Payments Core User Guide

Oracle Banking Payments

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Payments Core User Guide
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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Oracle Banking Payments. It takes you through the basic maintenances required for processing a payment transaction and common processes.

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters.:

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

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Payments Maintenance

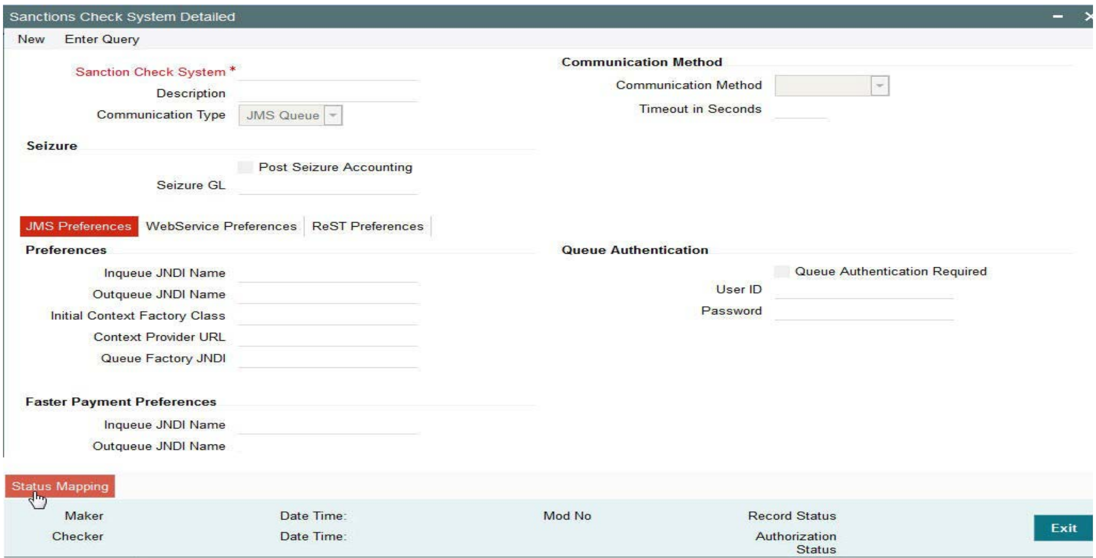
Oracle Banking Payments aims at providing a payment solution which cater to requirements of both Retail/Corporate segments.

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

2.1 External Systems Maintenances

2.1.1 Sanction Check System

You can maintain the external system details to which the sanction request are to be sent with transaction party details in the ‘Sanction Check System’ screen. You can invoke the ‘Sanction Check System’ screen by typing ‘PMDSNCKM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



You can specify the following details:

Sanction Check System

Specify the external sanction check system.

Description

Give a brief description on the sanction check system.

Communication Type

The options available are JMS Queue, Web service and ReST service.

Communication Method

Communication Method

You can choose communication method as Synchronous or Asynchronous.

Timeout in seconds

If the communication method is synchronous,you can maintain the time out period in seconds.

Seizure

Post Seizure Accounting

Check this box to indicate that seizure accounting entries to be posted on SC Seizure.

Seizure GL

Specify the required Seizure GL from the list of values.

The following preferences can be specified in the below tabs:

- JMS Preferences
- Webservice Preferences
- ReST Preferences

2.1.1.1 Maintaining JMS Preferences

Preferences

Inqueue JNDI Name

Specify the name for Sanction response queue configured in Application server.

Outqueue JNDI Name

Specify the name for Sanction request queue configured in Application server.

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Faster Payment Preferences

Inqueue JNDI Name

Specify the Inqueue JNDI Name for sanction response queue configured in Application server for faster payments.

Outqueue JNDI Name

Specify the Outqueue JNDI Name for sanction request queue configured in Application server for faster payments.

Queue Authentication

Queue Authentication

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

User Id

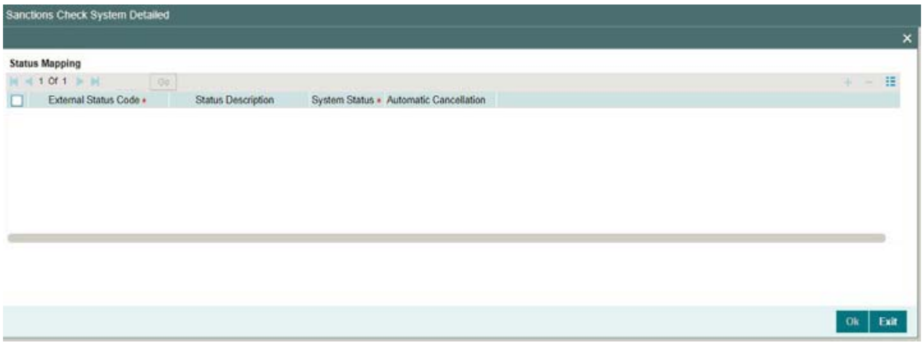
Specify the required User Name.

Password

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

Status Mapping

You can invoke this screen by clicking on the ‘ *Status Mapping* ‘ tab present in left bottom of the screen



External Status Code

Specify the code assigned to a status by external sanctions check system.

Status Description

Specify the description of the external response code.

System Status

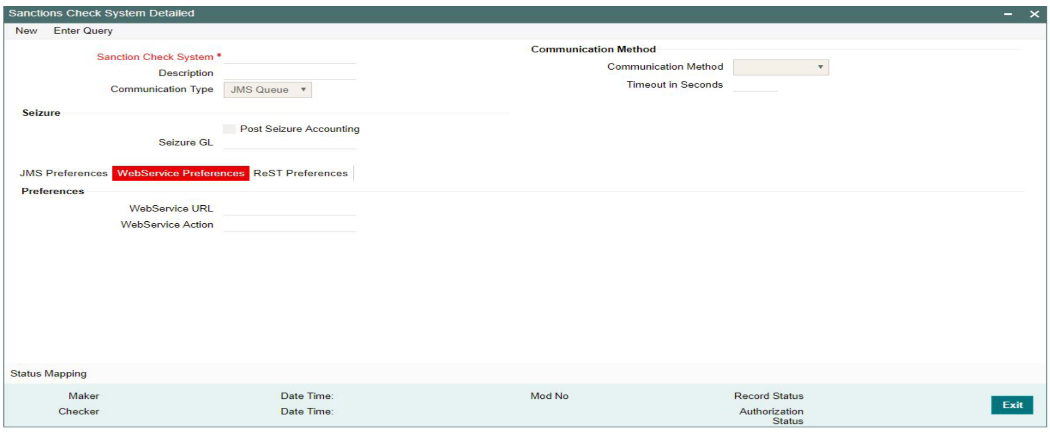
Specify the sanction check status derived in the system. New system status Seize will be available. And Sanctions response, if received as Seizure, Seizure would happen & accounting would be posted based on Post Seizure accounting check box.

Automatic Cancellation

Select whether automatic cancellation of the payment is applicable. You can select **Yes** only if the response codes are mapped to Rejected status.

2.1.1.2 Maintaining Webservice Preferences

Click the WebService Preference tab to invoke this section.



You can specify the following details:

Preferences

WebService URL

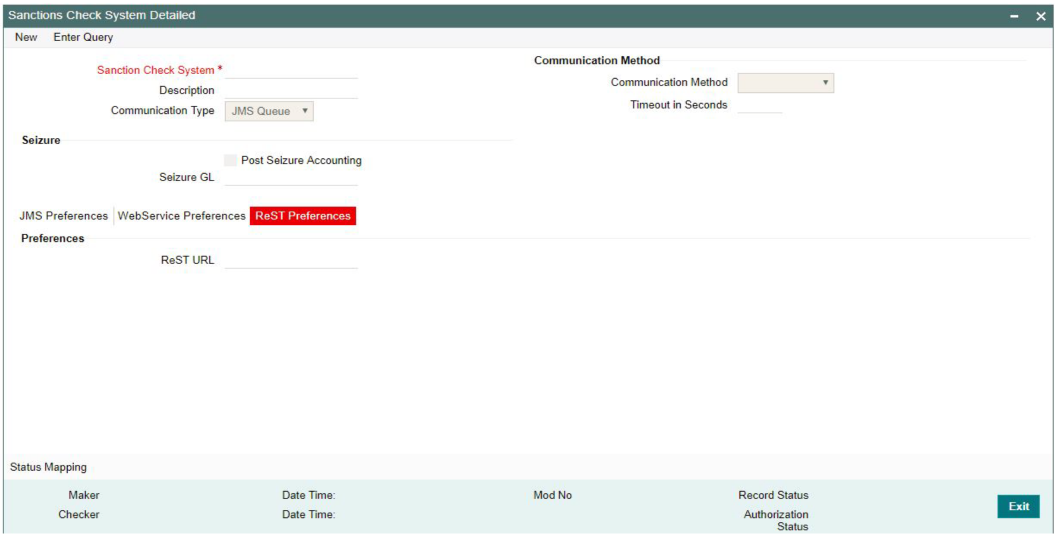
Specify the WebService URL

WebService Action

Specify the WebService Action.

2.1.1.3 Maintaining ReST Preferences

Click the ReST Preferences tab to invoke this section.



You can specify the following details:

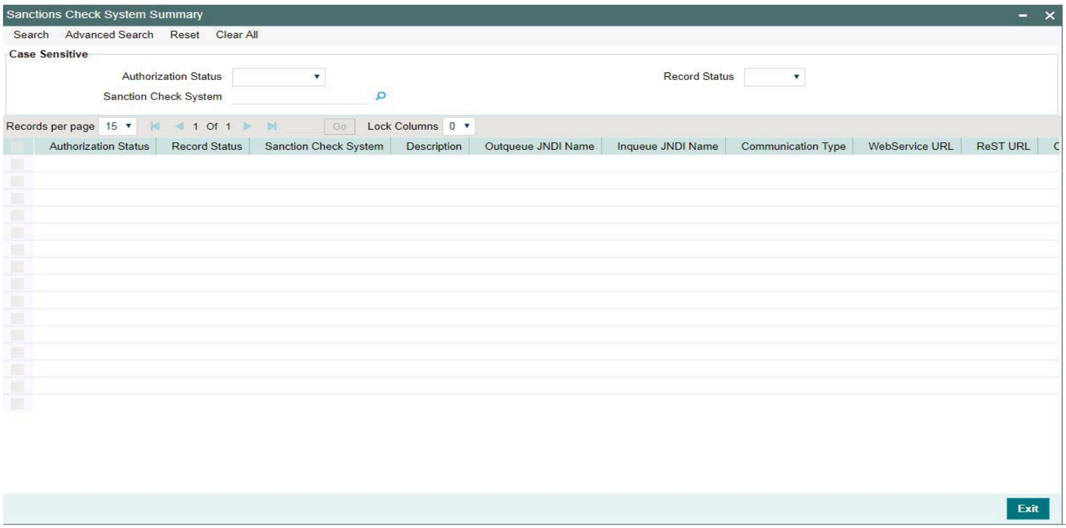
Preferences

ReST URL

Specify the ReST URL

2.1.1.4 Viewing Sanction Check System Summary

You can view sanction check details in the “Sanction Check System Summary” screen. You can invoke the ‘Sanction Check System Summary’ screen by typing ‘PMSSNCKM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



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

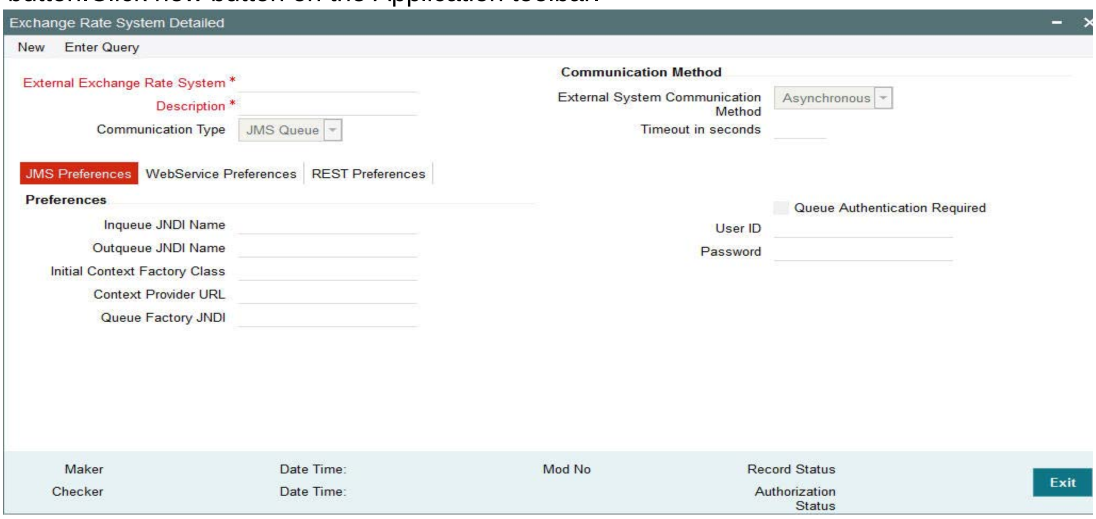
- Authorization Status
- Record Status
- Sanction Check System

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

Double click a record or click the 'Details' button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using 'Export' button.

2.1.2 External Exchange Rate System

You can maintain the external system details from which the exchange rate for a cross currency payment transaction has to be obtained in the 'External Exchange Rate System' screen. You can invoke the 'External Exchange Rate System' screen by typing 'PMDERTMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



You can specify the following details:

External Exchange Rate System

Specify the external exchange rate system.

Description

Give a brief description on the external exchange rate system.

Communication Type

The options available are JMS Queue, Web service and ReST service.

Communication Method

External System Communication Method

Select the communication method from the drop down. Choose between Synchronous and Asynchronous. The default option is Asynchronous.

Timeout in seconds

Specify the time out in seconds. If there is no response within this time, then the request is marked as timed out.

2.1.2.1 Maintaining JMS PreferencesPreferences

Inqueue JNDI Name

Specify the name for External exchange rate response queue configured in Application server.

Outqueue JNDI Name

Specify the name for External exchange rate request queue configured in Application server.

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Queue Authentication

Check this box to indicate that Queue Authentication is required for the External Exchange Rate System.

User Id

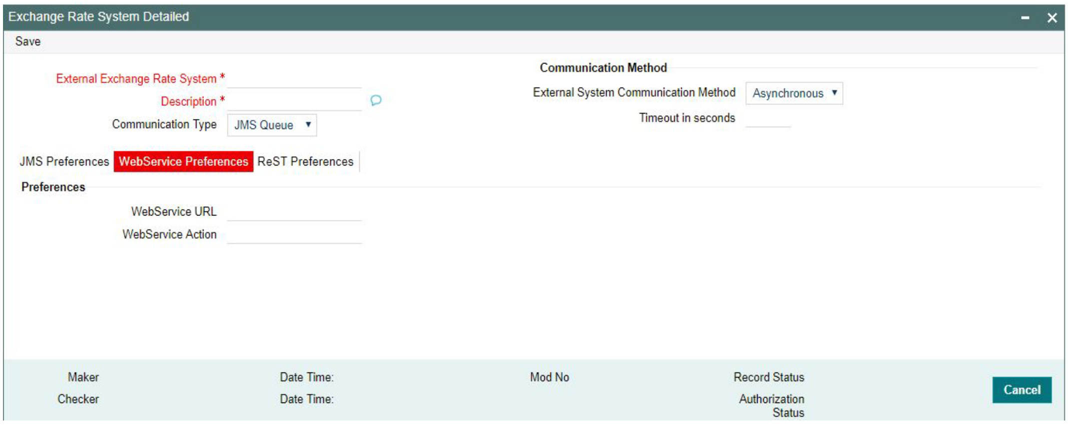
Specify the required User Name.

Password

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

2.1.2.2 Maintaining Webservice Preferences

Click the WebService Preference tab to invoke this section.



You can specify the following details:

Preferences

WebService URL

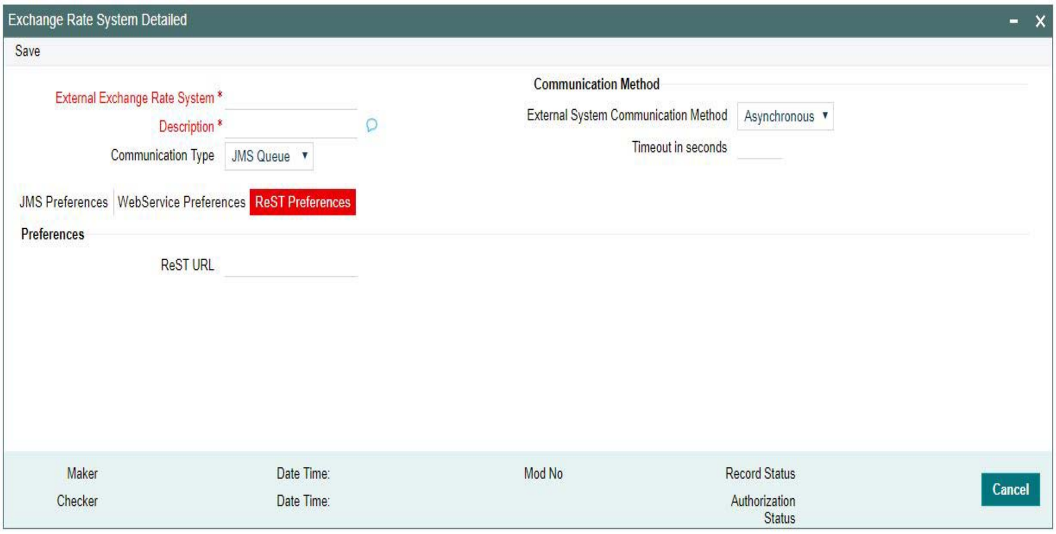
Specify the WebService URL

WebService Action

Specify the WebService Action.

2.1.2.3 Maintaining ReST Preferences

Click the ReST Preferences tab to invoke this section.



You can specify the following details:

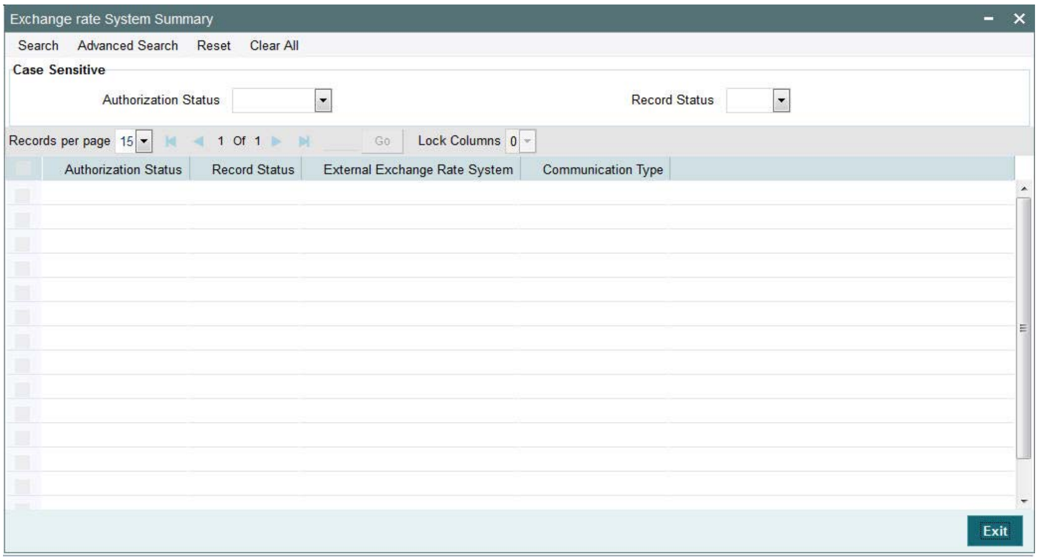
Preferences

ReST URL

Specify the ReST URL

2.1.2.4 Viewing Exchange Rate System Summary

You can view exchange rate details in the “Exchange Rate System Summary” screen. You can invoke the ‘Exchange Rate System’ screen by typing ‘PMSERTMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



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

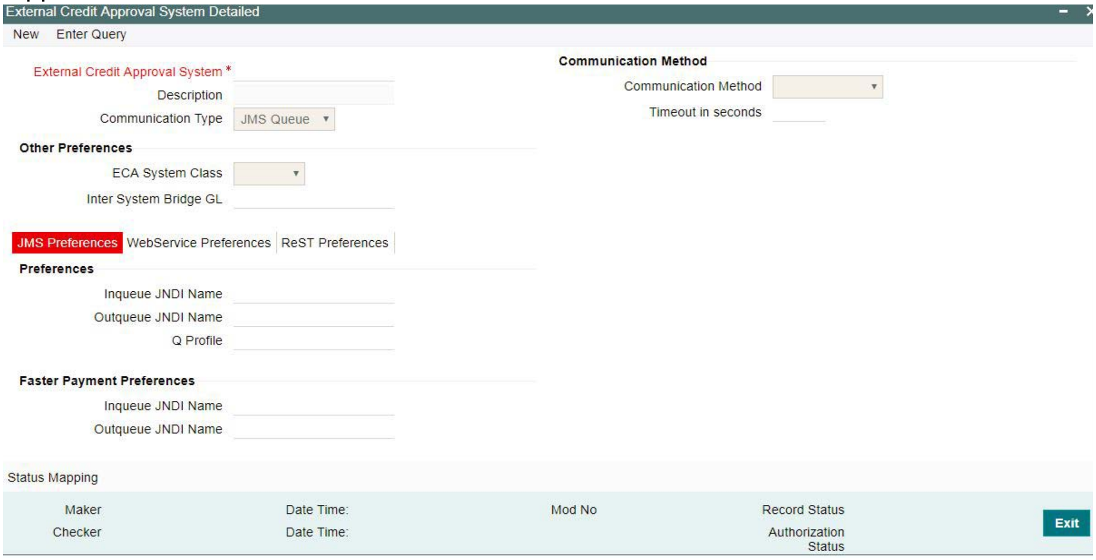
- Authorization Status
- Record Status

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

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

2.1.3 External Credit Approval System

You can maintain the external system details from which credit approval for debit entries has to be obtained in the ‘External Credit Approval System’ screen. You can invoke the ‘External Credit Approval System’ screen by typing ‘PMDECAMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



You can specify the following details:

External Credit Approval System

Specify the external credit approval system.

Description

Give a brief description on the External Credit Approval System.

Communication Type

Select a specific Communication system for the ECA system - JMS Queue, Web Service, ReST

Communication Method

Communication Method

Select the communication method from the drop down. Choose between Synchronous and Asynchronous. The default option is Asynchronous.

Timeout in seconds

Specify the time out in seconds. If there is no response within this time, then the request is marked as timed out.

Other Preferences

ECA System Class

Select the system class from the options listed - OBP / FCUBS

Inter System Bridge GL

Select the specific GL to bridge between the systems

Preferences

Inqueue JNDI Name

Specify the name for ECA response queue configured in Application server.

Outqueue JNDI Name

Specify the name for ECA request queue configured in Application server.

Q Profile

Select the Q Profile from the list of values.

Faster Payment Preferences

Inqueue JNDI Name

Specify the name for ECA response queue configured in Application server.

Outqueue JNDI Name

Specify the name for ECA request queue configured in Application server.

WebService Preferences

Preferences

WebService URL

Specify the WebService URL.

WebService Action

Specify the Webservice Action.

ReST Preferences

Preferences

ReST URL

Specify the ReST URL

Status Mapping

External Response Code

Specifies the code assigned to a status by ECA system.

Code Description

Specifies the description of the external response code.

System Status

Specifies the ECA status derived in the system. Choose among the following:

- Reject
- Interim
- Approve

System Action

This field is available for every record of status mapping in the gird and has the following options:

- No Action – *default option*
- Apply Rollover preferences
- Auto Cancel

2.1.3.1 ECA Processing in DDA system

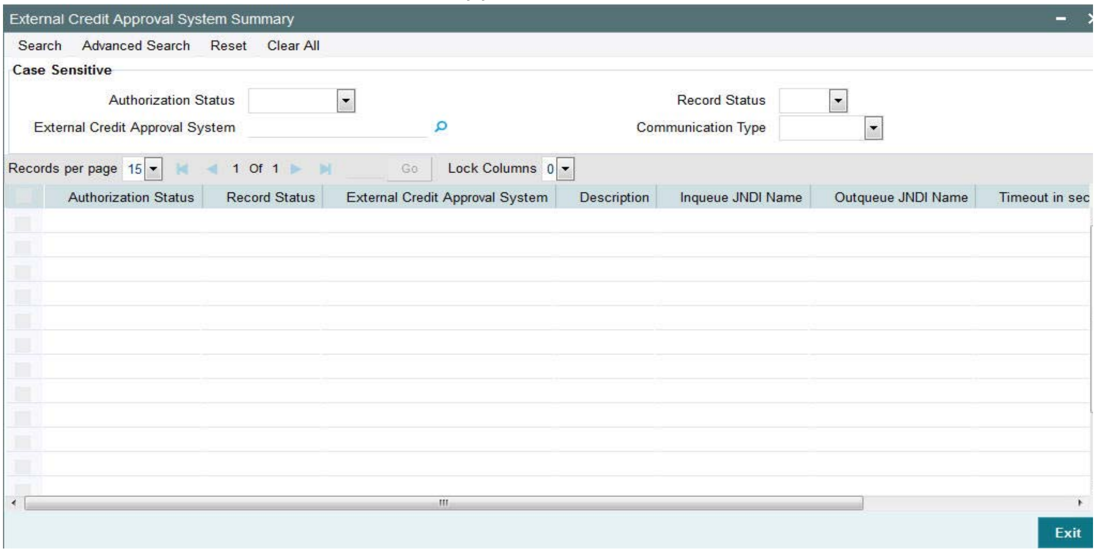
Once all the above checks are successfully validated, DDA system displays success status. If any of the above validations is failed, DDA displays failure status, along with error codes that indicate the reason for failure.

2.1.3.2 EAC Processing in DDA system

Once all the above checks are successfully validated, DDA system displays success status. If any of the above validations is failed, DDA displays failure status, along with error codes that indicate the reason for failure.

2.1.3.3 Viewing External Credit Approval System Summary

You can view exchange rate details in the ‘External Credit Approval System Summary’ screen. You can invoke the ‘External Credit Approval System Summary’ screen by typing ‘PMSECAMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



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

- Authorization Status
- Record Status
- External Credit Approval System
- Communication Type

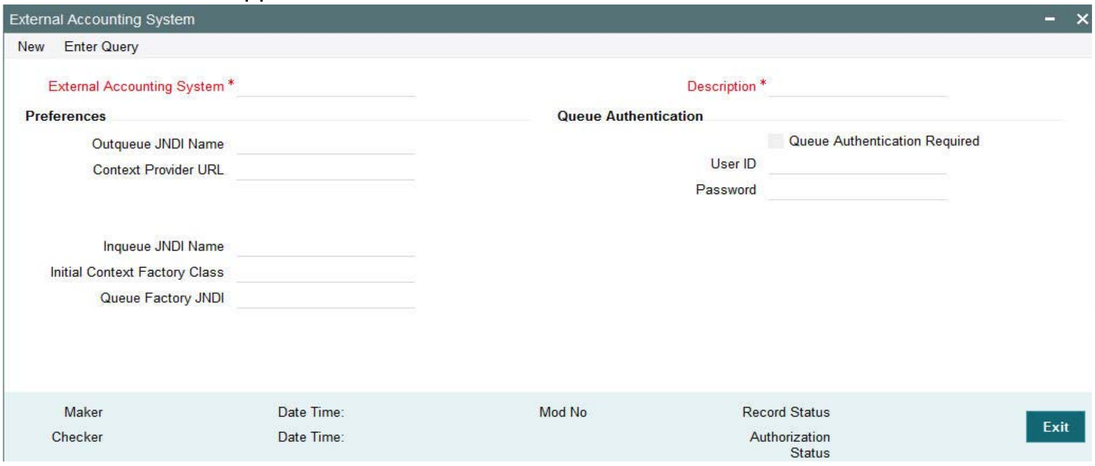
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.1.4 External Accounting System

You can maintain the details of External Accounting System to which accounting entries handoff is sent during transaction processing. The accounting entries generated by Payments system will be handed off to this accounting system.

You can invoke the ‘External Accounting System’ screen by typing ‘PMDACCMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



You can specify the following details:

External Accounting System

Specify the External Accounting System.

Description

Give a brief description on the External Accounting System.

Preferences

Outqueue JNDI Name

Specify the name for request queue configured in Application server.

Context Provider URL

Specify the context provider URL.

Inqueue JNDI Name

Specify the name for response queue configured in Application server.

Initial Context Factory Class

Specify the initial context factory class.

Queue Factory JNDI

Specify the queue factory JNDI.

Queue Authentication

Queue Authentication

Check this box to indicate that Queue Authentication is required for the External Accounting System.

User Id

Specify the required User Name.

Password

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

Note

This accounting system needs to be mapped at the Host Parameter screen PMDHSTPR. Thus per host a separate external accounting system is supported.

If different External Accounting & ECA systems are maintained:

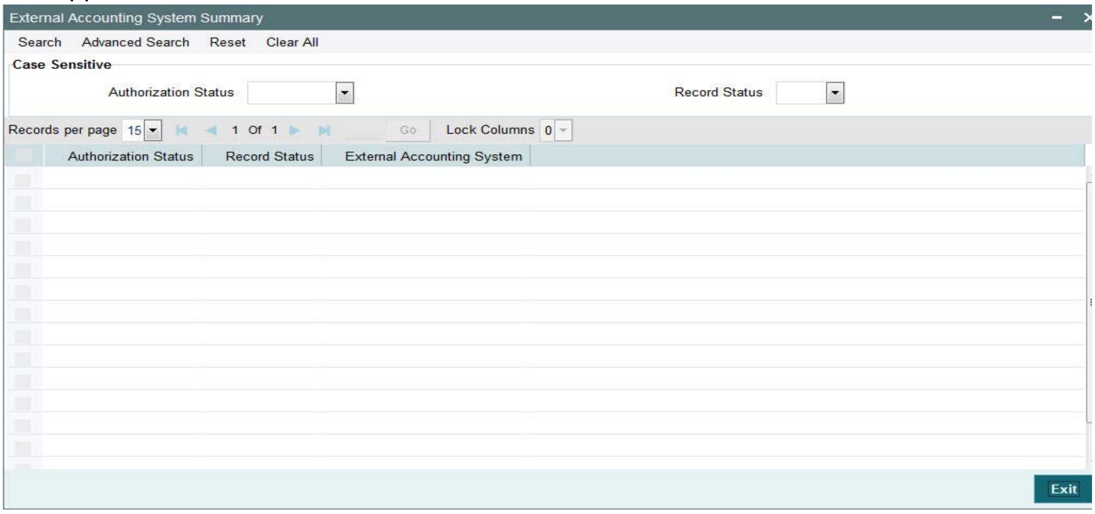
- During accounting handoff, an additional intimation will be sent to the ECA system. This is to indicate the ECA system, that the accounting for the transaction is handed off.
- The ECA system's reference number will also be shared to the External Accounting System, along with accounting handoff.
- Thus the ECA & the External Accounting Systems need to reconcile on releasing the amount block posted earlier & executing the debit transaction.

If External Accounting & ECA systems are maintained as same:

- While posting the accounting entry, no additional intimation will be done to the ECA system. The External Accounting System is expected to release the amount block made earlier and execute the debit.

2.1.4.1 Viewing External Accounting System Summary

You can view External Accounting System details in the 'External Accounting System Summary' screen. You can invoke the 'External Accounting System Summary' screen by typing 'PMSACCMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar. Click new button on the Application toolbar.



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

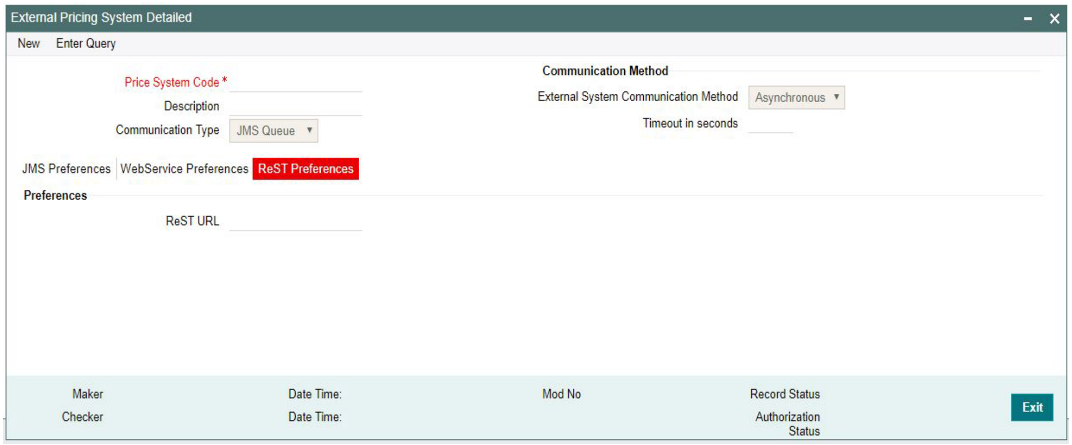
- Authorization Status
- Record Status

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

Double click a record or click the 'Details' button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using 'Export' button.

2.1.5 External Pricing System

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



You can specify the following details:

Price System Code

Specify the Price System Code.This is a mandatory field and allows Alphanumeric, Numeric and Special characters

Description

Give a brief description on the Price System Code.

Communication Type

Select a specific Communication system for the ECA system - JMS Queue, Web Service, ReST

Communication Method

External System Communication Method

Select the communication method from the drop down. Choose between Synchronous and Asynchronous. The default option is Asynchronous.

Timeout in seconds

Specify the time out in seconds. If there is no response within this time, then the request is marked as timed out.

JMS Preferences

Preferences

Inqueue JNDI Name

Specify the name for ECA response queue configured in Application server.

Outqueue JNDI Name

Specify the name for ECA request queue configured in Application server.

Q Profile

Select the Q Profile from the list of valuesl.

WebService Preferences

Preferences

WebService URL

Specify the WebService URL.

WebService ACtion

Specify the Webservice Action.

ReST Preferences

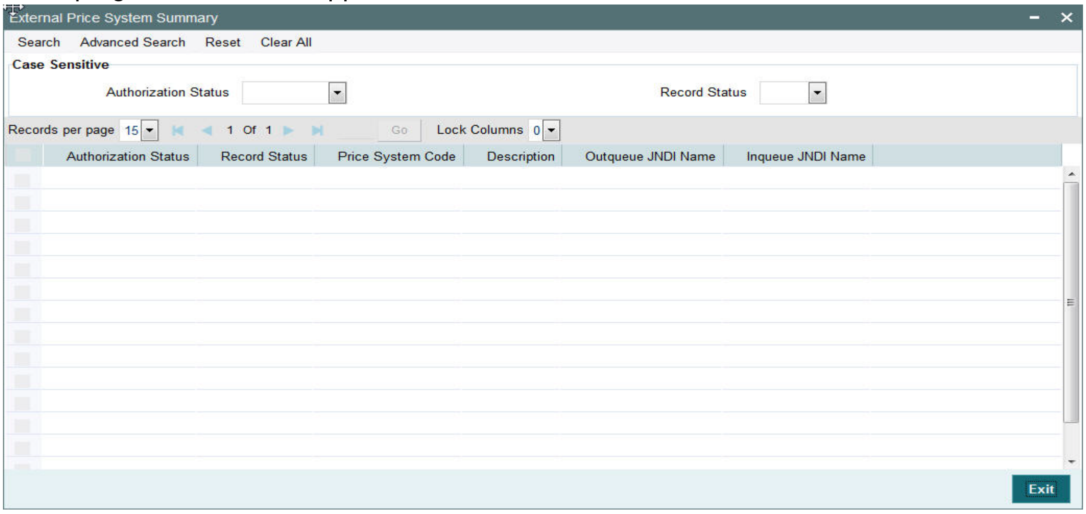
Preferences

ReST URL

Specify the ReST URL

2.1.5.1 Viewing External Price System Summary

You can invoke the “External Price System Summary” screen by typing ‘PMSEXPMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow field at the top right corner of the application toolbar.



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

- Authorization Status
- Record Status

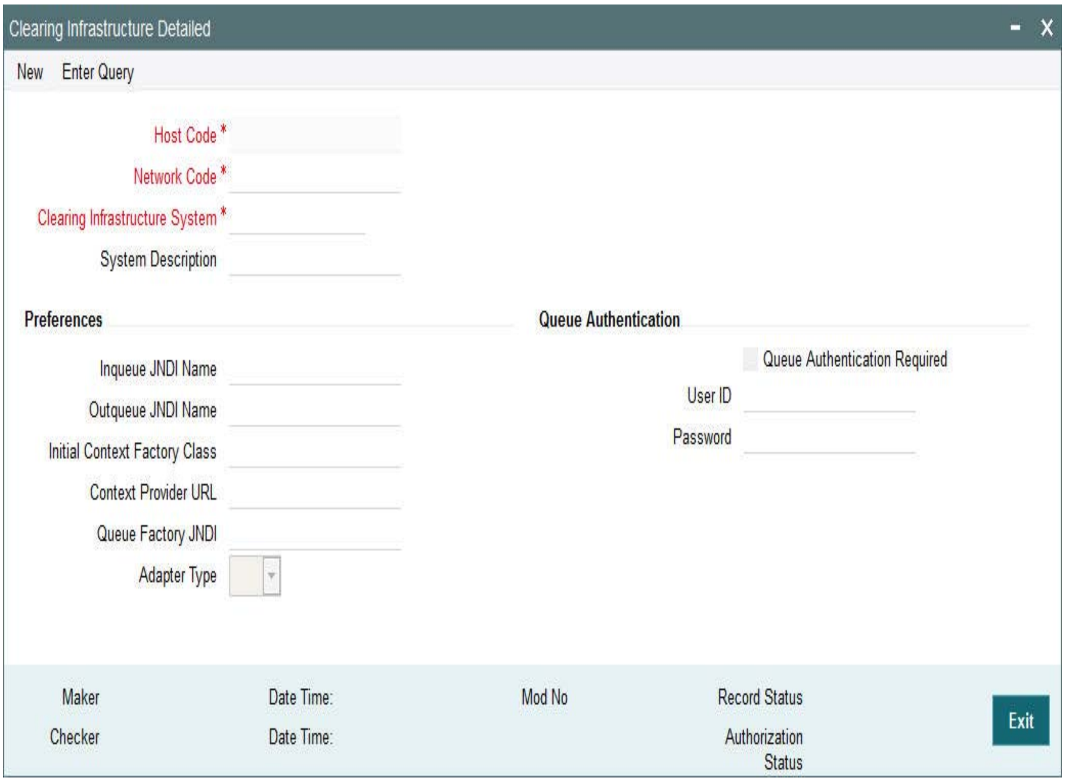
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.1.6 Clearing Infrastructure

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

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



You can specify the following fields:

Host Code

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

Network Code

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

Clearing Infrastructure System

Specify the Clearing Infrastructure System details.

System Description

Specify the Clearing Infrastructure System description.

Preferences

Inqueue JNDI Name

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

Outqueue JNDI Name

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

Initial Context Factory Class

Specify the initial context factory class.

Context Provider URL

Specify the context provider URL.

Queue Factory JNDI

Specify the queue factory JNDI.

Adapter Type

Select the Adapter Type. Choose between API and JMS.

Queue Authentication

Queue Authentication

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

User Id

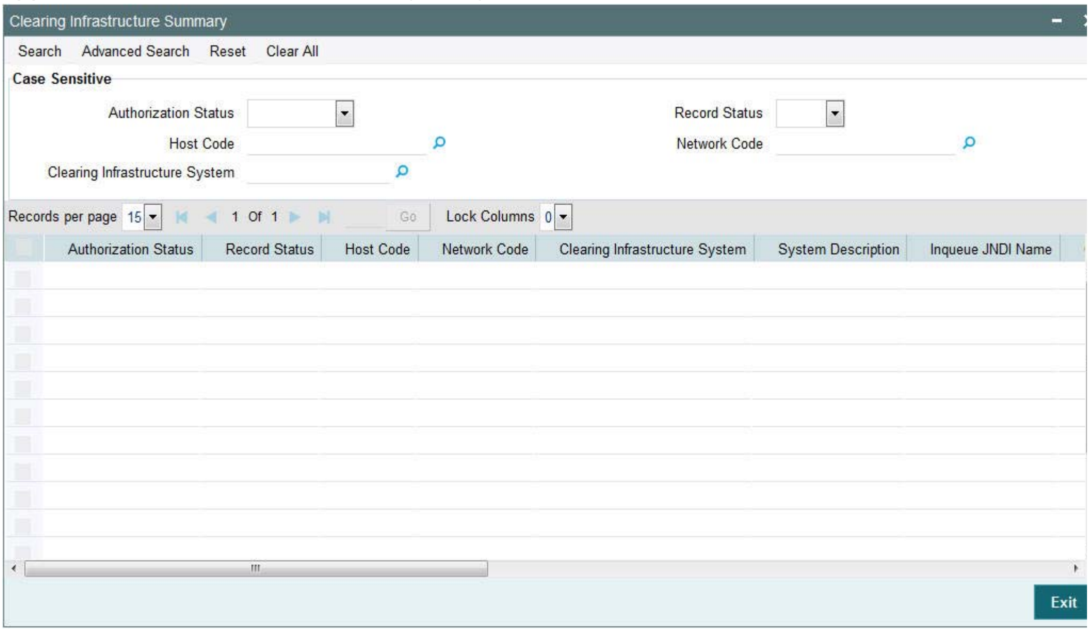
Specify the required User Name.

Password

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

2.1.6.1 Viewing Clearing Infrastructure Summary

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



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

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

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

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

2.2 Network Maintenances

Network related maintenances helps in defining various parameters as required by the bank, for processing.Network preferences and parameters

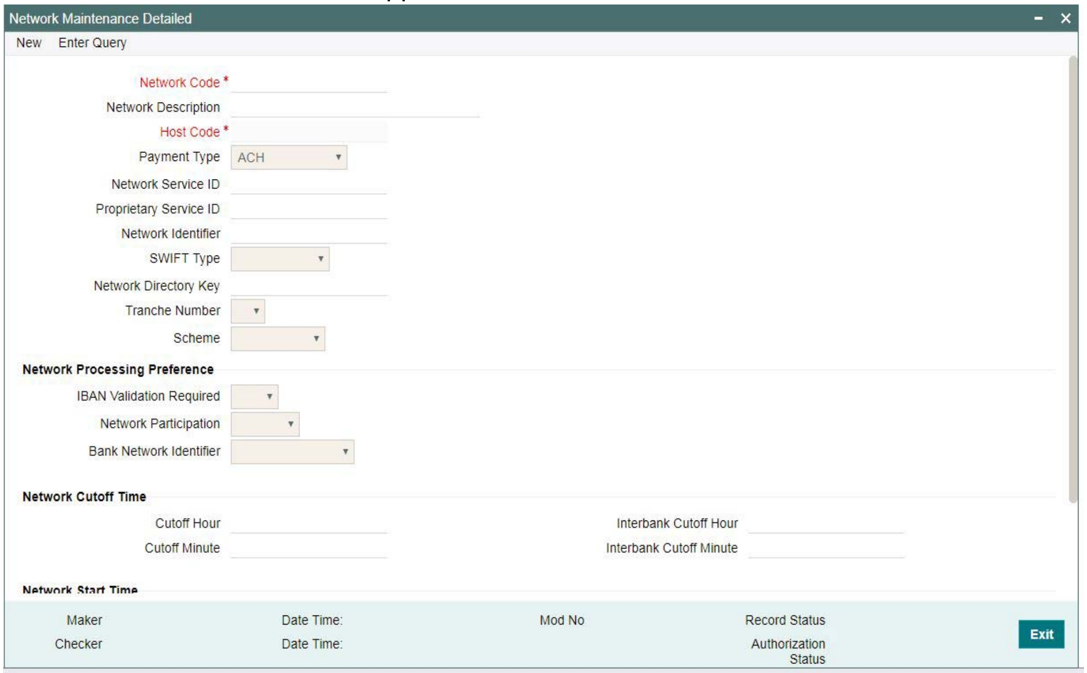
2.2.1 Network

You can maintain clearing network that supports local payments using ‘Network Maintenance Detailed ’ screen.

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

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

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



You can specify the following fields;

Network Code

Specify a unique code for the network.

Network Description

Specify a brief description on the network code.

Host Code

Host Code is defaulted as your logged in Host.

Payment Type

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

- ACH
- Book Transfer
- Cross Border
- Direct Debit
- Faster Payment
- RTGS
- US NACHA
- FEDWIRE
- India NEFT
- India RTGS

Network Service ID

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

Network Identifier

Specify the Network identifier from the LOV.

Proprietary Service ID

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

Network Identifier

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

SWIFT Type

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

- FIN Y-COPY
- FIN COPY

Network Directory Key

Specify the network directory key from the LOV.

Tranche Number

Select the required Tranche Number.

Scheme

Select the required Scheme from the list of values. Following are the options available

- SCT
- SCT Inst
- SDD B2B
- SDD CORE
- SDD COR1
- Blank

Network Processing Preferences

IBAN Validation Required

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

- Yes
- No
- Blank

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

Network Participation

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

- Direct
- Indirect
- Blank

Bank Network Identifier

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

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

Network Cutoff Time

Cutoff Hour

Specify the network cut-off hour.

Cutoff Minute

Specify the network cut-off minute.

Interbank Cutoff Hour

Specify the hour for the Interbank Cutoff.

Interbank Cutoff Minute

Specify the minute for the Interbank Cutoff.

Note

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

Network Start Time

Start Hour

Specify the hour for the Network Start time.

Start Minute

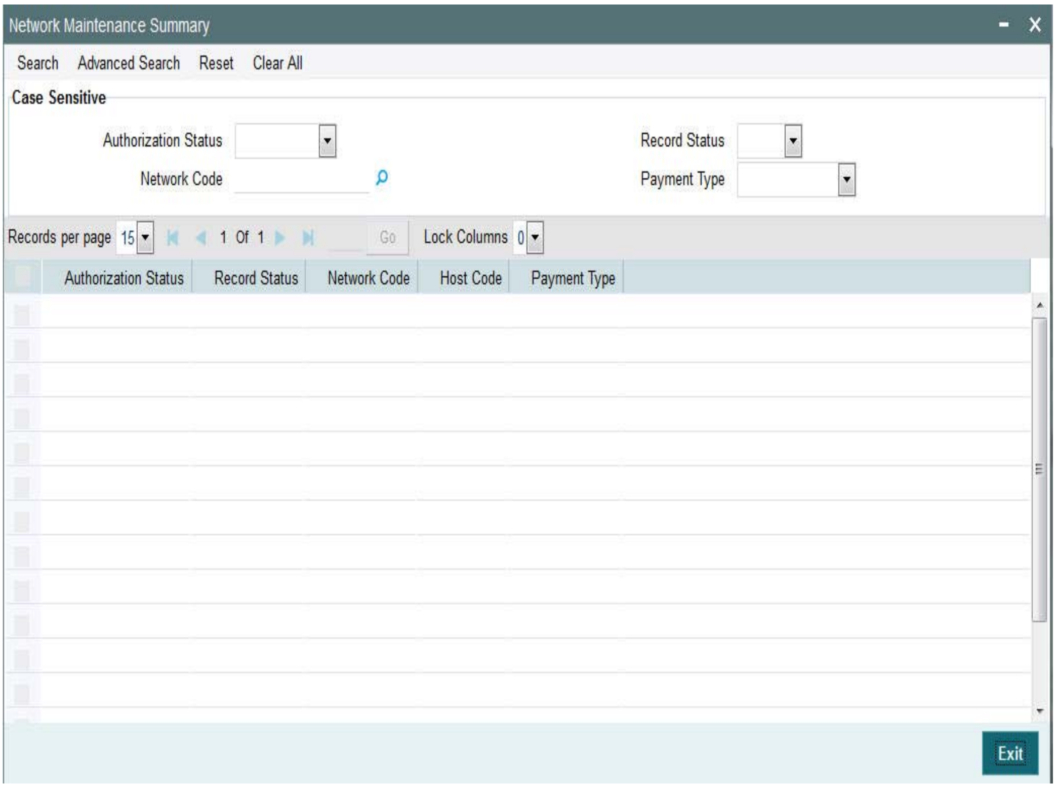
Specify the minute for the Network Start time.

