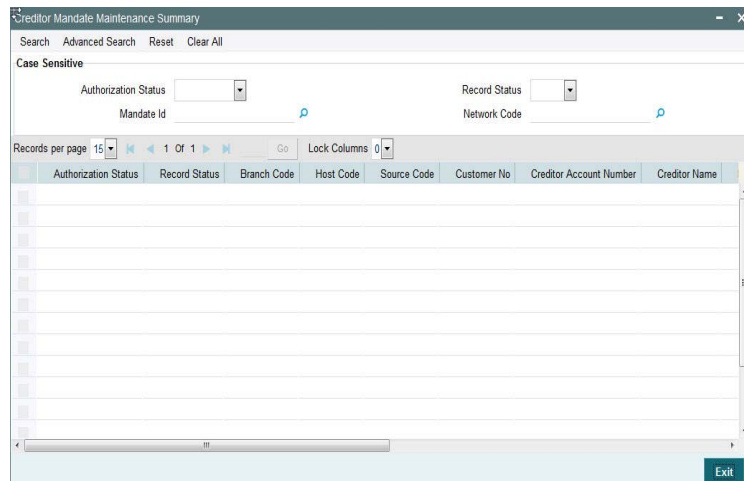
You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Mandate Id
- Network Code

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

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

2.1.2 Debtor Mandate Maintenance

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

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You can specify the following fields:

Branch Code

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

Source Code

Specify the source code for which the agreement is maintained.

Host Code

Displays the host code of the specified branch code.

Customer Number

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

Network Code

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

2.1.2.1 Main tab

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

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You can specify the following fields:

Debtor Details

Account Number

Specify the debtor account for which the mandate is maintained.

Account Currency

Specify the Currency of the Account.

Account Branch

Specify the branch of the account.

Creditor Name

Specify the name of the Debtor.

Creditor Address 1

Specify the Address of the Debtor.

Creditor Address 2

Specify the Address of the Debtor.

Creditor Country

Specify the country to which the party belongs.

BIC

Specify the BIC of the Debtor.

Debtor Agent Details

Creditor Bank Code

Specify the bank code of the Debtor bank.

Creditor Bank Name

Specify the name of the Debtor bank.

Address 1

Specify the address of the Debtor bank.

Address 2

Specify the address of the Debtor bank.

Country

Select the country to which the Debtor bank belongs.

Creditor Details

Creditor Account Number

Specify the Creditor account for which the mandate is maintained.

Creditor Account Currency

Specify the Currency of the Account.

Creditor Account Branch

Specify the branch of the account.

Creditor Name

Specify the name of the Creditor account.

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Address 1

Specify the Address of the Creditor.

Address 2

Specify the Address of the Creditor.

Country

Specify the country to which the party belongs.

BIC

Specify the BIC of the Creditor.

Creditor Agent Details

Creditor Bank Code

Specify the bank code of the Creditor bank.

Creditor Bank Name

Specify the name of the Creditor bank.

Address 1

Specify the Address of the Creditor bank.

Address 2

Specify the Address of the Creditor bank.

Country

Specify the country to which the Creditor bank belongs to.

Mandate Details

Mandate ID

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

Mandate Request ID

Specify the mandate.

Mandate Type

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

Sequence Type

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

Frequency Type

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

Valid from Date

Select the date from which the mandate is valid.

Valid To Date

Select the date till which the mandate is valid.

First Collection Date

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

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Transaction Amount

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

Maximum Amount

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

Mandate Status

The system displays the status of the Mandate.

Remarks

Specify any remarks of the mandate.

Creditor Scheme Details

Identification Type

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

Creditor Scheme ID

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

Bank Code

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

Bank Name

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

Address 1

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

Address 2

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

Country

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

Expiry Date

Specify the date from when the mandate gets expired.

Effective Date

Specify the date from when the mandate becomes effective.

2.1.2.2 Mandate Details

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

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You can specify the following fields:

Additional Details

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

Service Level Value
Specify the service level value for the mandate.

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

Local Instrument Value
Specify the local instrument value.

Referred Document Details

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

Referred Document Value
Specify the details to identify the underlying documents associated with the mandate.

Document Number
Specify the Unique and unambiguous identification of the referred document.

Related Date
Specify the Date associated with referred document.

2.1.2.3 Other Details

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

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You can specify the following fields:

Other Details

Amendment Details

Original Message Id
Specify the original message id of the mandate.

Creation Date Time
Specify the date and time of the amendment request received.

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

Amendment Reason Value
Specify the reason for the amendment.

Additional Info
Specify if any additional information is required.

Originator Bank Code
Specify the originator details who has issued the amendment.

Originator Name
Specify the originator details who has issued the amendment.

Originator Name
Specify the originator details who has issued the amendment.

Cancellation Details

Original Message Id
Select the original message id of the mandate.

Creation Date Time
Specifies the date and time of the cancellation request received.

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

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Cancel Reason Value

Specifies the reason for the cancellation.

Additional Info

Specifies if any additional information is required.

Originator Name

Specifies if any additional information is required.

2.1.2.4 Debtor Mandate Maintenance Summary

You can invoke the 'Debtor Mandate Maintenance Summary' screen by typing 'PCSDMAND' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.
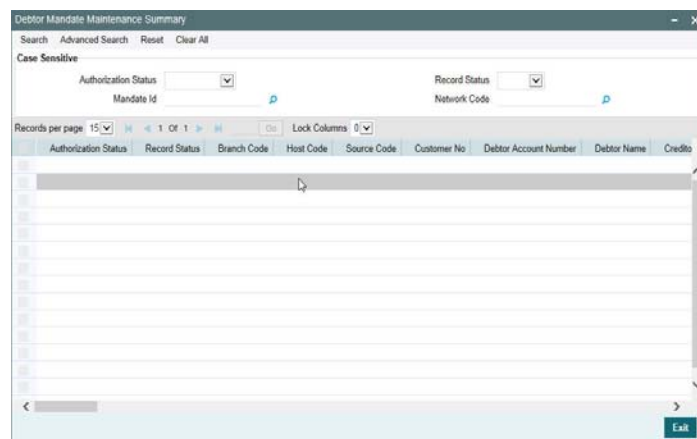
You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Mandate Id
- Network Code

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

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

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

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

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

2.1.3 Creditor Scheme Id Maintenance

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

You can specify the following fields:

Creditor Scheme ID Maintenance

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

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

Description
Specify the description of the Creditor Scheme ID.

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

Address 1
Specify the address of the credit party that signs the mandate.

Address 2
Specify the address of the credit party that signs the mandate.

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

Date of Birth
Specify the date of birth of the creditor

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Place of Birth

Specify the place of birth of the creditor

Contact Details
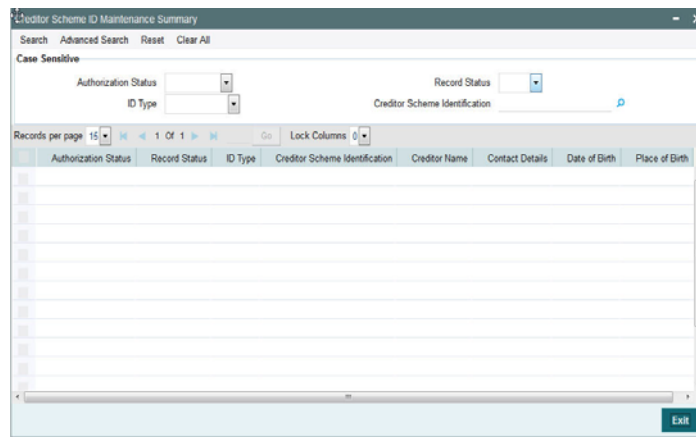
Specify the contact details of the creditor.

Other Details

Specify the remarks of the creditor.

2.1.3.1 Creditor Scheme Id Maintenance Summary

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

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

- Authorization Status
- Record Status
- Id Type
- Creditor Scheme Identification

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

2.1.4 Network Direct Debit Preferences Maintenance

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

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You can specify the following fields:

Network Code

Specify the network code for which the direct debit preferences are to be maintained

Network Description

The system displays the description of the network code selected.

Host Code

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

Collection Scheme Type

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

Transaction Type

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

Transaction type can be Incoming or outgoing.

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2.1.4.1 Main tab

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

You can specify the following fields:

Limit Details

Maximum Transaction Amount

Specify the maximum transaction amount allowed for the network.

Minimum Transaction Amount

Specify the minimum transaction amount allowed for the network.

Dispatch On Us Transfer

Check this box if .

Exchange Rate Preferences

Note

Cross currency transactions are currently not allowed in Direct Debits.

Scheme Type Preferences

Agreement Required

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

Creditor ID Required

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

Earliest Collection Dispatch Days

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

Earliest Collection Receipt Days

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

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First Collection Dispatch Days

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

First Collection Receipt Days

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

Recurrent Collection Receipt Days

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

Agreement Required

Check this box if mandate is required.

Debtor Name Match Required

Check this box if the Debtor name received in the inbound transaction has to be matched with the customer name linked to the debit account for inbound direct debits.

Accounting Details

Debit Liquidation Code

Specify the accounting code for debit liquidation.

Credit Liquidation Code

Specify the accounting code for credit liquidation.

File Liquidation Code

Specify the accounting code for file dispatch/receipt accounting.

Pricing Details

Pricing Code

Specify the accounting code for pricing.

Inactive Period

In Days

Specify the number of days for which the mandate is considered as inactive.

In Months

Specify the number of months for during which the mandate is considered as inactive.

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In Months

2.1.4.2 Exception tab

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

You can specify the following fields:

Scheme Type

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

Return Days

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

Refund Days

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

Recall Days

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

Reversal Days

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

Calendar Basis

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

Process Auto Network Reject

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

Pricing Applicable

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

Return

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

Refund

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

Recall

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

Reversal

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

2.1.4.3 Network Direct Debit Preferences Maintenance Summary

You can invoke the 'Network Direct Debit Preferences Maintenance Summary' screen by typing 'PCSNWDDP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.
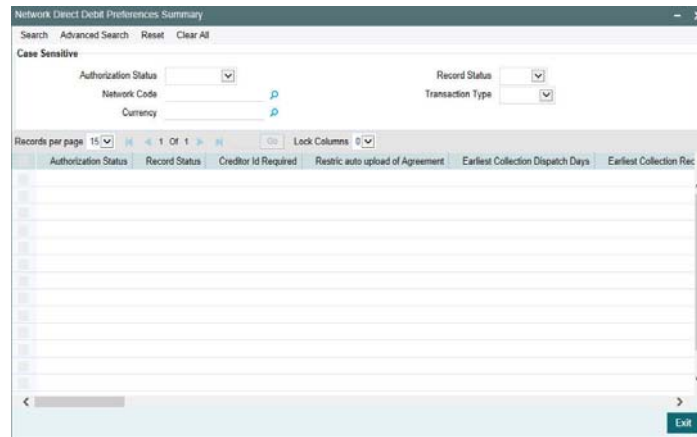
You can search using one or more of the following parameters:

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

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

2.1.5 Debtor Direct Debit Instructions Maintenance

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

You can invoke the 'Debtor Direct Debit Instructions' screen by typing 'PCDPINSR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.

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You can specify the following fields:

Host Code

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

Customer Number

Select the required Customer Number from the LOV.

Customer Account Number

Specify the Debtor Customer Account.

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

Collection Scheme Type

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

Restriction Start Date

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

Restriction End Date

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

Restrict all inward collections Flag

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

Blacklist/Whitelist Option

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

Creditor Scheme Details

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

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Creditor Account details

Specify the Creditor IBAN details in this block.

Mandate ID

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

2.1.5.1 Debtor Direct Debit Instructions Summary

You can invoke the "Debtor Direct Debit Instructions Summary" screen by typing 'PCSPINSR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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

- Authorization Status
- Record Status
- Customer Account No
- Customer ID
- Customer 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 to view the detailed Direct Debit Outgoing Maintenance screen. You can also export the details of selected records to a file.

2.2 Direct Debit Transactions

2.2.1 Direct Debit Outgoing Transaction

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

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

You can specify the following fields:

Transaction Branch

Indicates the branch from which the user is logged in.

Host Code

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

Network Code

Select the network code.

Source Code

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

Transaction Reference Number

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

User Reference Number

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

End to end Id

Specifies the end to end transaction identification.

2.2.1.1 Main Tab

You can specify the following fields in the Main tab:

Creditor Details

Creditor Account Number

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

Account IBAN

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

Account Currency

Account currency is displayed.

Account Branch

Account Branch is displayed.

Creditor Name

Account name is displayed.

Credit Amount

Specify the amount specified for the credit transaction.

Creditor Bank BIC

Specify the BIC of the Creditor Bank.

Creditor Bank Code

Specify the bank code of the Creditor Bank.

Customer Number

Creditor customer number is displayed based on the account selected.

Customer Service Model

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

Debtor Details

Debtor Account Number

Specify the debtor account for the transaction is initiated.

Account IBAN

Specify the Account IBAN for which the transaction is initiated.

Account Currency

The currency of the account.

Account Branch

Specify the branch of the debtor account.

Debtor Name

Specify the name of the debtor.

Debit Amount

Specify the amount to be debited.

Debtor Bank BIC

Select the BIC of the Debtor Bank.

Debtor Bank Code

Select the code of the Debtor Bank.

Payment Details

Booking Date

Specify the booking date of the direct debit transaction.

Instruction Date

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

Value Date

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

Dispatch Date

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

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

Return by Date

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

Refund by Date

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

Recall by Date

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

Reversal by Date

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

Transfer Currency

Specify the currency in which the transfer is initiated.

Transfer Amount

Specify the amount to be transferred.

Exchange Rate

Specify the Exchange Rate.

Note

Exchange rate processing is done as part of settlement date processing.

FX Reference Number
Specify the FX Reference Number.**Remarks**

Specify any remarks, if any.

Linked Transaction Reference Number

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

2.2.1.2 Mandate Details Tab

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

You can specify the following fields:

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Mandate Details

Date of Signature

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

Sequence Type

Select the required sequence type. Valid values are:

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

Original Mandate Id

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

Original Debtor Bank

Specify the details of the Original Debtor Bank.

Final Collection Date

Specify the final collection date.

Original Debtor Agent Account Number

Specify the account number of the Original Debtor Agent.

Original Debtor Account Number

Specify the account number of the Original Debtor.

Amend Indicator

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

Electronic Signature

Specify the electronic signature details.

Mandate Id

Specify the identification of the mandate.

Original Debtor Account

Specify the account details of the Original Debtor.

First Collection Date

Specify the date of first collection.

Original Debtor Agent Bank BIC

Specify the BIC of the original Debtor Agent Bank.

Original Debtor Bank BIC

Specify the BIC of the original Debtor Agent Bank.

Original Final Collection Date

Specify the date of the Original Final Collection Date.

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Creditor Scheme Details

Scheme Id

Specify the identification of the creditor scheme.

Scheme Id Type

Specify the type of Scheme identification.

Scheme Type

Specify the type of scheme.

Scheme Value

Specify the value of the creditor scheme.

Original Creditor Scheme Details

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

Scheme Name

Specify the name of the Original Creditor Scheme.

Original Creditor Agent BIC

Specify the BIC of the Original Creditor Agent.

Original Creditor Agent Account

Specify the account details of the Original Creditor Agent.

Scheme Id

Specify the identification of the Original Creditor Scheme.

Scheme Id Type

Specify the type of Scheme identification.

Original Creditor Scheme Type

Specify the type of Original Creditor Scheme.

Scheme Value

Specify the value of the Original Creditor Scheme.

Address 1

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

Address 2

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

Country

Specify the country of the Original Creditor.

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2.2.1.3 Pricing Tab

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

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

Pricing Component

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

Pricing Currency

Indicates the pricing currency of the component.

Pricing Amount

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

Waiver

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

Debit Currency

Indicates the currency of the debit account.

Debit Amount

Indicates the amount debited to the selected debit amount.

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2.2.1.4 Additional Details Tab

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

Debtor Details

Debtor Name

Specify the name of the debtor.

Branch BIC

Specify the Branch BIC of the debtor.

Id Type

Specify the type of identification.

ID

Specify the identification of the Debtor.

Scheme Code

Specify the Scheme Code of the Debtor.

Issuer

Specify the Issuer of the Debtor.

Proprietary

Specify the Proprietary details of the Debtor.

Debtor Contact Details

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Contact Name

Specify the Contact Name of the Debtor.

Name Prefix

Specify the prefix name of the Debtor.

Phone Number

Specify the phone number of the Debtor.

Mobile Number

Specify the mobile number of the Debtor.