Lead Days

Specify the Lead Dys for the Network Start time.

2.2.1.1 Viewing Network Maintenance Summary

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



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

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

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

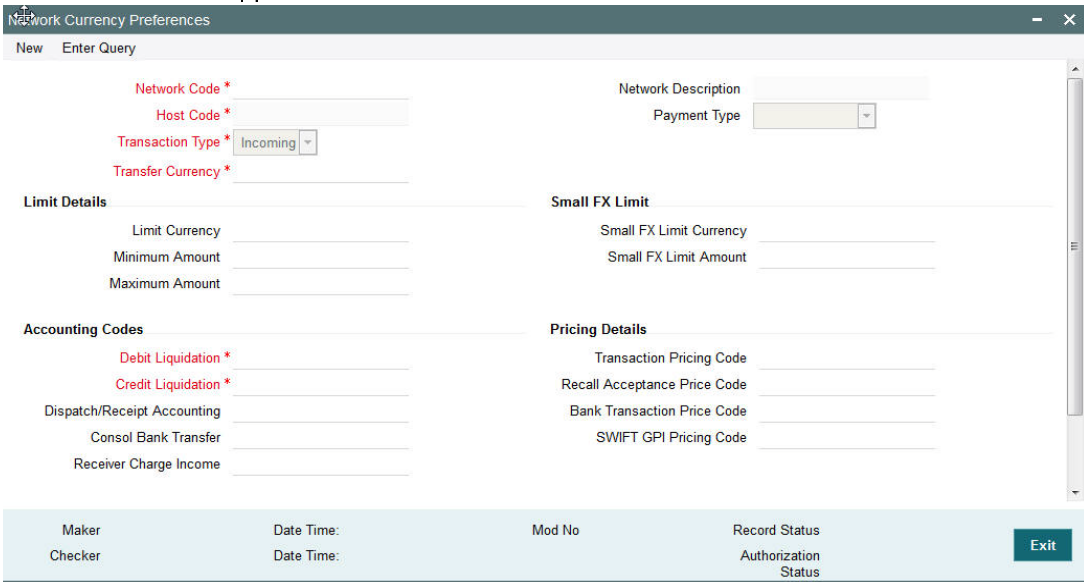
2.2.2 Network Currency Preferences

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

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

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

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



You can specify the following fields:

Network Code

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

Network Description

The system displays the network code description.

Host Code

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

Payment Type

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

Transaction Type

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

- Incoming
- Outgoing

Transfer Currency

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

Note

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

Limits Details

Limit Currency

Specify the limit currency

Note

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

Minimum Amount

Specify the minimum transaction amount.

Maximum Amount

Specify the maximum transaction amount.

Note

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

Small FX Limit

Small FX Limit Currency

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

Small FX Limit Amount

Specify the Small FX Limit Amount.

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

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

Accounting Codes

Debit Liquidation

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

Credit Liquidation

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

Dispatch/Receipt Accounting

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

Note

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

Consol Bank Transfer

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

Receiver Charge Income

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

Pricing Details

Transaction Pricing Code

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

Recall Acceptance Price Code

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

Note

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

Bank Transfer Pricing Code

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

SWIFT gpi Pricing Code

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

Return Accounting

Payment Return GL

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

Note

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

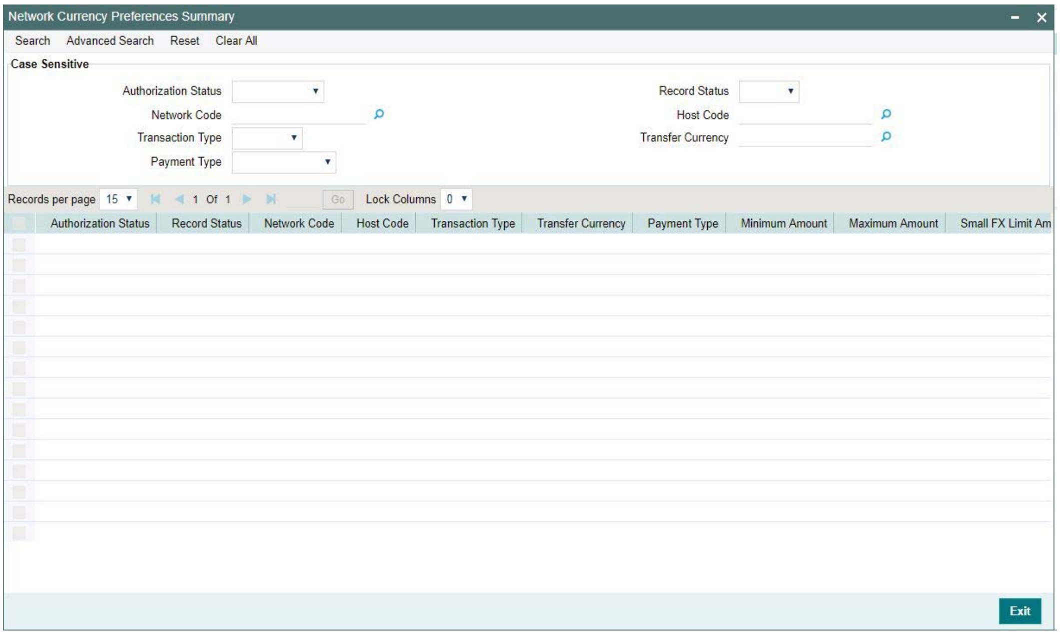
Network Account Details

Network Account

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

2.2.2.1 Viewing Network Currency Preferences Summary

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



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

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

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.Follwoing fields are displayed in the summary details

- Authorization Status
- Record Status

- Network Code
- Host Code
- Transaction Type
- Transfer Currency
- Payment Type
- Minimum Amount
- Maximum Amount
- Small FX Limit Amount
- Small FX Limit Currency
- Authorization Limit 1
- Authorization Limit 2
- Debit Liquidation
- Dispatch/Receipt Accounting
- Credit Liquidation
- Limit Currency

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

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

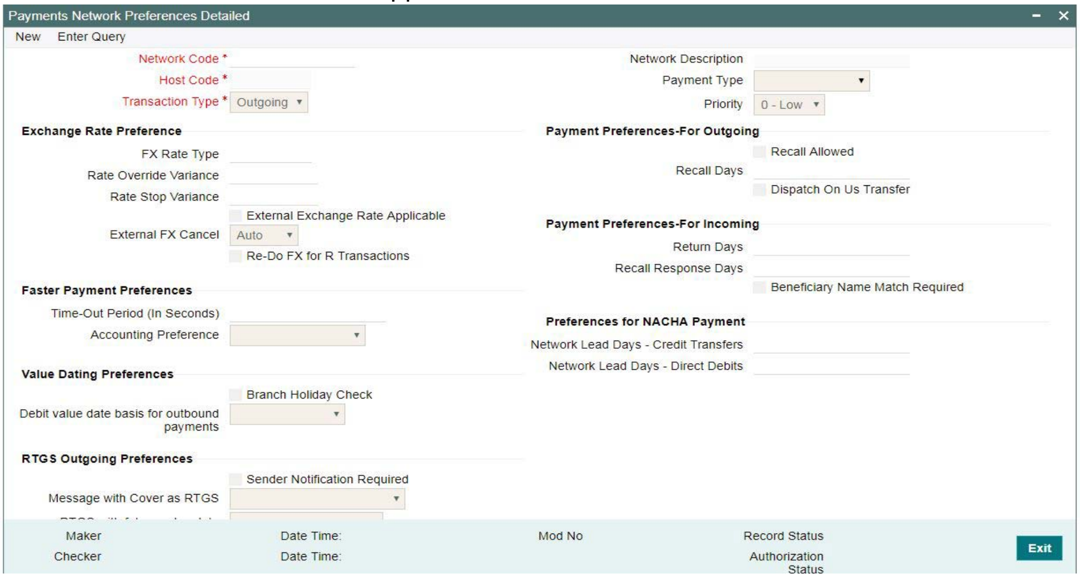
2.2.3 Network Preferences

You can maintain network preferences for combination of Network and transaction type using ‘Payment Network Preferences Detailed’ screen.

In this screen, you can specify the following preferences:

- Exchange Rate Preferences
- Payment Preferences for Incoming and Outgoing transactions
- Faster Payment Preferences
- Preferences for NACHA Payment
- Value Dating Preferences
- RTGS Outgoing Preferences

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



You can specify the following fields;

Network Code

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

Network Description

The system displays the network code description for the selected network

Host Code

Host code is defaulted as the user’s logged in Branch.

Payment Type

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

Priority

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

Transaction Type

Select the payment transaction type from the drop-down list.System defaults the value as Outgoing. The list displays the following values:

- Incoming
- Outgoing

Exchange Rate preferences

FX Rate Type

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

Rate Override Variance

Specify the rate override variance.

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

Rate Stop Variance

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

External Exchange Rate Applicable

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

Note

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

External FX Cancel

Specify the External FX cancel option for the selected network. Options are - Auto /Manual. System defaults the value as Auto

Re-Do FX for R Transactions

Check this box, if the FX has to be recalculated for R Transcations.

Payment Preferences-For Outgoing

Recall Allowed

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

Recall Days

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

Dispatch On Us Transfer

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

Payment Preferences-For Incoming

Return Days

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

Recall Response Days

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

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

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

Beneficiary Name Match Required

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

Faster Payment Preferences

Time-out period (In Seconds)

You can specify time out period in seconds.

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

Accounting Preference

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

- On CI Confirmation
- Before Messaging

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

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

Preference for NACHA Payments

Network Lead Days- Credit Transfers

Specify the network lead days specific to the Credit Transfers

Network Lead Days- Direct Debits

Specify the network lead days specific to the Direct Debit transactions

Value Dating Preferences

Branch Holiday Check

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

Debit value date basis for outbound payments

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

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

RTGS Outgoing Preferences

Sender Notification Required

Check this flag to indicate that for an RTGS network MT012 flag is required for every payment message.

Message with Cover as RTGS

Select any of the following options:

- Release Immediately (default option)

- ‘Release on MT 012 receipt’. This appears if the ‘Sender Notification Required’ flag is checked in Network preferences.

RTGS with future value date

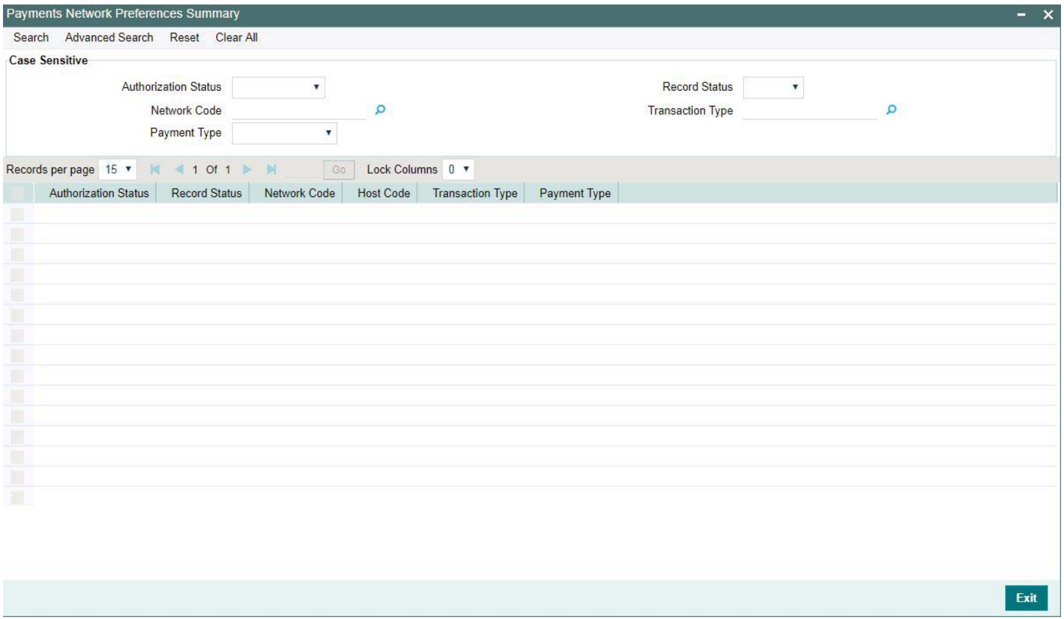
The options are ‘Release immediately’ or ‘Release on value date’. Select the required one.

Note

- If RTGS message is generated with future value date, it will be released immediately or on value date based on the preference maintained in ‘PMDNWPRF’
- For an outbound cross-border transaction, if the cover is sent as RTGS message, the related MT103 payment message will be released immediately only if the preference ‘Message with cover as RTGS’ option is ‘Release immediately’
- If the preference is maintained as ‘Release on MT012 receipt’, only cover message will be released first. The related MT 103 message will be held in the outgoing message browser.MT103 will be released only on receipt of MT012 sender notification for the cover RTGS message.
- MT 103 message will be suppressed if the abort notification MT019 is received.

2.2.3.1 Viewing Network Preference Summary

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



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

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

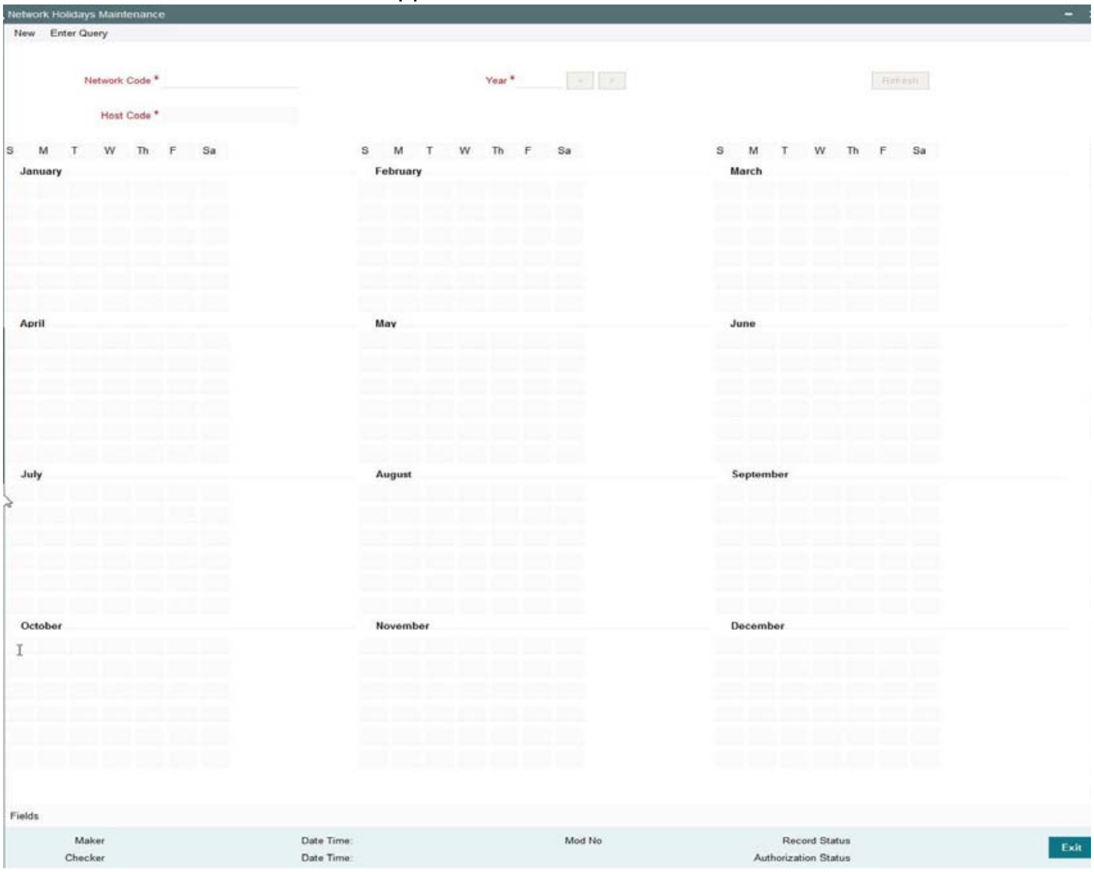
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.2.4 Network Holidays

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

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



Network Code

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

Host Code

Host code is defaulted based on the Network code selected.

Year

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

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

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

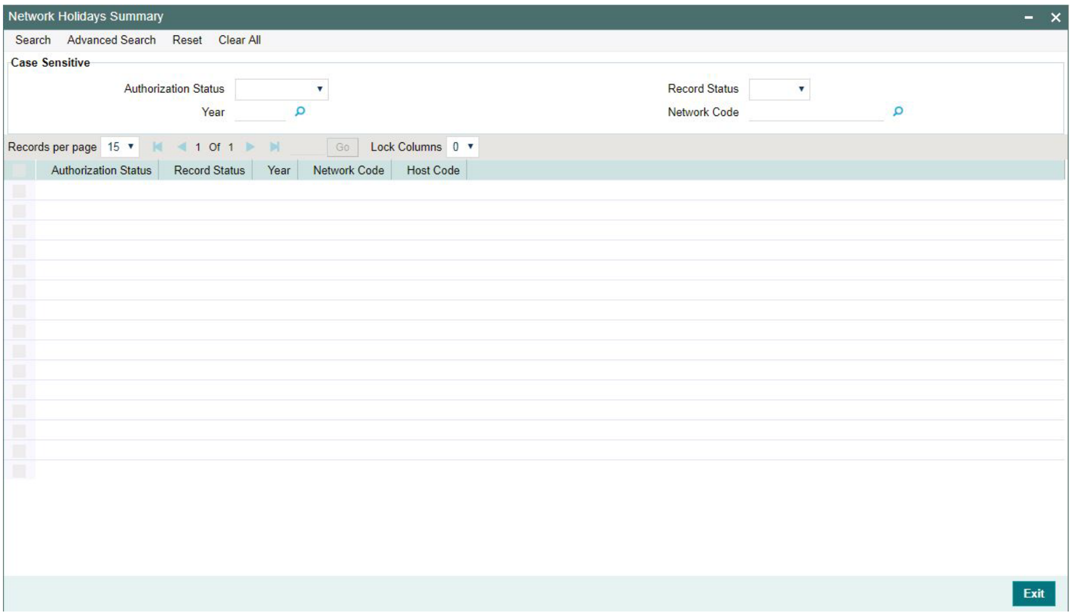
Date Text Colour	Indication
Black	Working Day
Red	Holiday

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

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

2.2.4.1 Viewing Network Holidays Maintenance Summary

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



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

- Authorization status
- Record status
- Year
- Network code

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

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

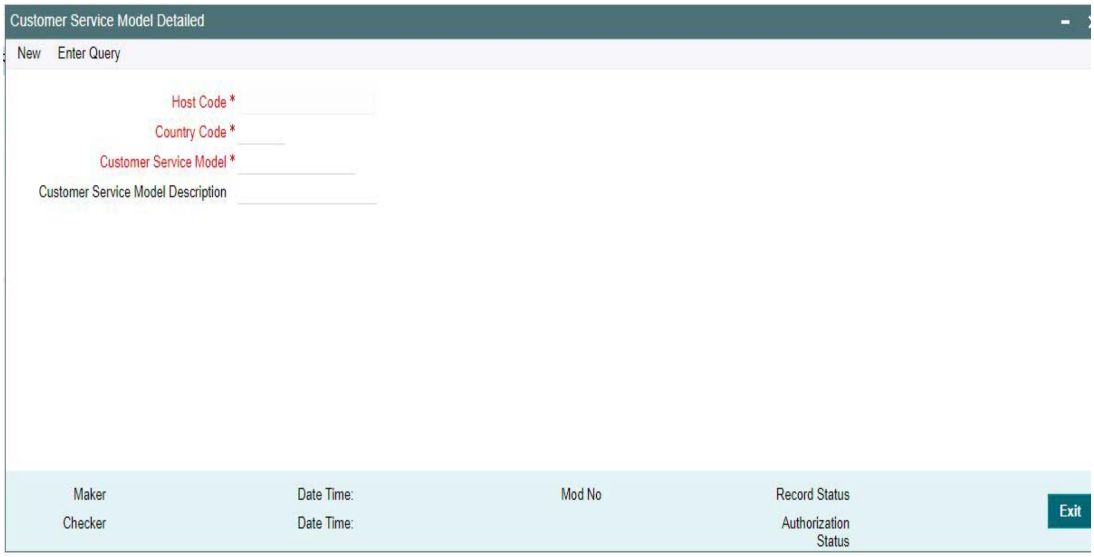
2.3 Customer Preferences Maintenances

Customer related maintenances helps in defining various parameters as required by the bank, for processing Customer preferences

2.3.1 Customer Service Model

Service Model classifies the customers into various level.

You can maintain service models for the customers using ‘Customers Service Model’ screen, invoked from the Application Browser. You can invoke this screen by typing ‘PMDSRMDL’ in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details:

Host Code

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

Country Code

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

Customer Service Model

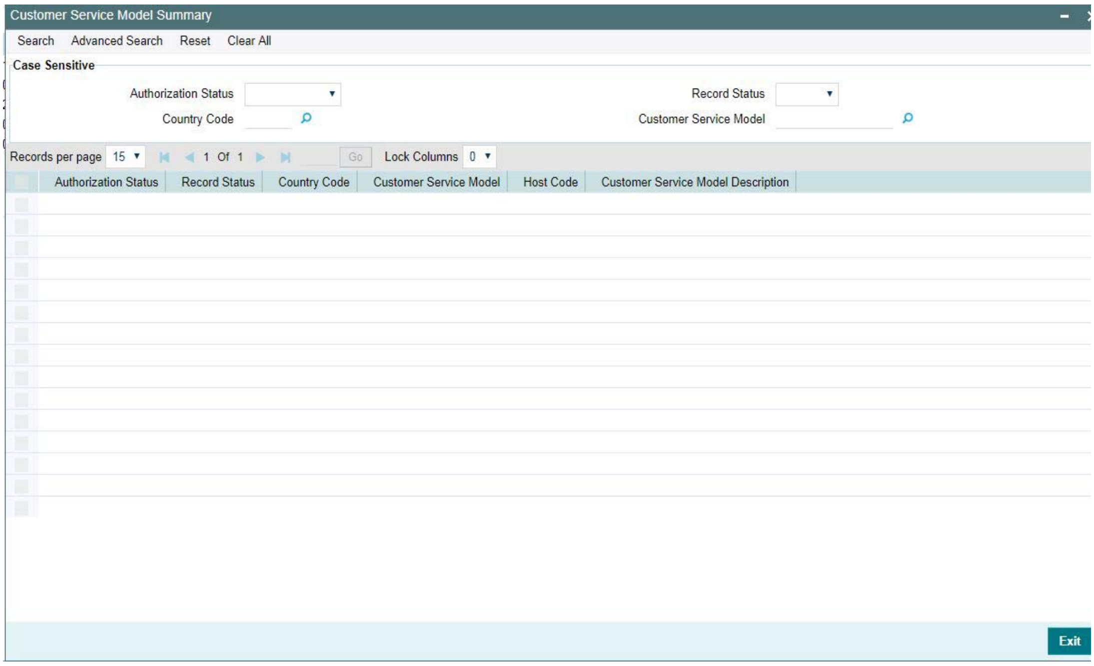
Specify the unique service model code for a customer.

Customer Service Model Description

Specify the brief description about the customer service model entered.

2.3.1.1 Viewing Customer Service Model Summary

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



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

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

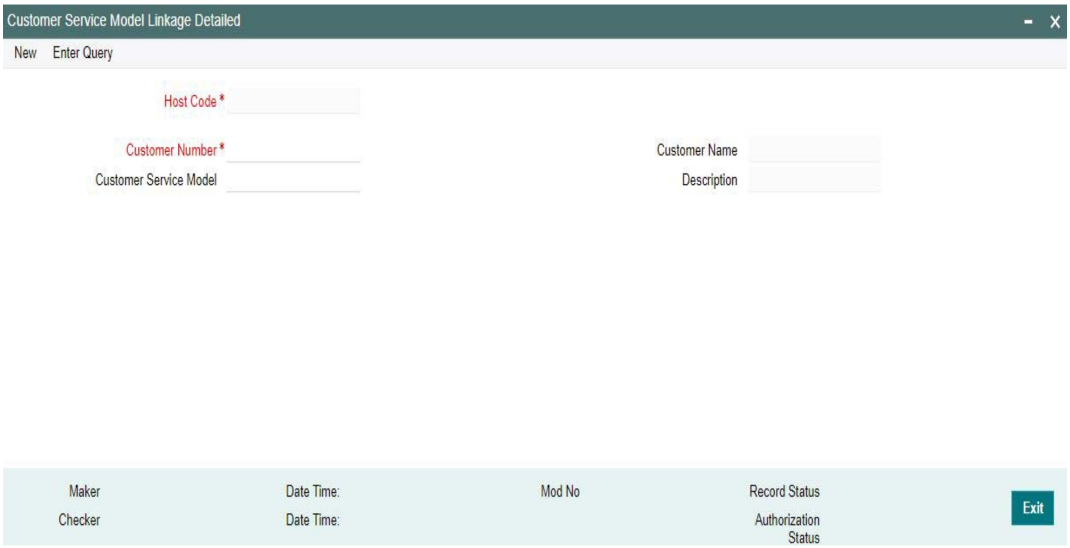
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.3.2 Customer Service Model Linkage

Customers can be classified into different class/categories such as Elite,Prime, Platinum, Regular Customer etc. You can link a customer to specific customer service model using

‘Customer Service Model Linkage Detailed’ screen. To invoke this screen, type ‘PMDCSMLK’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



Specify the following details:

Host Code

System defaults the Host Code of the user’s logged in Branch

Customer Number

Select the customer number for linking the service model.

Customer Name

System defaults the Customer Name based on the Customer Number selected..

Customer Service Model

Select the Customer Service Model from the list of values available to link with the Customer Number selected.

Note

Customer Service Model can be defined through - ‘ Customer Service Model Detailed’ screen(PMDSRMDL)

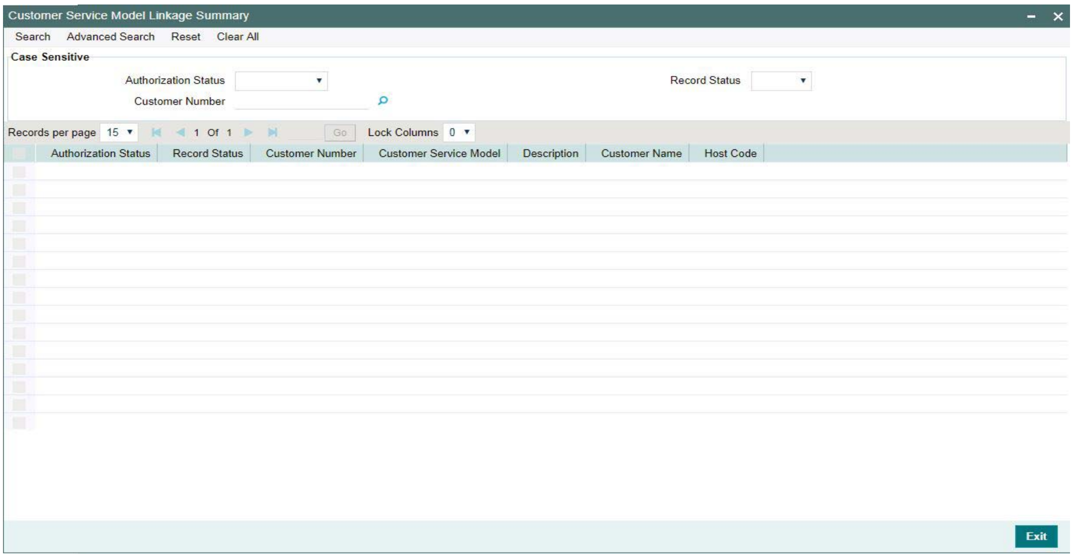
Description

The system displays the Description maintained for the Customer Service Model selected.

After capturing the above details, save the maintenance by clicking ‘Save’ button

2.3.2.1 Viewing Customer Service Model Linkage Summary

You can view a summary of Customer Model linkage to Customers using ‘Customer Service Model Linkage Summary’ screen. To invoke this screen, type ‘PMSCSMLK’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Customer Number

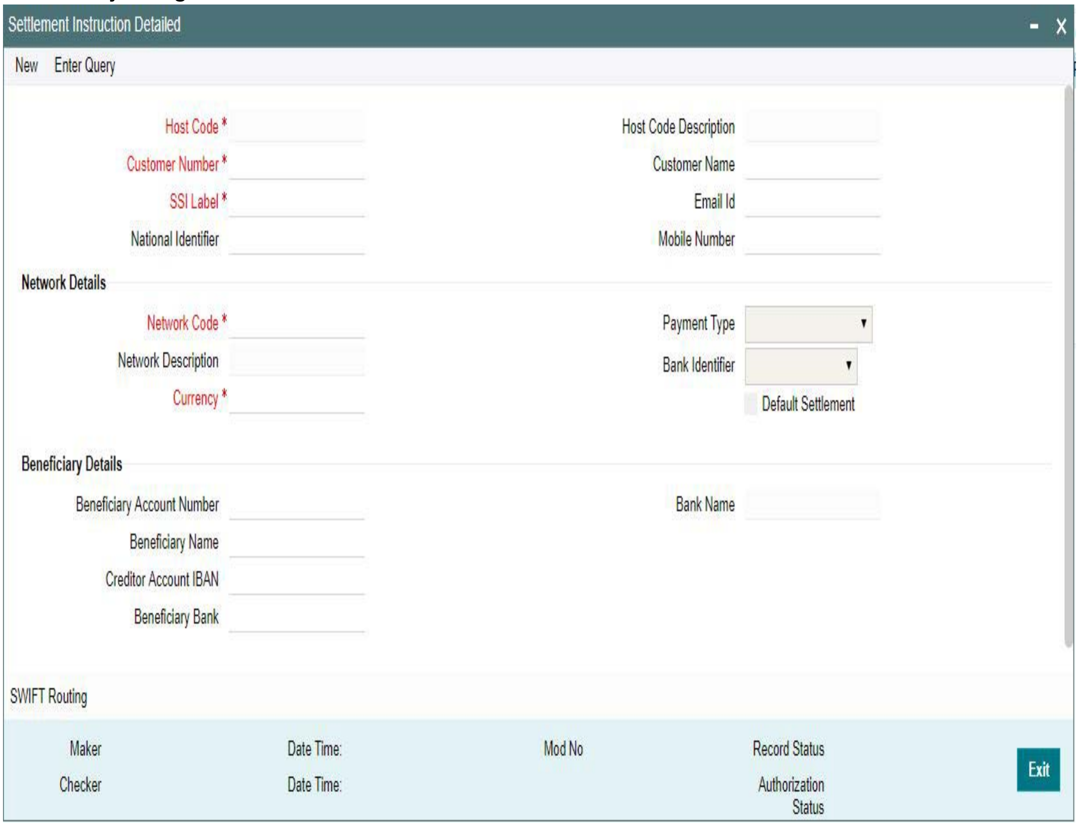
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.3.3 Settlement Instructions

- It is possible to maintain standard settlement instruction (SSI) for the customer and a beneficiary. The maintenance is specific to a Network and currency.
- The following are party details can be maintained for a customer &SSI Label for SWIFT/ RTGS payments:
  - Beneficiary Institution/Ultimate Beneficiary
  - Account with Institution
  - Intermediary
  - Sender to Receiver Information
  - Remittance Details
  - Receiver Correspondent
  - Payment preferences for charge bearer and Nostro Correspondent Credit /Debit account
- Customer ID and SSI Label will be a unique combination to identify the settlement party details.
- Facility for populating the beneficiary/routing details for a payment transaction based on the customer and SSI Label received in payment request is available.
- It is possible to mark one of the Settlement Instructions as the default instruction, and to fetch the beneficiary/routing details based on the default instruction if the SSI Label is not provided in the payment request
- Provision is given for viewing and authorizing the default SSI Label populated by the system when the payment requests are received from channels.

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



You can specify the following fields:

Host Code

System displays the Host code of the logged in user by default.

Customer Number

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

SSI Label

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

National Identifier

You can enter the National Identifier of the customer.

Host Code Description

System defaults the description of the Host Code displayed.

Customer Name

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

Email Id

You can enter the email address of the customer.

Mobile Number

You can enter the mobile number of the customer.

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

Network Details

Network Code

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

Network Description

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

Currency

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

Payment Type

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

Bank Identifier

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

Default Settlement

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

Beneficiary Details

Beneficiary Account Number

Specify the Beneficiary Account Number.

Beneficiary Name

Specify the Beneficiary Name.

Creditor Account IBAN

Specify the Account IBAN of the Creditor.

Beneficiary Bank

Select the Beneficiary Bank from the list of values. All the valid, beneficiary banks are listed here.

Bank Name

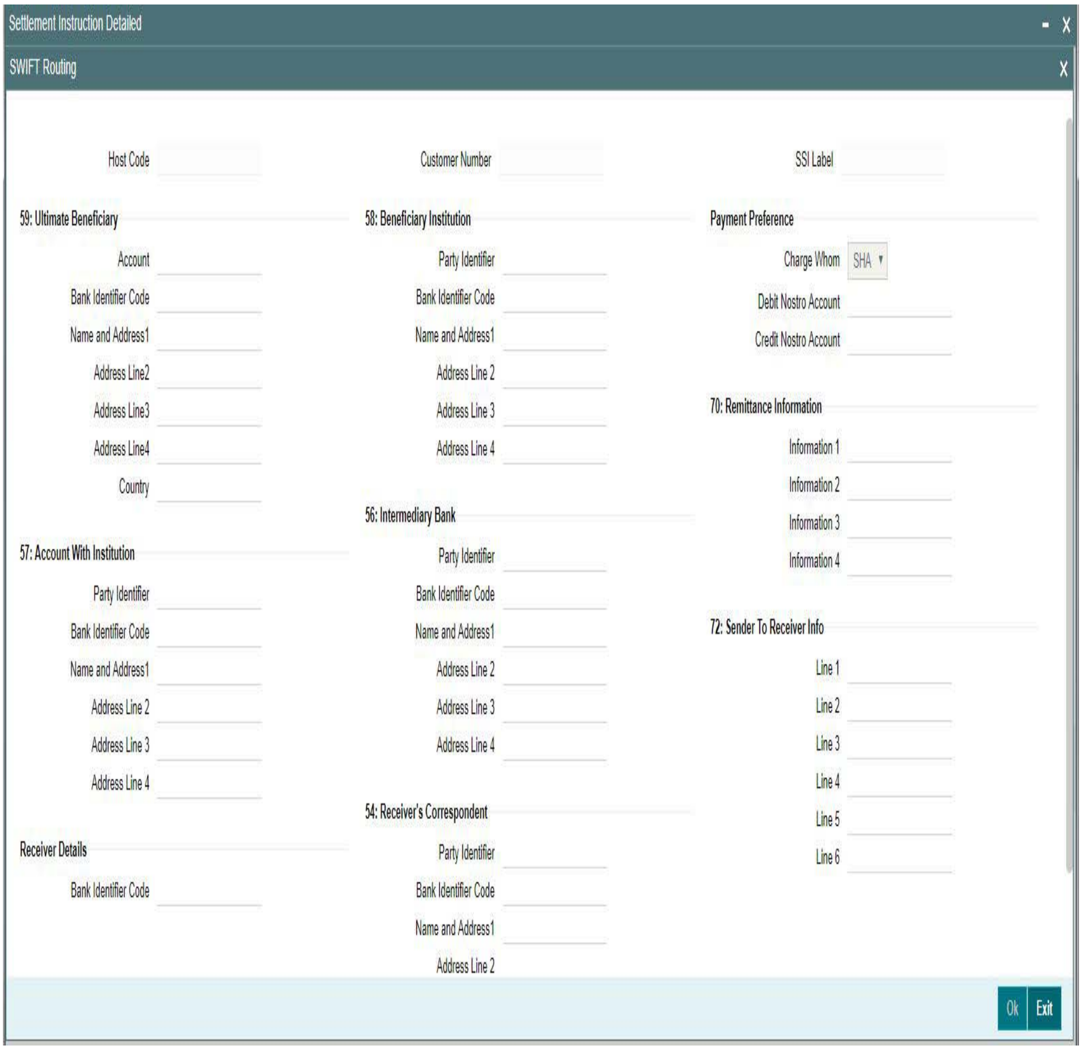
The system displays the bank name of the beneficiary.

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

2.3.3.1 SWIFT Routing

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

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



Following details are defaulted on clicking ‘SWIFT Routing’ button:

- Host Code
- Customer Number
- SSI Label

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

59: Ultimate Beneficiary

Account

Specify the Ultimate Beneficiary Account Number.

Bank Identifier Code

Select the BIC from the LOV.

Name and Address1 - 4

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

Country

Select the country from the LOV.

58: Beneficiary Institution

Party Identifier

Specify the party identifier details.

Bank Identifier Code

Select the BIC from the LOV.

Name and Address1 - 4

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

Payment Preference

Charge Whom

Select one of the following Charge options:

- SHA
- BEN
- OUR

Debit Nostro Account

Select the Debit Nostro Account from the LOV.

Credit Nostro Account

Select the Credit Nostro Account from the LOV.

57: Account With Institution

Party Identifier

Specify the Party identifier details.

Bank Identifier Code

Select the BIC from the LOV.

Name and Address1 - 4

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

56: Intermediary Bank

Party Identifier

Specify the Party identifier details.

Bank Identifier Code

Select the BIC from the LOV.

Name and Address1 - 4

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

70: Remittance Information

Information 1 -4

You can enter the Remittance information details.

Receiver Details

Bank Identifier Code

Select the BIC from the LOV.

54: Receiver's Correspondent

Party Identifier

Specify the Party identifier details.

Bank Identifier Code

Select the BIC from the LOV.

Name and Address1 - 4

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

72: Sender To Receiver Info

Line 1- 6

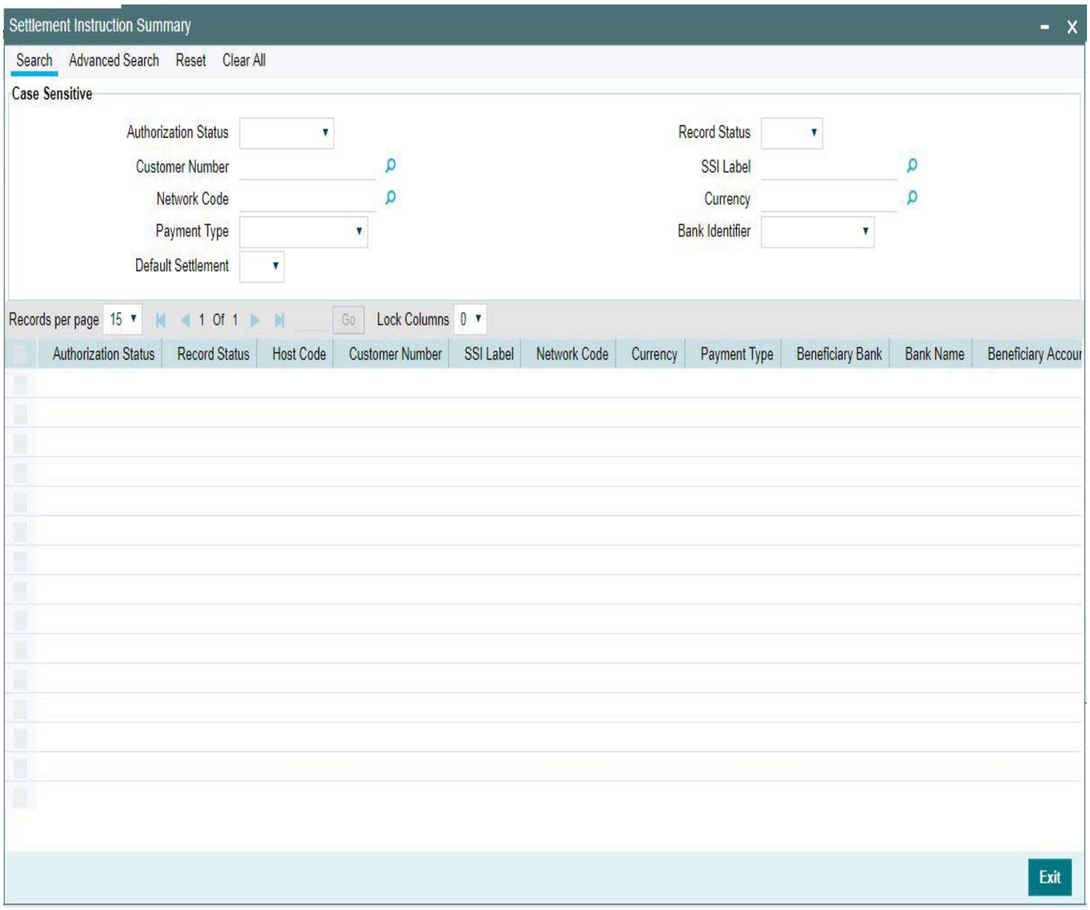
You can enter the sender to receiver details.

Note

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

2.3.3.2 Viewing Settlement Instruction Maintenance Summary

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



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

- Authorization status
- Customer Number
- Network Code
- Payment Type
- Default Settlement
- Record Status
- SSI Label
- Currency
- Bank Identifier

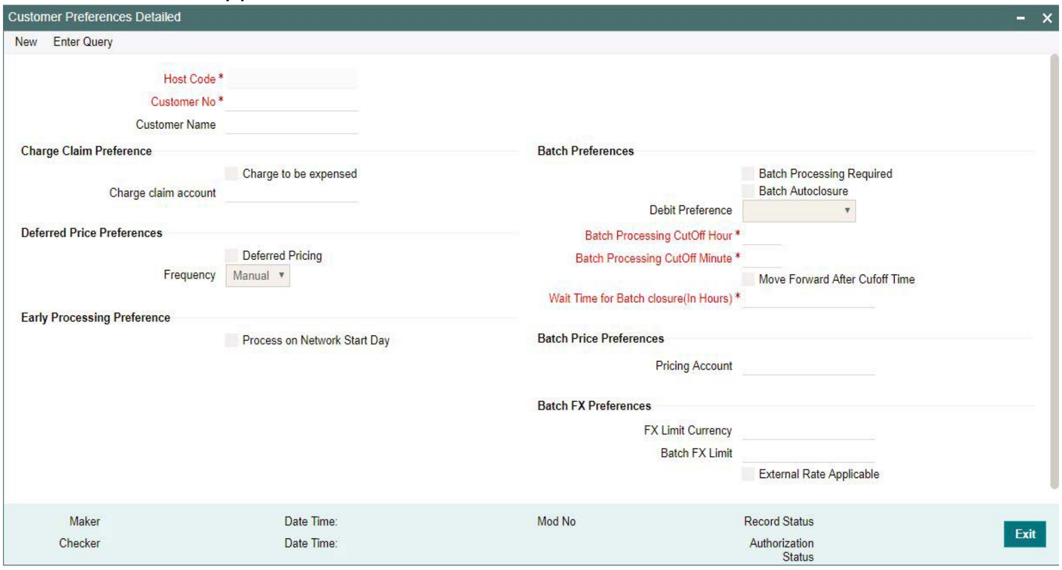
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the required search criteria.

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

2.3.4 Customer Preferences

You can maintain Charge Claim, Batch and Deferred price preferences for customers in the ‘ Customer Preferences Detailed ’ screen.

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



You can specify the following fields:

Host Code

System defaults the host code as user’s logged in branch

Customer No

Select the required customer from the LOV. This is a mandatory field.

Customer Name

Customer Name gets defaulted on selecting the Customer No.

Charge Claim Preference

Charge to be expensed

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

Note

– If this parameter is checked then system uses the Claim GL specified in the revamped ‘Charge Claim Preference’ screen for funding the outgoing Charge payment.

– If this parameter is not checked then you can define a Charge Claim account for the Customer which would always be debited for claimed charges for outgoing payments sent on behalf of the customer.

– If Service model is selected as specific, then specific CIF numbers of that Service model linkage alone is listed.

Charge claim account

Specify the Charge Claim Account where the charge claims are received

Deferred Pricing Preferences

Deferred Pricing

Check this box to if deferred pricing to be applied for the customer.

Frequency

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

Batch Preferences

Batch Processing Required

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

Note

If batch booking preference is not received in the file, the Customer Preference maintained for the Debit Account Customer is used . If batch booking preference is not received in the file, the Company id preferecne maintained for the Debit Account Customer is used

---

Batch Auto Closure

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

Debit Preference

Select the below debit preference options from the drop down.

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

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

Batch Processing Cutoff Hour

Specify the Batch Process Cutoff time in hours.

Batch Processing CutOff Minute

Specify the Batch Process Cutoff time in minutes.

Move Forward After Cutoff Time

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

Wait Time for Batch closure (In Hours)

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

Early Processing Preference

Process on Network Start Day

Check this box if Early Processing Preference is set on Network Start Date.

Batch Price Preferences

Pricing Account

Choose the required Pricing Account from the list of values.

Batch Price Preferences

FX Limit Currency

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

Batch FX Limit

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

External Rate Applicable

Check this box to send the transaction for fetching rate.

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

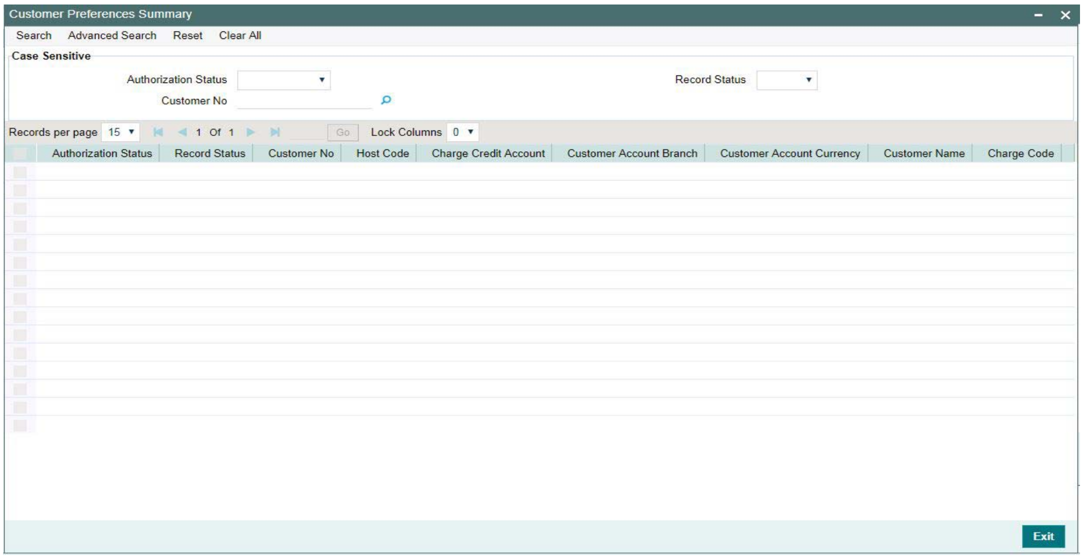
Note

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

You can use different price account if Net accounting is preferred

2.3.4.1 Viewing Customer Preferences Summary

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



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

- Authorization Status
- Record Status
- Customer No

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

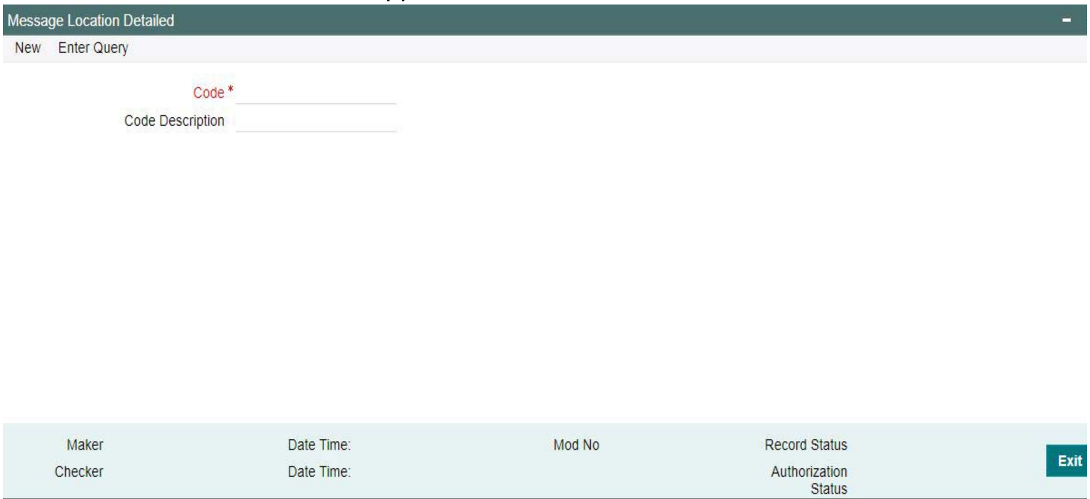
Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using ‘Export’ button

2.4 Messaging Maintenances

Messaging related maintenances helps in defining various parameters as required by the bank, for processing Mesage related paramters

2.4.1 Message Location

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



Specify the following fields:

Code

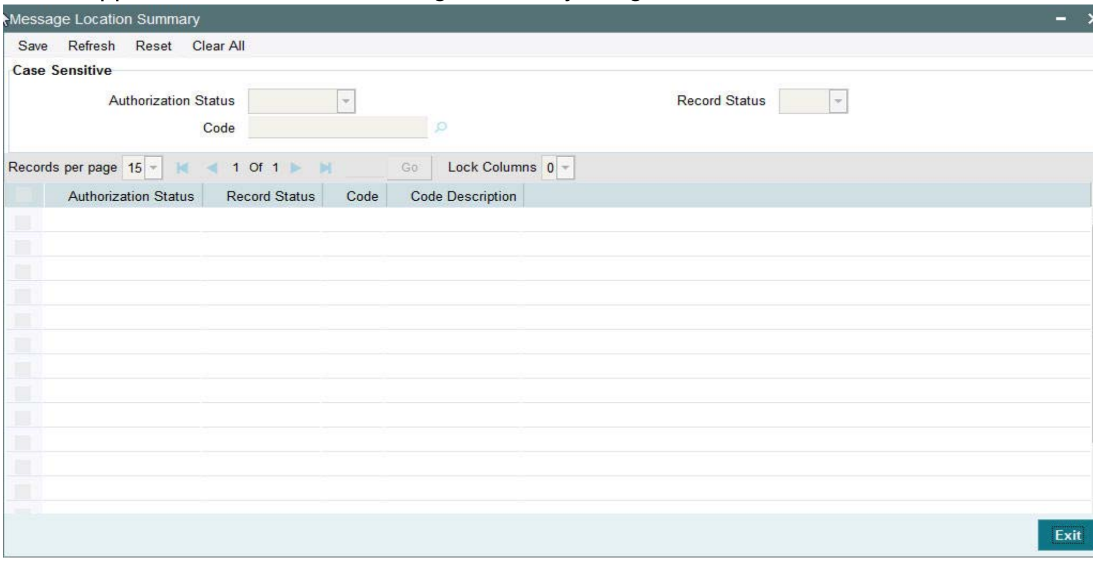
Specify the code.

Code Description

Specify the description of the code.

2.4.1.1 Viewing Message Location Summary

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



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

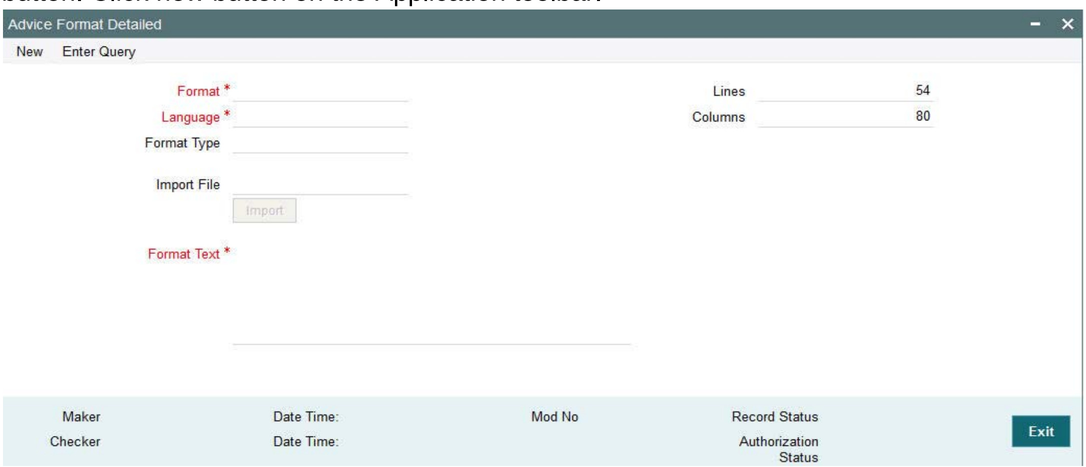
- Authorization Status
- Record Status
- Code

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

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

2.4.2 Advice Format

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



You can specify the following details

Format

Specify a valid name for the format

Language

Select a Language from the list of values

Format Type

Select the required format type from the list of values - ADV(Advices) or REP (Reports)

Import File

Import the required file in the respective format by clicking on the Import button. Select the file from the destination for importing

Format Text

Specify the Format Text content here

Lines

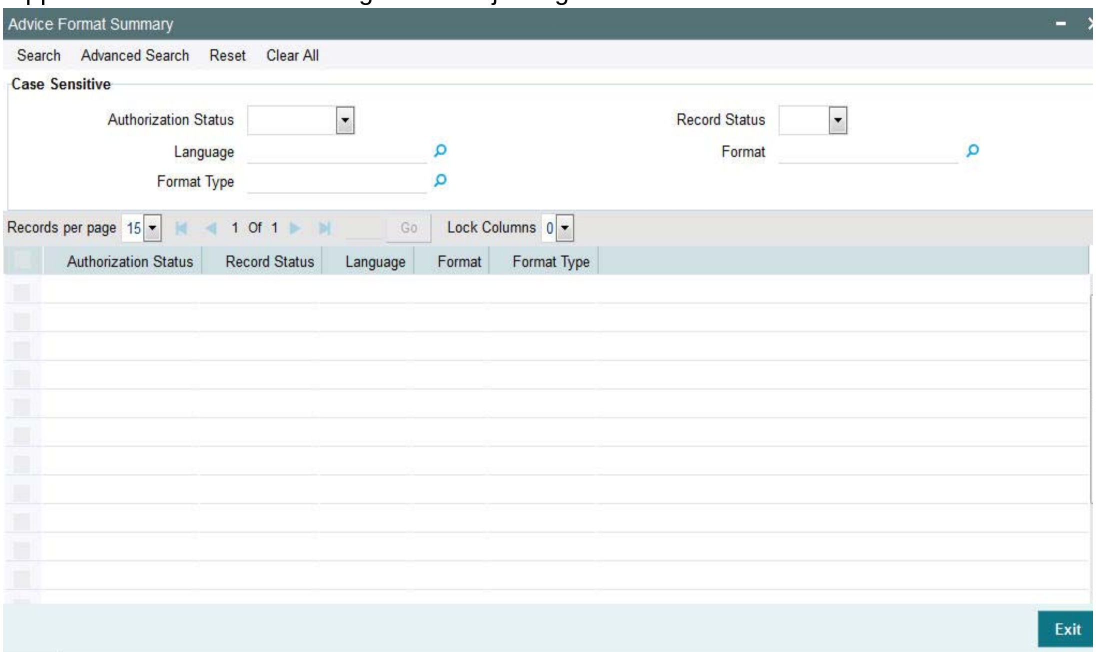
Specify the number of lines allowed in the text

Columns

Specify the number of columns allowed in the text

2.4.2.1 Viewing Advice Format Summary

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



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

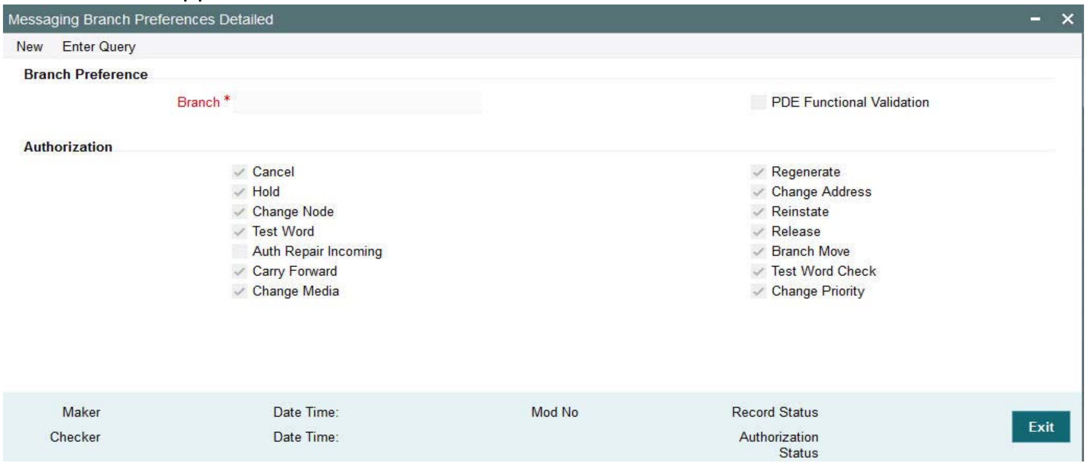
- Authorization Status
- Record Status
- Language
- Format
- Format Type

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

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

2.4.3 Messaging Branch Preferences

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



Branch Preference

Branch

System defaults the logged in Branch code

PDE Functional Validation

Check this box for the PDE Validation to be done.

Authorization

Indicating the activities that require authorization:

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

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

The activities that you can choose from are:

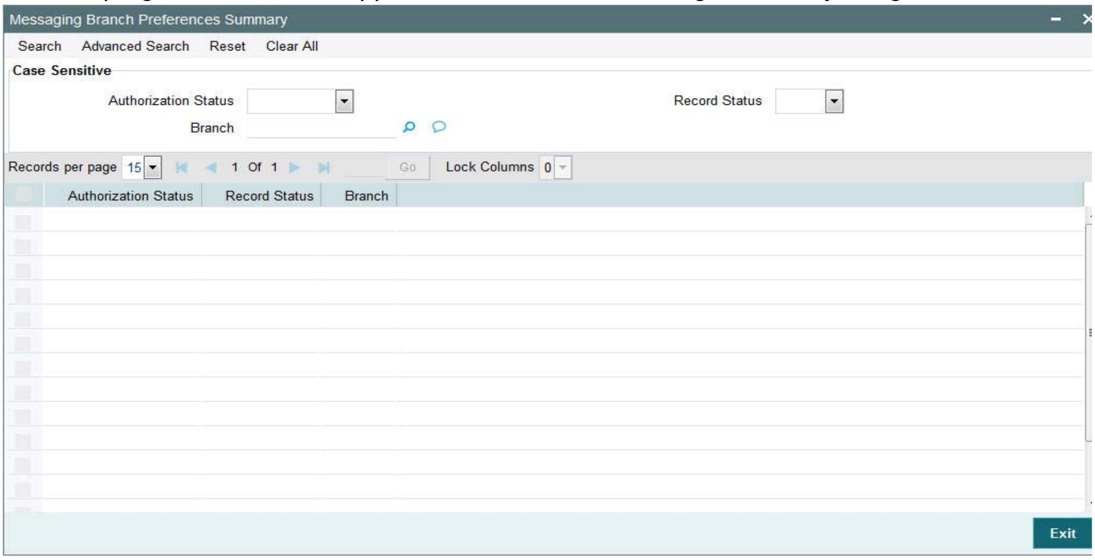
- Cancel
- Hold
- Change Node
- Testword
- Auth Repair Incoming

- Carry Forward
- Change Media
- Regenerate
- Change Address
- Reinstate
- Release
- Branch Move
- Test word Check
- Change Priority

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

2.4.3.1 Viewing Messaging Branch Preferences Summary

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



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

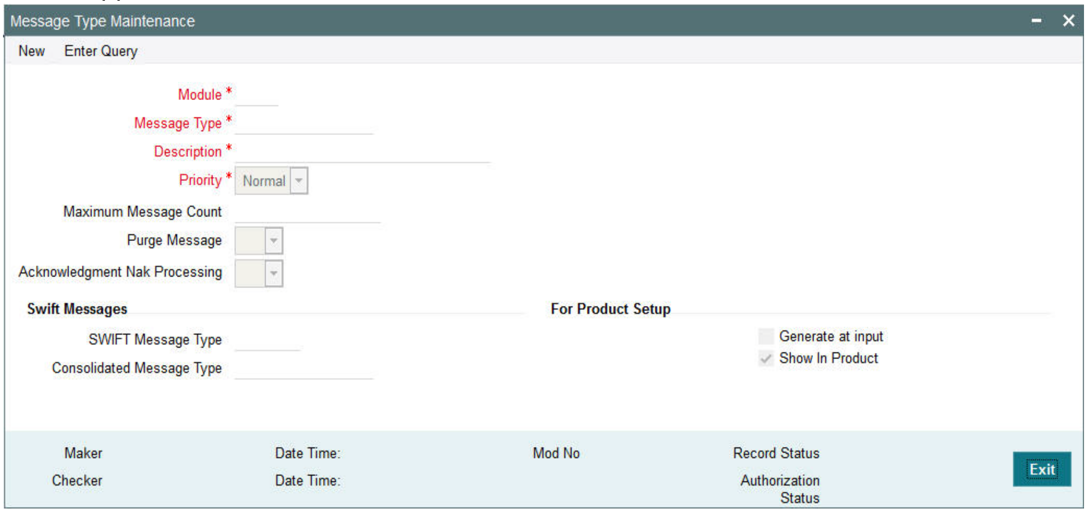
- Authorization Status
- Record Status
- Branch

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

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

2.4.4 Message Type

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



Specify the following fields:

Module

Select the module from the LOV displayed. Select a specific module for which the message type to be maintained

Message Type

Specify the Message type

Description

Specify a valid description for the Message type

Priority

Specify the Priority of the message type - Normal/Medium/High

Maximum Message Count

Define the max message count allowed for that message

Purge Message

Specify if the messages can be purged or not. Select options from the LOV displayed - Blank/ Yes / No

Acknowledgement Nak Processing

Specify if the Nak Acknowledgement to be processed or not. Select options from the LOV displayed - Blank/Yes/No

SWIFT Messages

SWIFT Message Type

Specify the valid SWIFT message type .

Consolidated Message Type

Select the consolidated message type from the list of values

For Product Setup

Generate at input

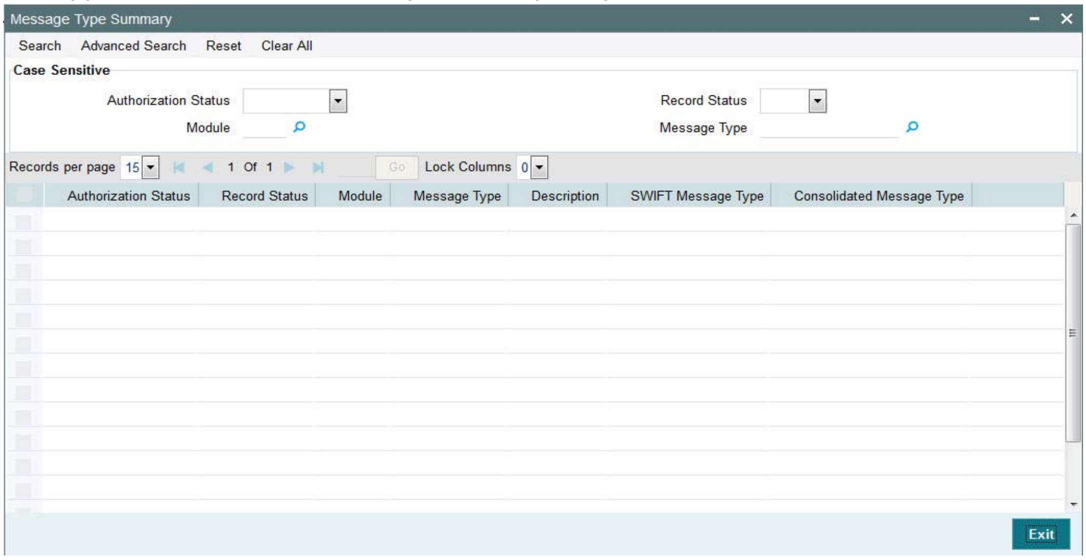
Check this box if the message type maintained, to be generated at input

Show in product

Check this box if the message type maintained, to be shown in product

2.4.4.1 Viewing Message Type Summary

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



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

- Authorization Status
- Record Status
- Module
- Message Type

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

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

2.5 Access Rights Maintenances

Access rights can be provided for queue action at user level or at user role level. Access rights maintained is validated when a user tries to do any action on the payment available in the queues

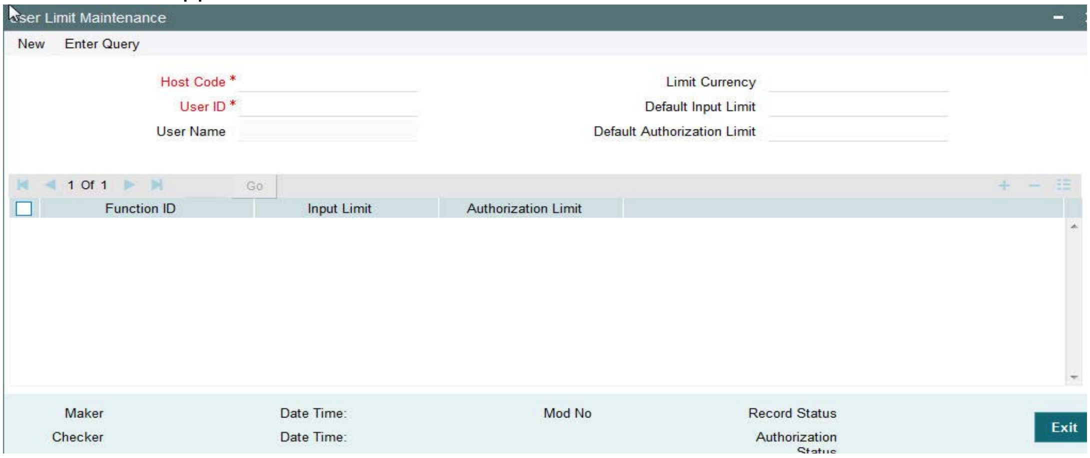
2.5.1 User Limit

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

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

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

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



Specify the following fields:

Host Code

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

User ID

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

User Name

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

Limit Currency

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

Note

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

Default Input Limit

Modify the actual default Input limit, if required.

Note

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

Default Authorization Limit

Modify the actual default authorization limit, if required.

Note

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

Function Id

The list specifies the available transaction and Queue function IDs.

Input Limit

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

Authorization Limit

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

Note

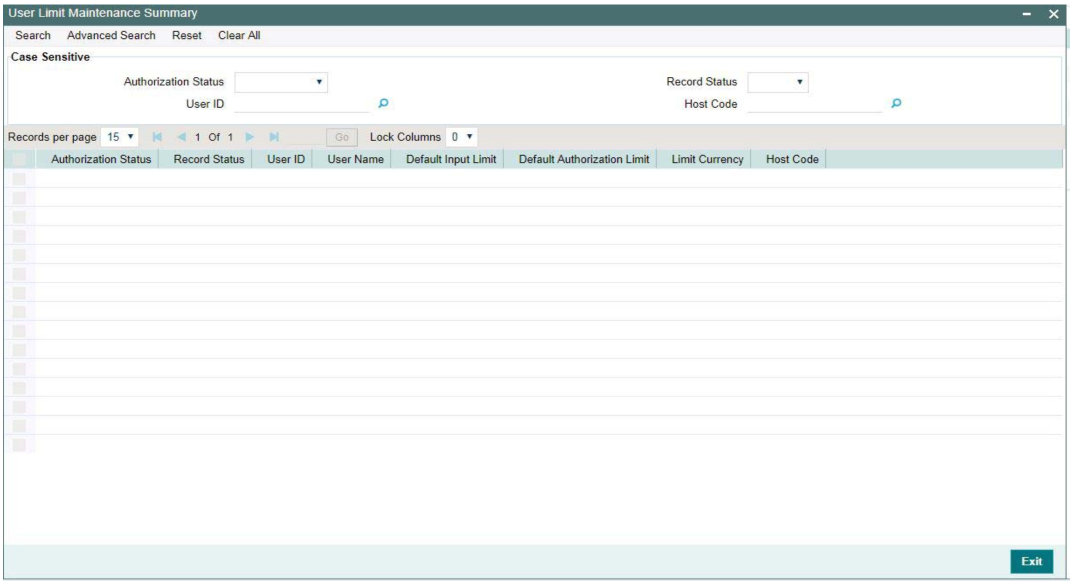
– It is optional to provide input limit/authorization limit in detailed block. However, for every row maintained in the multi-block, it is mandatory to provide both limits.

– For any manual action taken from Oracle Banking Payments, the input / authorization limit is validated. If the limit is exceeded, system displays an error message.

– User limits is not applicable for channel transactions. However, if the channel transactions lands in a Queue, the respective Input/Authorization Limit set for the User for the Queue Function ID applies.

2.5.1.1 Viewing User Limit Maintenance Summary

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



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

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

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

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

2.5.2 Role Limit

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

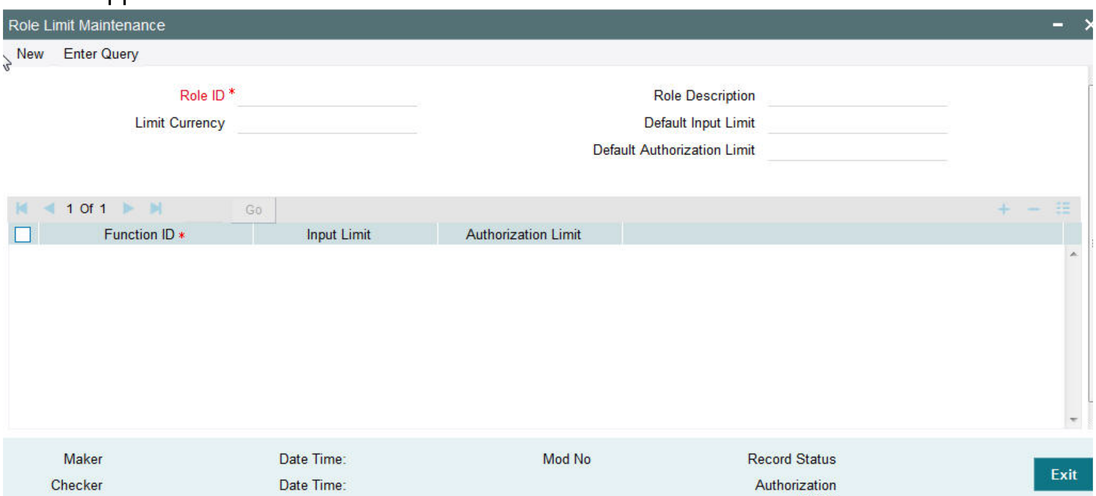
While applying the limits for a transaction or queue action, the priority is given for the limits maintained at User ID level.

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

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

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

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



Specify the following fields:

Role ID

Select the appropriate role from the LOV.

Role Description

Depending on the selected role, the description gets populated.

Limit Currency

Select the required currency from the LOV for the limit.

Default Input Limit

Specify the Default Input Limit.

Default Authorization Limit

Specify the Default Authorization Limit.

Note

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

Function Id

Select the function id from the LOV.

Input Limit

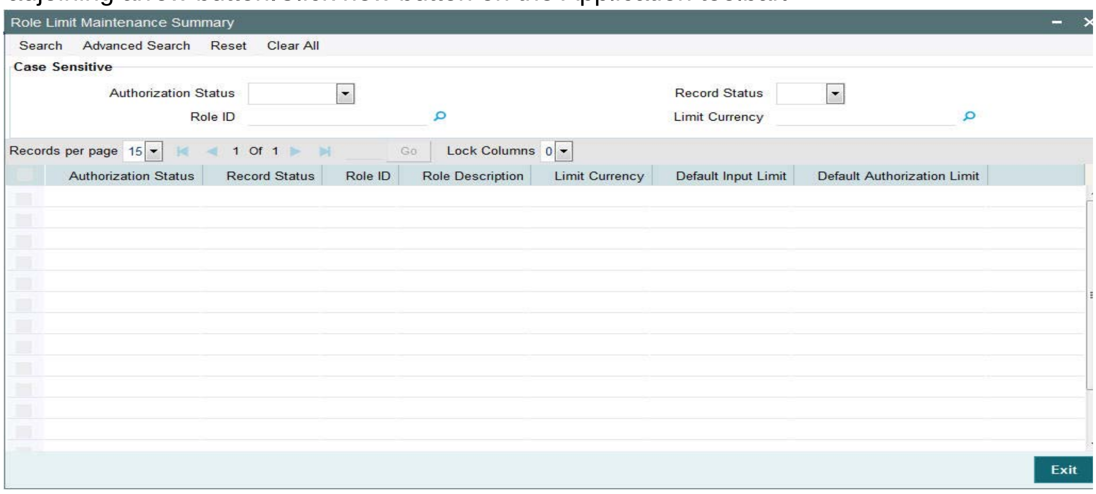
Specify the Input Limit assigned to a user for the host and function ID.

Authorization Limit

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

2.5.2.1 Role Limit Maintenance Summary

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



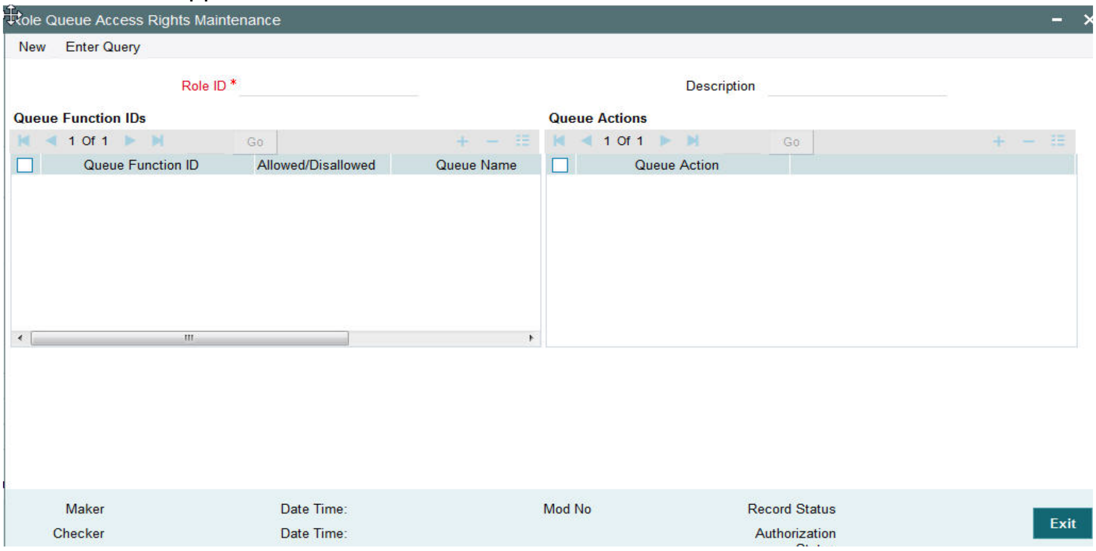
You can search using one or more of the following parameters:

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

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using ‘Export’ button

2.5.3 Role Queue Access Rights

You can invoke the 'Role Queue Access Rights' screen by typing 'PMDROLQA' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



You can specify the following details

Role ID

Select the Role Identification from the LOV.

Description

The system displays the description of the role based on the value selected.

Queue Function IDs

Queue Function ID

Specify the Queue Function ID. Alternatively, you can select the Queue Function ID from the option list. The list displays all valid Queue Function IDs maintained in the system.

Allowed/Disallowed

Select the value provided from the drop down. The options are Allowed and Disallowed. This field is set to denote whether the allowed or disallowed listed of actions are maintained

Queue Name

The system displays the name of the queue based on the value selected.

Queue Code

The system displays the code of the queue based on the value selected.

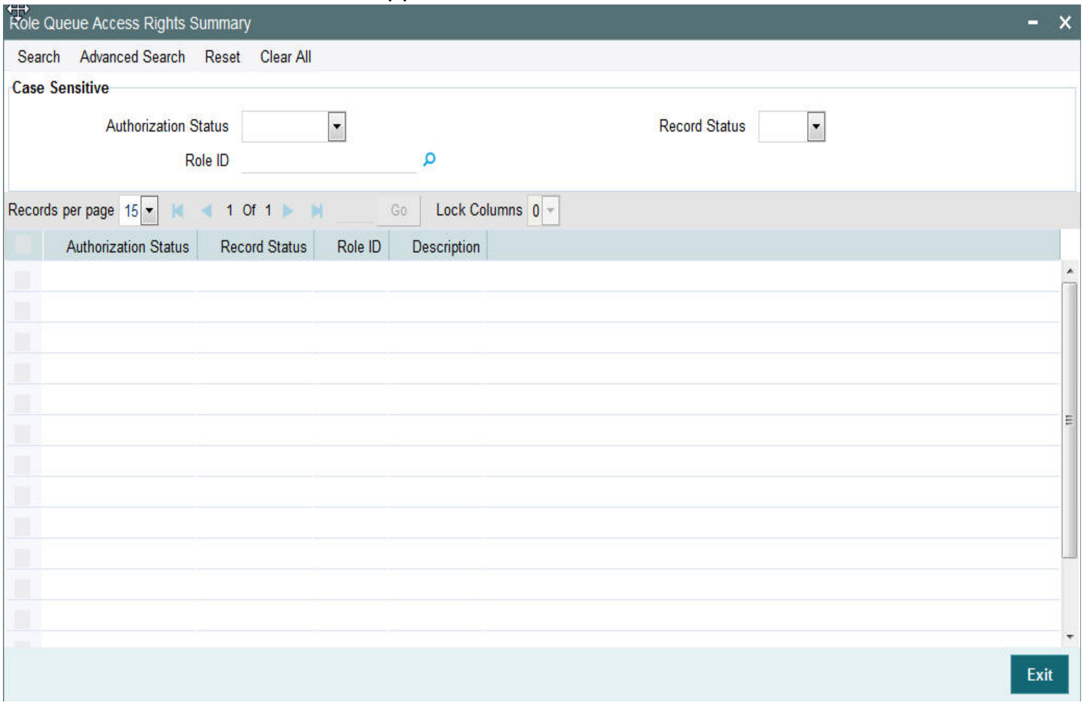
Queue Actions

Queue Action

Select the Queue Action from the LOV. For a Queue function ID selected, you can maintain the Queue Actions in the multi-block section. The queue actions applicable for the function ID selected only are listed.

2.5.3.1 Role Queue Access Rights Summary

You can invoke “Role Queue Access Rights Summary ” screen by typing ‘PMSROLQA’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



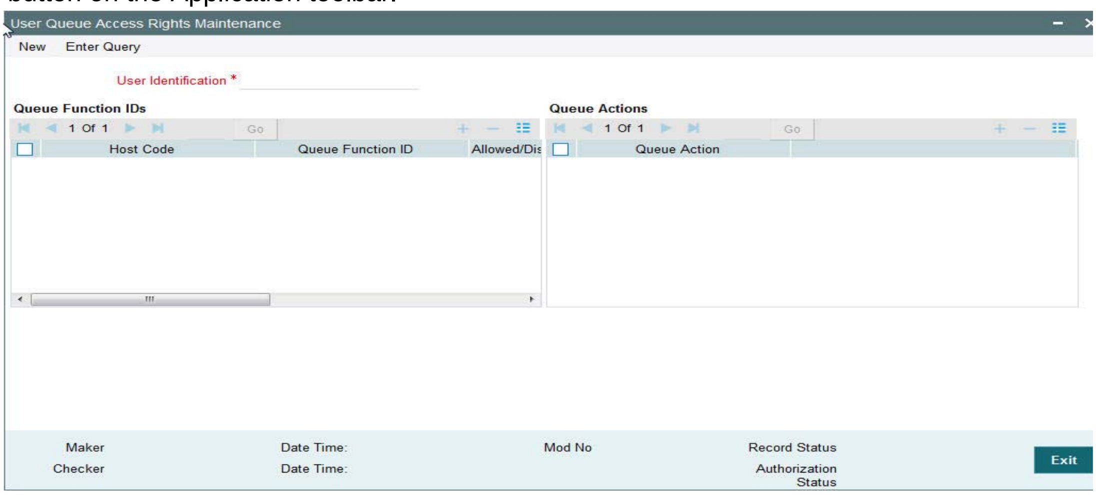
You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Role Id

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

2.5.4 User Queue Access Rights

You can invoke the ‘Role Queue Access Rights’ screen by typing ‘PMDUSRQA’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



You can specify the following details

User Identification

Select the user Identification from the LOV.

Queue Function IDs

Host Code

Select the host code of the logged in user from the LOV.

Queue Function ID

Specify the Queue Function ID. Alternatively, you can select the Queue Function ID from the option list. The list displays all valid Queue Function IDs maintained in the system.

Allowed/Disallowed

Select the value provided from the drop down. The options are Allowed and Disallowed. This field is set to denote whether the allowed or disallowed listed of actions are maintained

Queue Name

The system displays the name of the queue based on the value selected.

Queue Code

The system displays the code of the queue based on the value selected.

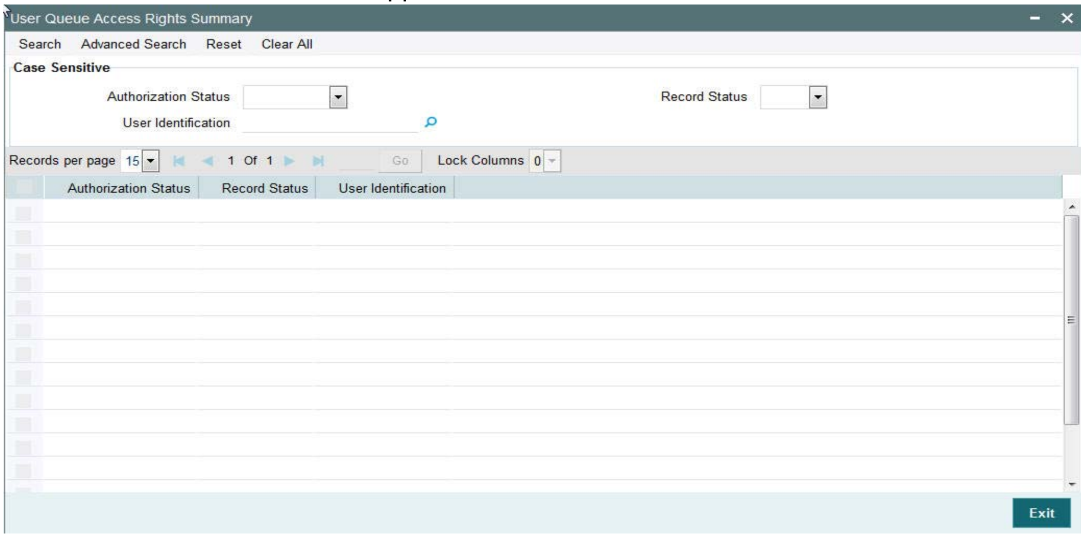
Queue Actions

Queue Action

Select the Queue Action from the LOV. For a Queue function ID selected, you can maintain the Queue Actions in the multi-block section. The queue actions applicable for the function ID selected only are listed.

2.5.4.1 User Queue Access Rights Summary

You can invoke “User Queue Access Rights Summary” screen by typing ‘PMSUSRQA’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



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

- Authorization Status
- Record Status

- User Identification

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

Note

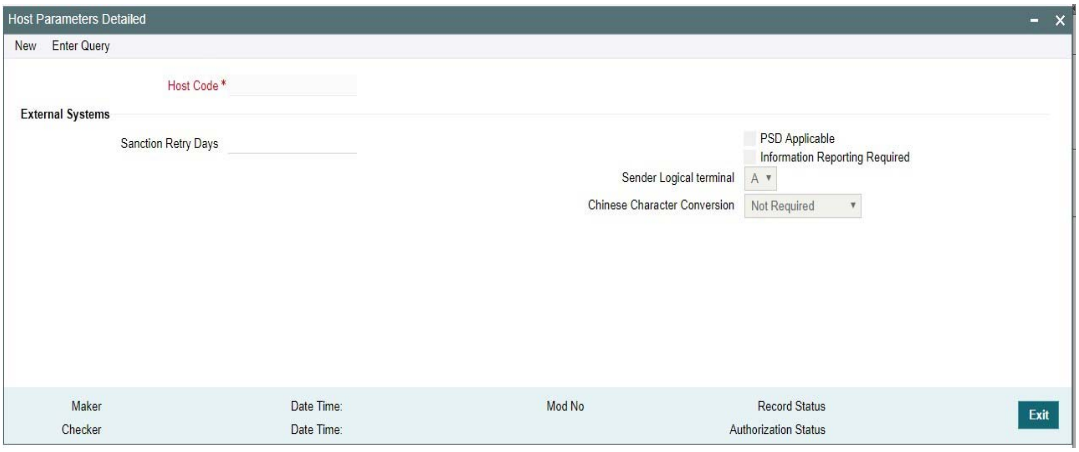
User queue access rights, if available take precedence over Role access Rights maintained.

2.6 Common Payments Maintenances

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

2.6.1 Host Parameters

You can maintain parameters for payments at the host level in the ‘Host Parameters’ screen. You can invoke the ‘Host Parameters’ screen by typing ‘PMDHSTPR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



You can specify the following details:

Host Code

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

External Systems

Sanction Retry Days

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

PSD Applicable

Check this box to apply PSD Preference.

Information Reporting Required

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

Sender Logical terminal

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

- A - Select this option if the system is generating outbound messages with logical terminal code for Sender BIC.
- X - Select this option if SWIFT messages are sent out with logical terminal code X for the sender BIC.

Chinese Character Conversion

Select the Chinese Character Conversion options from the drop-down. The options are Not Required/ Simplified Chinese/ Traditional Chinese. The default option is Not Required.

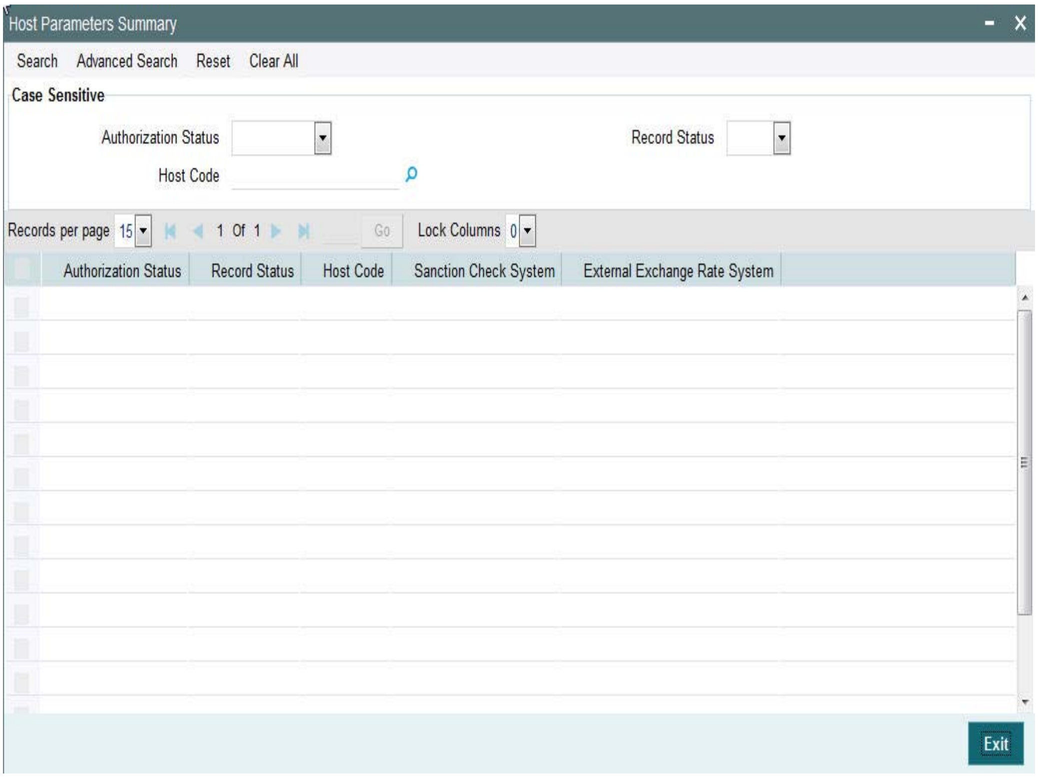
- Simplified Chinese or Traditional Chinese - System does a Chinese character replacement with CCC codes for outbound payment messages.
- For an inbound message, CCC codes are replaced with Chinese characters. The type of the character is defined by the Conversion preference at the host level.
- Chinese character replacement are applicable for the following list of fields /messages for both cross-border and RTGS:

A. Message Type	B. Field Details
C. MT 101, MT 102, MT 102 STP, MT 103, MT 103 STP, MT 103 REMIT, MT 110	D. Fields 50a & 59a
E. MT 202, MT 202 COV, MT 203, MT 205, MT 205 COV, MT 210	F. Field 58a G. Fields 50a & 59a if available as part of the message
H. MT 910	I. Field 50a

For more details on the Chinese Code Word changes, refer to Cross Border User Guide.

2.6.1.1 Viewing Host Parameter Summary

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



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

- Authorization Status
- Record Status
- Host Code

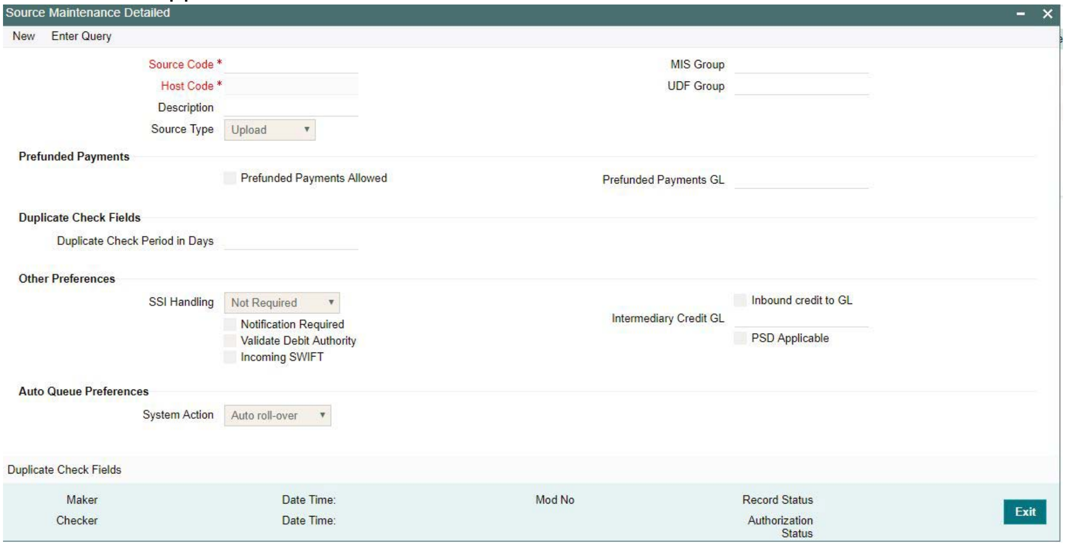
Once you have specified the search parameters, click ‘Search ‘button. The system displays the records that match the search criteria.

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

2.6.2 Source

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

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



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

You can specify the following fields:

Source Code

Specify a unique source code.If it is manual input, system popolates the option as ‘MANL’

Host Code

Sytsem defaults the Host Code as users logged in Branch code.

Description

Specify a brief description on the source code.

Source Type

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

- Upload
- Manual Input

MIS Group

Select the required MIS Group.

UDF Group

Select the required UDF Group.

Prefunded Payments

Prefunded Payments Allowed

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

Prefunded Payments GL

Specify the required Prefunded Payments GL from the list of values.The GL specified here is defaulted in the Transaction input screens for that Source, when Prefunded Payments allowed checkbox is checked.

Duplicate Check Fields

Duplicate Check Period in Days

Specify the days used for Duplicate Check.

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

Other Preferences

SSI Handling

Select the option for SSI Handling.

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

Notification Required flag

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

Validate Debit Authority

This flag denotes whether debit authorities to be validated everytime for the source.

Incoming SWIFT

This flag indicates if the Incoming SWIFT transactions are allowed for the specified Source Code.Only when this option is checked here, it is allowed for the respective sources.

> **Note**
>
> - When the Incoming SWIFT option is not checked for a particular Source Code(i.e. MANL/SWIFT/SWIFT), then the upload or transaction creation for Incoming SWIFT will be failed
> - When Incoming SWIFT option is checked for respective Source Codes, then incoming SWIFT transactions are allowed

Inbound credit to GL

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

> **Note**
>
> – The system verifies whether ‘Inbound Credit to GL’ is checked for the source if a transaction is input or received with ‘Credit to GL’ flag checked. If it is not preferred for the source, error is displayed.
>
> – It is not mandatory to have a credit account /customer for the transaction if credit to GL flag is checked for the transaction. On enrich or save the system populates the credit account as the ‘Intermediary Credit GL’ maintained for the source.