Fax Number

Specify the fax number of the Debtor.

Email Address

Specify the mailing address of the Debtor.

Other

Specify any other details of the Debtor.

Country of Residence

Specify the country of residence of the Debtor.

Debtor Postal Details

Address

Select the address of the Debtor.

Address 1 through to Address 2

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

Department

Specify the department of the Debtor.

Sub Department

Specify the sub department of the Debtor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the debtor.

Ultimate Debtor Details

Ultimate Debtor Name

Specify the name of the Ultimate Debtor.

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Bank BIC

Specify the Bank BIC.

ID Type

Specify the type of identification.

ID

Specify the identification.

Scheme Code

Specify the scheme code details.

Branch BIC

Specify the Branch BIC.

Proprietary

Specify the Ultimate Debtor proprietary information.

Ultimate Debtor Contact Details

Contact Name

Specify the Contact Name of the Ultimate Debtor.

Name Prefix

Specify the prefix name of the Ultimate Debtor.

Phone Number

Specify the phone number of the Ultimate Debtor.

Mobile Number

Specify the mobile number of the Ultimate Debtor.

Fax Number

Specify the fax number of the Ultimate Debtor.

Email Address

Specify the mailing address of the Ultimate Debtor.

Other

Specify any other details of the Ultimate Debtor.

Country of Residence

Specify the country of Residence of the Ultimate Debtor.

Ultimate Debtor Postal Details

Address

Select the address of the Ultimate Debtor.

Address 1 through to Address 2

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

Department

Specify the department of the Ultimate Debtor.

Sub Department

Specify the sub department of the Ultimate Debtor.

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Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Creditor Details

Creditor Name

Specify the name of the Creditor.

Branch BIC

Specify the Branch BIC of the Creditor.

Id Type

Specify the type of identification.

ID

Specify the identification of the Creditor.

Scheme Code

Specify the Scheme Code of the Creditor.

Issuer

Specify the Issuer of the Creditor.

Proprietary

Specify the Proprietary details of the Creditor.

Creditor Contact Details

Contact Name

Specify the Contact Name of the Creditor.

Name Prefix

Specify the prefix name of the Creditor.

Phone Number

Specify the phone number of the Creditor.

Mobile Number

Specify the mobile number of the Creditor.

Fax Number

Specify the fax number of the Creditor.

Email Address

Specify the mailing address of the Creditor.

Other

Specify any other details of the Creditor.

Country of Residence

Specify the country of residence of the Creditor.

Creditor Postal Details

Address

Select the address of the Creditor.

Address 1 through to Address 2

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

Department

Specify the department of the Creditor.

Sub Department

Specify the sub department of the Creditor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

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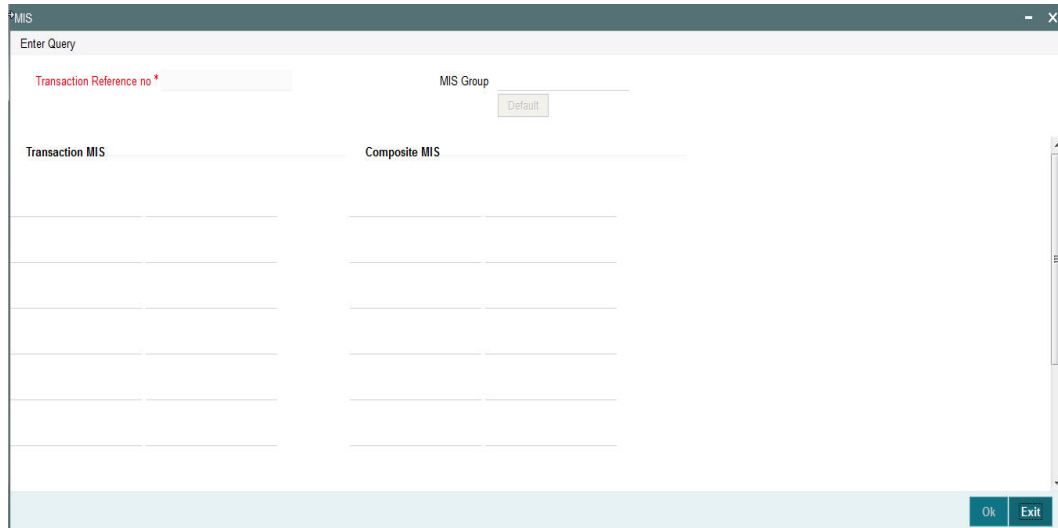
Click on the 'UDF' button to invoke this screen.

You can specify user defined fields for each transaction.

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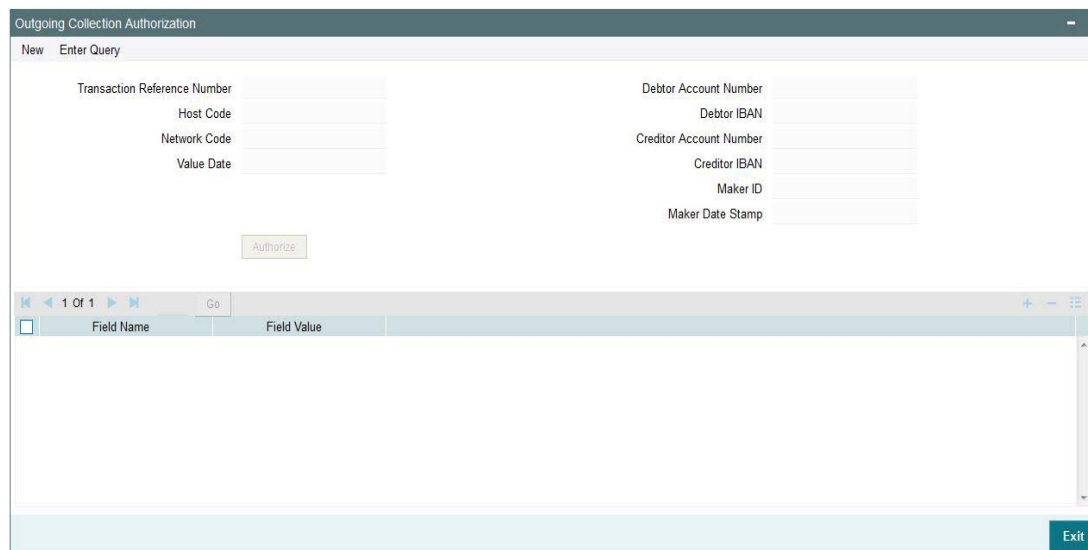
2.2.3 MIS button

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

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

2.2.4 Outgoing Collection Authorization

You can invoke 'Outgoing Collection Authorization' screen by typing 'PCDOTAUT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Transaction Reference Number

Specify the country of the Creditor.

Host Code

The system specifies the Host Code.

Network Code

The system specifies the Network Code.

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Value Date

The system specifies the value date.

Debtor Account Number

The system specifies the Debtor Account Number.

Debtor IBAN

The system specifies the Debtor IBAN.

Creditor Account Number

The system specifies the Creditor Account Number.

Creditor IBAN

The system specifies the Creditor IBAN.

Maker ID

The system specifies the Maker Id

Maker Date Stamp

The system specifies the Maker Date Stamp.

Field Name

Specify the Field Name.

Field Value

Specify the Field Value.

2.2.5   Direct Debit Outgoing Transaction View Screen

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

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2.2.5.1 Accounting Details

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

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

2.2.5.2 Transaction Details

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

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

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

- Dispatch status
- Collection status

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

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

2.2.5.3 Exception Details

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

Direct Debit Outgoing Transaction View Screen	– ×

Enter Query

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

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

Reject Details

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

Recall Details

Recall Date	Network Reject Reason
Recall Code	Network Reject Reference
Recall Reason	Network Reject Code
Additional Information	Network Reject Received Date
Dispatch Reference	
Dispatch Status	

Reverse Details

Reverse Date	Network Reject Code
Reverse Code	Network Reject Reference
Reverse Reason	Network Reject Reason
Additional Information	Network Reject Received Date
Dispatch Reference	
Dispatch Status	
File Reference Number	

MIS | UDF | View Queue Action | View Repair Log

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

Exception transactions are not currently supported.

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2.2.5.4 View Queue Action Log

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

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

2.2.5.5 View Repair Log

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

You can query against any Transaction Reference Number.

2.2.5.6 Direct Debit Outgoing Transaction View Screen Summary

You can invoke the "Direct Debit Outgoing Transaction View Screen Summary" screen by typing 'PCSOVIEW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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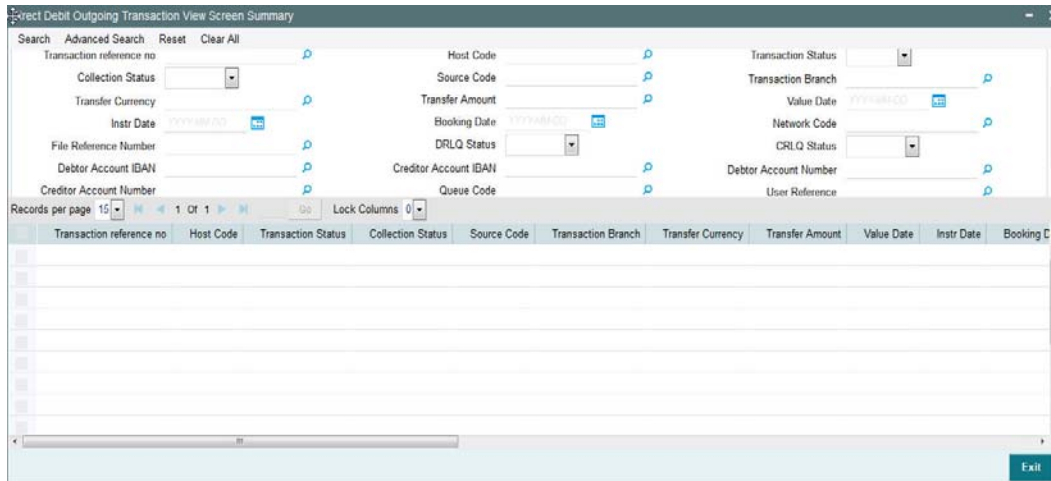
You can search using one or more of the following parameters:

- Transaction reference no
- Collection Status
- Transfer Currency
- Instr Date
- File Reference Number
- Debtor Account IBAN
- Creditor Account Number
- Host Code
- Source Code
- Transfer Amount
- Booking Date
- DRLQ Status
- Creditor Account IBAN
- Queue Code
- Transaction Status
- Transaction Branch
- Value Date
- Network Code
- CRLQ Status
- Debtor Account Number
- User Reference

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

2.2.5.7 Direct Debit Outgoing Transaction Summary

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

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

- Authorization Status
- Record Status
- Transaction Reference Number
- Host Code
- Transaction
- Collection Status
- Source Code
- Transaction Branch
- Transfer Currency
- Transfer Amount
- Value Date
- Instruction Date
- Booking Date
- Network Code
- File Reference Number
- DRLQ Status
- CRLQ Status
- Debtor Account IBAN
- Creditor Account IBAN
- Debtor Account Number
- Creditor Account Number
- Queue Code
- Source 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.

2.2.6   Saving of an Outgoing Direct Debit Transaction

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

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

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

Following fields are mandatory for requesting Outgoing Direct Debit transaction:

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

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

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

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

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

2.2.7   Authorization of an Outgoing Direct Debit Transaction

The transaction authorization process involves the following steps:

- Mandate Check – System will validate the Mandate ID details provided in the Outgoing DD transaction with Mandate ID maintained in Creditor Mandate provided in the DD outgoing contract. In case of any exceptions, the transaction is moved to Business Override Queue.
- Network related validations
  - Debtor/ creditor/Bank/Additional details entered for a payment transaction is validated against valid characters allowed for the network. SEPA character validations are currently supported.
  - If fields contain any invalid SEPA character, then the transaction is moved to Repair queue with error details.
- IBAN check
  - If 'IBAN validation required' flag is checked for the network, then IBAN verification for Debtor IBAN, Creditor IBAN & creditor BIC is done against the IBAN format maintained for the respective country.
  - IBAN is validated based on IBAN Information maintenance (ISDESBAN) available for the country for the following parameters:

    - IBAN Length
    - Check digit of the IBAN
    - National ID of the IBAN
  - If IBAN check fails transaction is moved to Repair Queue.

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

Note

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

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

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

– If waiver flag is checked for a charge component, component charge amount is still calculated. This amount is further awaited and cannot be recovered from debit account.

– If a charge component is waived, the related tax gets calculated. Application of this tax is based on the waiver flag at tax component level.

– Customer debit amount for charge/ tax is computed based on the credit account currency involved. If charge/tax currency is different from credit account currency, then currency conversion is done using mid-rate of the exchange rate type linked to the component.

– Component wise charge/tax currency, amount, debit currency, debit amount and waiver flag value is stored for the transaction.

● Dispatch

– Once processed, system logs the Outgoing DD transaction data in the message table for pacs.003 generation.

– Support is available for bulk dispatch of pacs.003 message in EBA IDF file format to an Direct participant bank code (if processing branch is an indirect participant) or to CSM directly (if the processing bank is a direct SEPA participant).

– Once the message is dispatched, the corresponding transactions in the file is updated with Contract status as 'Active' and Collection status as 'Outstanding'

– Consolidated credit amount is computed based on the transactions sent in same dispatch file.

– System create multiple bulks based on the Instruction date (Interbank settlement date) in a single IDF file.

– Dispatch accounting entries is triggered based on every message id and dispatch reference no combination with dispatch accounting code.

● SEPA Direct Debits

– Batch processing support is available for STEP2 SDD service.

● SDD Features

– Instructed Agent is stored for each transaction with the batch booking preference.

– The Input Debit File may contain multiple batches. The number is set by the bank, but is subject to a maximum threshold. Each batch will contain the same:

Message Type

Interbank Settlement Date

Instructed Agent / Assignee

● File Name Structure for IDF:

STEP2 network filenames structures are as follows:

– EEVVSSSBBBBBBBBX…X.Z

– EE must be S2 (STEP2);

– VV is the format version, that is set as follows for the SDD Batch Processing Mode:

– "03" must be used by Participant to send IDF Batch Processing file to STEP2 MPEDD

– "02" must be used by Participant to send IDF Bulk Processing file to STEP2 MPEDD

– SSS is the three character service identifier, "COR" for Core and "B2B" for B2B;

– BBBBBBBB is the BIC(8) of the Direct Participant;

– X…X (optional) is up to 15 characters for use by the Direct Participant;

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

2.2.8 Branch Holiday Parameter

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

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

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

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

2.2.9 Direct Debit Incoming Transaction

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

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

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

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You can specify the following fields:

Transaction Branch

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

Host Code

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

Host Description

The system displays the description of the Host code.

Source Code

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

Network Code

Select an appropriate Network code for the transaction.

Network Description

The system displays the description of the Network code selected.

Transaction Reference Number

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

User Reference Number

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

File Reference Number

You can enter the incoming file reference number.

2.2.9.1 Main Tab

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

Debtor Details

Debtor Account Number

Select the Debtor's account held with Debtor bank.

Debtor IBAN

Specify the Debtor IBAN No held with Debtor bank.

Account Currency

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

Account Branch

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

Debtor Name

Debtor name is defaulted based on the debit account selected.

Debtor Bank Code

Specify the bank code of the Debtor bank.

Creditor Details

Creditor Account Number

Specify the Creditor's Account held with Creditor bank.

Creditor Name

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

Account IBAN

Specify the Creditor Account IBAN maintained with Creditor Bank.

Creditor Bank Code

Specify the bank code of the Creditor Bank.

Account Currency

The currency of the account.

Credit Amount

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

Debtor Details

Address 1

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

Address 2

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

Country Code

Specify the country code of the Debtor.

Address Type

Specify the nature of the postal address.

Department

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

Sub Department

Specify the nature of the postal address.

Street Name

Specifies the name of the street

Building Number

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

Post Code

Specifies the postal code.

Town Name

Specifies the name of the town.

Country Subdivision

Indicates how to contact the party.

Contact Details

Specifies the nature of the postal address.

Debtor Id type

Indicates the ID of the Debtor.

Payment Details

Booking Date

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

Instruction Date

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

Value Date

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

Return by Date

Specify the date by which the return must be executed.

Refund by Date

Specify the date by which the refund must be executed.

Recal by Date

Specify the date by which the recall must be executed.

Reversal by Date

Specify the date by which the reversal must be executed.

Transfer Currency

Specify the currency in which the transfer is initiated.

Transfer Amount

Specify the amount to be transferred.

Exchange Rate

Specify the exchange rate.

FX Reference Number

Specify the FX Reference Number.