– If credit account or customer is available, it is retained. However, all customer/ account related validations are skipped.
– Credit account currency is set same as transfer currency.

Intermediary Credit GL

Select the Intermediary Credit GL from the list of values.

Note

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

PSD Applicable

This flag denotes whether PSD - charges and claim are applicable for the source.Only when this option is selected here, it is allowed for the respective sourcesAuto Queue Preferences

System action

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

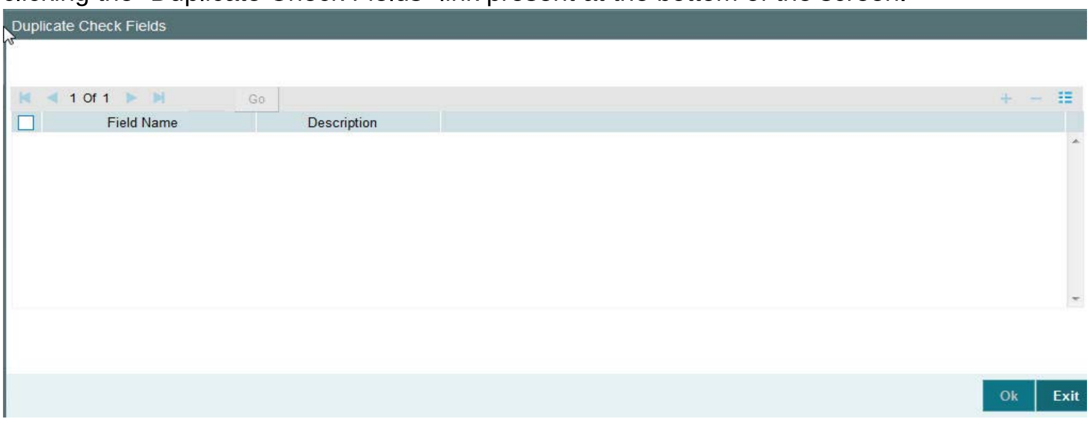
This preference maintained for the source is considered for the pre-funded payments in the following scenarios:

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

2.6.2.1 Duplicate Check Fields

You can capture Duplicate Check Fields information.

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



Specify the following details.

Duplicate Check Fields

Field Name

The fields/criterias based on which duplicate check has to be performed for a payment transaction is defined here. System will validate for duplicate transactions for the values defined here.Select the Field Name from the factory shipped values.Following are the LOV available:

- CO_ID (Customer Identification)
- CRDTR_ACC (Creditor Account)
- CRDTR_BANK_BIC (Creditor Bank BIC)
- CRDTR_BANK_CODE (Creditor Bank Code)
- CUSTOMER_No (Customer Number)
- DBTR_ACC (Debtor Account)
- DBTR_BANK_BIC (Debtor Bank BIC)
- DBTR_BANK_CODE (Debtor Bank Code)
- END_TO_END_ID (End to End ID)
- NETWORK (Network)
- TFR_AMT (Transfer Amount0
- TFR_CCY (Transfer Currency)
- VALUE_DATE (Value Date)

Description

Description of the Field Name selected is displayed here

Note

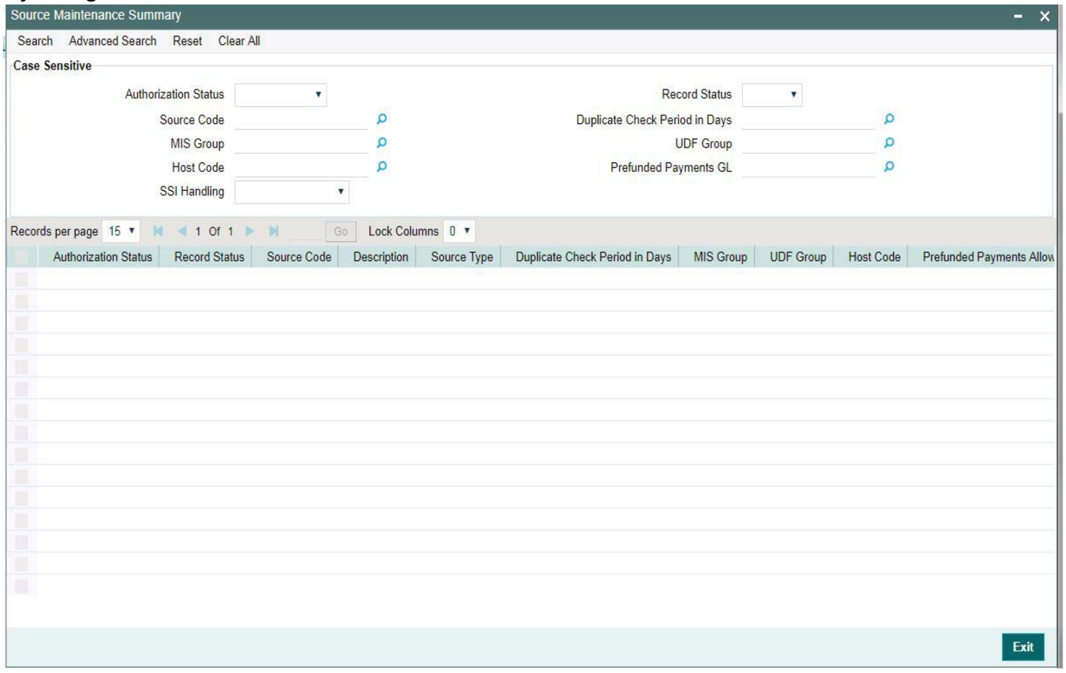
A new duplicate check parameter VALUE_DATE is provided in the Source maintenance PMDSORCE. This maps instruction date for cross-border, RTGS, ACH, US ACH and Fedwire payments. For Book transfer, Clearing and Collections, this will be mapped to transaction value date

---

2.6.2.2 Viewing Source Maintenance Summary

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

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



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

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

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

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

2.6.3 Source Network Preferences

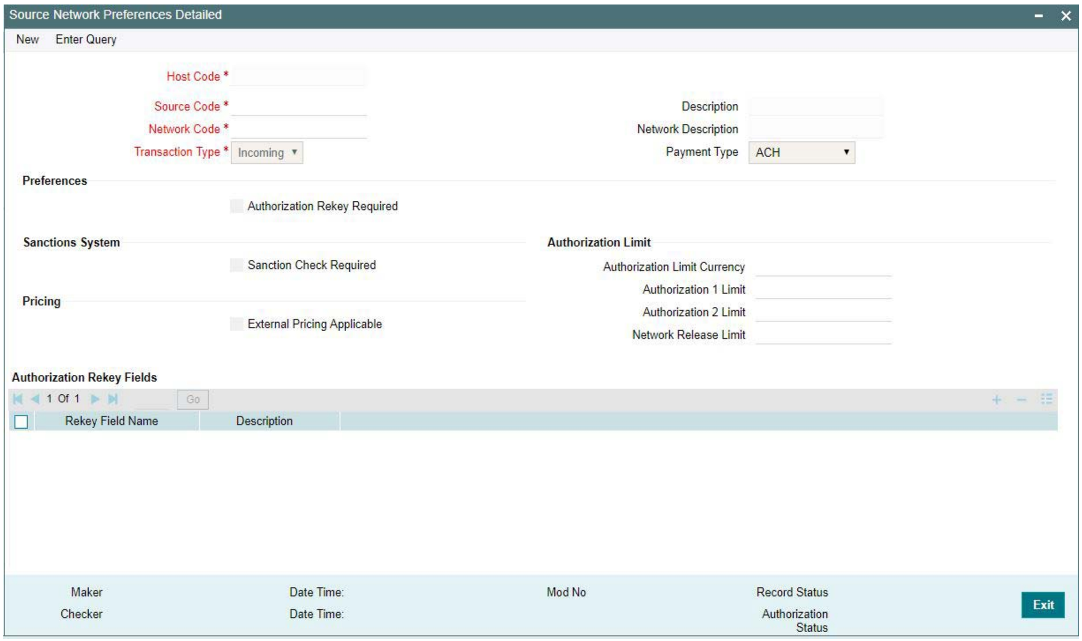
You can maintain Source Network Preferences for capturing preferences at source and network level for each transaction type.

Usage of Source Network Preferences

- Authorization re-key required flag is added in Source Network preferences.If re-key is required, it is possible to maintain the re-key fields applicable.
- The list of fields is populated based on the payment type linked to the Network selected.
- Static maintenance is provided for populating available field values for each payment type/transaction type.

- All applicable re-key fields is part of the Authorization screen.For any of the available fields, if re-key is not applicable, actual field values are populated by system and the fields are disabled in authorization screen. In authorization screen, fields for which re-key is applicable will be null and editable by user.
- On processing authorization, the system checks whether re-key values by the authorizer are matching with actual values available as part of transaction details.

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



You can specify the following fields:

Host Code

Defaults the Host Code of the logged in branch.

Source Code

Specifies all valid source codes applicable.

Source Description

Displays the description of the source code.

Network Code

Specifies all valid network codes applicable to the host.

Network Description

Specifies the description of the network.

Transaction Type

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

Payment Type

Specifies the type of payment linked to the network.

Preferences

Authorization Re-key Required

Check this box to enable authorization in the transaction screns for the fields specified in Authorization Rekey fields. System validates the authorization fields for all the networks maintained.

Sanctions System

Sanction Check Required

Check this box to introduce a Sanction Check.

Pricing

External Pricing Applicable

Check this box to introduce an External Pricing System Maintenance.

Authorization Limits

Authorization Limit Currency

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

Authorization Limit 1

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

Authorization Limit 2

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

Note

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

- Payment transactions is be moved to Authorization Limit Level 1 Queue if transaction amount exceeds the authorization limit 1 maintained for Payment transactions.This check is done after initial validations.
- The transactions will be moved to Authorization Limit Level 2 Queue if transaction amount exceeds the authorization limit 2 maintained.
- These checks will be applicable for both channel and user input transactions. These checks are not applicable for payments processed in bulk.
- Authorization limits check are applicable for
  - Domestic Low Value Payments (ACH)
  - Book Transfer
  - Domestic High value Payments (RTGS)
  - Cross border Payments

Network Release Limit

Any India RTGS transaction with Transfer Amount greater than the Network release Limit specified here, is moved to Network Cutoff Queue.

Note

This is applicable only for India RTGS

Authorization Rekey Fields

User can define the authorization rekey fields here, which is validated during the transaction authorization.

Rekey Field Name

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

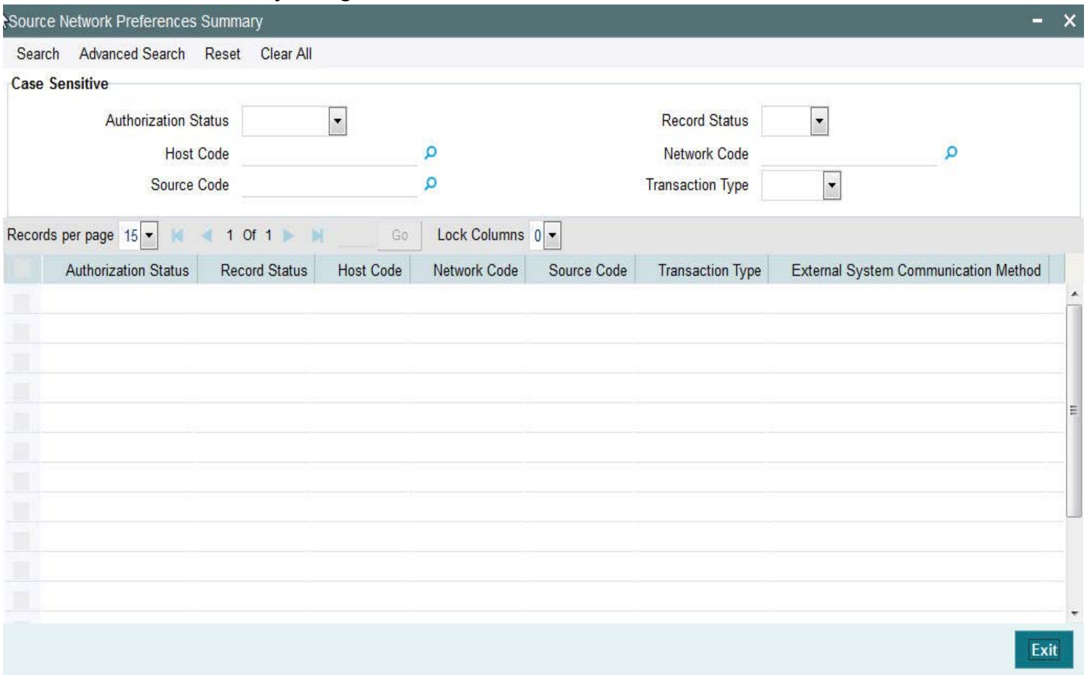
- CR_AC_NO (Credit Account Number)
- CR_IBAN (Creditor IBAN)
- DR_AC_IBAN (Debtor IBAN)
- DR_AC_NO (Debit Account Number)
- INSTRUCTION_DATE (Instruction Date)
- TRANSFER_AMT (Transfer Amount)
- TRANSFER_CCY (Transfer Currency)

Field Description

This field is applicable based on the Rekey field chosen.

2.6.3.1 Viewing Source Network Preferences Summary

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



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

- Authorization Status

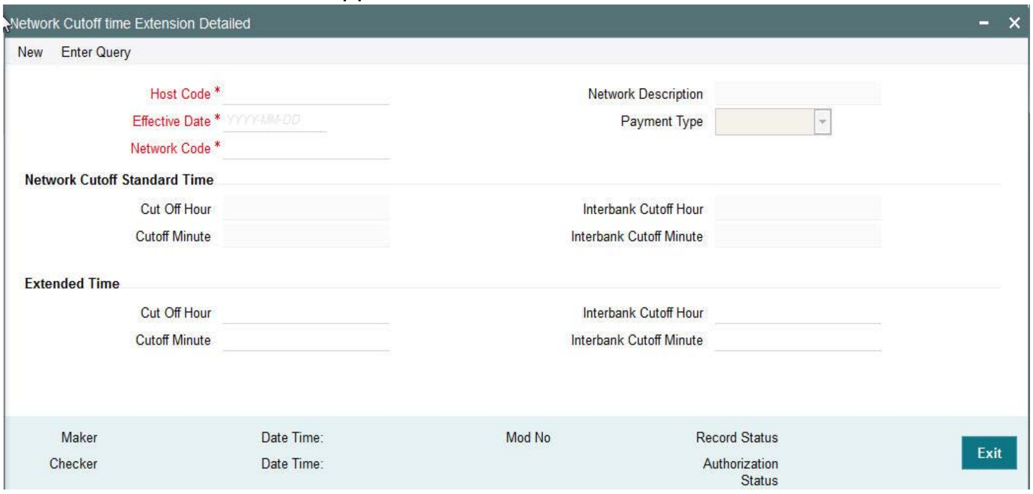
- Record Status
- Host Code
- Network Code
- Source Code
- Transaction Type

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.Double click a record to view the detailed network maintenance screen. You can also export the details of selected records to a file using ‘Export’ button.

2.6.4 Network Cutoff time Extension

A new maintenance is provided for maintaining Network cutoff time extensions for a particular day.This maintenance is valid for the effective date maintained.

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



You can specify the following fields;

Host Code

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

Effective Date

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

Network Code

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

Network Description

Based on the Network selected, Network Description is populated.

Payment Type

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

Network Cutoff Standard Time

Cut Off Hour

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

Cutoff Minute

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

Interbank Cutoff Hour

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

Interbank Cutoff Minute

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

Extended Time

Cutoff Hour

Specify the network cut-off hour.

Cutoff Minute

Specify the network cut-off minute.

Interbank Cutoff Hour

Specify the hour for the Interbank Cutoff.

Interbank Cutoff Minute

Specify the minute for the Interbank Cutoff.

Note

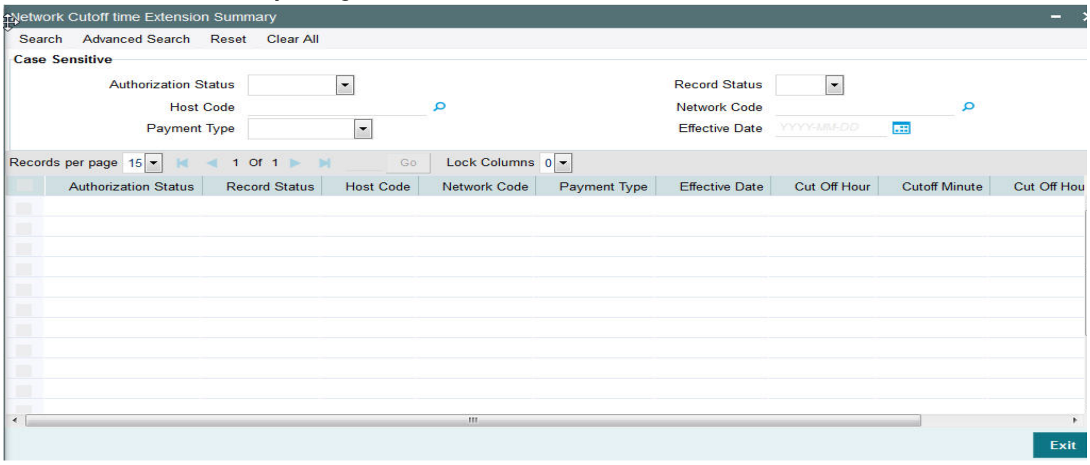
The time entered has to be later than the standard time. System will validate the same. Interbank cutoff time maintenance is applicable for RTGS payment type.

2.6.4.1 Processing Changes

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

2.6.4.2 Network Cutoff time Extension Summary

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



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

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

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

2.6.5 Payment Processing Cut off Time

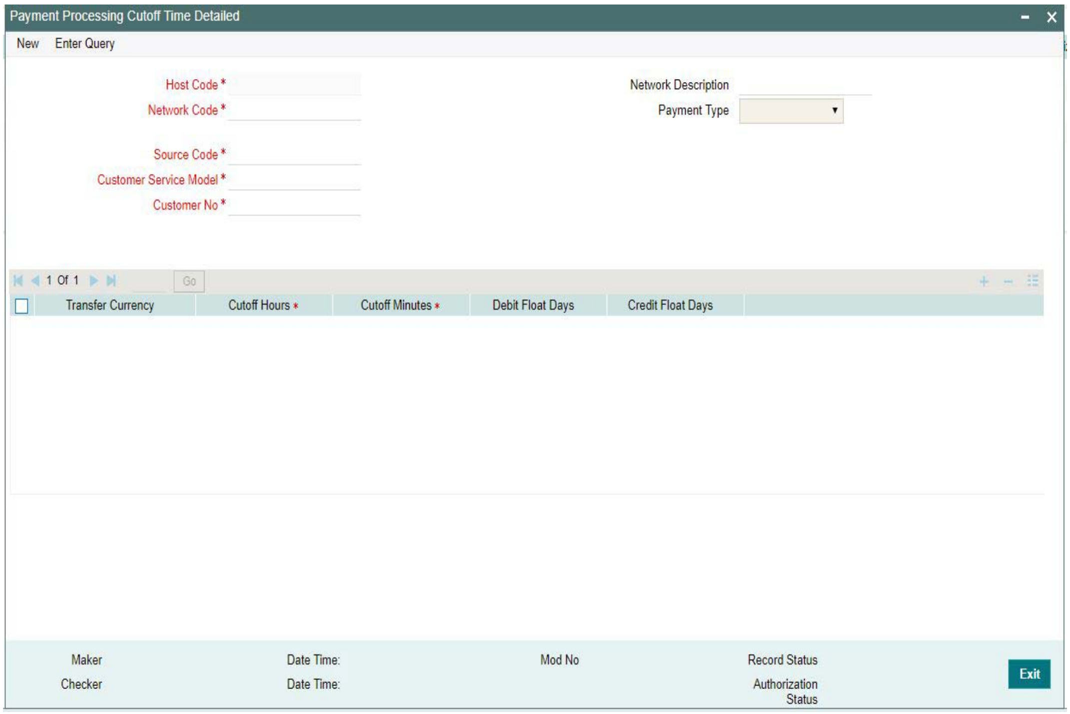
You can define currency wise transaction cutoff time using 'Payment processing cutoff time' screen.

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

Note

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

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



You can specify the following fields:

Host Code

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

Network Code

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

Network Description

The system displays the network description.

Payment Type

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

Source Code

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

Note

You can also select the value ALL, if required.

Customer Service Model

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

Note

You can also select the value ALL, if required.

Customer Number

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

Note

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

Transfer Currency

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

Cutoff Hours

Specify the cutoff time in hours.

Cutoff Minutes

Specify the cutoff time in minutes.

Debit Float Days

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

Credit Float Days

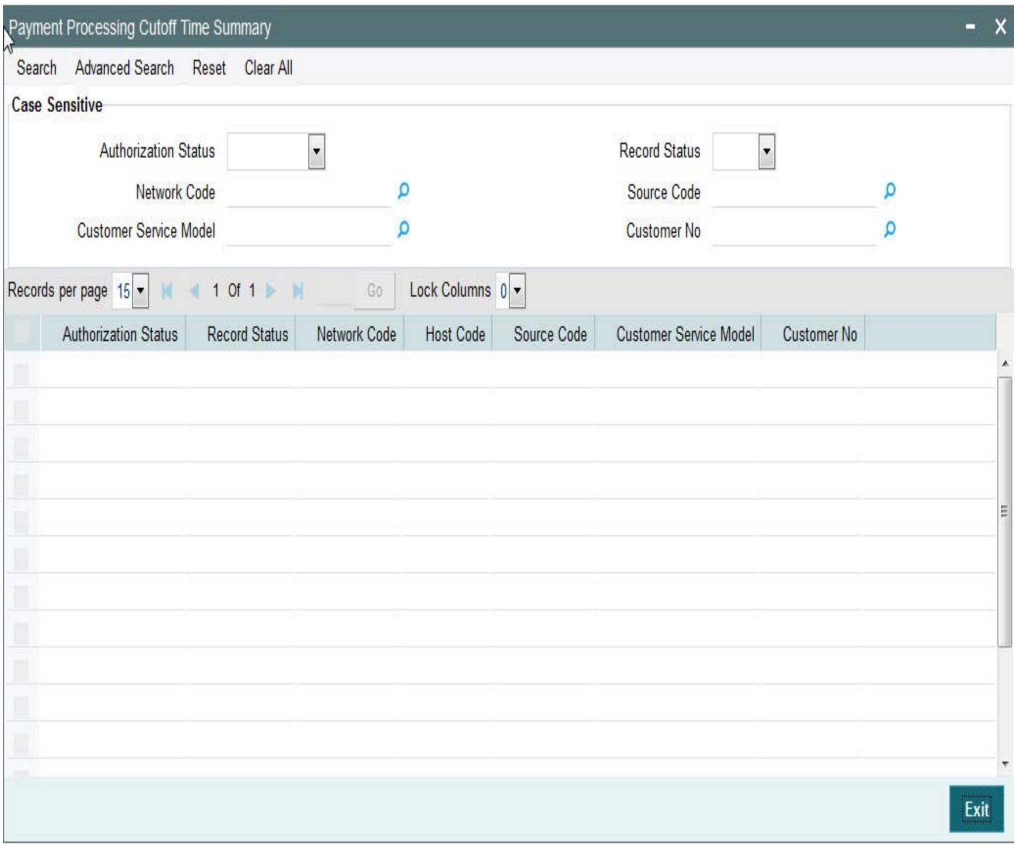
You can specify Credit float days applicable only for incoming payment. Credit Float days would be added to the Value date to derive the Credit Value Date for incoming payment.

Note

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

2.6.5.1 Payment Processing Cutoff Time Summary

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



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

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

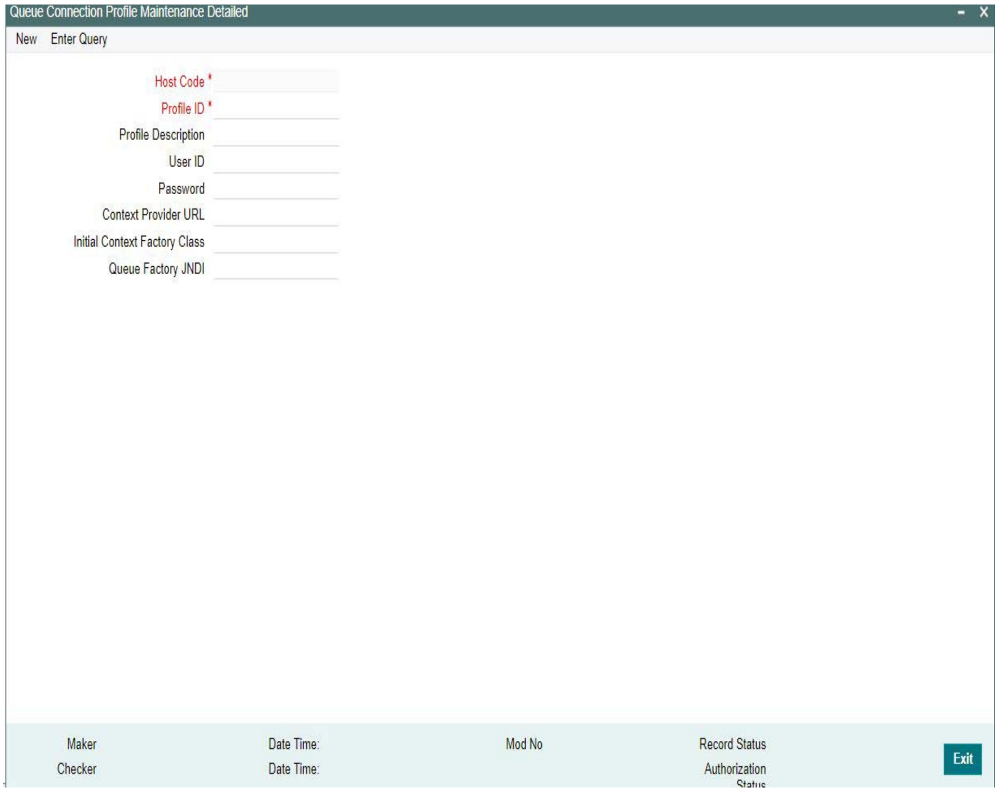
Once you have specified the search parameters, click ‘Search ’ button. The system displays the records that match the search criteria.

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

2.6.6 Queue Connection Profile

This is a common screen for all queue profile maintenance. JMS Queues maintained in “Network Queue Connection Maintenance” screen, refers to this screen for queue profiles.

You can invoke “Queue Connection Profile Maintenance Detailed” screen by typing ‘PMDQPROF’ in the field at thetop right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following details in the fields:

Host Code

Host Code of the User’s logged in branch is defaulted .

Profile ID

Specify the profile ID. This is a mandatory field and maximum of 35 characters are allowed to input.

Profile Description

Specify the description of the Profile ID. This is a mandatory field and maximum of 35 characters are allowed to input.

User ID

Specify a valid User ID. Maximum length of 35 characters are allowed.

Password

Specify a valid Password.Maximum length of 35 characters are allowed.

Context Provider URL

Specify the URL for the context provider, which indicates the location of the Queue resources.

This is a mandatory field and maximum of 35 characters are allowed to input.You can also edit the given details.

Initial Context Factory Class

Specify the Initial Context Factory class. This is a mandatory field and maximum of 35 characters are allowed to input.You can also edit the given details.

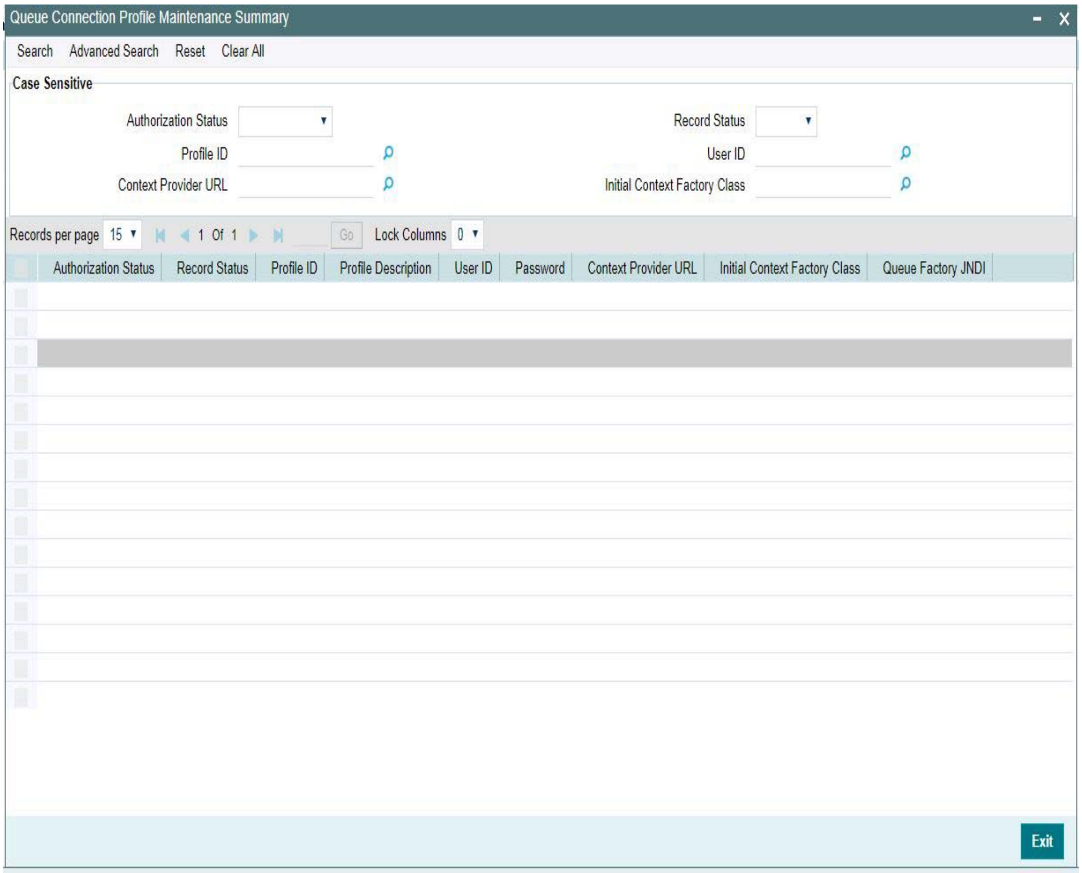
Queue Factory JNDI

Specify the Queue Factory JNDI. This is a mandatory field and maximum of 35 characters are allowed to input.You can also edit the given details.

2.6.6.1 Queue Connection Profile Summary

You can view all the queue connection profiles maintained in this summary screen.

You can invoke the 'Queue Connection Profile Maintenance Summary' screen by typing 'PMSQPROF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Profile ID
- User ID
- Context Provider URL
- Initial Context Factory Class

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

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

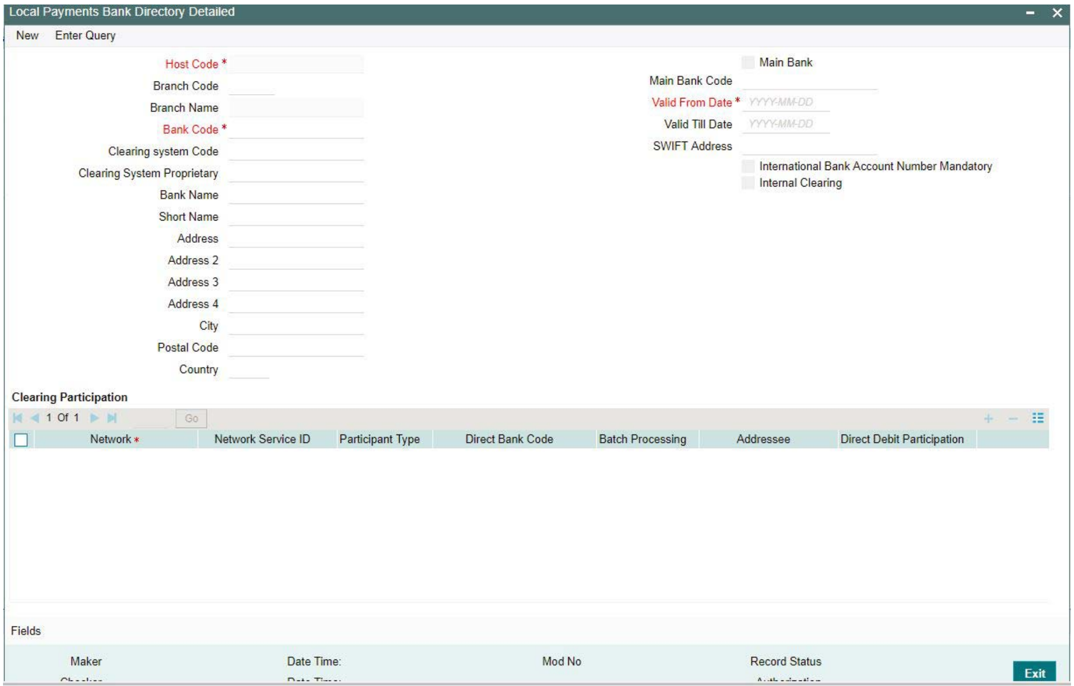
2.6.7 Local Payments Bank Directory

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

Usage of this screen

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

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



Specify the following details in this screen:

Host Code

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

Branch Code

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

Branch Name

System defaults the Branch Name on selecting a valid Branch Code.

Bank Code

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

Clearing System Code

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

Clearing System Proprietary

Select the corresponding clearing system proprietary.

Bank Name

Specify the full name of the bank.

Short Name

Specify a short name to identify the bank.

Address 1 to 4

Specify the address of the bank.

City

Specify the city in which the bank is located.

Postal Code

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

Country

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

Main Bank

Check this box to indicate, that the Bank Code specified is the Main Bank for the Host.

If you check 'Main Bank' check box, then 'Branch Code' and ' Branch Name' should be left blank.The system will allow you to specify the value which is not available in the list

Main Bank Code

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

Valid From Date

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

Valid Till Date

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

SWIFT Address

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

International Bank Account Number Mandatory

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

Internal Clearing

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

Clearing Participation

Network

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

Network Service ID

The system defaults the network service id.

Participant Type

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

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

Direct Bank Code

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

Batch Processing

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

Addressee

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

Direct Debit Participation

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

Note

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

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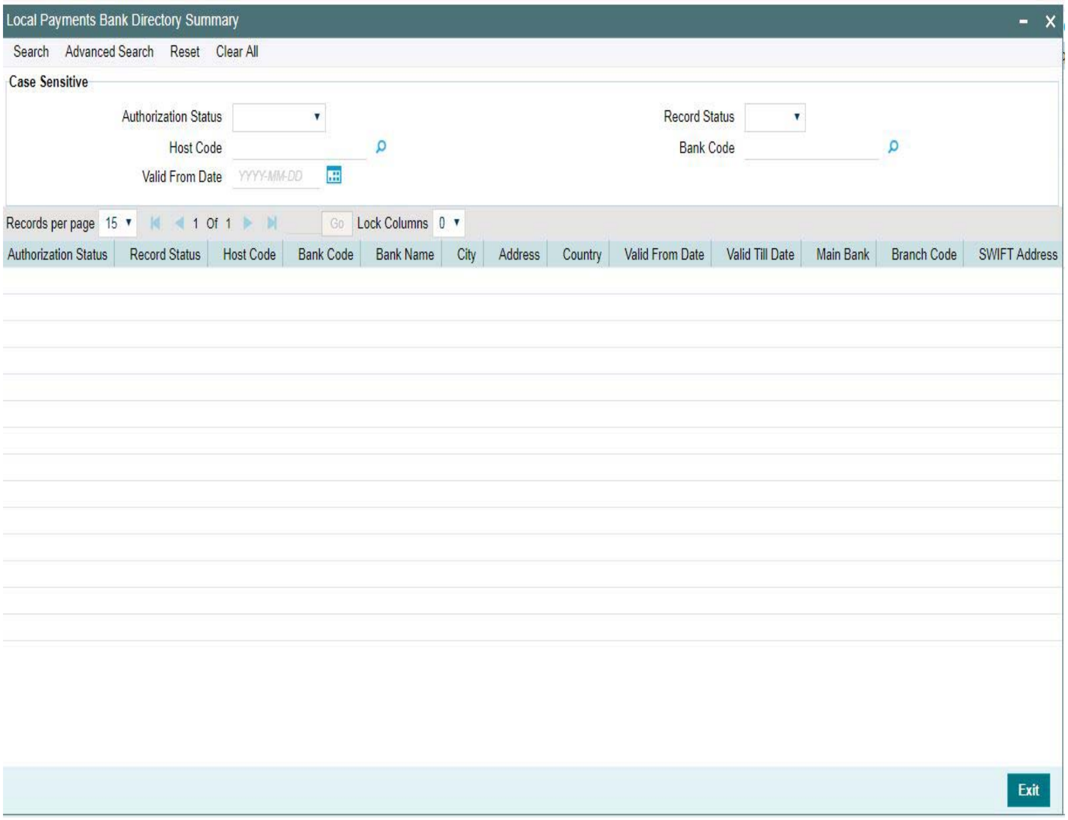
Fields

Click the link to specify the user defined field details.

2.6.7.1 Local Payments Bank Directory Summary

You can view a summary of local payments bank directories maintained through ‘ Local Payments Bank Directory Summary’ screen. To invoke this screen, type ‘PMSBKMNT’ in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

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

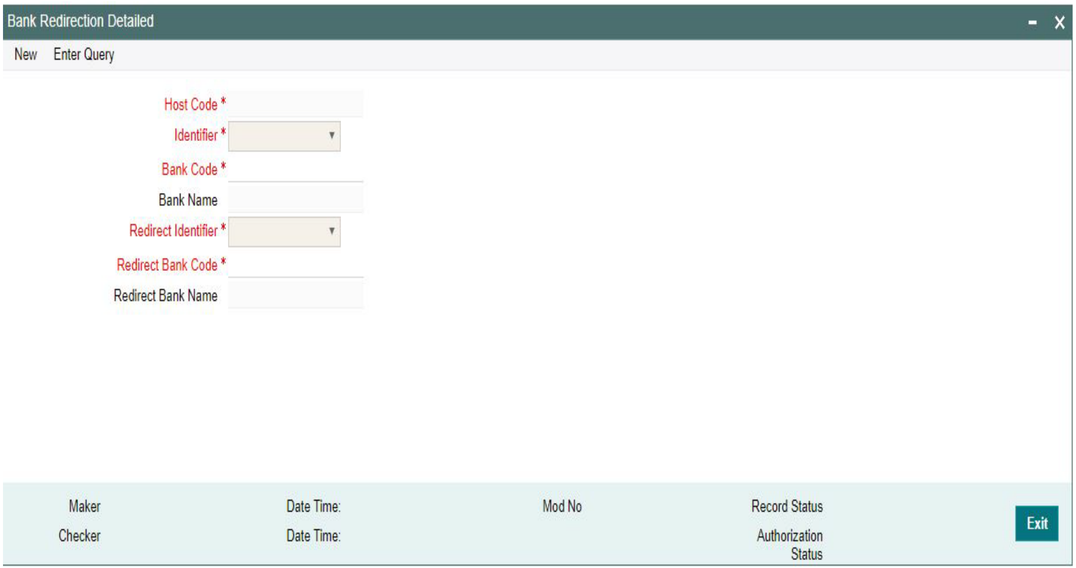
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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

2.6.8 Bank Redirection

You can use Bank re-direction maintenance for replacing existing Bank details, that is no more operated, with the new Bank details to be used for the Payment Transactions.

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



You can capture the following details:

Host Code

System defaults the Host Code of the user’s logged in branch

Identifier

Select the required bank identifier

- BIC
- Local Bank Code

Bank Code

Specify the Bank Code for which redirection is required.Select the BIC from the LOV displayed

Bank Name

The system defaults the Bank Name for the selected Bank Code

Redirect Identifier

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

Redirect Bank Code

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

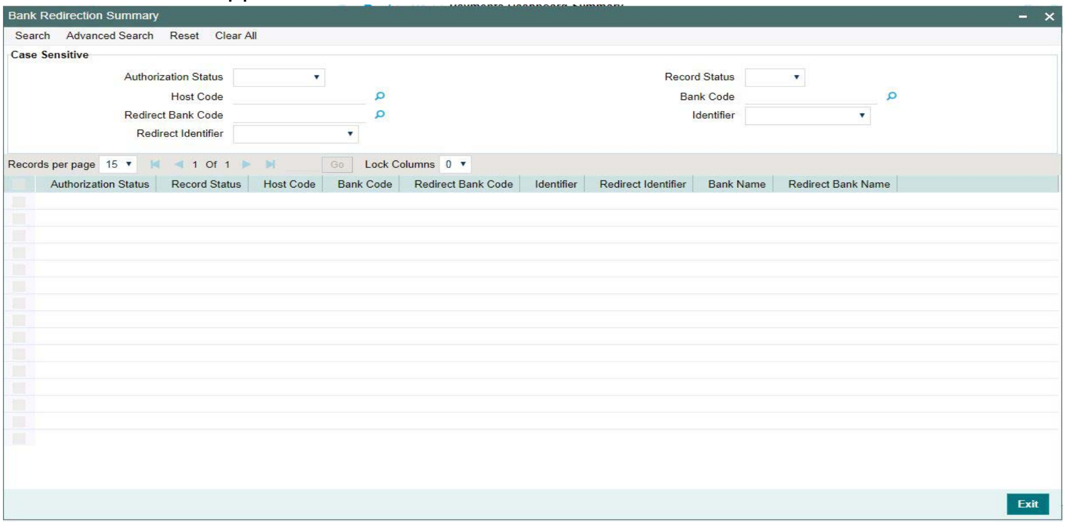
Redirect Bank Name

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

2.6.8.1 Viewing Bank Redirection Summary

You can view the Bank Redirections maintained in the ‘Bank Redirection Summary’ screen.

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



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

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

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

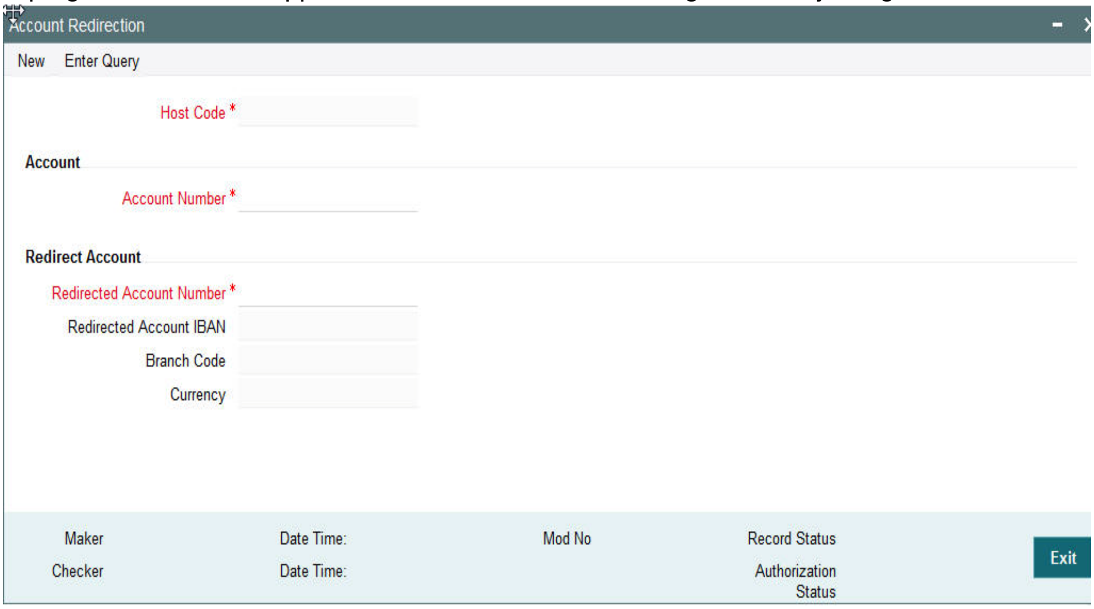
- Authorization Status
- Record Status
- Host Code
- Bank Code
- Redirect Bank Code
- Identifier
- Redirect Identifier
- Bank Name
- Redirect Bank Name

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

2.6.9 Account Redirection

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

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



You can capture the following details:

Host Code

System defaults the Host code of the user’s logged in BranchAccount

Account Number

Specifies the original account number specified in the transaction.

Redirect Account

Redirect Account Number

Specify the redirected account number.

Redirect Account IBAN

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

Branch Code

Account Branch Code is displayed.

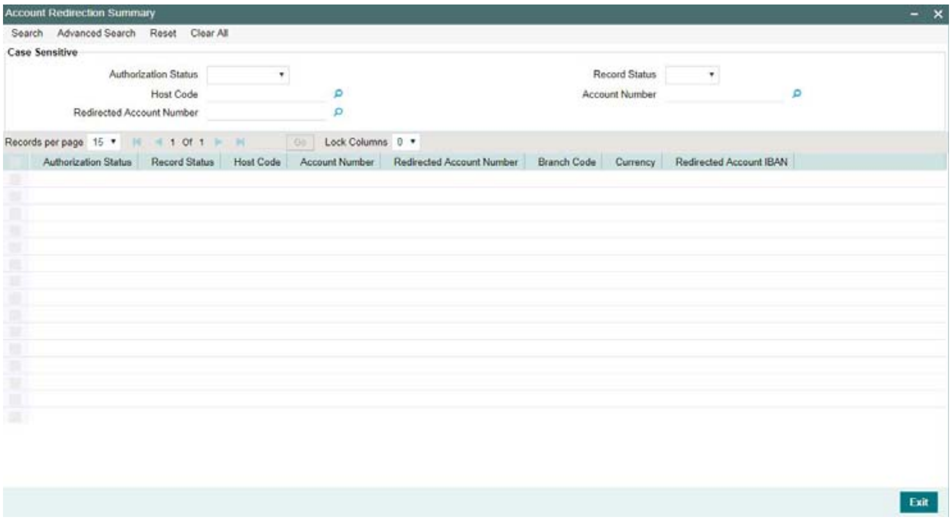
Currency

Account Currency for the re-direct account is displayed.