Remarks

Specify any remarks, if any.

Book Transfer

Check this box to initiate a book transfer.

Linked Transaction Reference Number

Specify the reference number of the linked transaction.

Incoming Message Id

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

Incoming Transaction Id

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

Incoming End to End Id

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

Charge Bearer

Specify the Charge Bearer details.

2.2.9.2 Mandate Details Tab

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

You can specify the following fields:

Mandate Details

Date of Signature

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

Sequence Type

Select the required sequence type. Valid values are:

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

Original Mandate Id

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

Original Debtor Bank

Specify the details of the Original Debtor Bank.

Final Collection Date

Specify the final collection date.

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Original Debtor Agent Account Number

Specify the account number of the Original Debtor Agent.

Original Debtor Account Number

Specify the account number of the Original Debtor.

Amend Indicator

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

Electronic Signature

Specify the electronic signature details.

Mandate Id

Specify the identification of the mandate.

Original Debtor Account

Specify the account details of the Original Debtor.

First Collection Date

Specify the date of first collection.

Original Debtor Agent Bank BIC

Specify the BIC of the original Debtor Agent Bank.

Original Debtor Bank BIC

Specify the BIC of the original Debtor Agent Bank.

Original Final Collection Date

Specify the date of the Original Final Collection Date.

Creditor Scheme Details

Scheme Id

Specify the identification of the creditor scheme.

Scheme Id Type

Specify the type of Scheme identification.

Scheme Type

Specify the type of scheme.

Scheme Value

Specify the value of the creditor scheme.

Original Creditor Scheme Details

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

Scheme Name

Specify the name of the Original Creditor Scheme.

Original Creditor Agent BIC

Specify the BIC of the Original Creditor Agent.

Original Creditor Agent Account

Specify the account details of the Original Creditor Agent.

Scheme Id

Specify the identification of the Original Creditor Scheme.

Scheme Id Type

Specify the type of Scheme identification.

Original Creditor Scheme Type

Specify the type of Original Creditor Scheme.

Scheme Value

Specify the value of the Original Creditor Scheme.

Address 1

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

Address 2

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

Country

Specify the country of the Original Creditor.

2.2.9.3 Pricing Tab

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

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

Pricing Component

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

Pricing Currency

Indicates the pricing currency of the component.

Pricing Amount

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

Waiver

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

Debit Currency

Indicates the currency of the debit account.

Debit Amount

Indicates the amount debited to the selected debit amount.

2.2.9.4 Additional Details

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

You can specify the following fields:

Debtor Details

Debtor Name

Specify the name of the debtor.

Branch BIC

Specify the Branch BIC of the debtor.

Id Type

Specify the type of identification.

ID

Specify the identification of the Debtor.

Scheme Code

Specify the Scheme Code of the Debtor.

Issuer

Specify the Issuer of the Debtor.

Proprietary

Specify the Proprietary details of the Debtor.

Debtor Contact Details

Contact Name

Specify the Contact Name of the Debtor.

Name Prefix

Specify the prefix name of the Debtor.

Phone Number

Specify the phone number of the Debtor.

Mobile Number

Specify the mobile number of the Debtor.

Fax Number

Specify the fax number of the Debtor.

Email Address

Specify the mailing address of the Debtor.

Other

Specify any other details of the Debtor.

Country of Residence

Specify the country of residence of the Debtor.

Debtor Postal Details

Address

Select the address of the Debtor.

Address 1 through to Address 2

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

Department

Specify the department of the Debtor.

Sub Department

Specify the sub department of the Debtor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the debtor.

Ultimate Debtor Details

Ultimate Debtor Name

Specify the name of the Ultimate Debtor.

Bank BIC

Specify the Bank BIC.

ID Type

Specify the type of identification.

ID

Specify the identification.

Scheme Code

Specify the scheme code details.

Branch BIC

Specify the Branch BIC.

Proprietary

Specify the Ultimate Debtor proprietary information.

Ultimate Debtor Contact Details

Contact Name

Specify the Contact Name of the Ultimate Debtor.

Name Prefix

Specify the prefix name of the Ultimate Debtor.

Phone Number

Specify the phone number of the Ultimate Debtor.

Mobile Number

Specify the mobile number of the Ultimate Debtor.

Fax Number

Specify the fax number of the Ultimate Debtor.

Email Address

Specify the mailing address of the Ultimate Debtor.

Other

Specify any other details of the Ultimate Debtor.

Country of Residence

Specify the country of Residence of the Ultimate Debtor.

Ultimate Debtor Postal Details

Address

Select the address of the Ultimate Debtor.

Address 1 through to Address 2

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

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Department

Specify the department of the Ultimate Debtor.

Sub Department

Specify the sub department of the Ultimate Debtor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Creditor Details

Creditor Name

Specify the name of the Creditor.

Branch BIC

Specify the Branch BIC of the Creditor.

Id Type

Specify the type of identification.

ID

Specify the identification of the Creditor.

Scheme Code

Specify the Scheme Code of the Creditor.

Issuer

Specify the Issuer of the Creditor.

Proprietary

Specify the Proprietary details of the Creditor.

Creditor Contact Details

Contact Name

Specify the Contact Name of the Creditor.

Name Prefix

Specify the prefix name of the Creditor.

Phone Number

Specify the phone number of the Creditor.

Mobile Number

Specify the mobile number of the Creditor.

Fax Number

Specify the fax number of the Creditor.

Email Address

Specify the mailing address of the Creditor.

Other

Specify any other details of the Creditor.

Country of Residence

Specify the country of residence of the Creditor.

Creditor Postal Details

Address

Select the address of the Creditor.

Address 1 through to Address 2

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

Department

Specify the department of the Creditor.

Sub Department

Specify the sub department of the Creditor.

Building Number

Specify the building number.

Postal Code

Specify the postal code.

Town Name

Specify the name of the town.

Country Sub-Division

Specify the country sub-division.

Country

Specify the country of the Creditor.

Ultimate Creditor Details

Ultimate Creditor ID Type

Specify the type of Identification

Ultimate Creditor ID

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

Address 1

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

Address 2

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

Country Code

Specify the country code of the ultimate debtor.

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Ultimate Debtor Details

Ultimate Debtor ID Type

Specify the type of Identification

Ultimate Debtor ID

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

Name

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

Address 1

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

Address 2

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

Country

Specify the country code of the ultimate debtor.

Contact Details

Specify the Indicates the details to contact the ultimate debtor.

Other Details Tab

Specify the following fields:

Agent Details

Initiating Party

Specify the Party that initiates the transaction

Instructing Agent BIC

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

Instructed Agent BIC

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

Intermediary Agent1BIC

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

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

Intermediary Agent 1 Account No

Specify the Account no of Intermediary Agent 1 BIC.

Intermediary Agent 2 BIC

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

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

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Intermediary Agent 2 Account No

Specify the Account number of Intermediary Agent 2 BIC.

Intermediary Agent 3 BIC

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

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

Intermediary Agent 3 Account No

Specify the Account number of Intermediary Agent 3 BIC.

Purpose Details

Purpose Code

Select the underlying reason for the DD transaction using Code.

Purpose Value

Specify the underlying reason for the DD transaction using value.

Local Instrument Code

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

Service Level Code

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

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

Regulatory Reporting

Specify the Information needed due to regulatory and statutory requirements.

2.2.9.5 Other Details

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

You can specify the following fields:

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Message ID

Specify the message identification.

End to End ID

Specify the end to end identification

Instructing Party

Specify the instructing party details.

Service Level Code

Specify the Service Level Code.

Local Instrument Code

Specify the local instrument code.

Category Purpose Code

Specify the category purpose code.

Inter Bank Settlement Amount

Specify the Inter bank Settlement Amount.

Inter Bank Settlement Date

Specify the Inter Bank Settlement Date.

Instructed Amount

Specify the Instructed Amount

Exchange Rate

Specify the Exchange Rate

Instruction Code

Specify the Instruction Code

Clearing System Reference

Specify the Clearing System Reference.

Clearing Channel

Specify the Clearing Channel.

Service Level Value

Specify the Service Level Value.

Local Instrument Value

Specify the Local Instrument Value.

Category Purpose Value

Specify the Category Purpose Value

Local Instrument Value

Specify the Local Instrument Value.

Inter Bank Settlement Currency

Specify the Inter Bank Settlement Currency.