2.6.9.1 Account Redirection Summary

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

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



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

- Authorization Status
- Record Status
- Host Code
- Account Number
- Redirected Account Number

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

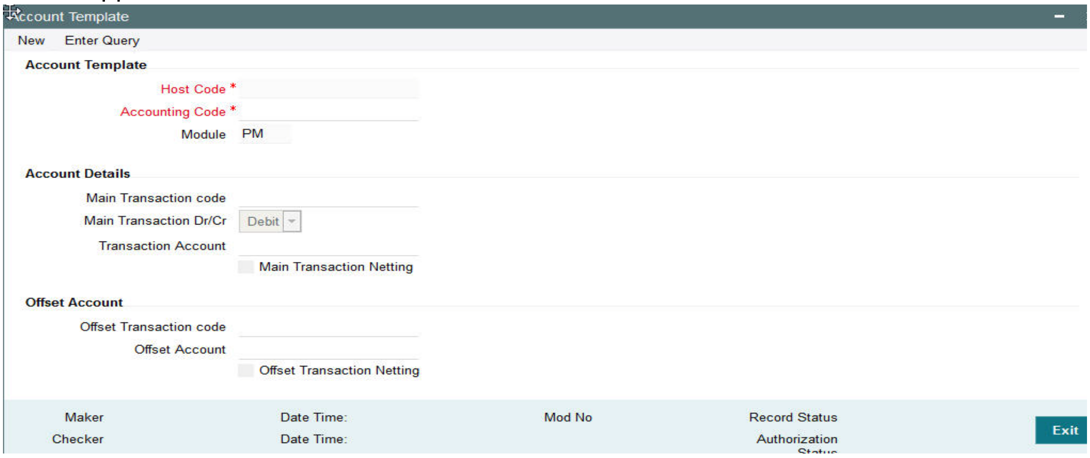
- Authorization Status
- Record Status
- Host Code
- Account Number
- Redirected Account Number
- Branch Code
- Currency
- Redirected Account IBAN

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

2.6.10 Account Template

Account Template details can be captured using this screen

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



Specify the following fields:

Account Template

Host Code

System defaults the Host Code of user’s logged in branch

Accounting Code

Specify the accounting code

Module

Specify the module.

Account Details

Main Transaction code

Select the Main Transaction Code from the list of values displayed

Main Transaction Dr/Cr

Specify if the main transaction is Credit or Debit transaction.

Transaction Account

Select the Transaction Account from the list of values displayed.for the transaction code specified

Main Transaction Netting

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

Offset Account

Offset Transaction code

Specify the Offset Transaction code from the list of values.

Offset Account

Select the offset account from the list of values displayed

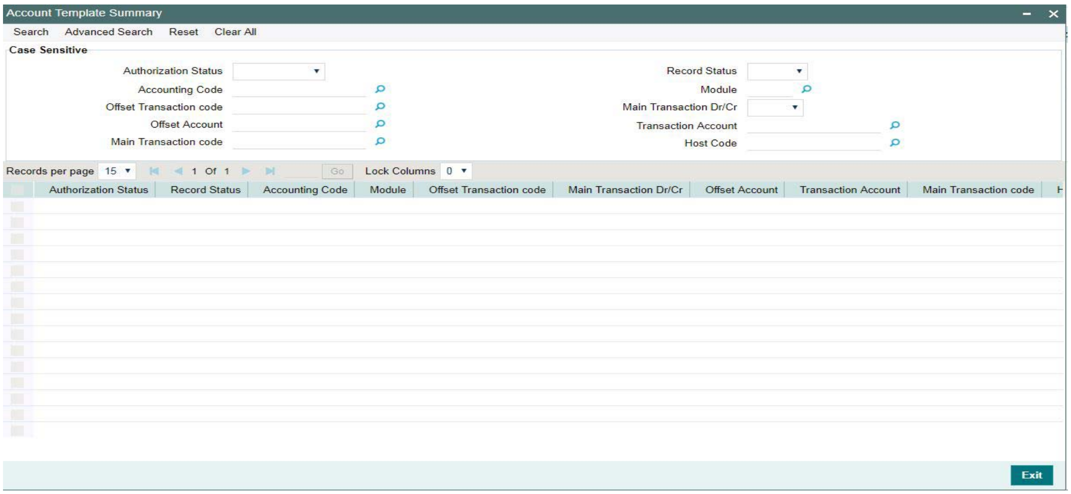
Offset Transaction Netting

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

Click on ‘Save’ to save the maintainances done

2.6.10.1 Viewing Account Template Summary

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



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

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

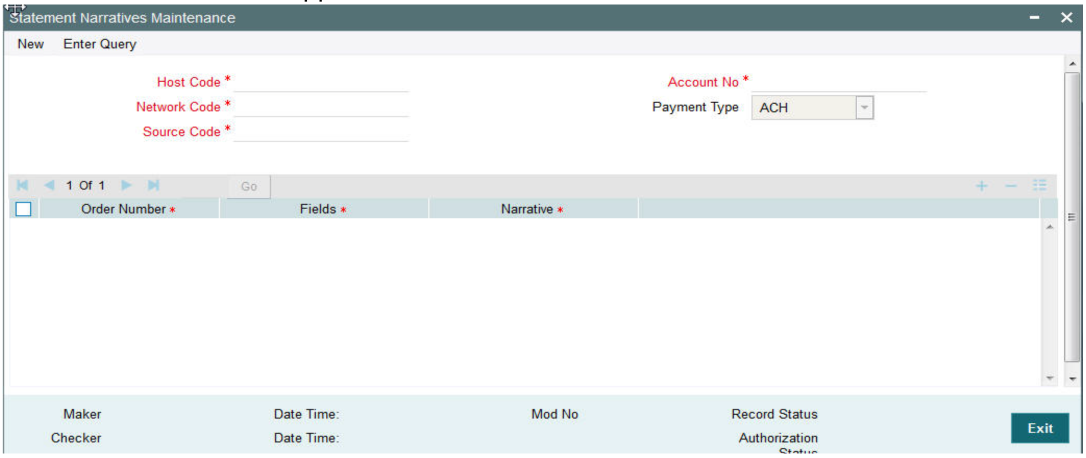
Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using ‘Export’ button

2.6.11 Account Statement Narrative

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

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

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



Specify the following fields:

Host Code

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

Account No

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

Network Code

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

Payment Type

The system indicates the payment type by default.

Source Code

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

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

Network	**Source**	**Account**
Specific	Specific	Specific
Specific	ALL	Specific
Specific	Specific	ALL
Specific	ALL	ALL

Order Number

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

Fields

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

Narrative

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

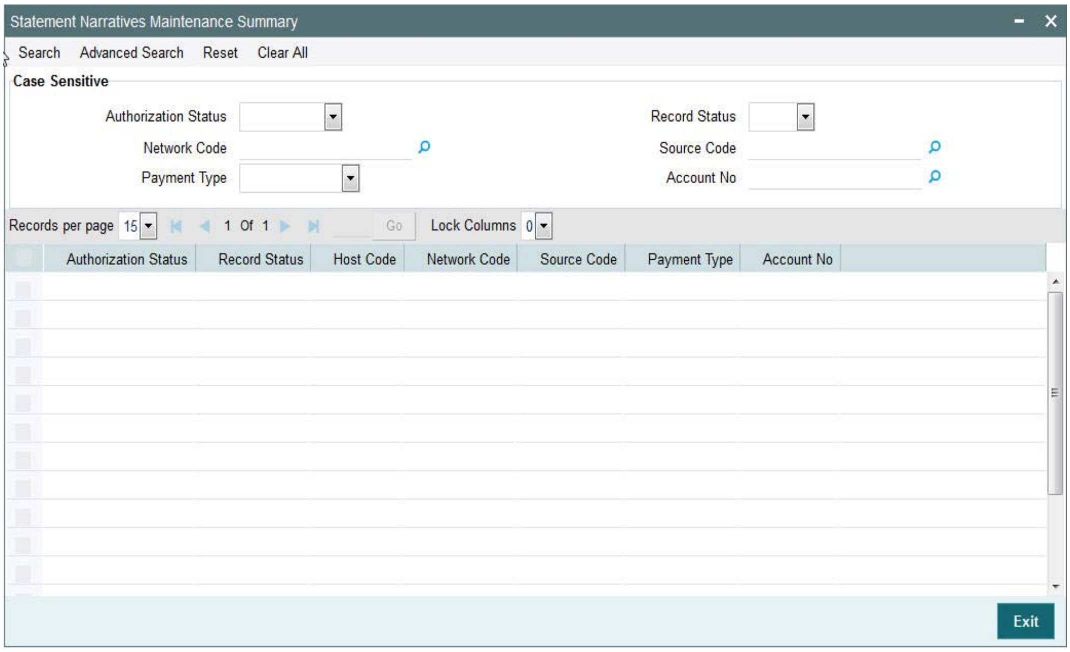
For example for the Field ‘File ID’, if the narrative is provided as ‘File Reference’ then in the narrative system will populate the as ‘File Reference 2121212121’.

Note

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

2.6.11.1 Viewing Account Statement Narrative Summary

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



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

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

- Account No

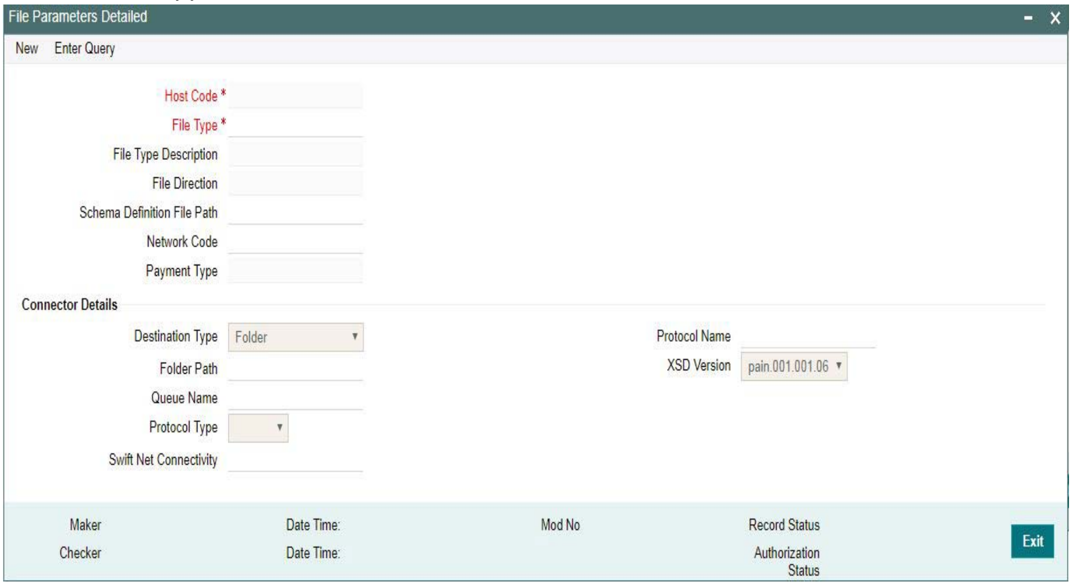
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record or click the 'Details' button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using 'Export' button

2.6.12 File Parameters

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

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



Specify the following details

Host Code

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

File Type

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

Note

Message Types pain.009,pain.010 & pain.011 can be selected here to maintain the Schema definition file path for direct debit Mandate

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File Type Description

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

File Direction

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

Schema File Definition Path

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

Network Code

Specify the network code from the list of values.

Payment Type

The system populates this field based on the network chosen.

Connector Details

Destination Type

Select the required destination path. Choose among the following:

- Folder.
- Queue
- SwiftNet Connectivity

Folder Path

Specify the folder path from the FTA file to be fecthed

Queue Name

Specify the name of the queue.

Protocol Type

Select the type of protocol from the LOV available - MQHA / FTA

SwiftNet Connectivity

Select the required SwiftNet Connectivity from the list of values displayed

Protocol Name

Select the the required Protocol Name from the list of values displayed.

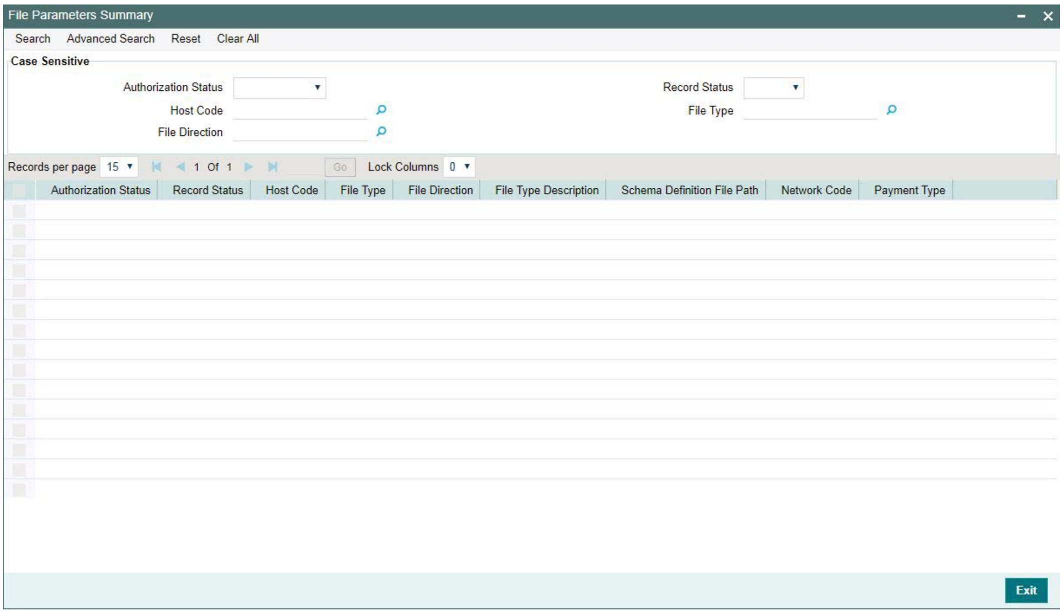
XSD Version

Select the XSD version from the LOV available. System validates the pain upload files based on the version selected from the path specified in Schema File Definition Path.The options are as follows:

- pain.001.001.06
- pain.001.001.03

2.6.12.1 Viewing File Parameters Summary

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



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

- Authorization Status
- Record Status
- Host Code
- File Type
- File Direction

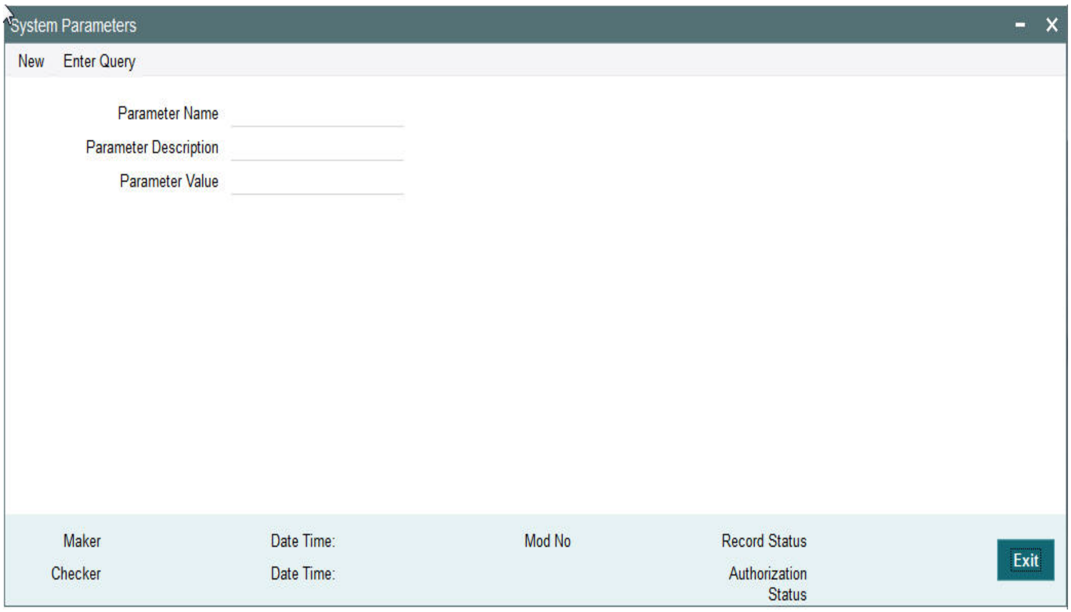
Once you have specified the search parameters, click the Search button. The system displays the records that match the search criteria.

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

2.6.13 System Parameters

User can define all the system parameters and its values in this screen. Parameters like Debug, Dispatch, Accounting, Amount Block, Auto Job etc are defined here. System operates based on the values defined here.

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



You can capture the following details

Parameter Name

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

Parameter Description

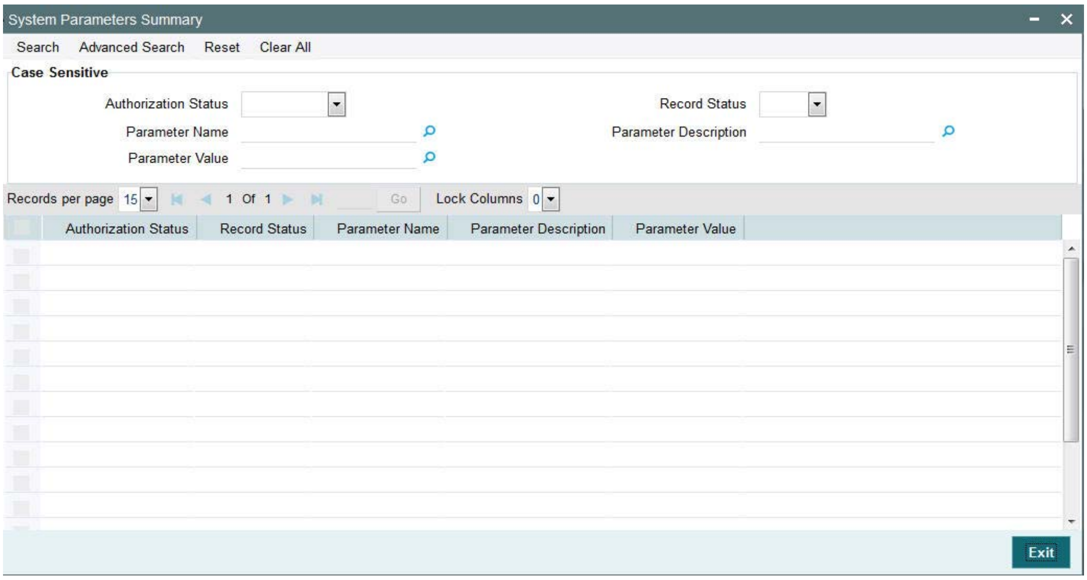
Specify the parameter description.

Parameter Value

Specify the parameter value.

2.6.13.1 Viewing System Parameter Summary

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



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

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

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

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

2.6.14 Allowed Character Set

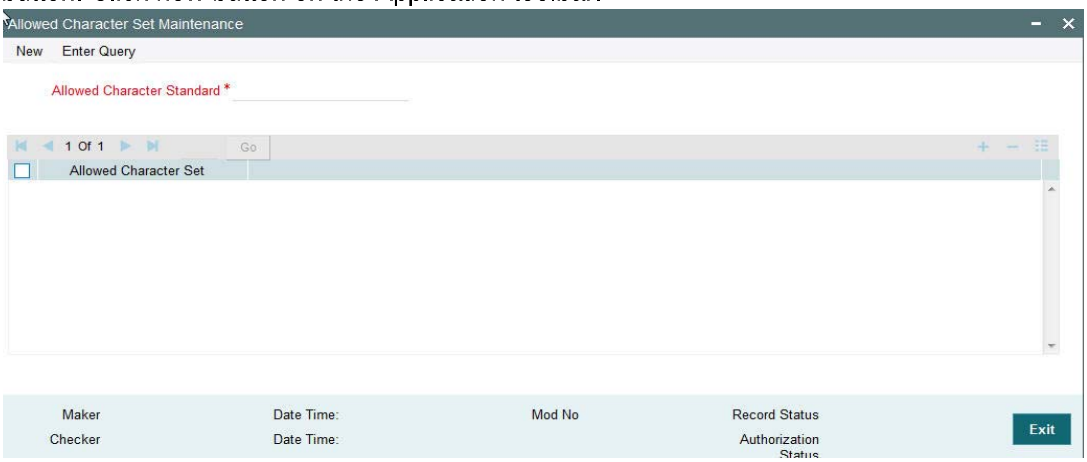
The 'Allowed Character set' is a new maintenance that enable users to specify the complete list of allowed characters for a given network.

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

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

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

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



Specify the following fields:

Allowed Character Standard

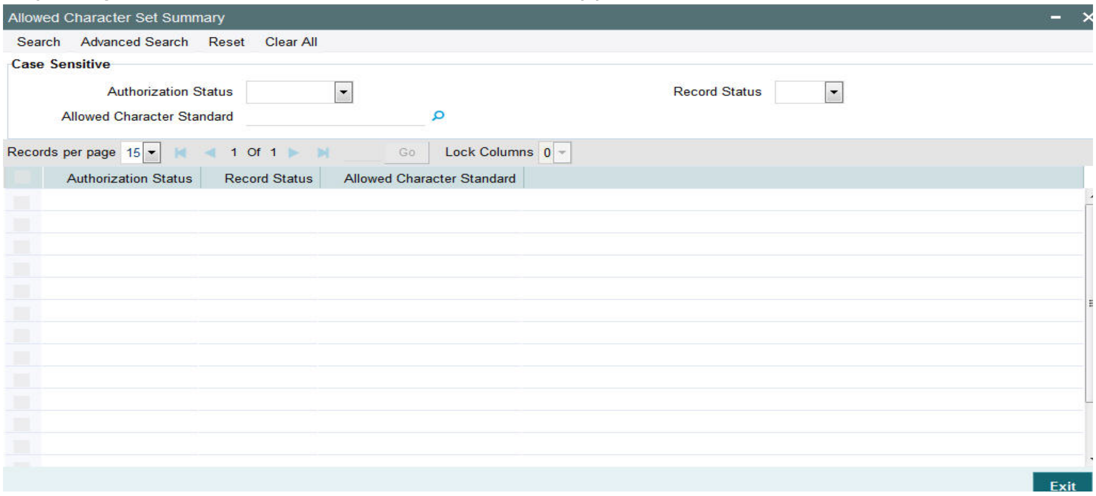
Specify a name for the allowed character standard. Typically, the name could be synonymous to the Clearing network for which the character set is applicable. E.g. "SEPA" as character standard to be used in SEPA ACH and SEPA DD networks.

Allowed Character Set

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

2.6.14.1 Viewing Allowed Character Set Summary

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



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

- Authorization Status
- Record Status
- Allowed Character Standard

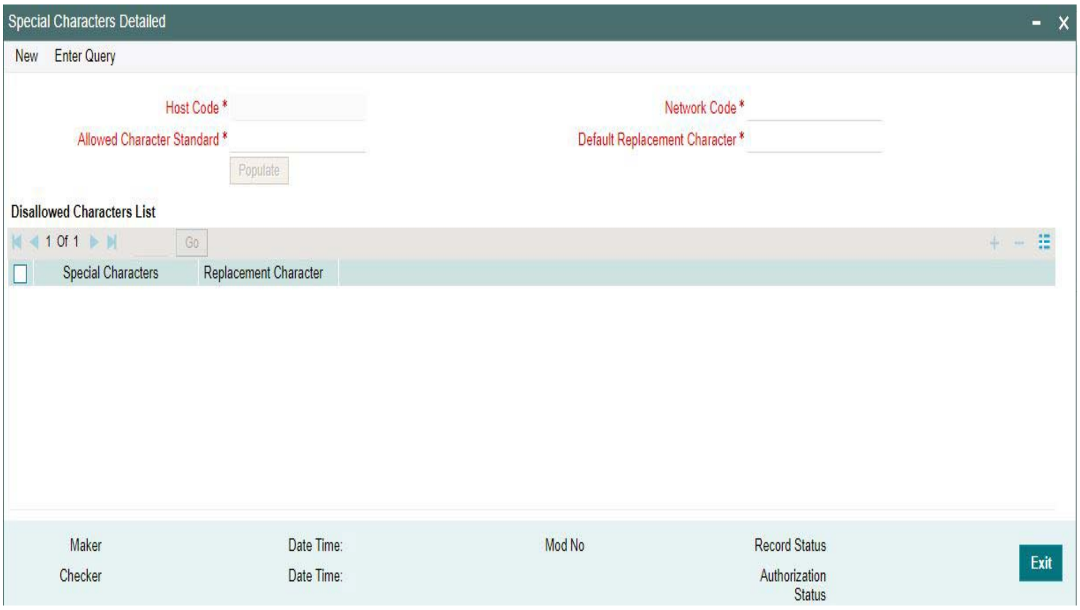
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.6.15 Special Characters

User can maintain a list of special characters , which are disallowed by the payment network, and its corresponding replacement characters through this screen. This maintenance is maintained for every combination of Host and Network code.

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



Specify the following fields:

Host Code

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

Allowed Character Standard

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

Network Code

Specify the network code from the list of values.

Default Replacement Character

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

Disallowed Characters List

Special Character

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

Replacement Character

Specify the replacement character for the selected character.

Note

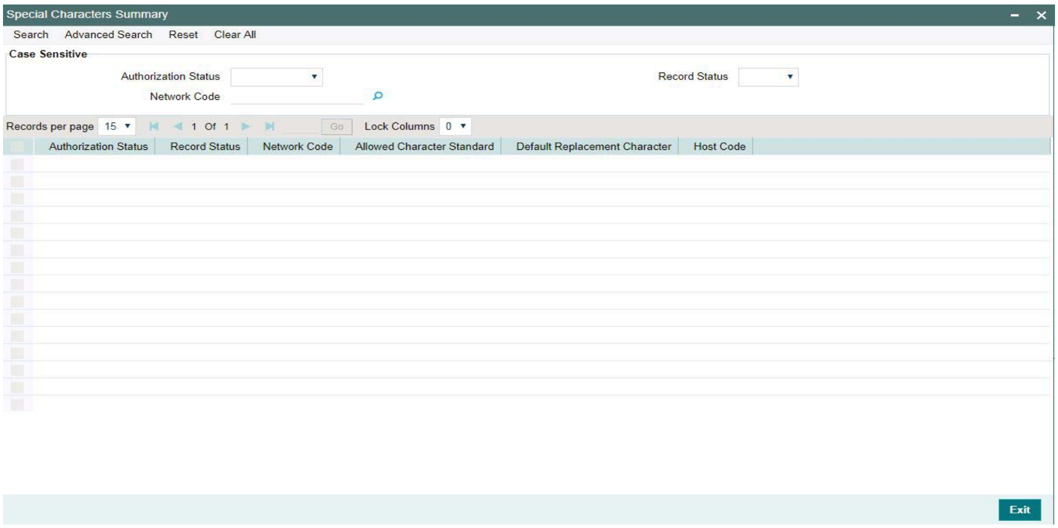
- It is optional to maintain special characters and their replacement characters, but selection of Allowed Character set and the Default Replacement Character is mandatory.

- Special characters Replacement and Network character validation steps performed as part of processing of any type of payment or non-payment transaction is based on this maintenance.
- Replacement of special characters is done instead of Network Character validation step for outgoing ACH, Direct Debit, Fedwire and NACHA ACH transactions

---

2.6.15.1 Viewing Special Characters Summary

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



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

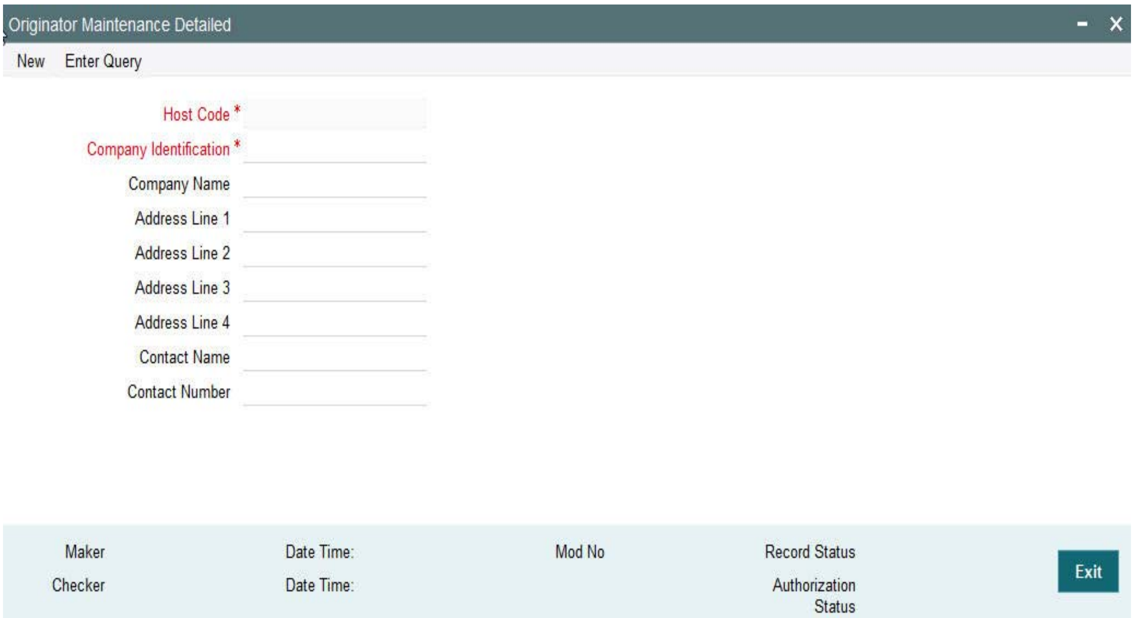
- Authorization Status
- Record Status
- Network Code

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

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

2.6.16 Originator

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



Specify the following fields:

Host Code

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

Company Identification

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

Company Name

Specify the name of the company

Address Line 1-4

Specify the address of the company in the lines specified.

Contact Name

Specify the contact name.

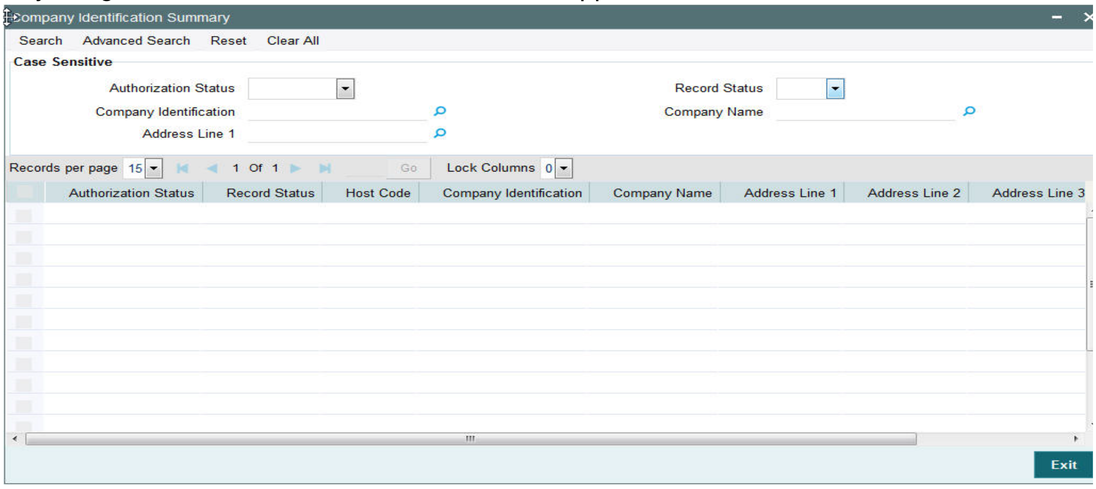
Contact Number

Specify the Contact Number.

2.6.16.1 Originator Maintenance Summary

You can view ‘Originator Maintenance Summary’ details in the “Company Identification Summary” screen. You can invoke the “Company Identification Summary” screen by typing

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



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

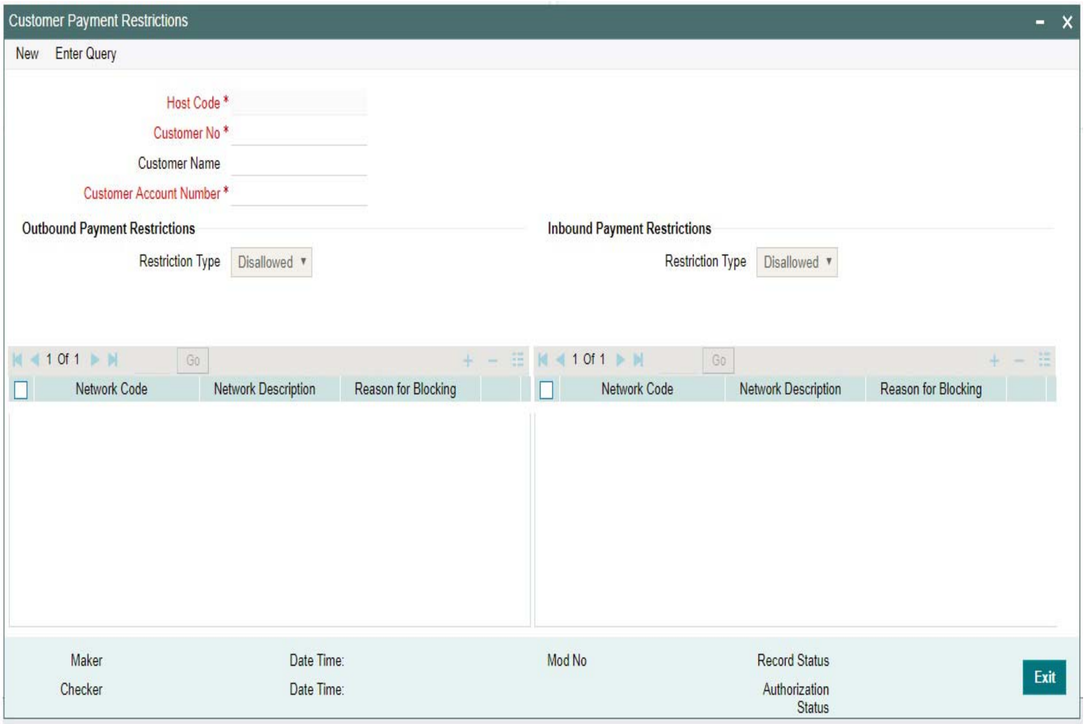
- Authorization Status
- Record Status
- Company Identification
- Company Name
- Address Line 1

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

Double click a record or click the 'Details' button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using 'Export' button

2.6.17 Customer Payment Restrictions

You can set Transaction Type blocks/restrictions for a Customer's account through 'Customer Payment Restrictions ' screen. To invoke this screen type' PMDCRSTR ' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button



Host Code

On clicking ‘ New/Enter Query ‘, Host Code of User’s logged in branch will be defaulted.

Customer No.

Select the Customer No. from the List of values displayed. You can also enter the specific Customer Number or Customer Name to fetch the required details.This is a mandatory field

Customer Name

Customer name gets defaulted on selecting the Customer Number.

Customer Account Number

You can either select a specific Customer Account Number or you can select ‘ALL ’ from the list of values

On selecting a particular Account Number, restriction is applicable for that specific account only. On selecting ‘ALL’, restriction is applied on all the accounts for that Customer.

Note

Customer Payment Restriction to be checked for specific accounts first. When not available for account, the record with account as ‘ALL’ will be considered

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Outbound Payment Restrictions/Inbound Payment Restrictions

Payment restrictions can be maintained for Outbound Payments and Inbound Payments separately for specific networks.

Restriction Type

This is a LOV field with options ‘ Disallowed’ and ‘ Allowed’.

Disallowed– This option indicates that the list of Networks maintained is a disallowed list.

Allowed – This option indicates that the list of Networks maintained is an allowed list

---

Note

- Click on ‘+’ button to add new row for selecting network details
- Click on ‘-’ button to delete the Network details added.To delete a specific record, check the record and click on ‘ - ‘ button
- Click on ‘Single View’ button to view the complete details for the record selected

---

Network Code

Select the ‘Network Code’ from the list of values, for which the restriction to be applied.

Network Restriction

Description for the selected Network Code gets defaulted

Reason for Blocking

Specify the reason for blocking the Network. This is a text field

---

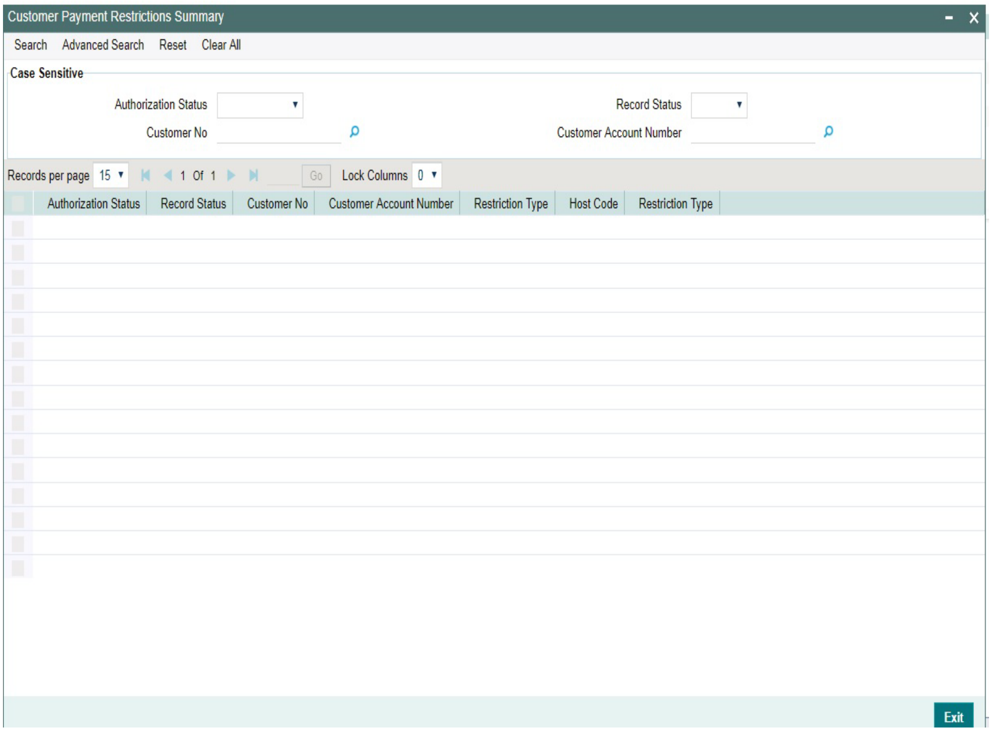
Note

- System validates the restricted network, while processing Payment transactions. This will be part of process exception checks
- Transactions done under restricted networks will be routed to Process Exception Queue
- If the Customer Payment Restrictions are modified,then the transactions can be retired from Process Exception Queue.

For queries pertaining to Process Exception Queue, refer to Exception Queues User Guide section - 2.1.13

2.6.17.1 Customer Payments Restrictions Summary

You can view Customer Payments Restrictions maintained in this screen. You can invoke the “Customer Payments Restrictions Summary” screen by typing ‘PMSCRSTR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar



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

- Authorization Status
- Record Status
- Customer No
- Customer Account Number

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

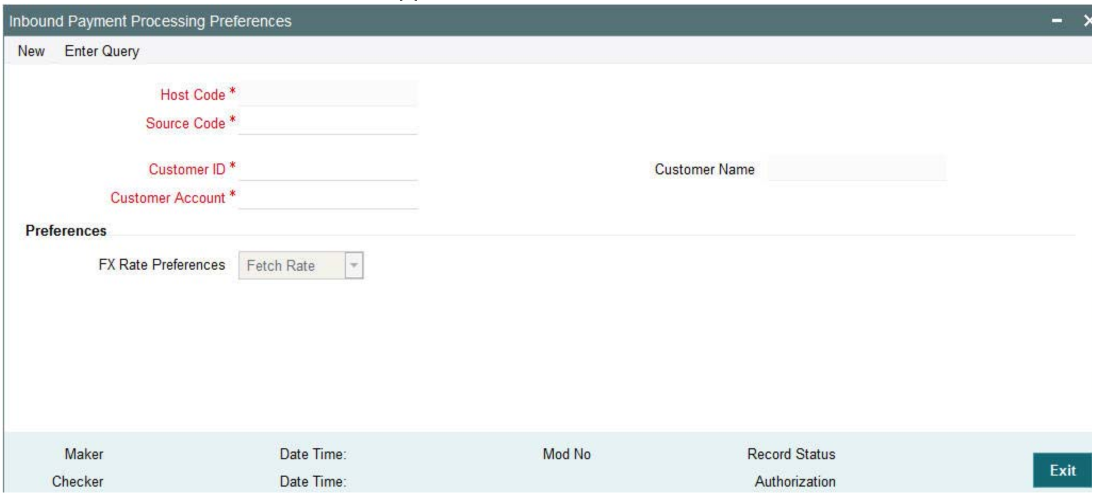
- Authorization Status
- Record Status
- Customer No
- Customer Account Number
- Restriction type
- Host Code
- Restriction Type

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

2.6.18 Inbound Payment Processing Preferences

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

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



Specify the following fields:

Host Code

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

Source Code

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

Customer ID

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

Customer Name

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

Customer Account

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

Preferences

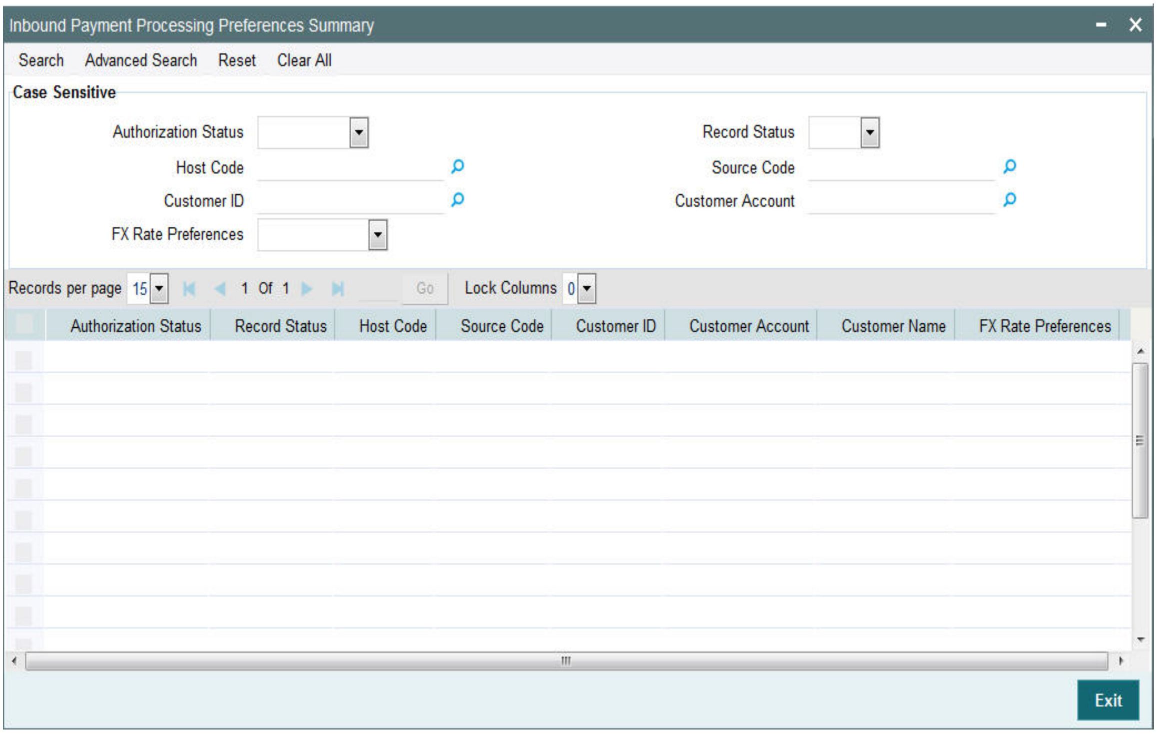
FX Rate Preference

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

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

2.6.18.1 Inbound Payment Processing Preferences Summary

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



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

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

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

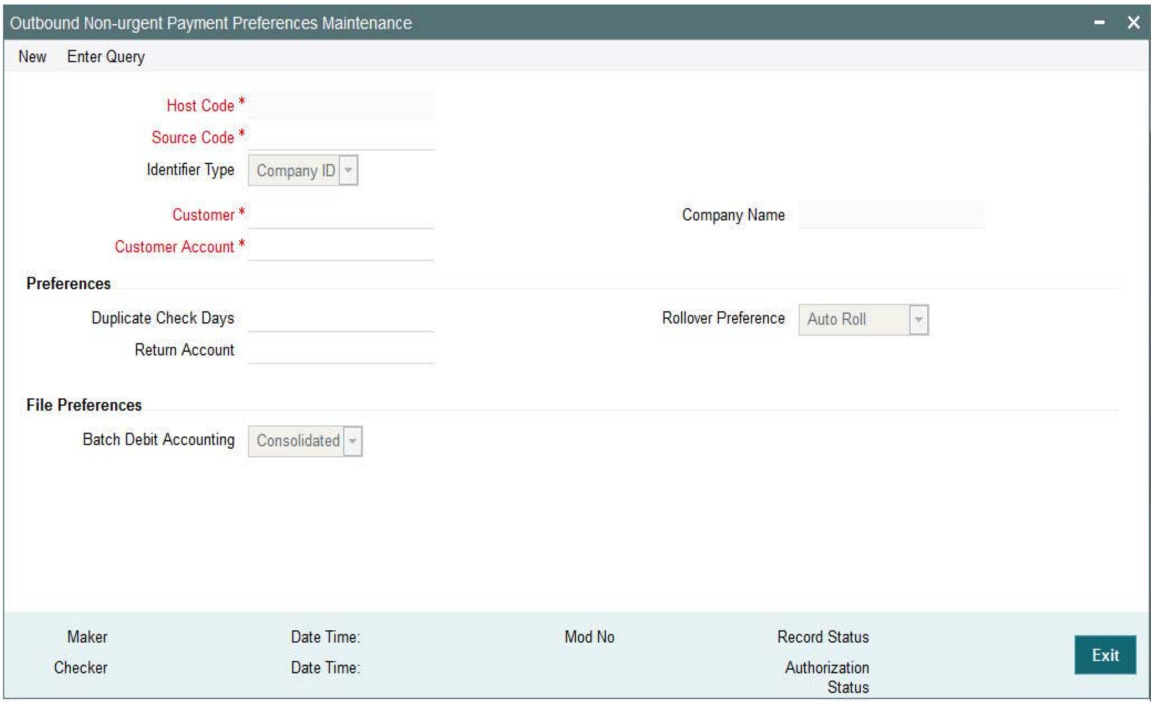
Double click a record or click the ‘Details’ button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using ‘Export’ button

2.6.19 Outbound Non-urgent Payment Preferences

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

- ACH
- US ACH

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



The following fields are available in the screen:

Host Code

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

Source Code

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

Identifier Type

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

Customer

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

Company Name

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

Customer Account

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

Preferences

Duplicate Check Days

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

Return Account

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

Note

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

Rollover Preference

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

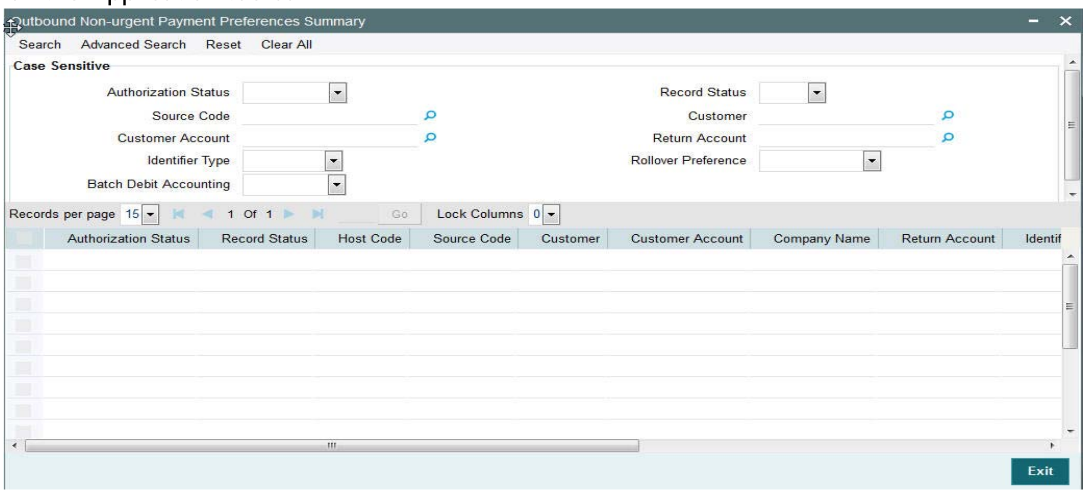
Batch Preferences

Batch Debit Accounting

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

2.6.19.1 Outbound Non-urgent Payment Preferences Summary

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



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

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

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

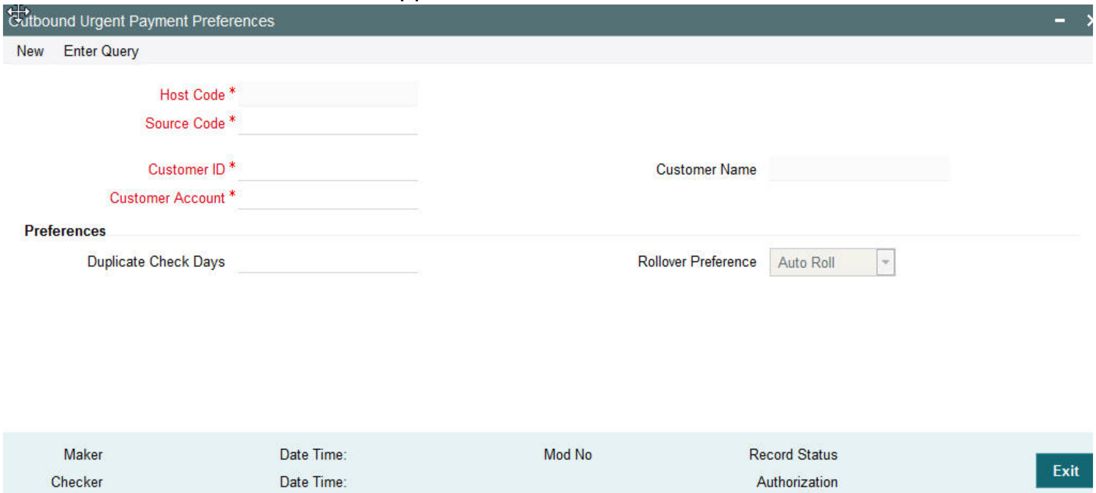
Double click a record or click the 'Details' button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using 'Export' button

2.6.20 Outbound Urgent Payment Preferences

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

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

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



Specify the following fields:

Host Code

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

Source Code

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

Customer ID

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

Customer Name

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

Customer Account

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

Preferences

Duplicate Check Days

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

Rollover Preference

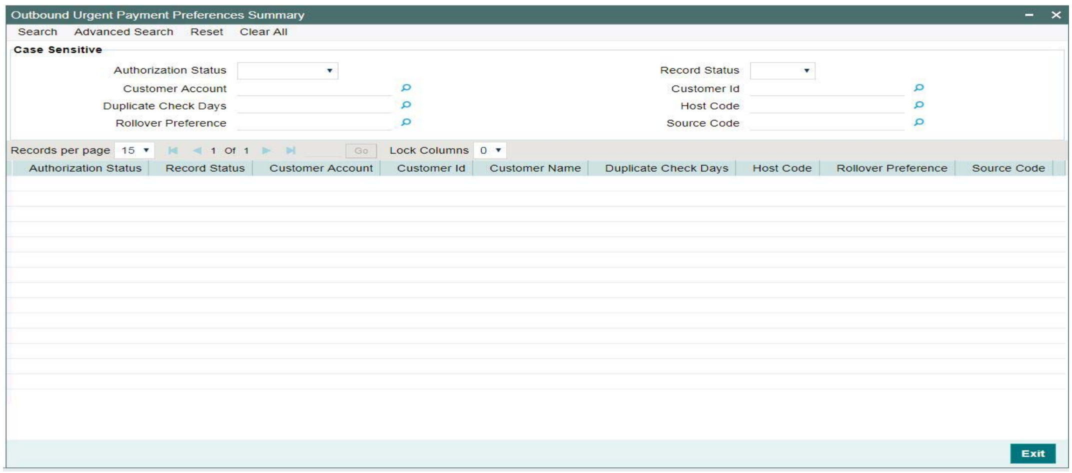
Select any of the options from the drop down. The options are Auto Roll, Cancel and Retain in Queue.If ‘Auto Roll’ option is selected the value date is moved forward to next Network/ Currency working day. This is the default preference.