Settlement Party
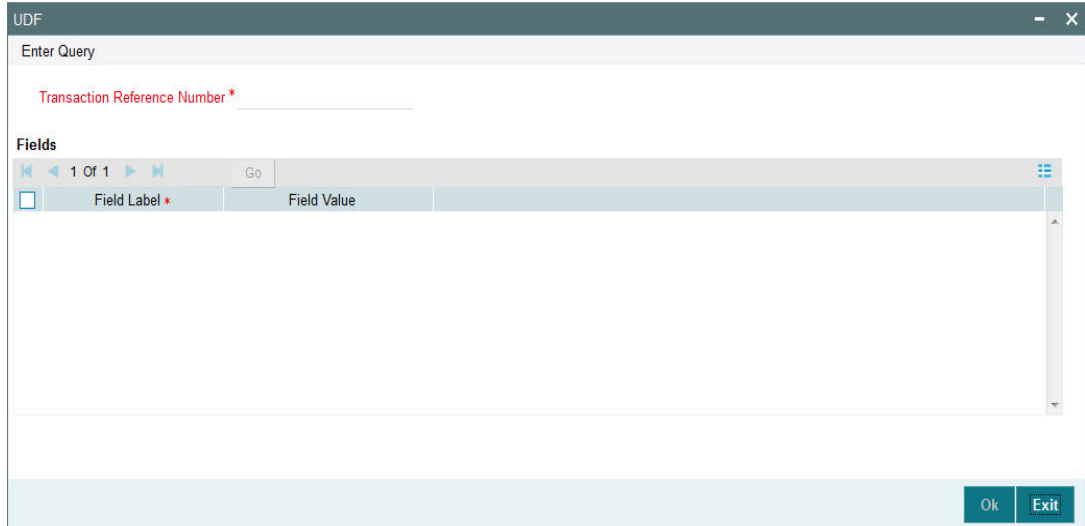
Specify the Settlement Party details.

Instructed Currency

Specify the Instructed Currency.

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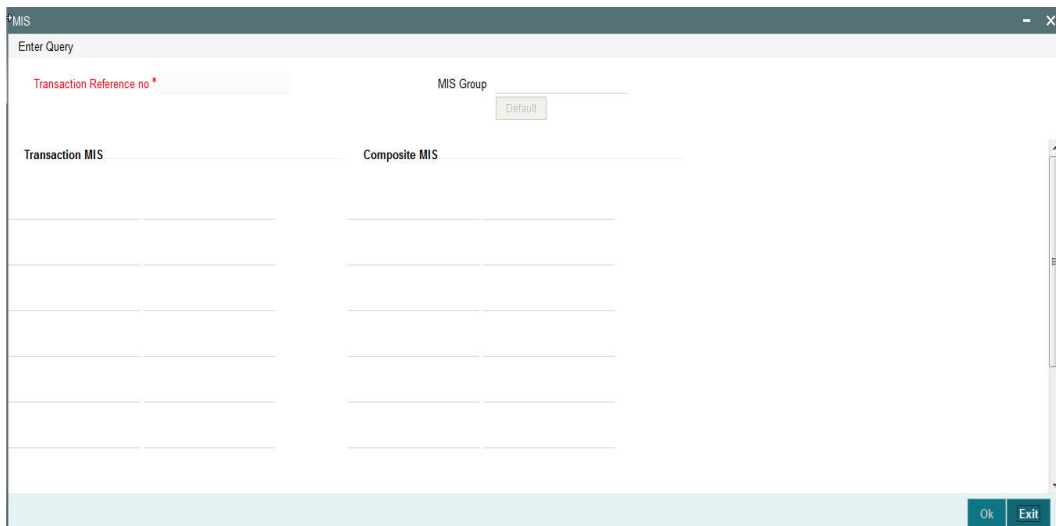
Click on the 'UDF' button to invoke this screen.

You can specify user defined fields for each transaction.

2.2.11 MIS button

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

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

2.2.12 DD Incoming Authorization

You can invoke 'DD Incoming Authorization' screen by typing 'PCDITAUT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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You can specify the following fields:

Transaction Reference Number

Specify the country of the Creditor.

Host Code

The system specifies the Host Code.

Network Code

The system specifies the Network Code.

Value Date

The system specifies the value date.

Debtor Account Number

The system specifies the Debtor Account Number.

Debtor IBAN

The system specifies the Debtor IBAN.

Creditor Account Number

The system specifies the Creditor Account Number.

Creditor IBAN

The system specifies the Creditor IBAN.

Maker ID

The system specifies the Maker Id

Maker Date Stamp

The system specifies the Maker Date Stamp.

Field Name

Specify the Field Name.

Field Value

Specify the Field Value.

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2.2.13 Direct Debit Incoming Transaction View Screen

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

2.2.13.1 Accounting Details

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

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

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2.2.13.2 Transaction Details

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

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

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

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

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

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2.2.13.3 Exception Details

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

Exception transactions are not currently supported.

2.2.13.4 View Queue Action Log

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

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

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2.2.13.5 View Repair Log

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

You can query against any Transaction Reference Number.

2.2.13.6 Direct Debit Incoming Transaction View Screen Summary

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

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

- Transaction reference no
- Transfer Currency
- Instr Date
- Debit Liquidation Status
- Collection Status
- Debtor Account Number
- File Reference Number
- Source Reference Number
- Transfer Amount
- Booking Date

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- Credit Liquidation Status
- Creditor Account Number
- Debit Iban
- Source Code
- Network Code
- Transaction Branch
- Value Date
- Transaction Status
- Credit Iban
- Queue Code

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

2.2.13.7 Direct Debit Incoming Transaction Summary

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

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

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

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

2.2.13.8 Incoming Direct Debit Processing on Activation Date

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

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

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

- Whether the direct debit transaction value date is between the restriction from date and to date.

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- Whether all the direct debits are restricted for the customer
- If the option is blacklisted, then the Inward Direct Debit detail is not part of the listing on either the Creditor Scheme, or the Creditor Account, or the Mandate.
- If the option is whitelisted, then the Inward Direct Debit detail is part of the listing on either the Creditor Scheme, or the Creditor Account, or the Mandate.

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

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

2.2.14 Settlement Date Processing Changes for Inward Direct Debits

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

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

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

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

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

2.2.15 On Us Transfer Processing

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

2.2.16 Network Character Validation for Other Outgoing Clearing messages

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

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

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

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

2.2.17 Periodic Instructions Maintenance

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

You can specify the following fields:

Branch Code

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

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Source Code

Specify the source code through which the agreement is maintained.

Host Code

Displays the host code of the specified branch code.

Customer Number

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

Customer Name

Specify the description of the selected customer.

Instruction Reference Number

Specify the reference number of the periodic instruction maintained.

Agreement ID

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

Valid from Date

Specify the date from when the periodic instruction becomes valid.

Valid to Date

Specify the date till when the periodic instruction becomes valid.

Instruction Start Date

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

Frequency

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

Transfer Amount

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

Remarks

Specify the additional details of the periodic instruction.

<ins>Debtor Details</ins>

Account Number

Specifies the debtor account for which the mandate is maintained.

Account Currency

Specifies the Currency of the Account.

Account Branch

Specifies the branch of the account.

Name

Specifies the name of the Debtor.

Address 1

Specifies the Address of the Debtor.

Address 2

Specifies the Address of the Debtor.

Country

Specifies the country to which the party belongs.

BIC

Specifies the BIC of the Debtor.

Creditor Details

Creditor Account Number

Specifies the Creditor account for which the mandate is maintained.

Creditor Account Currency

Specifies the Currency of the Account.

Creditor Account Branch

Specifies the branch of the account.

Creditor Name

Specifies the name of the Creditor account.

Address 1

Specifies the Address of the Creditor.

Address 2

Specifies the Address of the Creditor.

Country

Specifies the country to which the party belongs.

BIC

Specifies the BIC of the Creditor.

Debtor Agent Details

Debtor Bank Code

Specifies the bank code of the Debtor bank.

Debtor Bank Name

Specifies the name of the Debtor bank.

Address 1

Specifies the Address of the Debtor bank.

Address 2

Specifies the Address of the Debtor bank.

Country

Specifies the country to which the Debtor bank belongs to.