Note

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

2.6.20.1 Outbound Urgent Payment Preferences Summary

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



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

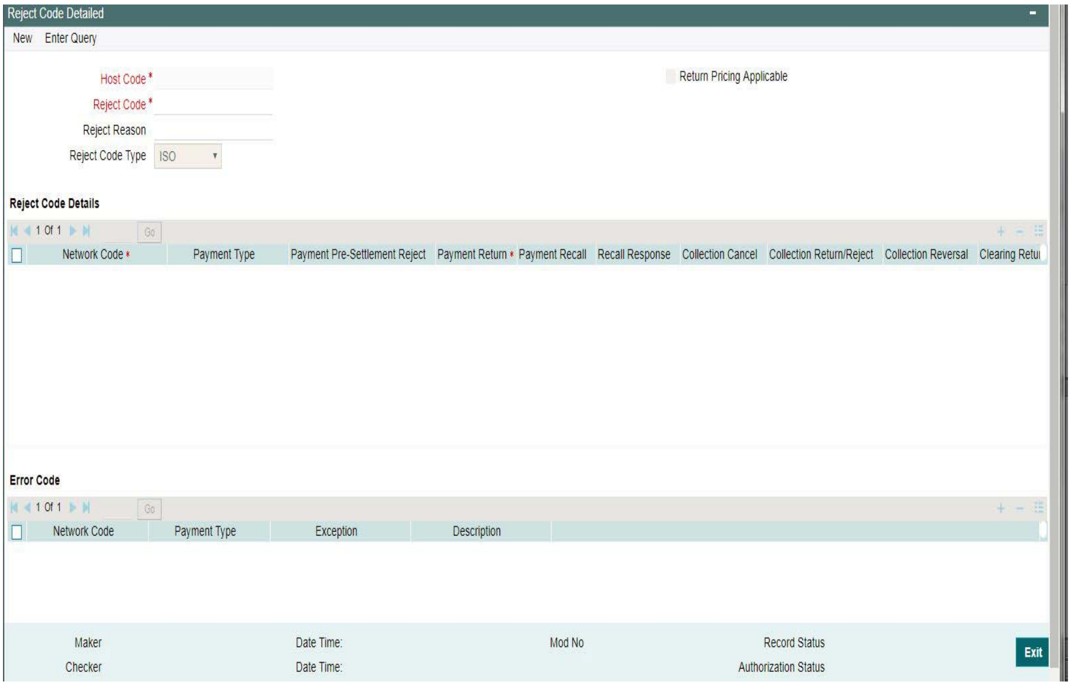
- Authorization Status
- Record Status
- Customer Account
- Customer ID
- Duplicate Check Days
- Host Code
- Rollover Preference
- Source Code

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

Double click a record or click the 'Details' button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using 'Export' button

2.6.21 Reject Code

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



You can capture the following details:

Host Code

System defaults the host code of the user's logged in branch

Reject Code

Specify the Reject Code

Reject Reason

Specify the description of the Reject Code.

Reject Code Type

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

Return Pricing Applicable

Check this box, if Return Pricing is applicable.

Reject Code Details

Network Code

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

Payment Type

Payment type will be defaulted based on the Network selected

Payment Pre-Settlement Reject

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

Payment Return

Specify the Payment Return. Choose among the following values:

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

Payment Recall

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

Recall Response

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

Collection Cancel

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

Collection Return/Reject

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

Collection Reversal

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

Clearing Return

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

Error Code

Network Code

Specify the network code , for which the error code to be set

Payment Type

Specify the Payment type for the selected networl

Exception

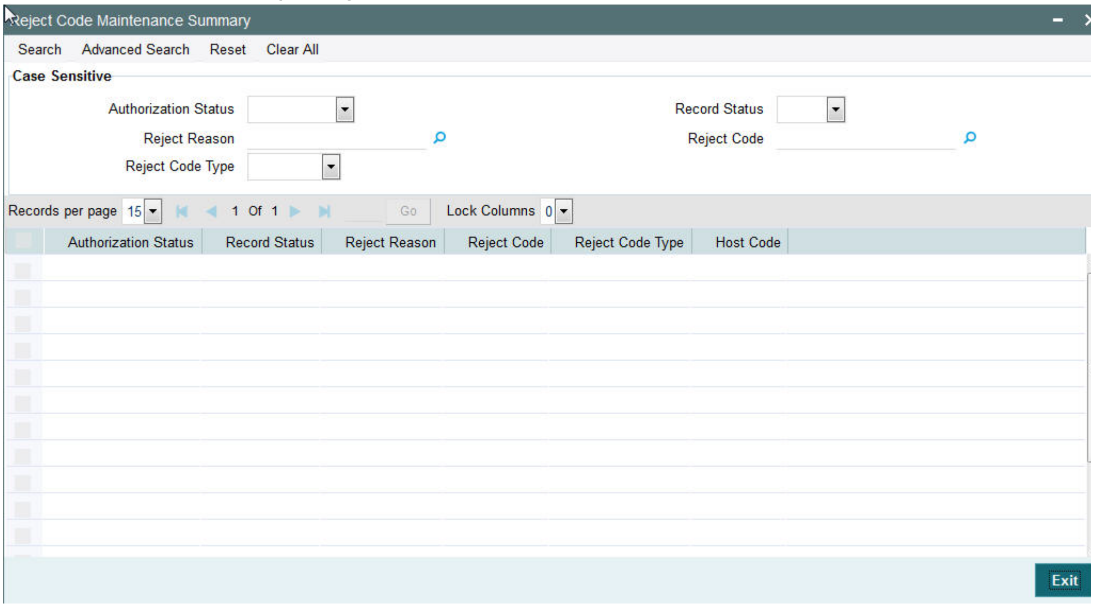
Select the Exception code from the list of values

Description

System defaults the Description of the Exception selected

2.6.21.1 Viewing Reject Code Maintenance Summary

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



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

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

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

Double click a record to view the detailed maintenance screen

2.6.22 Indirect Participant Account Details

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

Note

No transaction processing is supported, currently using this maintenance.

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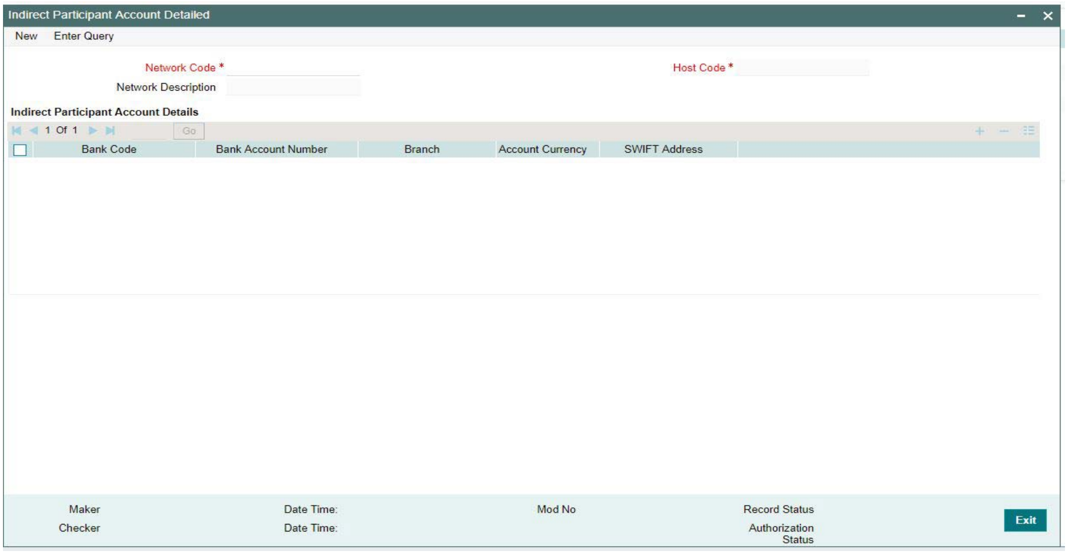


Specify the following details:

Network Code

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

Network Description

The system displays the network description.

Host Code

The system defaults the host code linked to the network.

Indirect Participant Account Details

Bank Code

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

Bank Account Number

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

Branch

The system displays the account branch.

Account Currency

The system displays the account currency.

Note

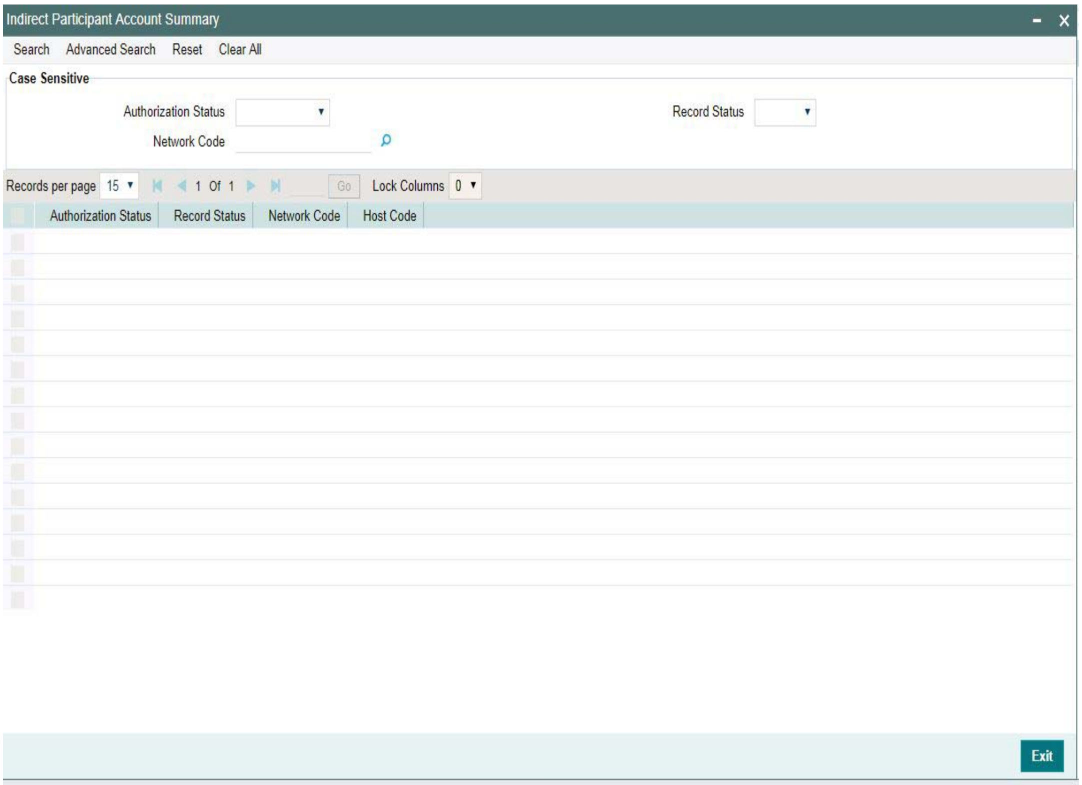
Only one record can be maintained for the same bank and currency in the multi-block for account details.

SWIFT Address

The system displays the BIC code of the indirect participant.

2.6.22.1 Indirect Participant Account Details Summary

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



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

- Authorization status
- Record status
- Network code

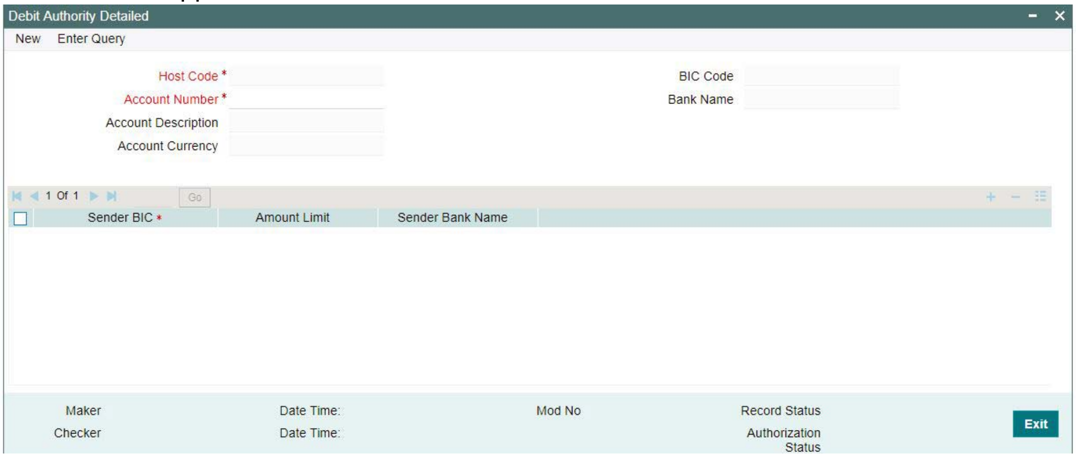
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record to view the detailed maintenance screen

2.6.23 Debit Authority

A new maintenance is provided for maintaining the Debit Authority for sender bank.

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



Specify the following fields:

Host Code

This field is defaulted as the logged in branch host.

Account Number

The list of values contains all combinations of account number and BIC as available in the currency correspondent maintenance.

Account Description

System defaulst the description of the account number selectedAccount Currency

This field is defaulted based on the account number selected.

BIC Code

Based on the account number & BIC code combination selected from the account number field, the related BIC code is populated in this field.

Bank Name

System defaults the bank Name of the account selected.

Sender BIC

All valid BICs will be listed. Select the required BIC.

Amount Limit

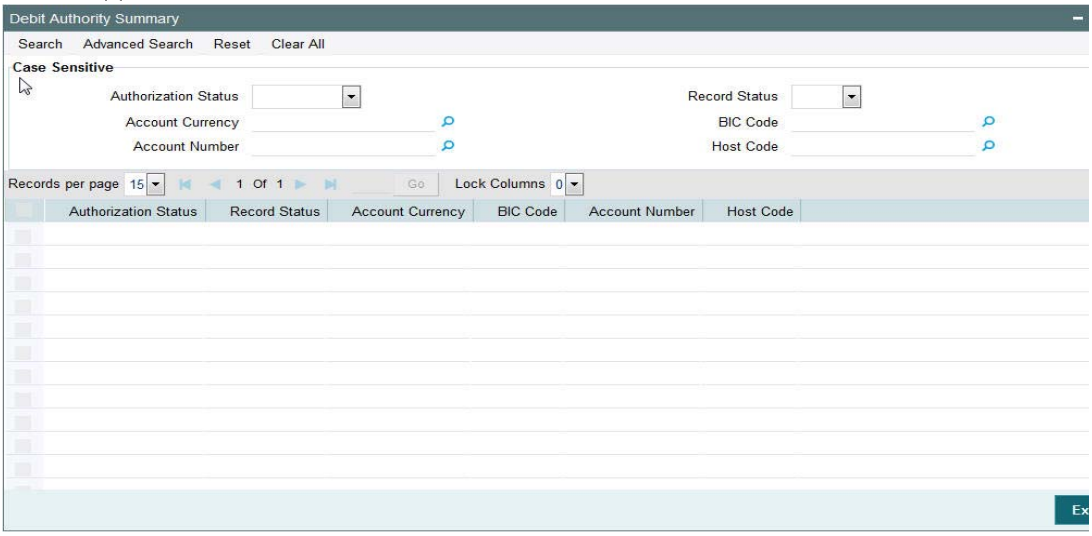
Specify the Incoming payment amount limit up to which debit authority is valid when an incoming message is received from the sender bank.

Sender Bank Name

System defaults the Sender bank Name for the BIC selected.

2.6.23.1 Debit Authority Summary

You can invoke the Debit Authority Summary by typing 'PMSDRMNT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



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

- Authorization Status
- Record Status
- Account Currency
- Account Number
- BIC Code
- Host Code

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

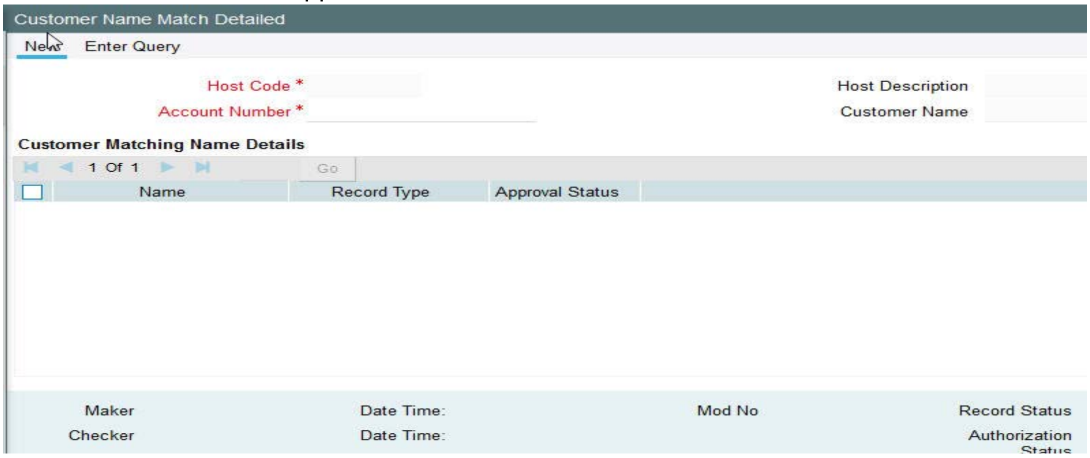
2.6.23.2 Debit Authority processing

- While doing the straight through processing of an incoming cross-border message, system does a debit authority check if,
  - the sender is not a currency correspondent
  - a valid debit account is derived from party identifier of field 53, 54, or 55
- If the sender BIC is of 11 digits, the system tries to do an exact match in the debit authority maintenance for Sender BIC. If no match is found, then the availability of 8 digit BIC with XXX in the end or 8 digit BIC is checked. If a match is found, amount validation is done to check whether it is below the limit maintained.
- If debit authority is not found for a Sender BIC or if the amount is above the allowed limit, system moves the incoming message to a cover match queue automatically.

On receiving a cover match and on subsequent processing from cover match queue, system derives the debit account from the account field of field 58 of the cover message. If account is not mentioned for field 58, then the primary account of the sender of the cover is considered as the debit account

2.6.24 Customer Name Match

You can invoke the “Customer Name Match Detailed” screen by typing ‘PMDCUSNM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



Specify the following fields:

Host Code

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

Host Description

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

Account Number

Select the Account Number from the LOV.

Customer Name

The system displays the name of the customer.

Name

Enter the customer matching name.

Record Type

This is populated by system as ‘Manually Maintained ‘ or ‘Learned Record’. Learned records are auto created with Approved status as ‘Not Approved’ when the user repairs the name.

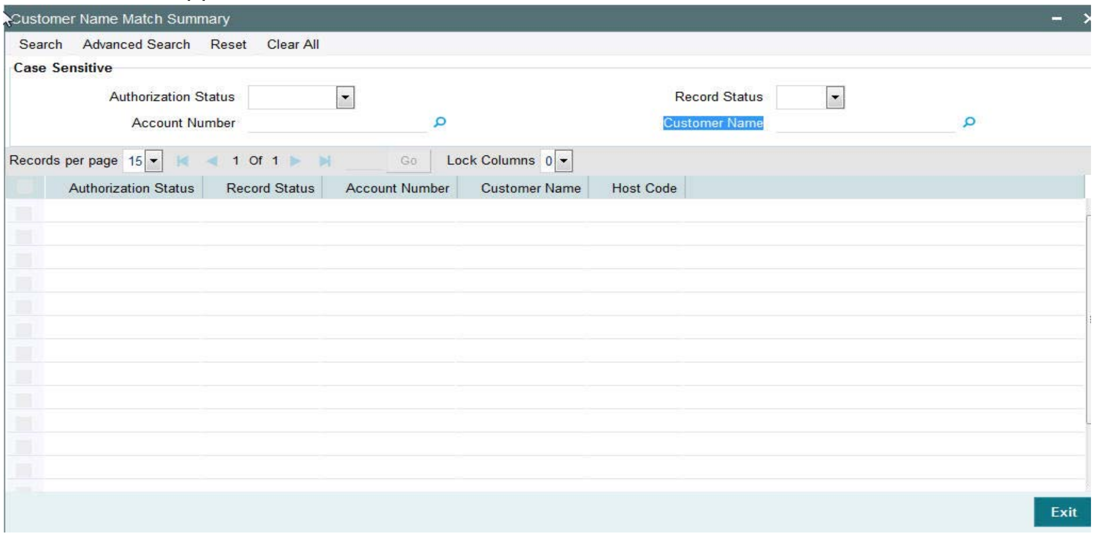
Approval Status

Select the Approval Status. The options are Not Approved and Approved.

Records with ‘Approval Status’ as ‘Not Approved’ will not be used for name matching. User can unlock the record and change the Approval status.

2.6.24.1 Customer Name Match Summary

You can invoke the Customer Name Match Summary by typing ‘PMSCUSNM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



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

- Authorization Status
- Record Status
- Account Number
- Customer Name

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

2.6.25 Custom Dates

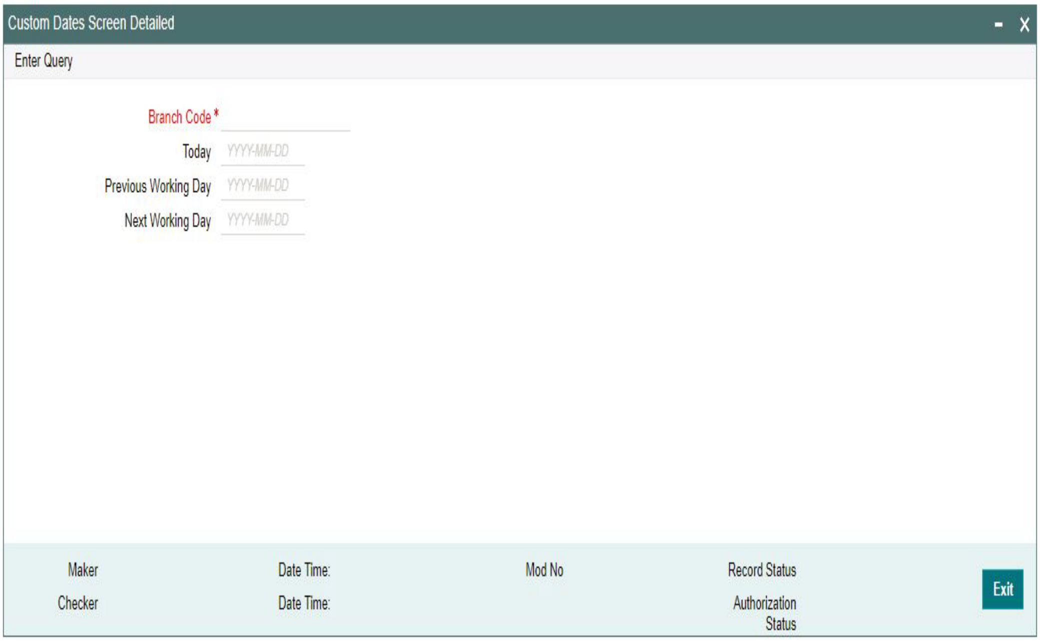
Transactions are always booked on the current date – as defined in this screen. However, Oracle Banking Payments supports transacting on a specific custom date or the current calendar date. This is configurable via IS_CUSTOM_DATE parameter in CSTB_PARAM table.

Custom date is Yes : This is used typically for a UAT scenario, where the current branch date needs to be changed to book / verify the transaction status on its value date. In case of a standalone Payments setup, the current date can be amended using this screen. In case of Payments co-deployed with a core banking system, the EOD or date change in the core banking system will reset the dates on sttm_dates table of Payments schema, in turn the same is reflected on this screen.

Custom date is No : Payment transactions are booked with the server date, which is the current calendar date. Thus this screen is not referred.

Thus, this screen can be used to amend the branch date, only when Payments installation is a standalone & custom dates = Yes.

You can invoke the “Custom Dates Screen Detailed” by typing ‘PMDDATES’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar



You can specify the following details by clicking ' *Enter Query* ' button

Branch Code

Specify the Branch Code of the user's logged in Branch and click on ' *Execute Query* ' button
Today

System defaults today's branch date.

However, user can modify the date by clicking '*Unlock* ' button

Previous Working Day

System calculates and displays the Previous Working Day for the given Today's date, considering branch holiday calendar.

Next Working Day

System calculates and displays the Next Working Day for the given Today's date, considering branch holiday calendar.

2.6.26 Payments Auto Job Parameters

A new maintenance is provided for setting up the time for jobs which needs to be run at a specific time during the day.

Any transaction in Sanction Check Queue at the end of the day which is not part of a batch must be ring-fenced in the customer account. This is required only for Sanctions hold on Activation Date only and is not be applicable for future valued transactions on booking date.

A new job PQDSNCKQ is introduced for ring- fencing SC pending transactions. The job can be configured in Payments Auto job parameters screen to run at a particular time during end of day.

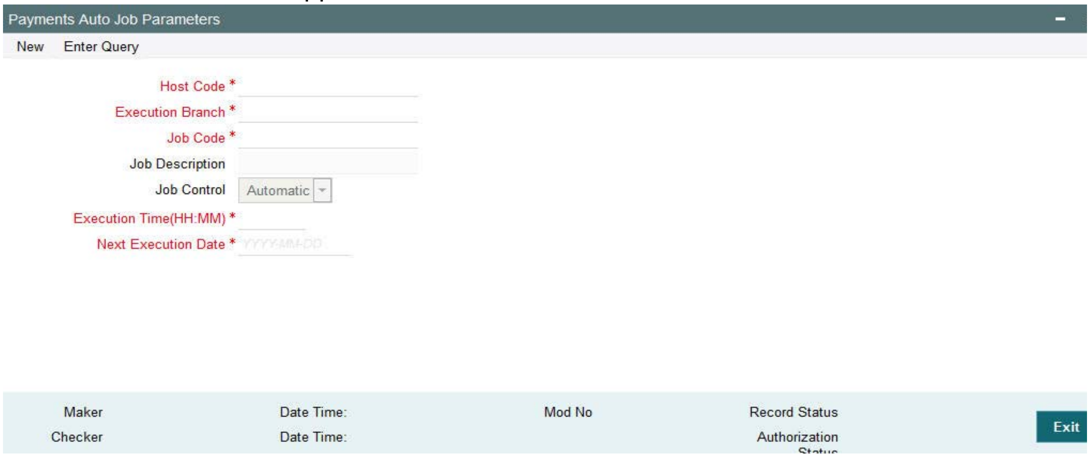
ECA request generated for SC pending transactions with 'Available balance Check' marked as not required so that the transaction amount is force blocked in the customer's account.

Hold on the account balance is removed when the transaction is released from Sanction Check Queue.

Currently, this maintenance is applicable for the following jobs:

- Job for processing transactions Warehouse Queue with value date current date
- Job for processing pending transaction in Process Cutoff Queue (by end of day)
- Job for processing pending transaction in Network Cutoff Queue (by end of day)
- Job for settlement day processing
- Job for Future Value transaction
- Job for Pending Sanction

You can invoke the “Payments Auto Job Parameters” screen by typing ‘PMDAJBPR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



Specify the following fields:

Host Code

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

Execution Branch

The branch selected in this field will be used for checking the local branch holidays for deriving the next execution date for the job. Any valid branch linked to the Host can be selected.

Job Code

Select the job code from the following list:

- PQDFUVAQ Job code for future valued
- PQDNETCQ Job code for Network Cutoff queue
- PQDPRCUQ Job code for Process Cutoff queue

Job Description

This is defaulted based on the selected code.

Job Control

This field has the dropdown value as Automatic or manual. If ‘Automatic’ option is selected, the next execution date derivation will be automatic. If the option selected is manual, user has to manually update the execution date every time.

Execution Time (HH:MM)

You can maintain the execution time for the job.

Next Execution Date

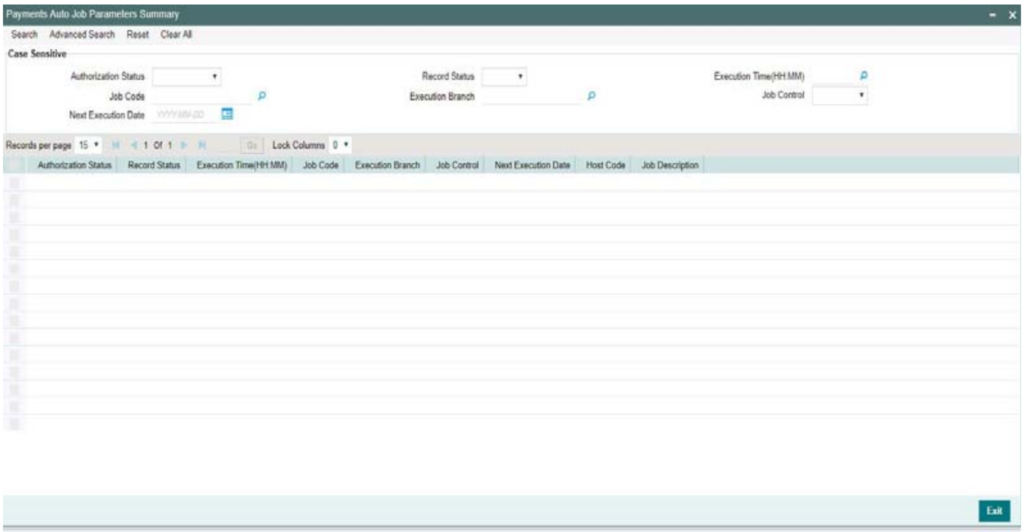
Specify the date when the first time maintenance is done for a job.

Note

If the job is to be run multiple times a day, you must manually amend the execution time in the maintenance.

2.6.26.1 Payments Auto Job Parameters Summary

You can invoke the 'Payments Auto Job Parameters Summary" screen by typing 'PMSAJBPR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



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

- Authorization Status
- Record Status
- Execution Time (HH:MM)
- Job Code
- Execution Branch
- Job Control
- Next Execution Date

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

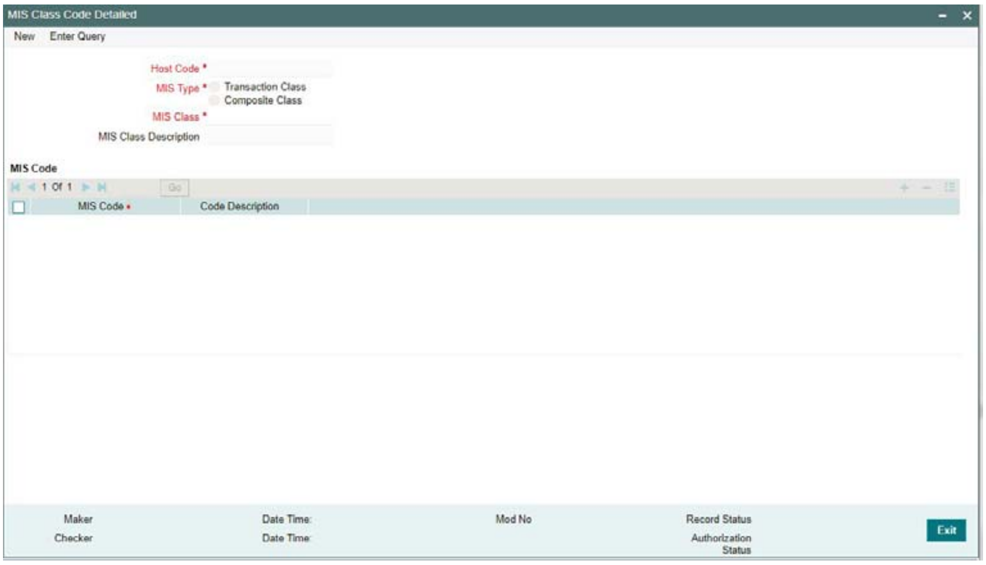
Double click a record or click the 'Details' button after selecting a record to view the detailed screen.

2.6.27 MIS Class Code

In order to maintain MIS classes, you need to invoke the 'MIS Class Code Detailed' screen by typing 'PMDMISMT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

In this screen, you can define various categories based on which reports on general ledgers should be classified. To maintain details of a new MIS class, click new icon

The LOV's are fetched from the maintenance done in 'GLDCLSMT' screen



Specify the following fields:

Host Code

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

MIS Type

The MIS class type identifies the basic nature of the class. Following type of MIS Classes can be deifined:

- Transaction Class
- Composite Class

MIS Class

Each MIS class that you maintain is identified by a unique nine-character code called a Class Code. You can follow your own convention for devising this code.

MIS Class Description

You can specify a short description that will enable you to identify the MIS class quickly

MIS Code

MIS Code

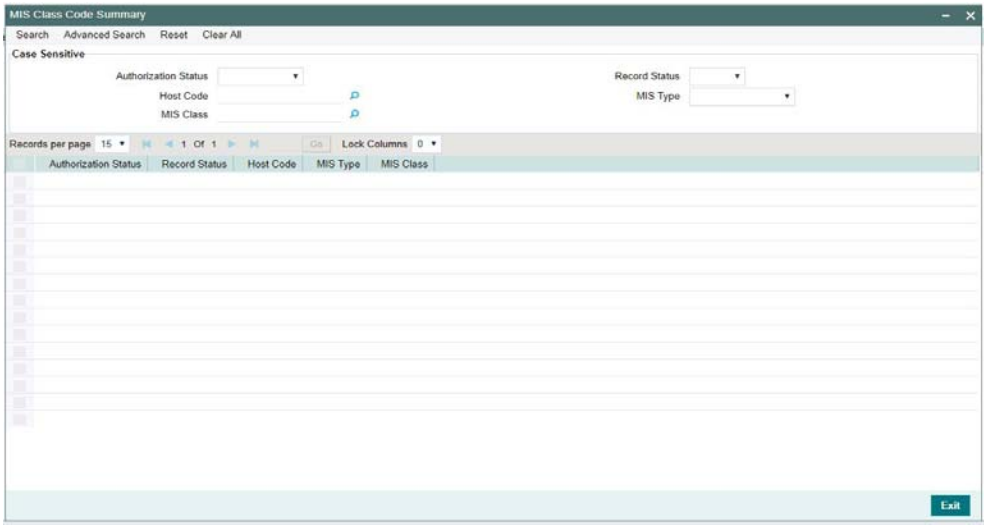
The MIS codes that you associate will depend on the Type of MIS Class that you are creating. While setting up the details of a customer, you can associate the customer to a customer type MIS Code.

Code Description

You can specify a short description that will enable you to identify the MIS code quickly

2.6.27.1 MIS Class Code Summary

You can invoke the ‘MIS Class Code Summary” screen by typing ‘PMSMISMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



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

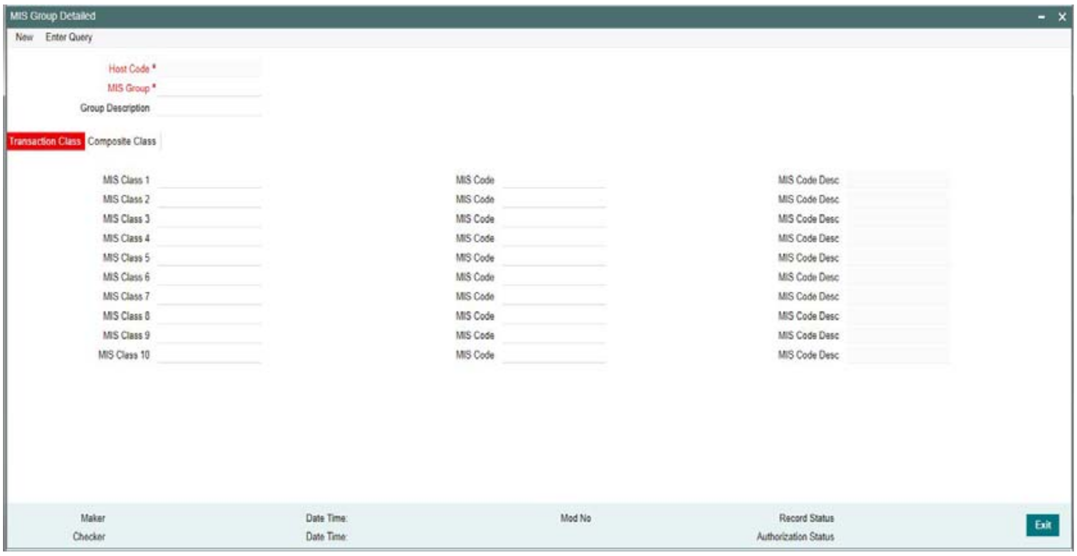
- Authorization Status
- Record Status
- Host Code
- MIS Type
- MIS Class

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

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

2.6.28 MIS Group

You can invoke the ‘MIS Group Detailed’ screen by typing ‘PMDMISGR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



Specify the following details:

Host Code

System defaults the Host code of the user's logged in branch

MIS Group

Specify the Group Name to be created.

Group Description

You can specify a short description that will enable you to identify the MIS Group quickly

Transaction Class

MIS Class 1-10

System defaults the MIS class defined for the Host defined. Also user can define the required MIS classas required

MIS Code

Specify the required MIS Code

MIS Code Desc

You can specify a short description that will enable you to identify the MIS Code quickly

Composite Class

MIS Class 1-10

System defaults the MIS class defined for the Host defined. Also user can define the required MIS classas required

MIS Code

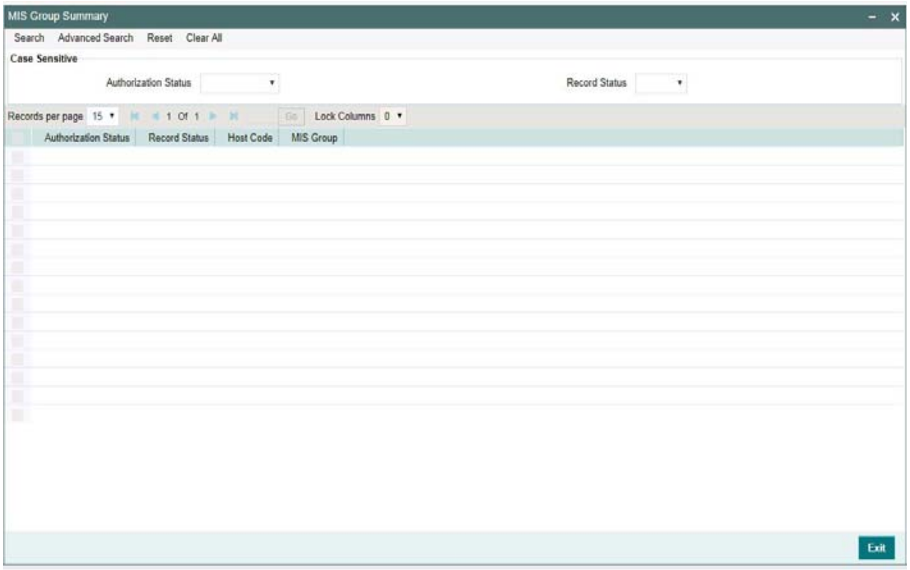
Specify the required MIS Code

MIS Code Desc

You can specify a short description that will enable you to identify the MIS Code quickly

2.6.28.1 MIS Group Summary

You can invoke the ‘MIS Group Summary” screen by typing ‘PMSMISGR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



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

- Authorization Status
- Record Status

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

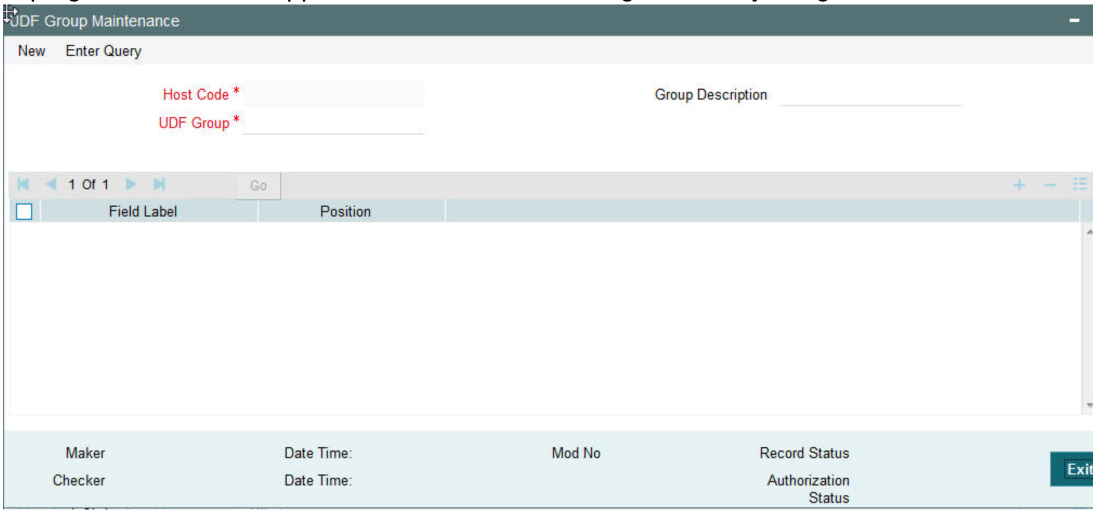
- Authorization Status
- Record Status
- Host Code
- MIS Group

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

2.6.29 UDF Group

UDF maintenance is used for creating UDF codes.

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



You can specify the following fields:

Host Code

Host Code is defaulted as the logged in Host.

Group Description

Specifies the description of the UDF Group.

UDF Group

Specifies the group of the user defined field.

Field Label

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

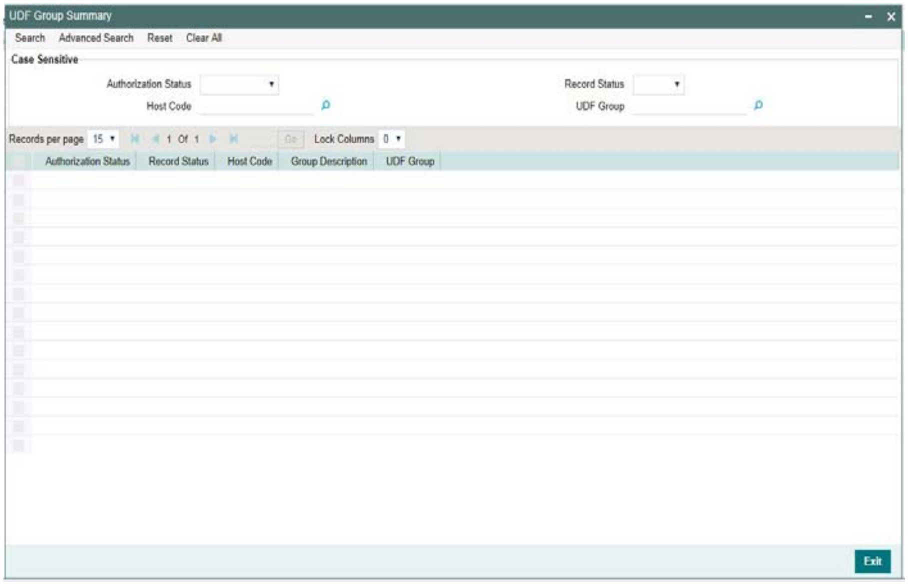
Position

Specify the position of the user defined field.

2.6.29.1 UDF Group Summary

You can view the UDF Groups maintained in the ‘UDF Group Summary’ screen.

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



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

- Authorization Status
- Record Status
- Host Code
- UDF Group

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

- Authorization Status
- Record Status
- Host Code
- Group Description
- UDF Group

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

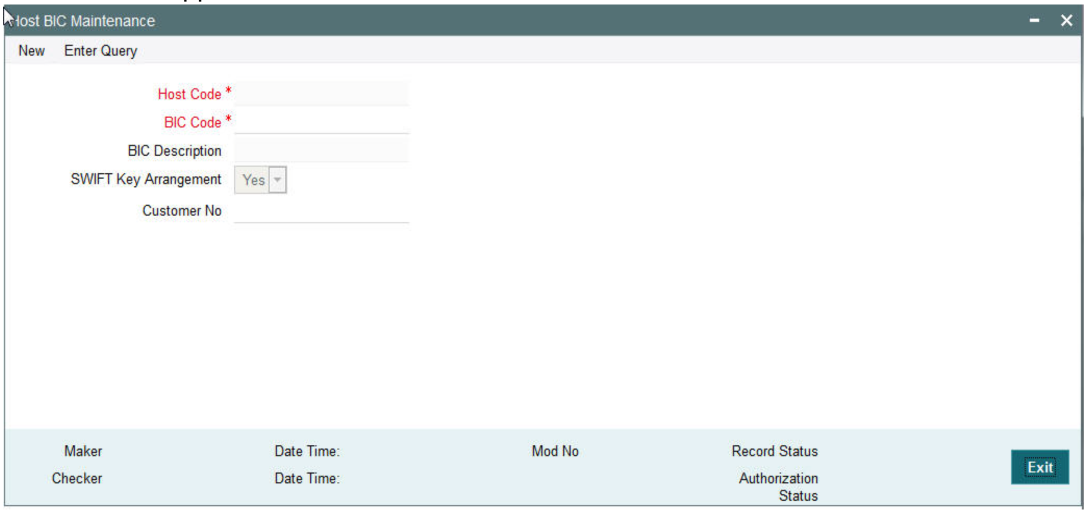
2.7 Cross Border / High Value Payments Maintenances

Cross Border / High Value Payments maintenances helps in defining various parameters as required by the bank, for processing Cross Border / High Value payments transactions.

2.7.1 Host BIC

User can link the required BIC to a specific Host through this screen. Also user can specify the SWIFT key arrangement specific to a customer o BIC here.

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



You can specify the following details:

Host Code

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

BIC Code

Specify the BIC Code from the LOV.

BIC Description

The system specifies the BIC description.

SWIFT Key Arrangement

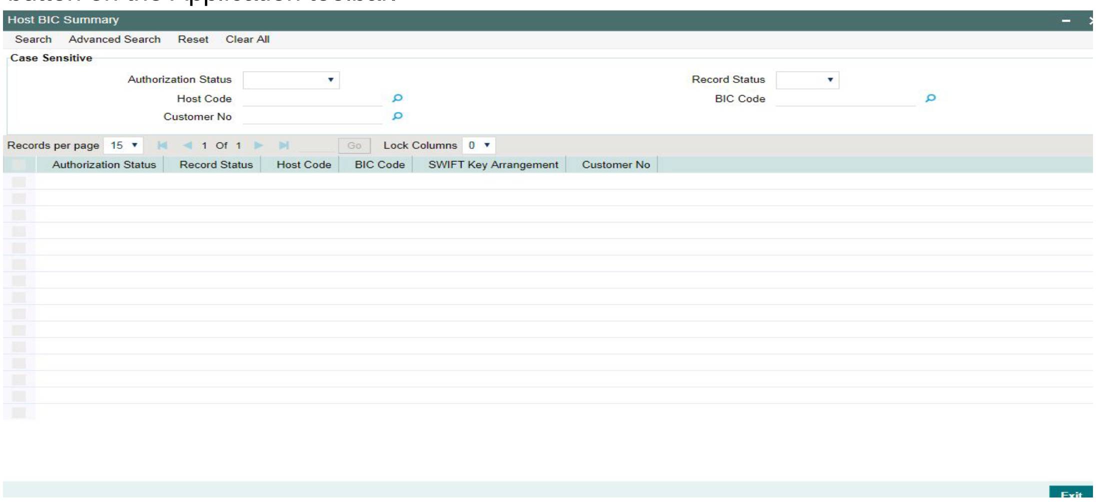
Specify if the SWIFT Key Arrangement is done for the host.

Customer No

Specify the customer number from the LOV.

2.7.1.1 Viewing Host BIC Summary

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



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

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

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

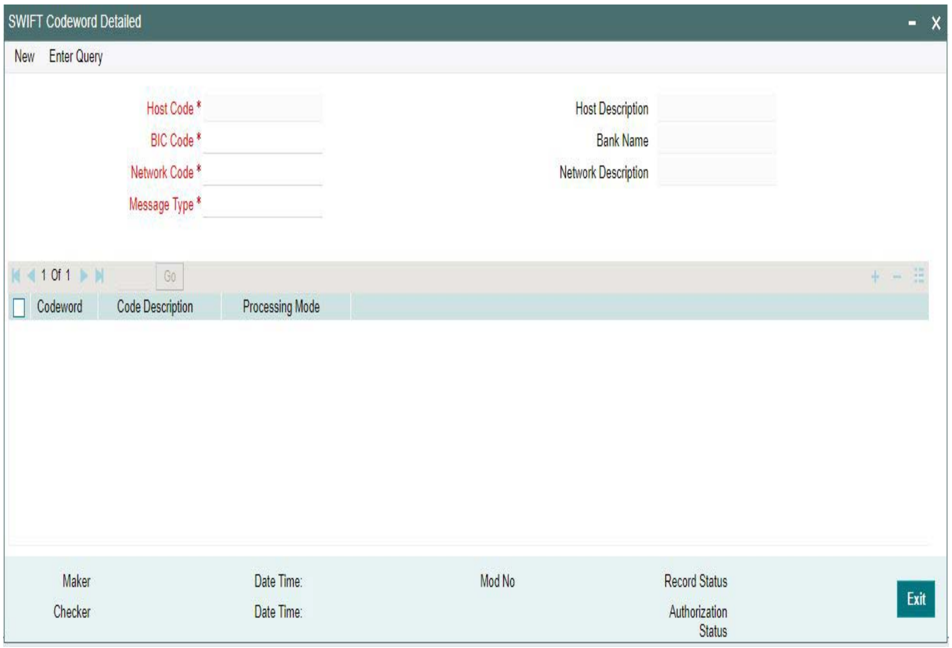
- Authorization Status
- Record Status
- Host Code
- BIC Code
- SWIFT Key Arrangement
- Customer No

Double click a record or click the 'Details' button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using 'Export' button

2.7.2 SWIFT Codeword

You can maintain Processing Mode preference for Field 72 SWIFT codewords against each Network and Message type, using this screen. You can maintain preference for both Standard and Bilateral codewords. Based on the processing mode, the transaction can be routed to Business Override Queue.

You can invoke 'SWIFT Codeword Detailed' screen by typing 'PMDSWTCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following felds:

Host Code

System defaults the user’s logged in Branch as Host Code on clicking New button

Host Description

System defaults the Description of the Host Code on clicking New button

Host Description

System defaults the Description of the Host Code on clicking New button

BIC Code

Select the BIC code from the list of values displayed.

Note

All the valid BIC code is listed. User is allowed to select BIC as ‘ ALL’ as well.

Bank Name

System defaults the Bank Name on selecting the BIC Code

Network Code

Select the Network Code from the list of values displayed.

Note

All the valid networks for payment types - Cross Border and RTGS are allowed to select

---

Network Description

System defaults the Description of the Network Code selected

Message Type

Allowed Message Types for the Network selected will be listed in this field. Select the Mesage Type from the list of values displayed

Codeword

Specify a valid Codeword. Codeword can be of length 8

Code Description

Specify a valid description for the Codeword

Processing Mode

Select the Processing Mode from the list of values displayed. Options are as follows:

- STP Always
- No STP
- STP Pass- through only

Codeword Processing

Inbound/Outbound Payments

- System validates if the field 72 codeword is available in the list of codewords maintained for Sender/Receiver BIC respectively. Record maintained for ‘ALL’ is considered,when no record is found for Sender/Receiver BIC respectively

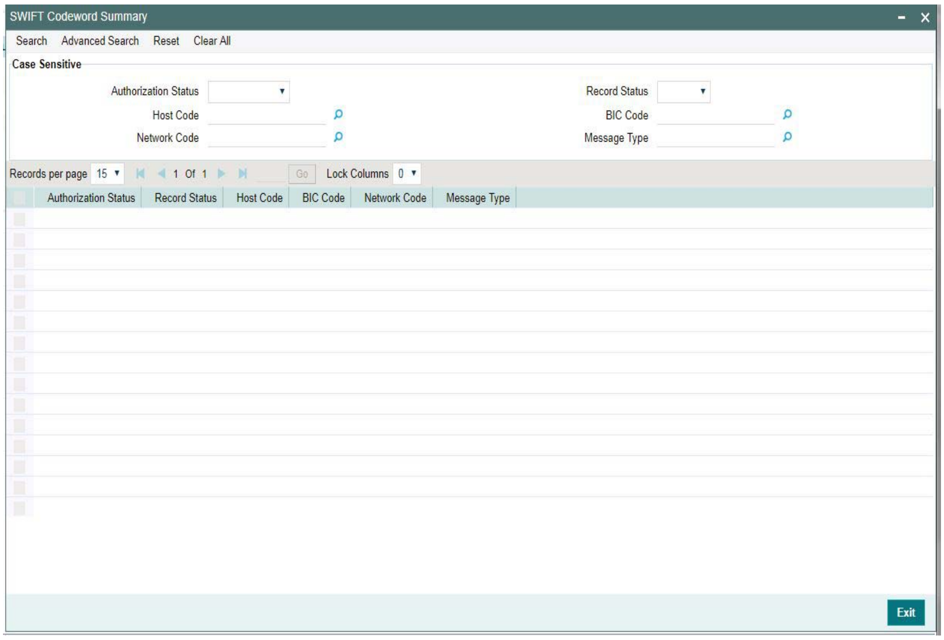
- If the codeword is listed for the record, then inbound action preferences is checked. If not, the payment is moved to Business Override Queue.
- If the preference selected is 'STP ', then the transaction processing continues.If the preference is , 'No STP' or 'STP pass-through only', the transaction is moved to Business Override Queue

Pass-through Payments

- When Codeword in field 72 is maintained with No STP for Sender BIC or Receiver BIC,then a Pass - through transaction is moved to Business Override Queue
- In all other cases pass-through transaction and codeword is processed.

2.7.2.1 Invoking SWIFT Codeword Summary

You can invoke ' SWIFT Codeword Detailed ' screen by typing 'PMSSWTCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



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

- Authorization Status
- Record Status
- Host Code
- BIC Code
- Network Code
- 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 maintenance screen. You can also export the details of selected records to a file using 'Export' button.

2.7.3 PSD Preferences

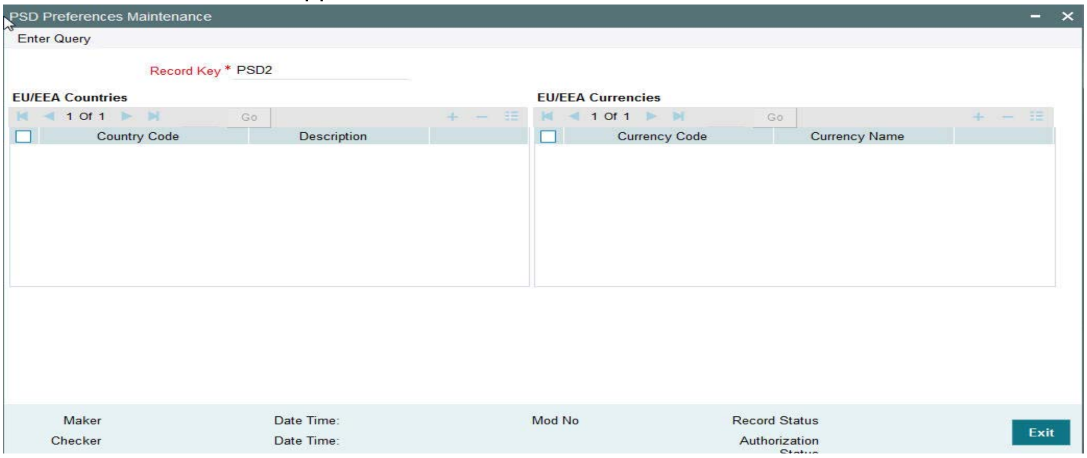
The PSD Preference maintenance is a single record maintenance that contains the following grids:

- List of countries in the EU and EEA regions.
- List of National currencies (non-Euro) of all the member countries in the EU or EEA region.

This maintenance is not be Host specific. This Maintenance is factory shipped.

You can unlock record and Add or Remove Countries and/or Currencies.But you cannot create more records or delete / de-activate the factory shipped record.

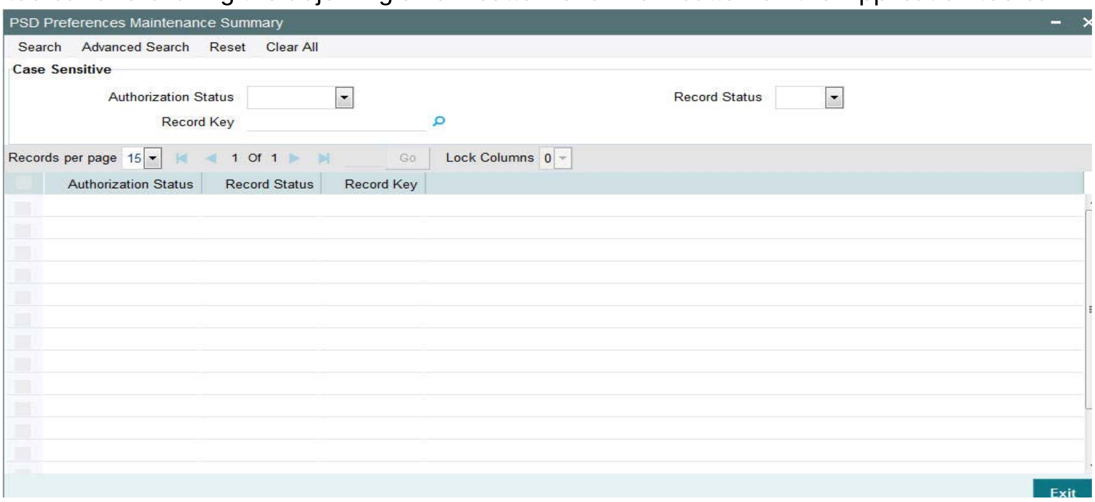
You can invoke the “PSD Preferences Maintenance” screen by typing ‘PMDPSDMT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



Click **Enter Query** and then click **Execute Query**. The EU/EEA Countries and EU/EEA Currencies appear populated with the list of countries and currencies.

2.7.3.1 Viewing PSD Preferences Maintenance Summary

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



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

- Authorization Status
- Record Status
- Record Key

Once you have specified the search parameters, click ‘Search’ button. The system displays only the record which is factory shipped.

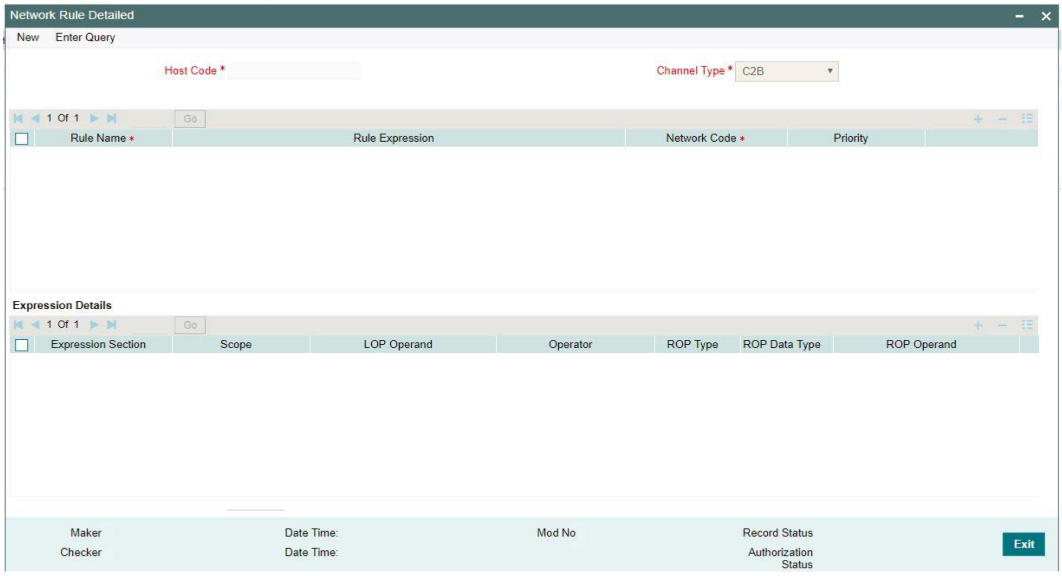
The record key identifies the set of countries and its respective currencies which come under the scope of PSD2 regulation.

2.8 Payments Rule Engine

2.8.1 Network Rule

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

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



You can specify the following fields;

Host Code

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

Channel Type

Select the Channel type from the list of values available. One can define network rules for the listed Channel types that the transactions.Following are the options available:

- C2B
- SWIFT
- MT 101
- Single Payment

Rule Name

Specify the name of the rule.

Rule Expression

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

Network Code

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

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

Priority

Specify the priority number for rule execution.

Expression Details

Expression Section

Specify the unique sequence number for the expression defined

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the Left Operand value details in the rule expression.

Operator

Select the Operator details.

ROP Type

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

ROP Data Type

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

ROP Operand

Specify the Right operand value details.

Scope

Specify the scope assigned to the Right operand.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

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

Rule element	Rule element value for payment request received in pain.001 files/ initiated from PMDPMONL	Rule element value for payment request received in MT101
DEBIT_ACCOUNT	Debtor Account number, if account number is not available, then Account IBAN	Ordering customer account
CUSTOMER	Customer of the Debit Account	Customer of the Debit Account
CUSTOMER_SERVICE_MODEL	Service model linked to the customer	Service model linked to the customer
CHANNEL_TYPE	For requests received in pain.001 format, the value is C2B. For payments initiated from PMDPMONL, the value is SP.	Value is MT101
CATEGORY_PURPOSE	Category purpose (code or proprietary value)as available in Credit transfer information; if not available the value available in payment information.	Not applicable.
CREDITOR_AGENT_BIC	Debtor Agent BIC	Receiver BIC
INTERMEDIARY_AGENT_BIC	Intermediary Agent BIC	Intermediary Agent BIC
INTERMEDIARY_AGENT_MEMBER_ID	Intermediary Agent Member ID	Intermediary Party identifier number
SOURCE_CODE	Source code	Source code
TRANSFER_AMOUNT	Transfer Amount	Transfer Amount
TRANSFER_CCY	Transfer Currency	Transfer Currency
CDTRACCT_ACNO	Creditor Account, if not available Creditor IBAN	Beneficiary Account
BRANCH_CODE	Branch Code	Branch Code
PURPOSE	Purpose level (code or proprietary value) in creditor transfer information	Not applicable
SERVICE LEVEL	Service level (code or proprietary value) as available in Credit transfer information; if not available the value avail- able in payment information	Field 23E, first code available
LOCAL_INSTRUMENT	Local Instrument (code or proprietary value) as available in Credit transfer information; if not available the value available in payment information.	Not applicable

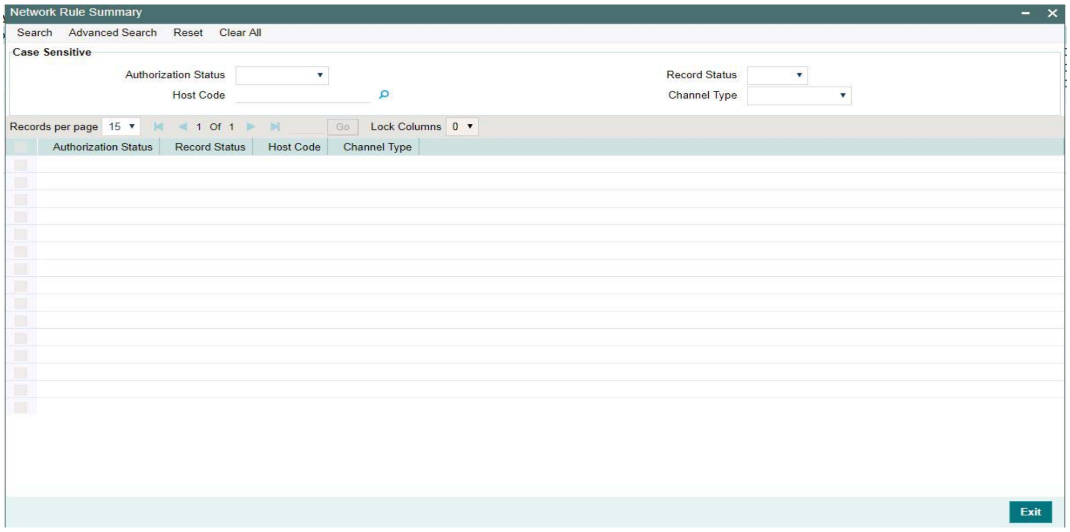
Rule element	Rule element value for payment request received in pain.001 files/ initiated from PMDPMONL	Rule element value for payment request received in MT101
INSTRUCTION_PRI-ORITY	Instruction priority as available in Credit transfer information; if not available the value available in payment information.	If 23E is URGP or RTGS value derived will be HIGH otherwise NORM.
CHARGE_BEARER	Charge bearer as available in Credit trans-fer information; if not available the value available in payment information.	Charge Bearer

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

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

2.8.1.1 Viewing Network Rule Summary

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



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

- Authorization status
- Record status
- Host Code
- Channel Type

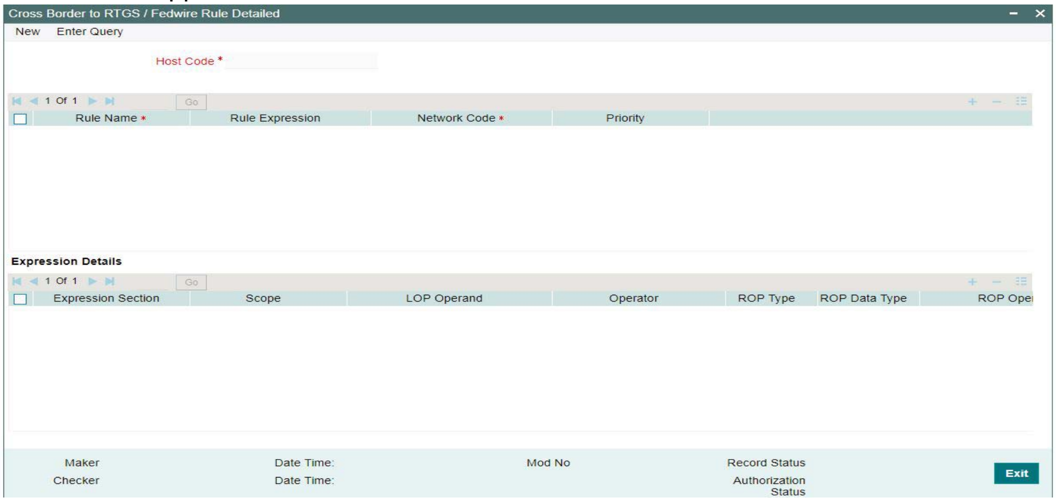
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.8.2 Cross Border RTGS Derivation Rule

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

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



Specify the following fields:

Host Code

Indicates the code assigned to the logged in user.

Rule Name

Specify the network resolution rule.

Rule Expression

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

Network Code

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

Note

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

---

Priority

Specify the priority number for rule execution.

Expression Details

Expression Section

Specify the Expression Section details.

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the Left Operand value details.

Operator

Select the Operator details.

ROP Type

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

ROP Data Type

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

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

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

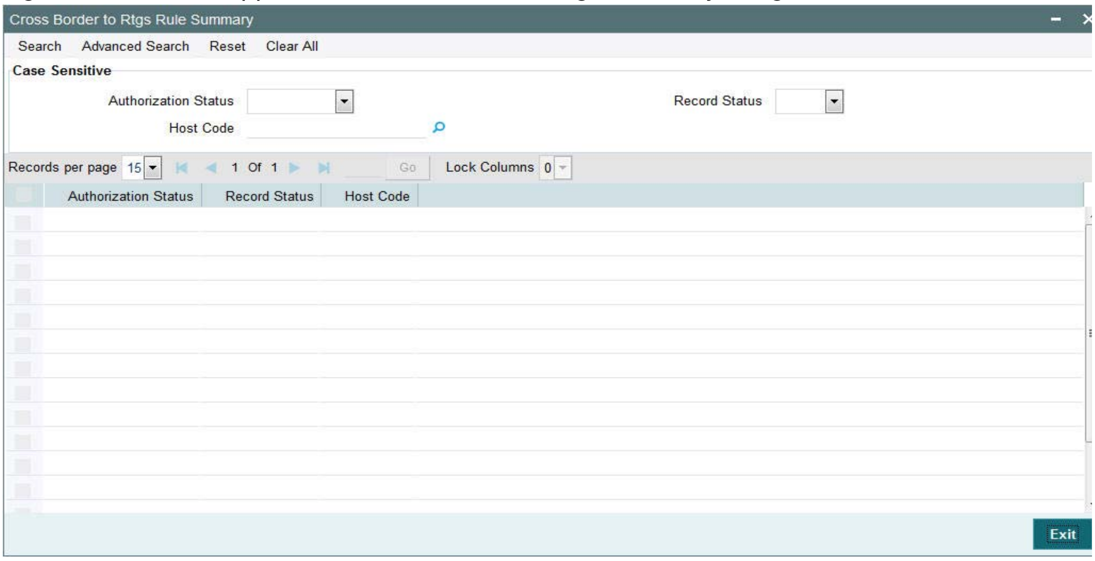
- Customer
- Customer service model
- Debit Account
- Channel type
- Source Code

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

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

2.8.2.1 Viewing Cross Border to RTGS Rule Summary

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



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

- Authorization Status
- Record Status
- Host Code

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

2.8.3 RTGS Network Switch Rule

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

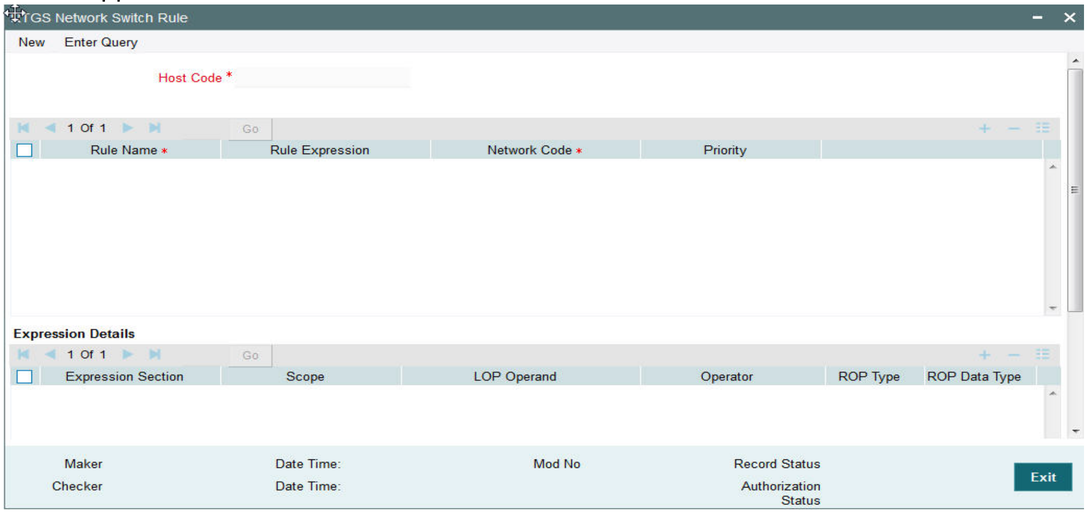
If the network cut-off for the originally derived RTGS network is missed, then system checks if Network Switching rules are maintained. If available, system derives alternate RTGS network, based on rule conditions, provided the network cut-off for the alternative is not already passed.

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

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

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

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



Specify the following fields:

Host Code

Indicates the code assigned to the logged in user.

Rule Name

Specify the network resolution rule.

Rule Expression

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

Network Code

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

Note

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

---

Priority

Specify the priority number for rule execution.

Expression Details

Expression Section

Check this box to enable the fields of this section.

Scope

Specify the scope assigned to the Left operand.

LOP Operand

Specify the LOP Operand value details.

Operator

Select the Operator details.

ROP Type

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

ROP Data Type

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

ROP Operand

Specify the ROP Operand value details.

Scope

Specify the scope assigned to the ROP.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

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

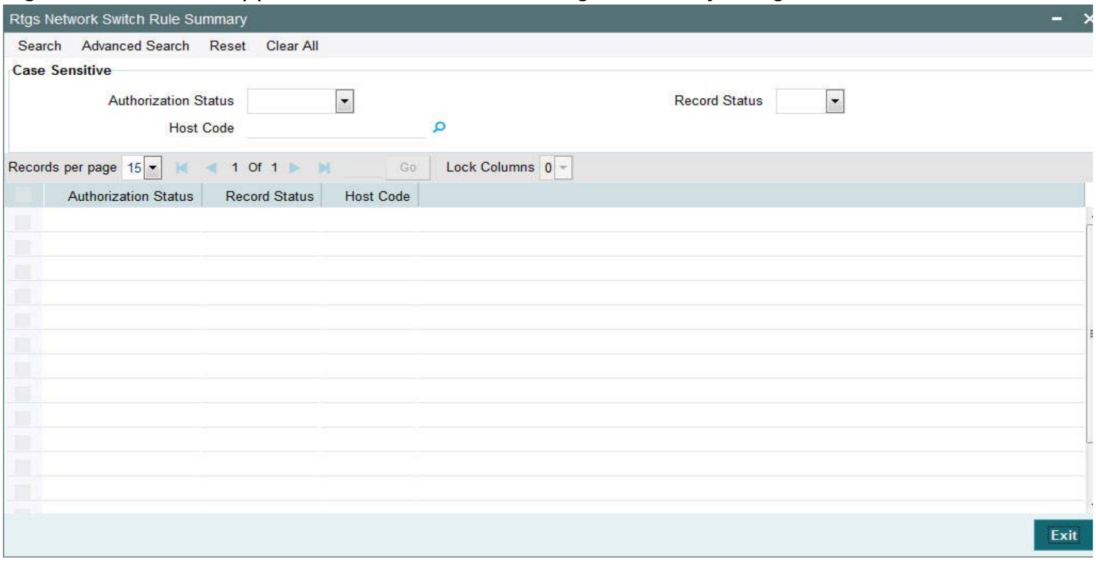
- Customer
- Customer service model
- Debit Account
- Channel type
- Source Code

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

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

2.8.3.1 Viewing RTGS Network Switch Rule Summary

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



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

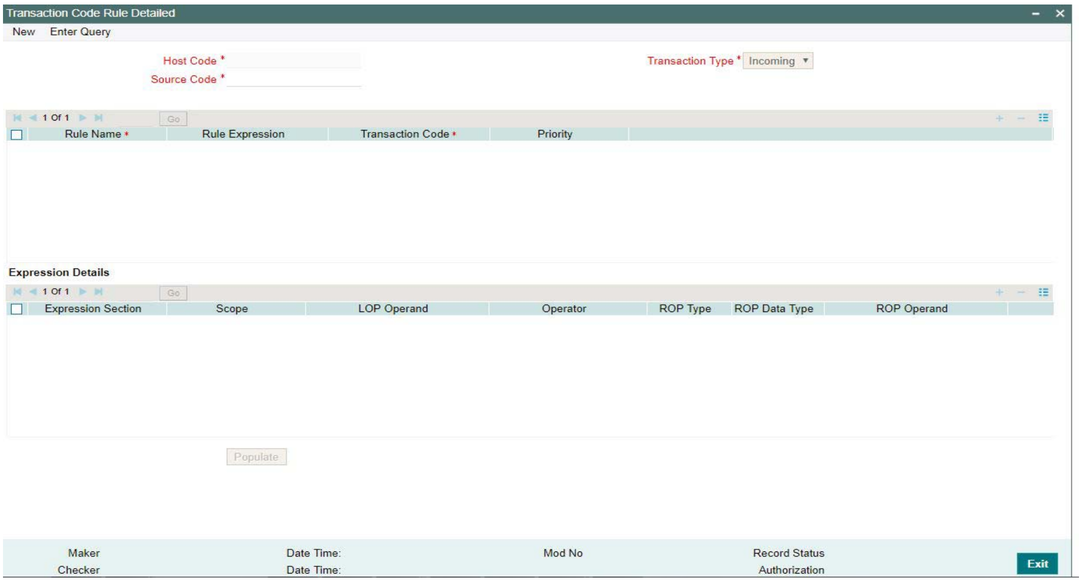
- Authorization Status
- Record Status
- Host Code

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

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

2.8.4 Transaction Code Rule

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



You can specify the following fields;

Host Code

The system defaults the Host Code of user's logged in branchon clicking 'New' button.

Source Code

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

Transaction Type

Select the type of transaction. Choose between Incoming and Outgoing.System defaults the Transaction Type as ' Incoming'

Rule Name

Specify the Rule Name.

Rule Expression

Specify the Rule Expression.

Transaction Code

Select the Transaction code from the LOV.

Priority

Specify the rule priority.

Expression Details

Expression Section

Specify the Expression Section.

Scope

Specify the scope assigned to the Left operand.

LOP Operand

User can select the LOP from list of values displayed pertaining to the Transaction Code selected.

Note

- System allows user to select Transaction Code specific LOP's like- ACCOUNT_TYPE, TRANSFER_TYPE,EXCEPTION_TYPE etc. which can be used for specific Payment type or Network.
- TRANSFER_TYPE operand is mainly used for Book Transfer payment type or Network.
- Transfers from customer's own account and the transfer between accounts of different customers can be differentiated by selecting TRANSFER_TYPE LOP

Operator

Select the Operator details from the list of values displayed. Values available are - Greater Than,Less Than, Not Equal To, Equal To, Greater Than or Equal To, Less Than or Equal To.

ROP Type

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

ROP Data Type

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

ROP Operand

Select the Right operand value from the LOV based on the LOP Operand selected. Values pertaining to the respective LOP will be listed.

Note

Allowed Values for the LOP Operand - Account_Type will be NORMAL, NOSTRO,MULTI_CURRENCY.

TRANSFER_TYPE will have values - 'Own Account Transfer (O)' and 'On Us transfer (N)', which is specific to Book Transfer.

EXCEPTION_TYPE has an additional Value - Cancellation (TRCL).– This can be used

- For a transaction which is cancelled after accounting as part of Batch cancellation or transaction cancellation request processed

- When the reversal of a cross border transaction with cover as RTGS is triggered on receiving MT019 Abort Notification.

Scope

Specify the scope assigned to the Right operand.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

Click this button after specifying the expression details.

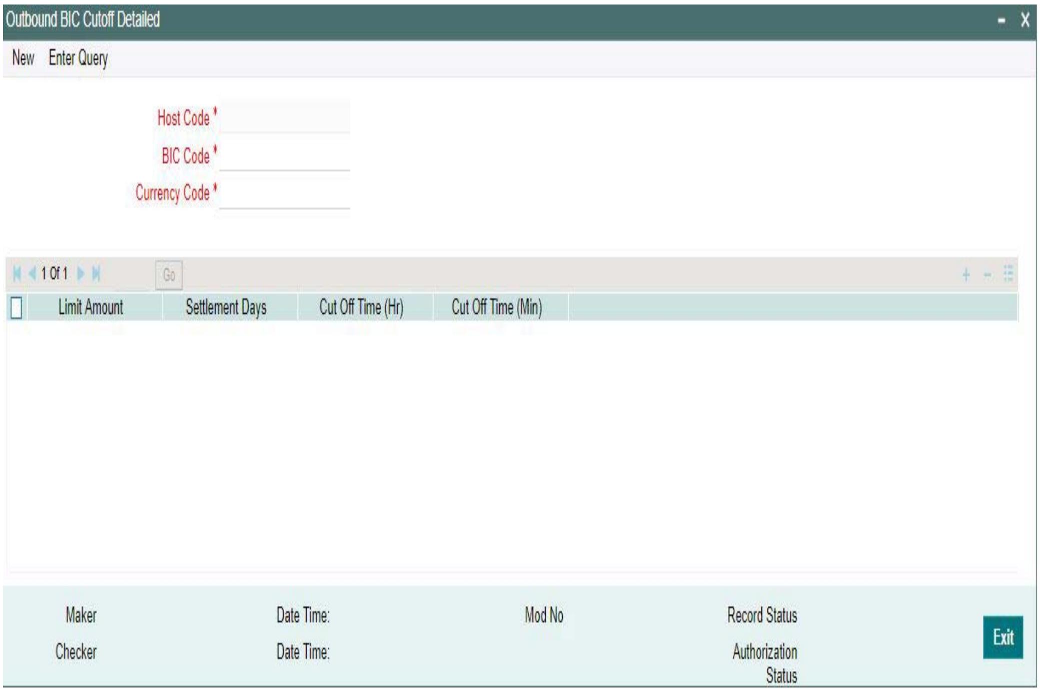
2.9 BIC Cutoff

Usage of this screen

- You can validate the FX cutoff days/time for the currency pair involved in the transaction. using this screen
- This screen is applicable for Cross Border/ RTGS/ ACH payment types, which cross currency transactions are allowed.
- You can capture Currency cutoff days and time for each currency in this screen, and additionally a BIC of sender/receiver bank.
- For a currency specific or All BICs, Cut-off time is maintained.
- Maintenance done for The BIC code 'ALL' is considered for all payment types except for cross-border, for which the maintenance done for specific receiver BIC will be checked for the credit currency, if available

2.9.1 Outgoing BIC Cutoff

You can invoke "Outgoing BIC Cutoff" screen by typing 'PXDCYCOF' 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 details:

Host Code

Displays the Host Code of the selected branch of the logged in user.

BIC Code

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

Currency Code

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

Limit Amount

Specify the limit amount for the transaction amount.

Settlement Days

Specify the number of days in advance of the current day on which the settlement is applicable that the payment request needs to be received or the transaction booked from screen

Cutoff Time (Hr)

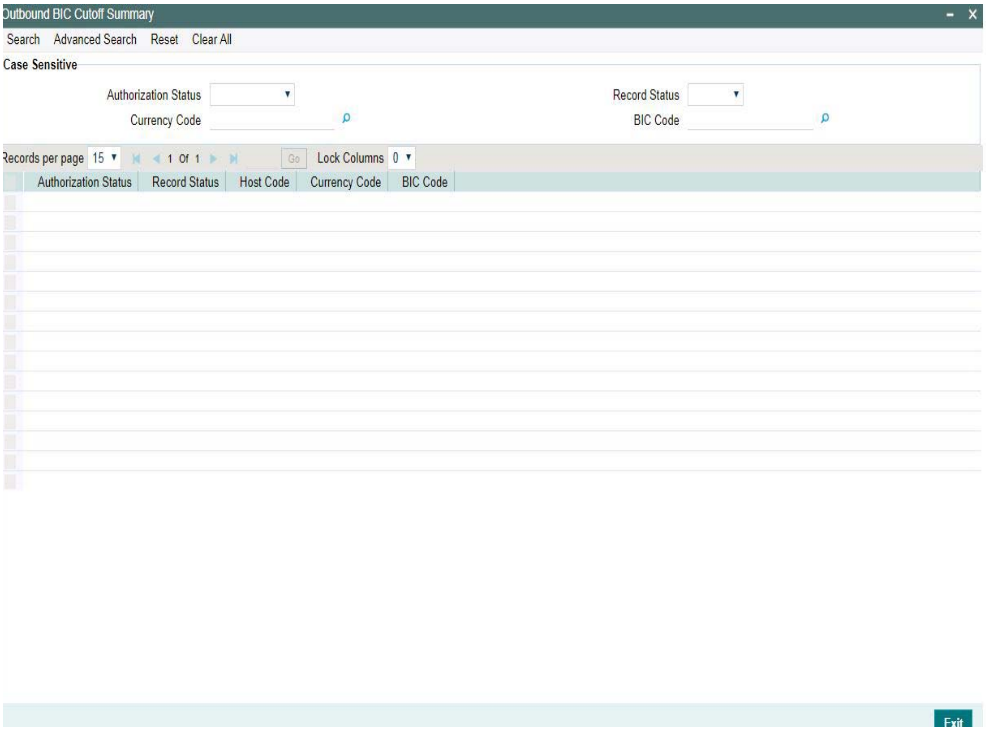
Specify the hours for the transaction cut-off time.

Cutoff Time (Min)

Specify the minutes for the transaction cut-off time.

2.9.1.1 Viewing Outgoing BIC Cutoff Summary

You can invoke “Outgoing BIC Cutoff Summary” screen by typing 'PXSCYCOF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



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

- Authorization Status
- Record Status
- Currency Code
- BIC Code

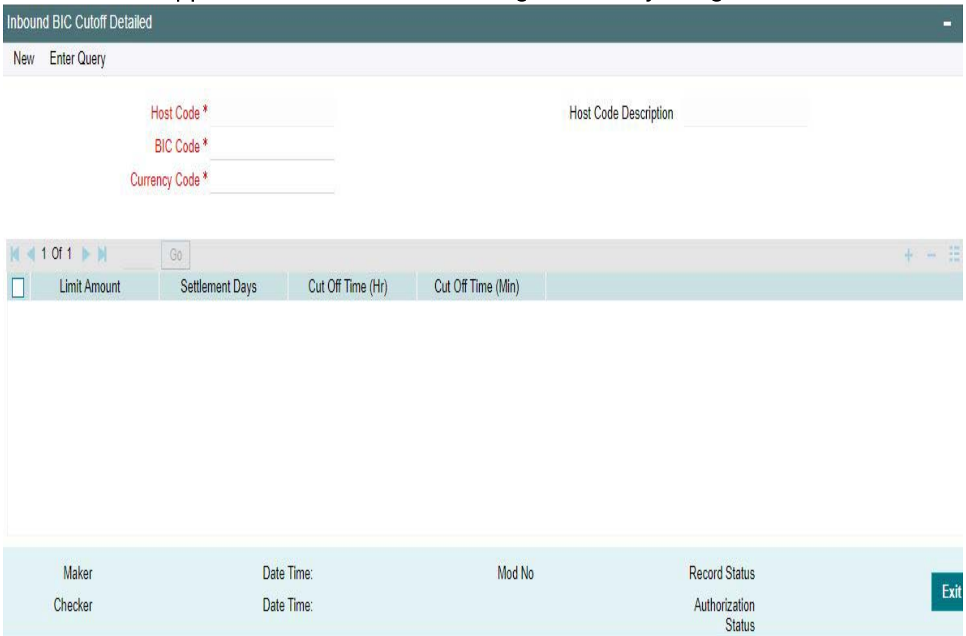
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

- Authorization Status
- Record Status
- Host Code

- Currency Code
- BIC Code

2.9.2 Incoming BIC Cutoff

You can invoke “Incoming BIC Cutoff” screen by typing ‘PXDINCOF’ 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 details:

Host Code

Displays the Host Code of the selected branch of the logged in user.

Host Code Description

Displays the description of the Host Code displayed.

BIC Code

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

Currency Code

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

Limit Amount

Specify the limit amount for the transaction amount.

Settlement Days

Specify the Settlement days.

Note

Activation Date is calculated as:

- Activation date will be derived as Instruction date - Settlement days
- If Activation date is back dated, then activation will be set as current date. And Instruction date will be Activation date + Settlement days

Cutoff Time (Hr)

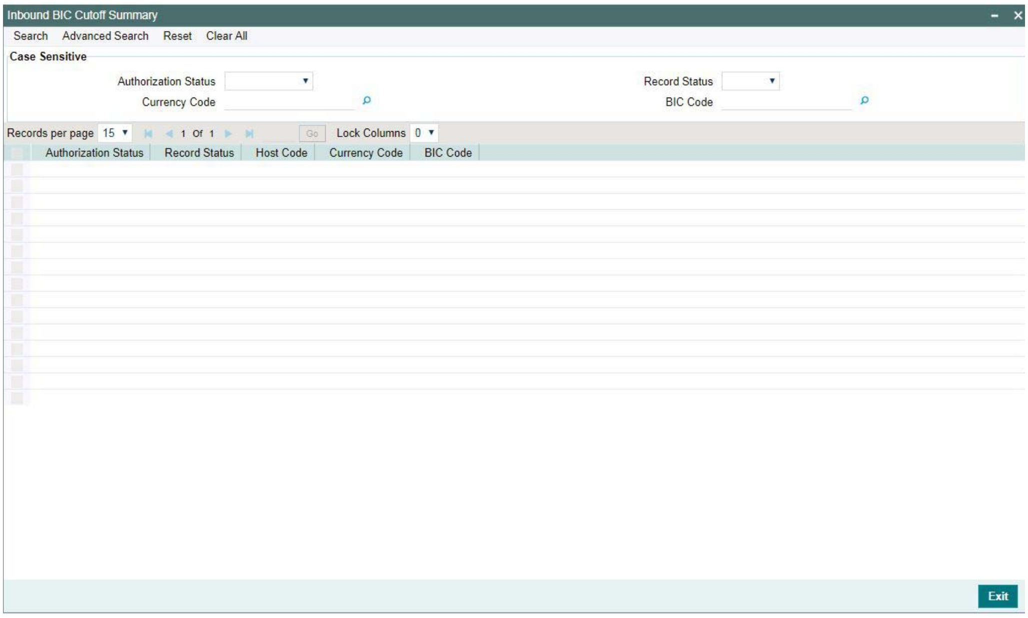
Specify the hours for the transaction cut-off time.

Cutoff Time (Min)

Specify the minutes for the transaction cut-off time.