2.2.18 Periodic Instructions Summary

You can invoke the 'Periodic Instructions Summary' screen by typing 'PCSPINST' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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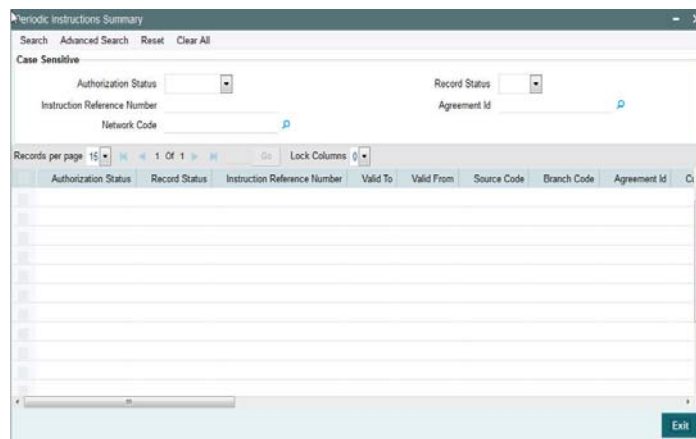
You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Instruction Reference Number
- Agreement Id
- Network Code

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

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

2.2.19 Periodic Instruction Processing

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

2.3 Direct Debit Exception Transactions

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

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

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

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

2.3.1 Pre settlement reject initiated by Debtor Bank

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

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

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

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

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

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

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

Specify the following fields:

Reject Reference Number

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

Reject Date

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

Reject Status

Specify the Reject Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

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

Network Code

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

End to End ID

Specify the end to end transaction identification.

Reject Details

Reject Code

Specify the bank code of the Debtor bank.

Reject Reason

Specify the reason for Reject.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Original Transaction Details

Transfer Currency

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

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Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

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

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.1.1 Direct Debit Incoming Reject Summary

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

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

- Reject Reference Number
- Original Transaction Reference
- Record Status

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- Authorization 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 to view the detailed Direct Debit Incoming Recall maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.3.2 Pre settlement reject acceptance at Creditor Bank

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

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

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

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

Specify the following fields:

Reject Reference Number

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

Reject Date

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

Reject Status

Specify the Reject Status.

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Reject Transaction Type

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

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

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

Network Code

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

End to End ID

Specify the end to end transaction identification.

Original Transaction ID

Original Transaction ID is matched with original recall reference.

Reject Details

Reject Code

Specify the bank code of the Debtor bank.

Reject Reason

Specify the reason for Reject.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Original Transaction Details

Transfer Currency

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

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

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.2.1 Direct Debit Outgoing Reject Summary

You can invoke the "Direct Debit Outgoing Reject Summary" screen by typing 'PCSONRJT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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

- Reject Reference Number

ORACLE
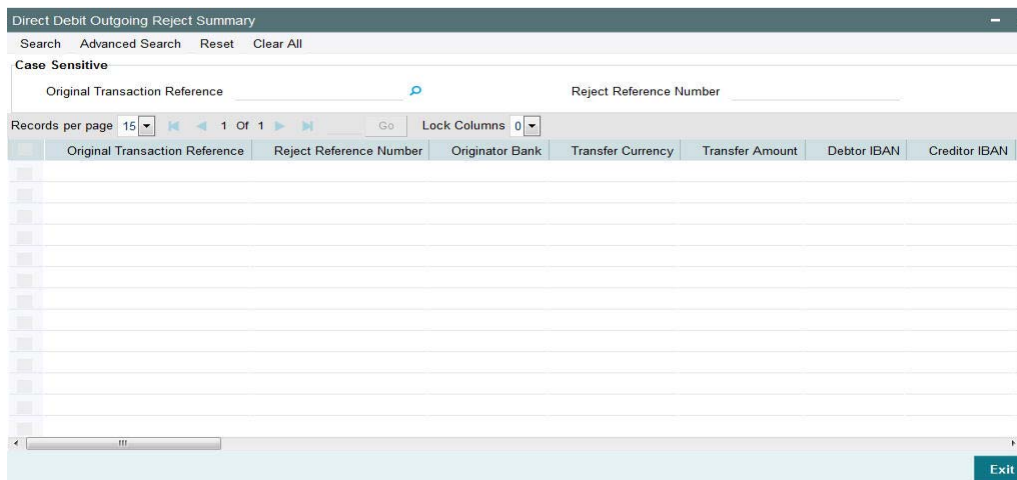
- Original Transaction Reference

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

Double-click any record to view the detailed Direct Debit Outgoing Reject Maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.3.3 Return initiated by Debtor Bank

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

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

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

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

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

Note

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

Specify the following fields:

Reject Reference Number

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

Reject Date

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

Reject Status

Specify the Reject Status.

Reject Transaction Type

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

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

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

Network Code

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

End to End ID

Specify the end to end transaction identification.

Original Transaction ID

Original Transaction ID is matched with original recall reference.

Return Details

Reject Code

Specify the bank code of the Debtor bank.

Reject Reason

Specify the reason for Reject.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Note

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

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

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

Original Transaction Details

Transfer Currency

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

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

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

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2.3.3.1 Direct Debit Incoming Return Summary

You can invoke the "Direct Debit Incoming Return Summary" screen by typing 'PCSINRTN' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.
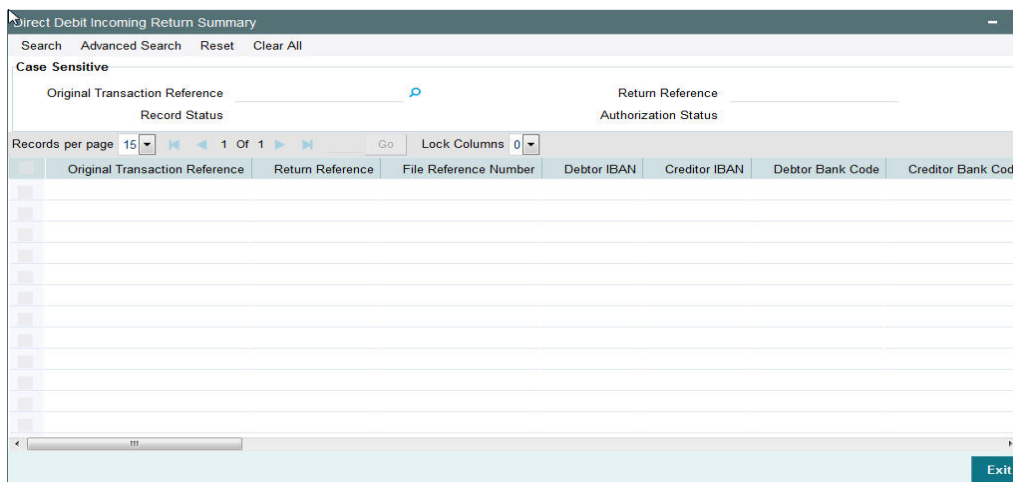
You can search using one or more of the following parameters:

- Return Reference
- Original Transaction Reference
- Record Status
- Authorization 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 to view the detailed Direct Debit Incoming Return maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.3.4 Direct Debit Network Reject

You can invoke the Direct Debit Network Reject screen by typing PCDINWRJ 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.

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Specify the following fields:

Reject Reference Number

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

Reject Date

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

Reject Status

Specify the Reject Status.

Reject Transaction Type

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

Original Transaction Reference

Specify the Original Transaction Reference.

Original Message Type

Specify the Original Transaction Reference.

Transaction Branch

Specify the Transaction Branch.

Host Code

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

Network Code

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

End to End ID

Specify the end to end transaction identification.

Original Transaction ID

Original Transaction ID is matched with original recall reference.

Reject Details

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Reject Code

Specify the bank code of the Debtor bank.

Reject Reason

Specify the reason for Reject.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Note

– If the bank is initiating a return of a settled incoming direct debit, then Originator Bank field needs to be provided. If a Refund is getting processed on customer's request, Originator Name field has to be input with Customer's name.

– It is mandatory to have one of the values as Originator. It is not be possible to provide both Originator Bank and Originator Name together.

– If the originator Bank is provided, the transaction is considered as a return of the incoming Direct Debit initiated by the bank and validation is done based on Return Days maintained in Direct Debit Network Preferences for 'Incoming' transaction type.

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

Original Transaction Details

Transfer Currency

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

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

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.4.1 Direct Debit Network Reject Summary

You can invoke the "Direct Debit Network Reject Summary" screen by typing 'PCSINWRJ' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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

- Reject Reference Number
- Original Transaction Reference
- Original 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 to view the detailed Direct Debit Network Reject Maintenance screen. You can also export the details of selected records to a file using 'Export' button.

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2.3.5   Return acceptance at Creditor Bank

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

● File level accounting will be posted, for pacs.004 entries, as debit Clearing Suspense GL and credit Nostro with RCLG event.

● The corresponding outgoing collection transaction will be marked as returned.

● The accounting entries posted on the transaction will be reversed, as debit customer account and credit Clearing Suspense GL.

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

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

For more information on the fields, refer section 2.3.2.

2.3.6   Refund Request initiated by Debtor Bank

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

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

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

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

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

Note

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

For more information on the fields, refer section 2.3.3.

2.3.7 Refund request acceptance at Creditor Bank

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

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

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

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

For more information on the fields, refer section 2.3.2

2.3.8 Recall / Cancellation request initiated by Creditor Bank

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

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

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

● The underlying original outgoing collection status will be marked as Recalled.

● If the underlying transaction was already dispatched the following activities will be triggered:

– The accounting entries posted will be reversed, as debit customer account and credit Clearing Suspense GL.

– Camt.056 message will be dispatched with the message details.

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

Note

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

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Specify the following fields:

Recall Reference Number

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

Recall Date

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

Recall Status

Specify the Recall Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

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

Network Code

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

End to End ID

Specify the end to end transaction identification.

<u>Recall Details</u>

Recall Reject Code

Specify the bank code of the Debtor bank.

Recall Reason

Specify the reason for Recall.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

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Original Transaction Details

Transfer Currency

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

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

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.8.1   Direct Debit Outgoing Recall Summary

You can invoke the "Direct Debit Outgoing Recall Summary" screen by typing 'PCSOURCL' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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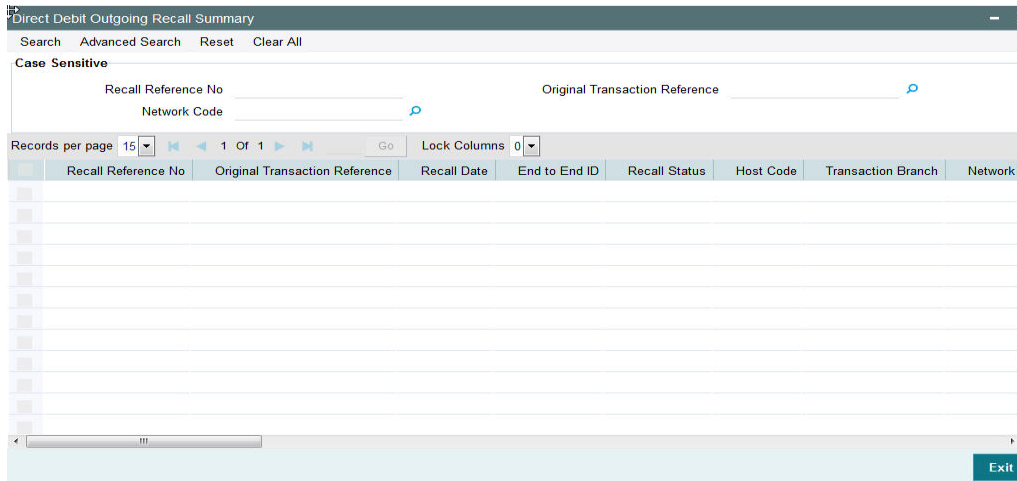
You can search using one or more of the following parameters:

- Recall Reference Number
- Original Transaction Reference
- 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 to view the detailed Direct Debit Outgoing Recall Maintenance screen. You can also export the details of selected records to a file us

2.3.9 Recall / Cancellation request acceptance at Debtor Bank

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

- File level accounting will be posted, for camt.056 entries, as debit Nostro and credit Clearing Suspense GL with RCLG event.
- The corresponding outgoing collection transaction will be marked as recalled.
- As the recall or cancel will be triggered before settlement date, no transaction level accounting would have been posted on the transaction yet. Hence no accounting reversal will be triggered on the transaction level.

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

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

Recall Reference Number

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

Recall Date

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

Recall Status

Specify the Recall Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

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

Network Code

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

End to End ID

Specify the end to end transaction identification.

Recall Details

Recall Reject Code

Specify the bank code of the Debtor bank.

Recall Reason

Specify the reason for Recall.

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Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Original Transaction Details

Transfer Currency

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

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

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.9.1　Direct Debit Incoming Recall Summary

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

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

- Recall Reference No
- Original Transaction Reference

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

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

2.3.10　Reversal request initiated by Creditor Bank

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

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

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

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

Note

Reversal can be done, only after the settlement date.

Specify the following fields:

Reverse Reference Number

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

Reverse Date

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

Reverse Status

Specify the Reverse Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

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

Network Code

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

End to End ID

Specify the end to end transaction identification.

Reverse Details

Reverse Code

Specify the bank code of the Debtor bank.

Reverse Reason

Specify the reason for Reverse.

Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Original Transaction Details

Transfer Currency

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

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

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

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2.3.10.1 Direct Debit Outgoing Reverse Summary

You can invoke the "Direct Debit Outgoing Reverse Summary" screen by typing 'PCSOUREV' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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

- Reverse Reference Number
- Original Transaction Reference

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

Double click a record to view the detailed Direct Debit Outgoing Reverse Maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.3.11 Reversal request acceptance at Debtor Bank

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

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

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

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

Specify the following fields:

Reverse Reference Number

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

Reverse Date

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

Reverse Status

Specify the Reverse Status.

Original Transaction Reference

Specify the Original Transaction Reference from the list of values.

Transaction Branch

Specify the Transaction Branch.

Host Code

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

Network Code

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

End to End ID

Specify the end to end transaction identification.

<u>**Reverse Details**</u>

Reverse Code

Specify the bank code of the Debtor bank.

Reverse Reason

Specify the reason for Reverse.

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Additional Info

Specify the any additional information.

Originator Bank

Specify the Originator Bank from the list of values.

Originator Name

Specify the name of the Originator.

Original Transaction Details

Transfer Currency

Specify the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Creditor IBAN

Specify the Creditor IBAN.

Debtor IBAN

Specify the Debtor IBAN.

Creditor Name

Specify the name of Creditor.

On Us Transfer

Specify the On Us Transfer details.

Creditor Bank BIC

Specify the Bank BIC of the Creditor bank.

Debtor Bank BIC

Specify the BIC of the Debtor bank.

Network Reject Details

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

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

Reject Code

The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

Original Message Reference

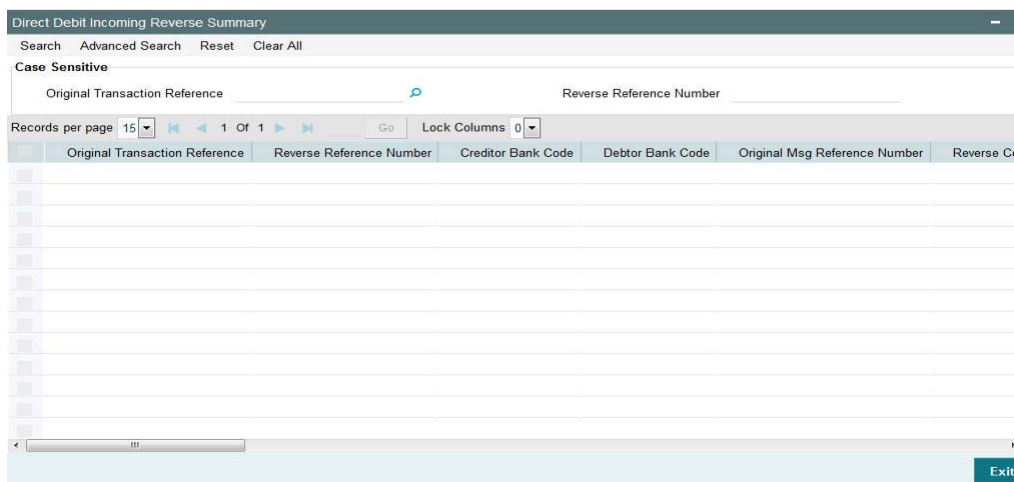Specify the Original Message Reference.

Message Date

Specify the Message Date

File Reference Number

The system displays the File Reference Number.

2.3.11.1 <u>Direct Debit Incoming Reverse Summary</u>

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

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

- Reverse Reference No
- Original Transaction Reference

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

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

2.3.12 <u>Non-urgent R transactions</u>

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

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

2.4 <u>R-Transactions Dispatch</u>

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

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

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

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