2.9.2.1 Viewing Incoming BIC Cutoff Summary

You can invoke “Incoming BIC Cutoff Summary” screen by typing 'PXSINCOF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Currency Code
- BIC Code

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

- Authorization Status
- Record Status
- Host Code
- Currency Code
- BIC Code

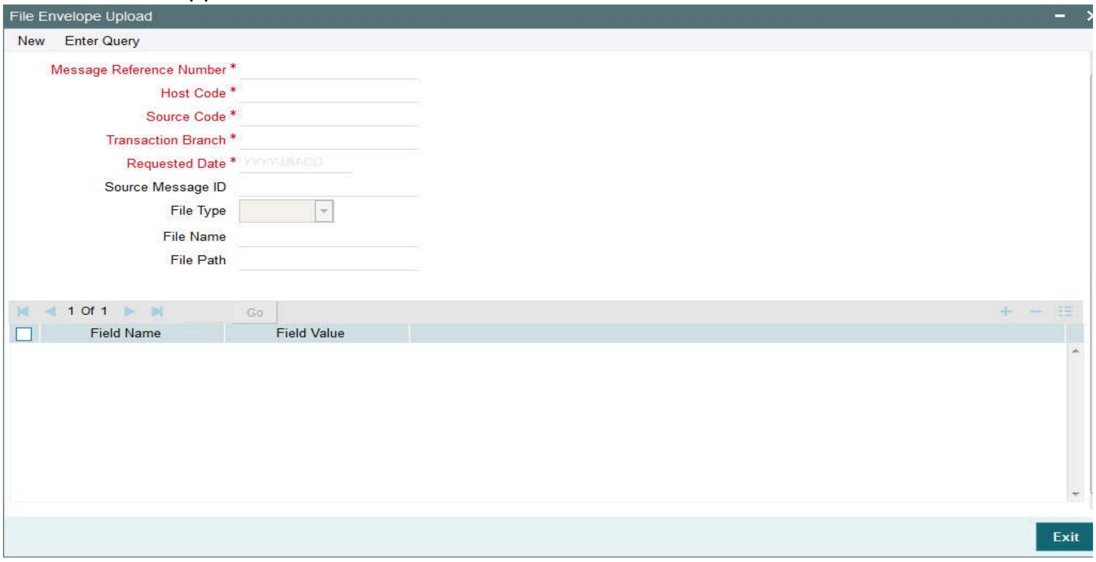
2.10 File Envelope

File envelope details received can be viewed from this screen.The system supports receipt and validation of file envelopes for the following file types:

- :rmaPlusDir - RMA+ Directory

- gpiDir -SWIFT gpi Directory
- bulkSps - Bulk XML for Single payment service
- c2bFile - Bulk file in pain.001 format

You can invoke the ‘File Envelope Upload’ screen by typing ‘PMDFLEVP’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



Source code received as part of the envelope are mapped to transactions generated from C2B files or bulk single payment service XMLs.

The file envelope details of the uploaded files will be displayed:

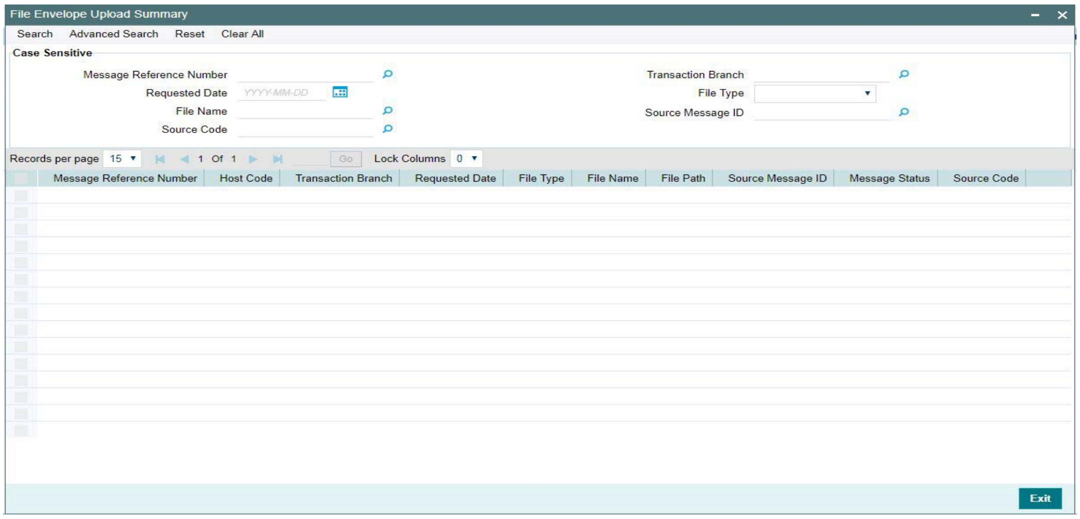
- Message Reference Number
- Host Code
- Source Code
- Transaction Branch
- Requested Date
- Source Message ID
- File Type
- File Name
- File Path
- Field Name
- Field Value

Note

Custom Code needs to be deployed at the site for Currency Holiday Upload feature only

2.10.0.1 File Envelope Upload Summary

You can invoke the File Envelope Upload Summary by typing ‘PMSFLEVP’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



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

- Message Reference Number
- Transaction Branch
- Requested Date
- File Name
- Source Message ID
- Source Code
-

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

2.11 Dispatch Maintenances

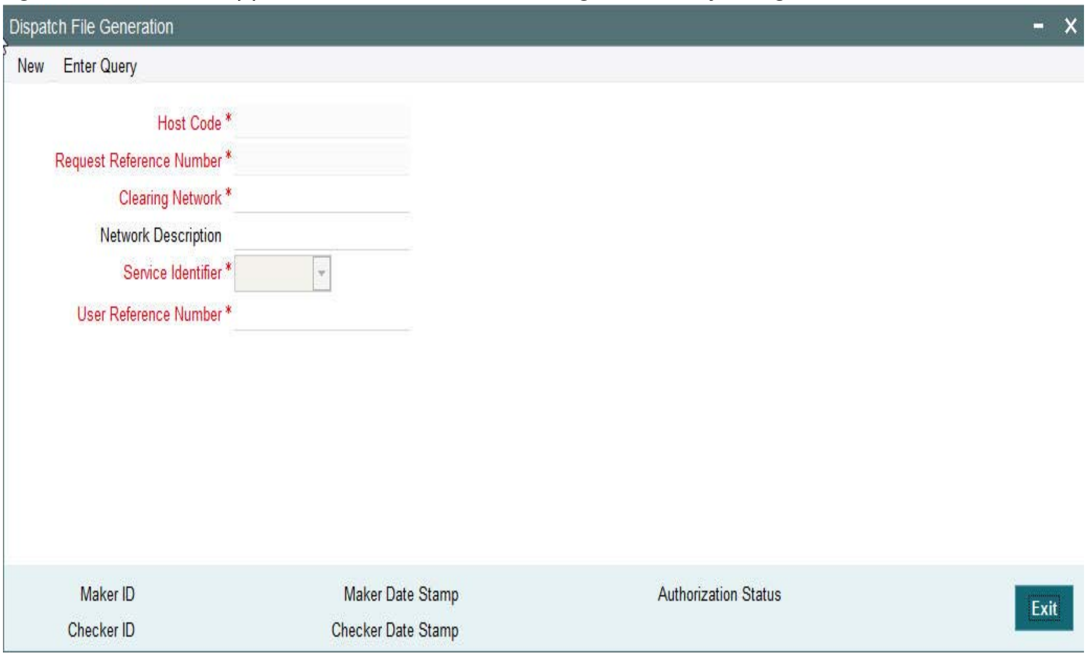
The below listed maintenances are applicable for dispatch processing of Domestic low value payments/ Direct Debits:

- Dispatch File Generation
- File Dispatch Generation Summary
- Dispatch Parameters Maintenance
- File Dispatch Parameters Maintenance Summary
- Transaction XML Regeneration

2.11.1 Dispatch File Generation

Dispatch file generation screen is provided to manually initiate generation of dispatch files for CSM.

You can invoke ‘Dispatch File Generation’ screen by typing ‘PMDDFILE’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Host Code

The system defaults the host codeof user’s logged in branch

Request Reference Number

System generates the Request Reference Number automatically on clicking New button

Clearing Network

Select a valid clearing network for which the dispatch file will be generated.

Network Description

System defaults the description of the Claering Network selected..

Service Identifier

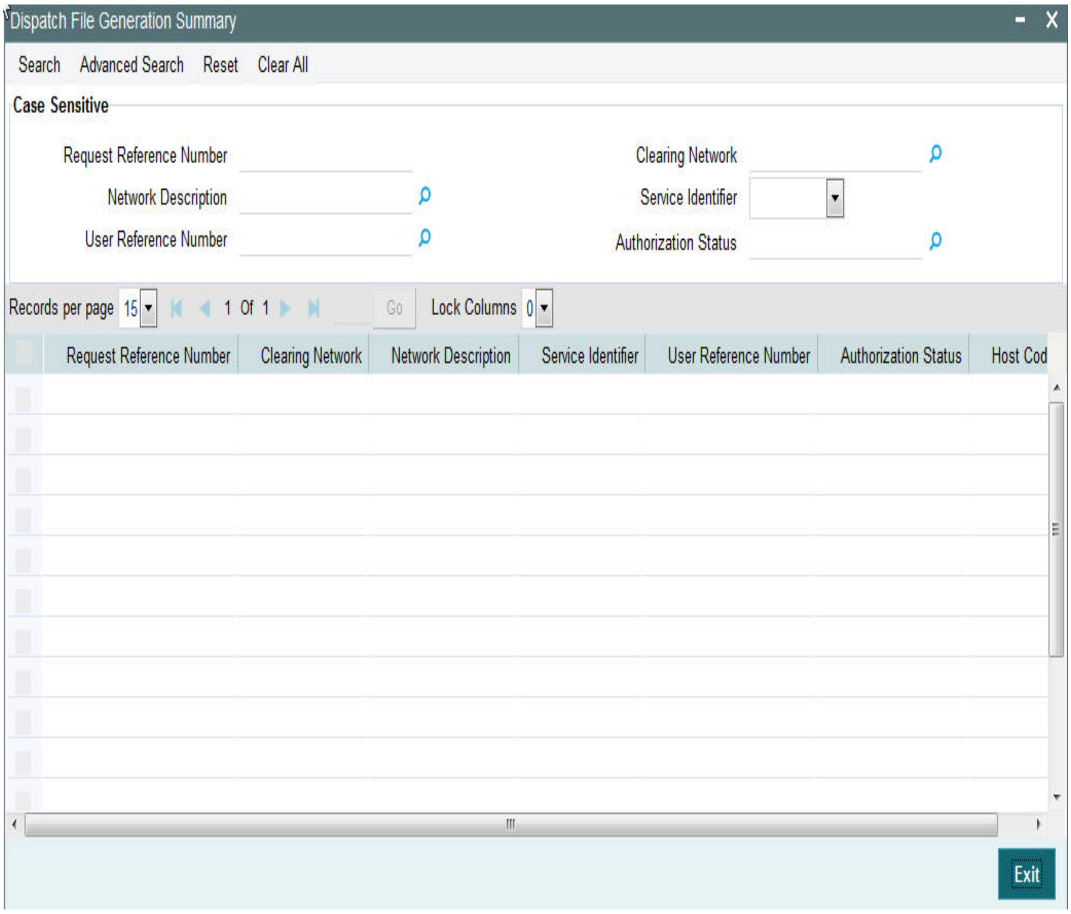
Indicates the service identifier. Identifier can be selected as SCT, SDD-CORE, SDD-B2B, Instrument Clearing and US NACHA.

User Reference Number

Specify the reference number for every dispatch run. This reference number can be used to track the number of files generated for every dispatch run.

2.11.1.1 File Dispatch Generation Summary

You can invoke the ‘Dispatch File Generation Summary’ screen by typing ‘PMSDFILE’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button:



You can search using the following parameter:

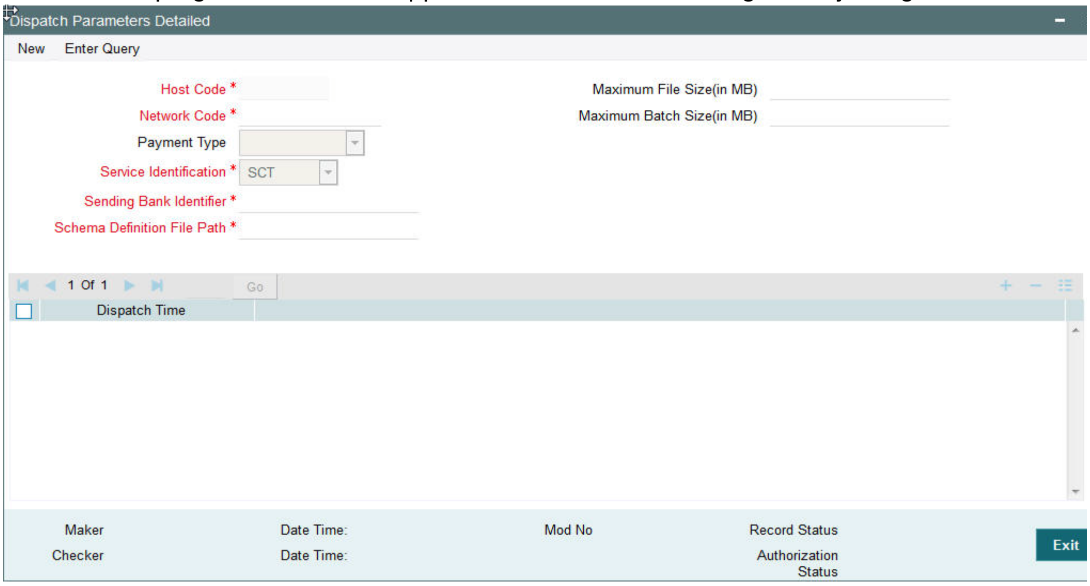
- Request Reference Number
- Clearing Network
- Network Description
- Clearing Network
- Service Identifier
- User Reference Number
- Authorization Status

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

2.11.2 Dispatch Parameters

Dispatch time for auto generation of Domestic Low Value Payments /Direct Debit dispatch files can be maintained in this screen.

You can invoke the ‘Dispatch Parameters Maintenance’ screen by typing ‘PADISPTM’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



You can specify the following fields:

Host Code

System defaults the host code as users logged in Branch Code

Network Code

Select a Network code from the list of values.

Payment Type

System defaults the Payment Type based on the Network Code selected

Service Identification

Specify the service identification code.

This field has options as SCT, SDD-CORE , SDD-B2B , US NACHA, SCT Inst, Clearing

Sending Bank Identifier

All Branch BICs for the host are listed here. You can select the required BIC

Schema Definition File Path

Specify the Scheme Definition file path here.This field is used for maintaining the path of XSD file with which the dispatch file is validated.

Maximum File Size(in MB)

Specify the Maximum File Size (in MB).

Maximum Batch Size(in MB)

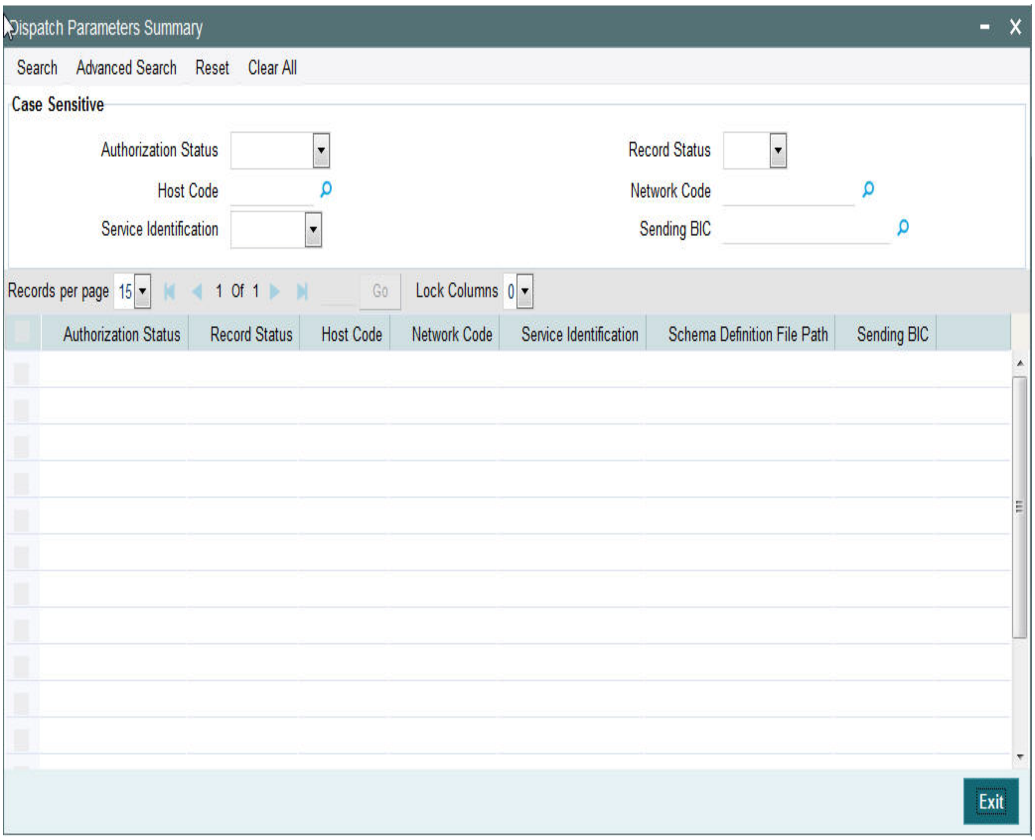
Specify the Maximum Batch Size (in MB).

Dispatch Time

Specify the required Dispatch Time.

2.11.2.1 File Dispatch Parameters Maintenance Summary

You can invoke the 'Dispatch File Generation Summary' screen by typing 'PASISPTM' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button:



You can search using the following parameter:

- Record Status
- Host Code
- Network Code
- Service Identification
- Sending BIC
- Authorization Status

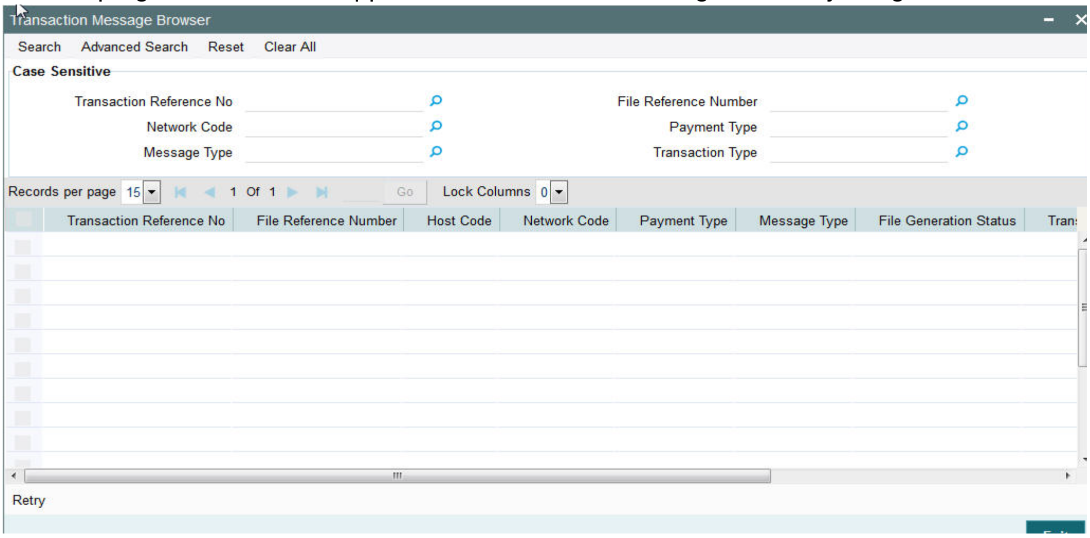
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record or click the 'Details' button after selecting a record to view the detailed screen.You can also export the details of selected records to a file using 'Export' button.

2.11.3 Transaction XML Regeneration

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

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



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

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

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

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

2.12 Common Processes

2.12.1 Host & Time zone Related Processing

- Processing of payment transactions for multiple hosts with different time zones is supported.
- Cut-off time maintenances are to be done in host time.This has to be operationally controlled.
- Dispatch file generation timings and auto batch closure time for bulk file upload also follow host date & time.

2.12.2 Customer/Account Status Check

- Customer/Account status check is added in initial validations of payment processing.
- Based on customer/account status available as part of external customer maintenance (STDCIFCR), system performs the status check.

- For Outbound Payments, the below table details queue movement logic based on Customer/Account status:

Customer Status	**Account Status**	**Queue Name**	**Queue Code**
Closed / Deceased / Frozen/whereabouts unknown	Closed/Blocked/Frozen	Process Exception	PE
-	Dormant/No Credit/No Debit	Business Override Queue	BO

- For Inbound Payments, the below table details the queue movement based on Customer/Account status:

Customer Status	**Account Status**	**Queue Name**	**Queue Code**
Closed / Deceased / Frozen/whereabouts unknown	Closed/Blocked/Frozen	Repair Queue	TR
-	Dormant/No Credit/No Debit	Business Override Queue	BO

2.12.3 Multi Currency Accounts

Account Type- ‘Multi currency ‘available in LOV along with Normal, Nostro can be used by customer to initiate normal transactions.

Multi Currency Account is the Parent account and it can have multiple child accounts linked to it with different currencies allowed for the customer.

- Main account (multi currency) which is the parent account will be listed in External Account Maintenance (STDCRACC) and the child accounts linked to it will be mapped separately against each parent account
- Multi Account Type and Child Account Type are classified as ‘M’ and ‘C’ respectively.
- All Payment/collection/instrument processing transactions can be initiated by selecting Account Type - ‘ Multi Currency’.
- In Transaction input screens, systems allows to select ‘multi currency’ parent account from the list of values in ‘Customer Account’ field
- User can select ‘Multi-Currency’ parent account with required account currency, as all the child accounts currencies will be displayed in list of values.
- Payment need not be initiated only with Transfer Currency while selecting multi-currency account. It is not mandatory. System will validate whether child account with account currency input is available for the multi account chosen.
- The Transfer Currency (*instrument currency for clearing)* is defaulted as the Account Currency, if the Multi Account is input or received from payment Webservices without Account Currency.
- When the Transfer Currency is different from Account Currency, Exchange Rate fetch will be applicable.
- External Credit Approval (ECA) / External Account Check (EAC) and Accounting handoff will indicate the Account Currency

Note

Child accounts cannot be used as Transaction accounts in Payments.

Resolving and posting the amount to Child Account will be handled by DDA/Accounting system

2.12.4 Sanction Check

- If sanction check is made applicable at Network Preferences, system initiates sanction processing. Additional check is performed to verify whether sanction check is applicable for the customer at customer maintenance (STDCIFCR) level.Sanction processing is done only if it is applicable for both network and customer.
- On receiving External Sanction Check system response, sanction check status of the payment is updated.
- The following responses are possible:
  - A – Approved. Sanction check is approved by the external system
  - S –Seized
  - Interim – Interim status or approval with override is received from external system
  - R – Rejected. This indicates that the contract failed Sanction check.
  - T – Timed out. Sanction check status is updated as T if no response is received from the external system within the stipulated time limit maintained for ECA system check system.
  - R – Seize. Sanction check is seized by the external system.
- If the sanction check response status for a payment transaction is ‘Approved’, then further processing continues.
- If the sanction check response status of the transaction is ’Interim’ or ’Rejected’ or ‘Timed Out’, then transaction is logged in Sanction Check Exception Queue. If External system reject code is marked for auto cancellation in sanction system maintenance, transaction is automatically cancelled.
- If External system reject code is marked for auto cancellation in sanction system maintenance, transaction is automatically cancelled.
- If sanctions status is 'Seized’ no further actions will be allowed for the transaction. You can be parameterize for a sanction system whether to post seizure accounting or not.
- Seizure GL to be mentioned

The sanction seizure with accounting is handled in the following way :

Direction	Transaction type	Debit account	Credit account	Subsequent processing
Outgoing	Payment - Cross Border/ RTGS/ACH/Book	Customer Account	Compliance GL	Held. Will not be dis-patched.
Outgoing	Collection	Nostro/ Clearing GL	Compliance GL	Held. Will not be dis-patched.
Incoming	Payment - Cross Border/ RTGS/ACH/Book	Nostro/ Clearing GL	Compliance GL	Held

Direction	Transaction type	Debit account	Credit account	Subsequent processing
Incoming	Collection	Customer Account	Compliance GL	Held. And, pre settlement reject pacs.002 will be sent out.

- If the Sanctions Check done on booking date fails, then the transaction is processed on booking date itself with seizure entries, even if the activation date is derived as future dated.

2.12.5 External Credit Approval

- Oracle Banking Payments sends debit accounting entries pertaining to payment amount and charge/tax amounts to external DDA system for credit checks. ECA system for the credit check is derived based on External Customer Account (STDCRACC) maintenance.
- ECA requests are sent, if the flag 'External Credit Approval Required' in 'External Customer Account maintenance (STDCRACC) is checked.
- Transaction ECA status are updated based on the response received from the external system.
- The following responses are possible:
  - A – Approved. ECA is approved by the external system
  - O- Interim – Interim status or approval with override is received from external system
  - R – Rejected. This indicates that the contract failed the External Credit Approval check.
  - T – Timed out. ECA check status is updated as T if no response is received from the external system within the stipulated time limit maintained for external sanction check system.
- If the ECA response status for a payment transaction is 'Approved', then further processing continues.
- If ECA validation fails i.e. the status is 'Interim', 'Rejected', or 'Timed out', transaction is logged in ECA Exception Queue.
- If External system reject code is marked for auto cancellation in ECA system maintenance, transaction is automatically cancelled.
- Transaction Account and Charge Account cannot belong to different DDA systems. System validates the same.
- Reversal of ECA request is required in the following cases:
  - Transaction is cancelled from Network Cut-off Queue
  - Transaction is carried forward from Network Cut-off Queue
- On reversal of ECA, request message is sent to external system with original transaction details & amounts, indicating that it is a reversal request.
- External Account check (EAC) request is sent if customer account is in for credit leg of a transaction.This is applicable for incoming payments and book transfers.
- EAC requests are sent, if the flag 'External Credit Approval Required' in 'External Customer Account maintenance (STDCRACC) is checked.

- For Book transfer transaction, request is generated for debit account and related charges. External Account check request is sent for credit account.
- If external account check request fails, transaction is moved to ECA queue.

2.12.6 Small FX Limit Check & Currency Conversion

- For a cross currency payment transaction where debit currency and transfer currency are different, exchange rate is picked up as maintained for the transaction branch.
- If Small FX limit is defined in Network Currency Preferences, then the auto rate pick up takes place only if the transfer amount is within the small FX limit.
- Exchange Rate Type is based on Network preferences maintained. Buy/Sell indicator is derived by the system.
- If the transfer amount is above the small FX limit specified, the rate is fetched from the internal exchange rates maintained in CORE.
- If the transfer amount is above the small FX limit specified, system checks whether External Exchange Rate is applicable in Network Preferences.
- If external system is available the transaction details, then system sends request to external system for receiving the exchange rate.
- Based on the response received, exchange rate is populated and further processing of transaction will continue.
- The following responses are possible from External Exchange Rate system:
  - A-Approved-Response with exchange rate
  - R-Rejected-No exchange rate available in response or resulted in error
  - T-Timed out –Request is timed out
- If Small FX limit is not maintained, auto rate pick up is done from internal rates maintained, for all cross currency payment transactions without any limit check.
- Payment contract is moved to Exchange Rate Exception queue in the following cases with proper error code details:
  - Exchange Rate derivation based on core system maintenance fails
  - Small FX limit is breached and no external exchange rate system maintenance is available
- Payment contract is moved to external exchange rate queue if response from External Exchange Rate system is rejected or timed out. If advance FX booking is done,then the FX reference can be provided in the payment request. This reference is sent to External system along with the external FX request for validation. If FX reference is not provided in payment request and if the external system provides a new reference, the same can be stored for the transaction.
- It is possible to provide exchange rate manually from Queue screen if the external rate fetch failed so that transaction proceeds with further processing.

Note

- Creation of the FX transaction, utilizing and tracking the same will be handled in the external system.
- The FX reference number generated in the external system can be captured as part of transaction input, and the same will be shared to the external system, as part of the external exchange rate pickup request.
- If no FX reference number is input during transaction creation, the same will be blank in the external exchange rate request. On this case, the external system is expected to create a FX transaction and share the same.

- External rate fetch is applicable for a payment, if the transfer amount is greater than the small FX limit maintained in Network Currency maintenance (PMDNCPRF) and External Rate fetch is made applicable in the Network preferences (PMDNWPRF).
- If external rate fetch needs to be made applicable for all transactions, the small FX limit needs to be maintained as 0.
- Changes are done in inbound payments External rate fetching. System applies the FX rate preference maintained in Inbound Payment Processing Preferences before sending the external FX rate request.

2.12.6.1 Instruction Date changes based on FX Value Date

- If FX rate response received from the external rate system is having a value date which is not matching with the instruction date, then the instruction date will be replaced with FX value date.
- For outbound payment ,Credit value date will be updated as the new instruction date and debit value date will be Instruction date-Float days provided the date basis is 'Instruction Date' in the Network preferences. If the debit value date basis is 'Activation date', there will be no impact.
- The FX value date will be replaced for inbound payment instruction date as well. Based on this credit value date will be derived as new Instruction date + credit float days.

2.12.7 IBAN Check

- If 'IBAN validation required' flag is checked for the network, then IBAN verification for Debtor IBAN, Creditor IBAN & creditor BIC is done against the IBAN format maintained for the respective country.
- IBAN is validated based on IBAN Information maintenance (ISDESBAN) available for the country for the following parameters:
  - IBAN length
  - Check digit of the IBAN
  - National ID of the IBAN
- Check digit of the beneficiary IBAN must be validated using the below mentioned process:
  - Extract country code from the IBAN
  - Search the IBAN check digit length and IBAN check digit position for the country code from the IBAN structure data storage.
  - Extract the check digit from IBAN using IBAN check digit length and IBAN check digit position.
  - Compute the check digit from IBAN using the scheme defined in ISO/IEC 7064 Modulo 97-10.
  - Compare the check digit value computed and the check digit value extracted from IBAN
- National ID of the beneficiary IBAN must be validated using the below mentioned process
  - Extract the IBAN National id from IBAN using bank identifier position and IBAN national ID length
  - Extract the IBAN ISO country code from IBANPlus data storage for the IBAN national id
  - Compare the IBAN ISO country code from IBANPlus with the country code extracted from IBAN.
  - If the all of the above conditions are satisfied, then the IBAN is valid.

- Validate BIC from an IBAN by looking up IBANPlus, if available. For payment transaction the beneficiary Bank code is checked for Valid BIC based on the beneficiary IBAN. The BIC will be derived from IBAN using the below mentioned process:
- Extract country code from the IBAN
  – Search the bank identifier position and IBAN national ID length for the country code from the IBAN structure data storage
  – Extract the IBAN National id from IBAN using bank identifier position and IBAN national ID length
  – Search the IBAN BIC for the IBAN National id and country code from the IBANPlus data storage.
  – If the IBAN BIC and Account with Institution BIC code (Creditor Agent BICFI for outgoing ISO transaction) does not match, then it displays ans error that Account with Institution BIC is not valid.

2.12.8 Notification Queue

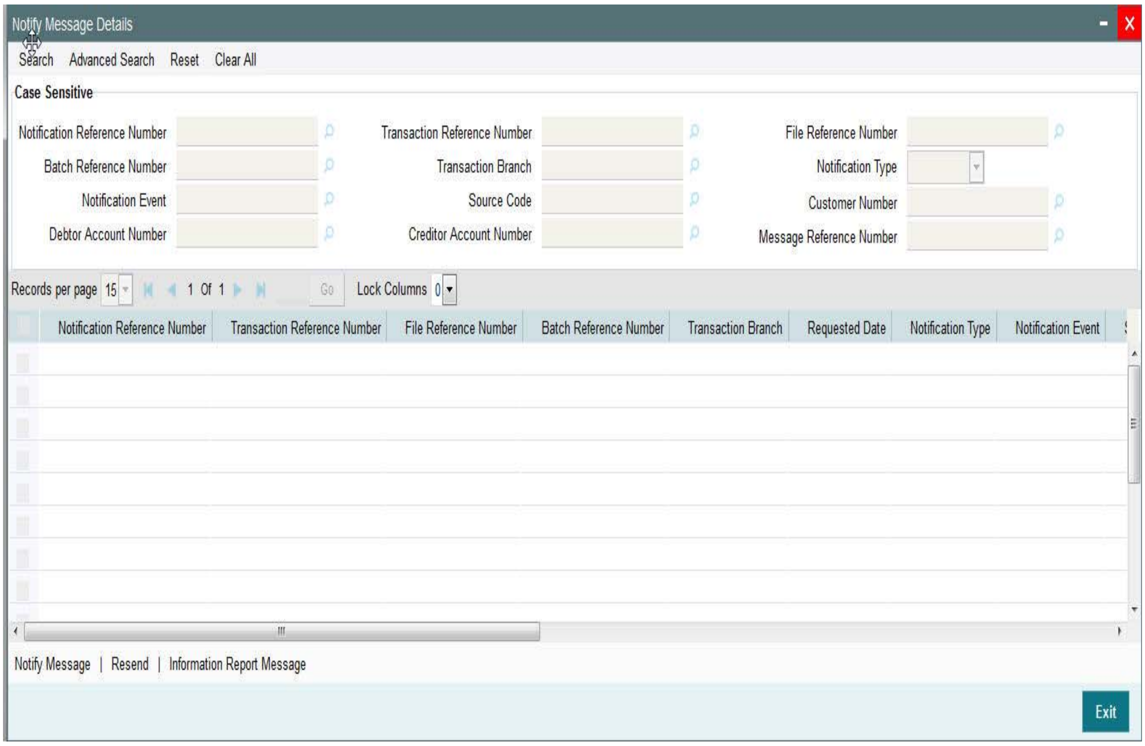
Generation of Notifications are supported in the following scenarios:

- Cancellation of the Payment from any queue
- On receipt of ACK/NACK
- Value Date change
- On receipt of RTGS network settlement messages MT 012/019

The Notifications are generated for each Source of Payment that is configured to receive Notifications.

2.12.8.1 Notify Message Details

You can invoke the ‘ Notify Message Details ‘ screen by typing ‘PMSNOTFY’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click new button on the Application toolbar.



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

- Notification Reference Number
- Batch Reference Number
- Notification Event
- Debtor Account Number
- Transaction Reference Number
- Transaction Branch
- Source Code
- Creditor Account Number
- File Reference Number
- Notification Type
- Customer Number
- Message Reference Number

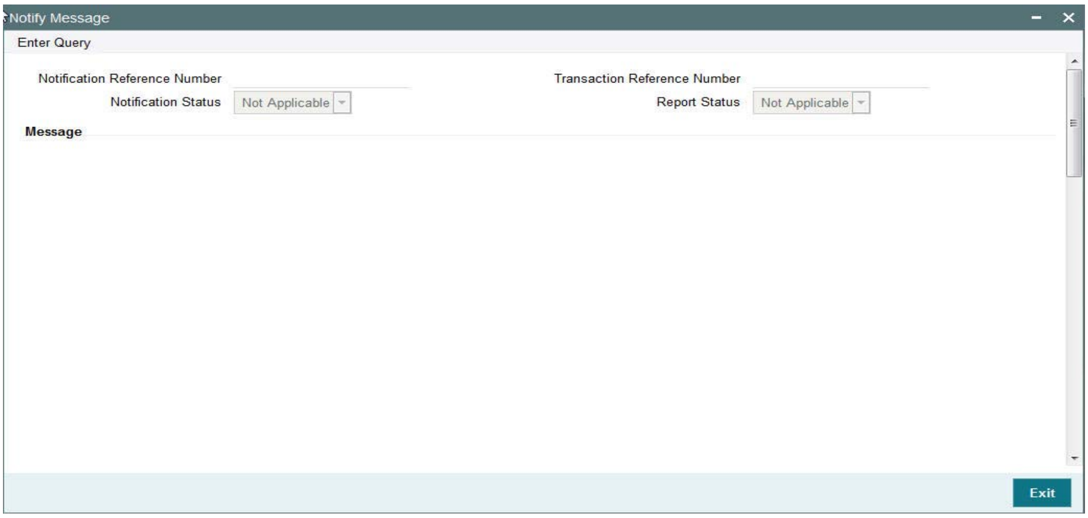
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

The following actions can be performed for transactions in this queue

Actions	**Functions**
Notify Message	Click this link to view Notify message.
Resend	Click this link to resend message.
Information Report Message	Click this link to view information report message.

2.12.8.2 Notify Message

You can invoke the Notify Message screen by clicking on ' Notify Message ' action button available at the left bottom in the 'Notify Message Details ' screen(PMSNOTFY) .



Select a record listed in the ‘Notify Message Details’ screen and click on ‘Notify Message’ button. System defaults all the data for the Record selected.

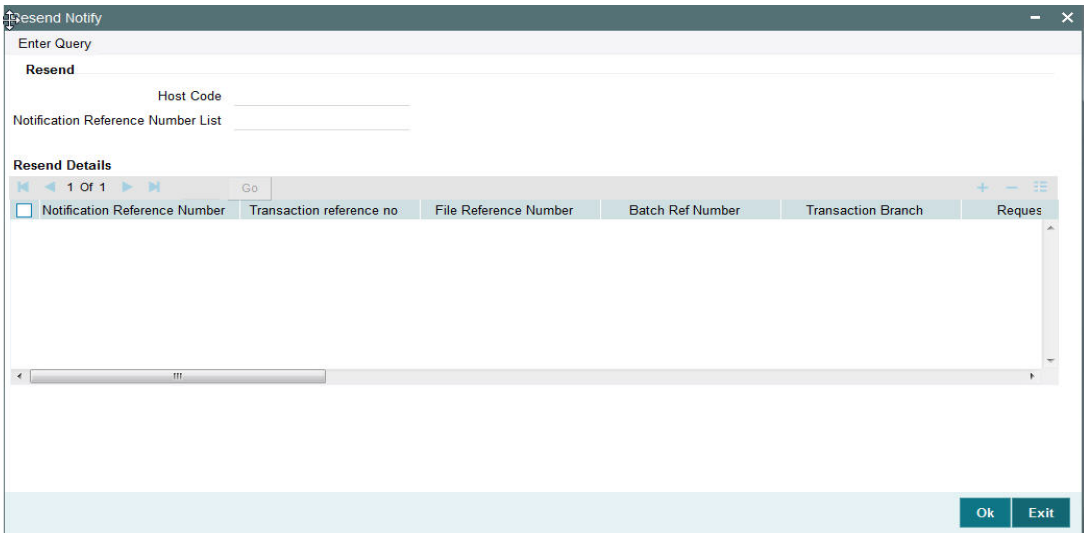
System displays the following details:

- Notification Reference Number
- Transaction Reference Number
- Notification Status
- Report Status
- Message .

2.12.8.3 Resend Message

You can invoke the ‘ Resend Notify‘ screen by clicking on ‘ Resend ‘ action button available at the left bottom in the ‘Notify Message Details ‘ screen(PMSNOTFY)

.



Select a record listed in the ‘Notify Message Details’ screen and click on ‘Resend’ button. System defaults all the data for the Record selected and displays the Information message “Request Successfully Processed”

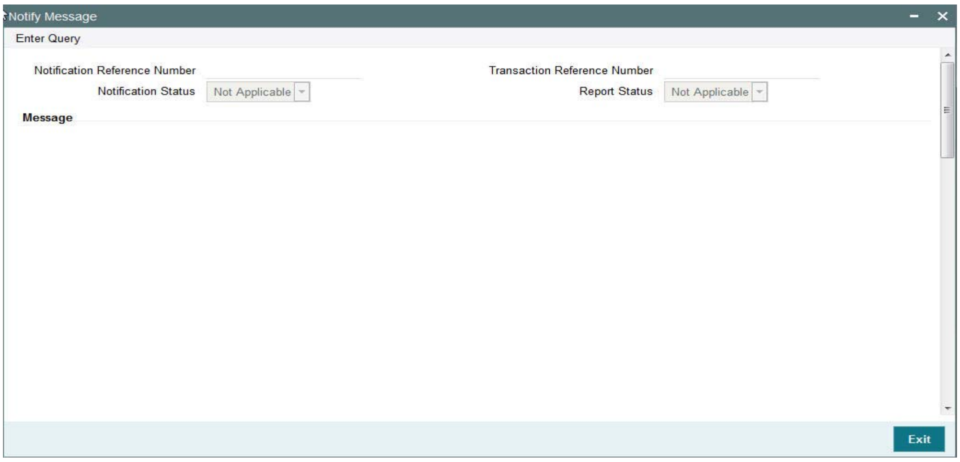
System displays the following details:

- Host Code
- Notification Reference Number List
- Notification Reference Number
- Transaction Reference Number
- File Reference Number
- Batch Ref Number
- Transaction Branch
- Requested Date
- Notification Type
- Notification Event
- Source Code
- Customer No
- Debtor Account Number

- Creditor Account Number
- Message Reference Number
- Network Code
- Payment Type
- Transaction Type

2.12.8.4 Information Report Message

You can invoke the Notify Message screen by clicking on ‘ Notify Message ‘ action button available at the left bottom in the ‘Notify Message Details ‘ screen(PMSNOTFY)



Select a record listed in the ‘Notify Message Details’ screen and click on ‘Information Report Message’ button. System defaults all the data for the Record selected that includes the accounting details of transcation

System displays the following details:

- Notification Reference Number
- Transaction Reference Number
- Notification Status
- Report Status
- Message

2.12.9 Reference Number Harmonization

- The format of Reference Number in Oracle Banking Payments is restructured.
- It is a 16 digit number.
- On any new operation on screen, the transaction reference number is generated as explained in the below table.
- The transactions uploaded from other channels – including GW, ReST, upload or EMS also follows the below reference number generation logic:

Component	Description	Digits	Position, Length	S.No
Year	Last 2 Digits of the Year	2	1, 2	For e.g. 2017 = 17

Component	Description	Digits	Position, Length	S.No
Date	Julian Date	3	3, 3	For e.g. 1st February = 032
Server Id	If clustered, each app server will have a number. This is setup as a JVM Parameter by Infra Team	1	6, 1	For e.g 1 App Server = 1
PM Type	Each Sub-Module in PM represents a Type	1	7, 1	ACH - 1 RTGS - 2 XBORDER - 3 BOOKTRANSFER -4 DD - 5 Clearing - 6 FASTER PAYMENTS – 7 C2B - 8
Seconds	Seconds Elapsed past date change 1 Minute = 00060 Seconds 1 Hour = 03600 Seconds 24 Hours = 86400 Seconds ***Left Padded with 0s***	5	8, 5	For e.g. If time is 18:00 as per the host date then Seconds will be calculated as 64800.

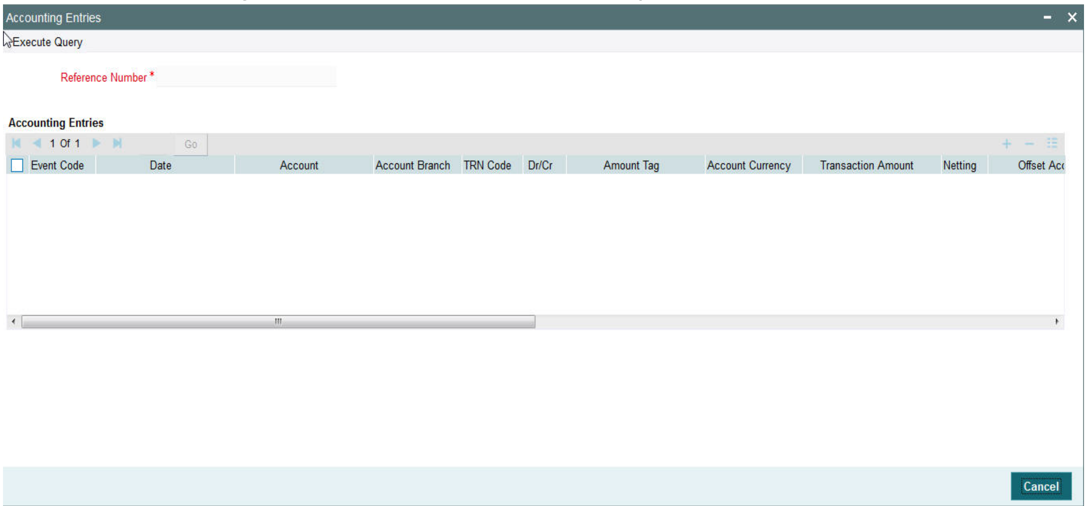
Component	Description	Digits	Position, Length	S.No
Serial Number	Sequential Serial Number generated per second Sequence Resets to 0000 for every Second	4	13, 4	For e.g. Seconds and Serial Number Representation for 5 Transactions processed @ 18:00 **648000001 - 648000004** **64800 – Seconds0001 – Serial Number 0002 – Serial Number 0003 – Serial Number** ***0004 – Serial Number***

2.12.10 Accounting Entries

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

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

Click the “Accounting Entries” link in the transaction input screen to invoke the screen



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

Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

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

Account Branch

The system displays the account branch.

TRN Code

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

Dr/Cr

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

Amount Tag

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

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

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

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

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

Offset Amount Tag

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

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

2.12.10.1 Accounting Entry Handoff

It is now possible to view the account entry handoff status at the transaction view level.

In all Payment / Collection Transaction View Screens, accounting entries are displayed with Handoff Status.

The below listed status are applicable for the new field Handoff Status:

- Pending - Not yet handed off to external system
- Requested - Request sent to external system
- Success - Success response received
- Rejected - Reject response received

2.12.11 Pre Funded Payments

Outgoing Payments debiting from a pre funded General Ledger account is supported on the following payment processors:

- Low value payments
- High value payments
- Cross Border payments
- Book transfer

To achieve this, in the Source Maintenance – PMDSORCE screen:

- Check the ‘Prefunded Payments Allowed’ flag
- Maintain the ‘Prefunded Payments GL’
- In the request XML, set the Pre funded flag as Yes.
  - If Prefunded flag is checked for an outbound transaction, it is not mandatory to have a debit account /customer for the transaction. On enrich /save system will populate the debit account as the ‘Prefunded Payments GL’ maintained for the source.
  - If debit account /customer is available, it will be retained. However, all customer/ account related validations are be skipped
  - Debit account currency will be set same as transfer currency.
- Transaction Processing
  - Cutoff processing, Price pick up and ECA are skipped for transaction with ‘Prefunded’ flag checked.
  - Sanction screening is applicable.
  - While posting the debit accounting, debit account is always be considered as ‘Prefunded Payment GL’ maintained for the source.

2.12.12 Rollover Preferences

Rollover Preferences from the urgent/Non-urgent payment preferences will be applied in the following scenarios for the outbound payments:

- Transaction is pending in Process Cutoff Queue/Network Queue during end of day
- Transaction is released from Sanction Check Queue on a later date
- Interim status is received for ECA/EAC check

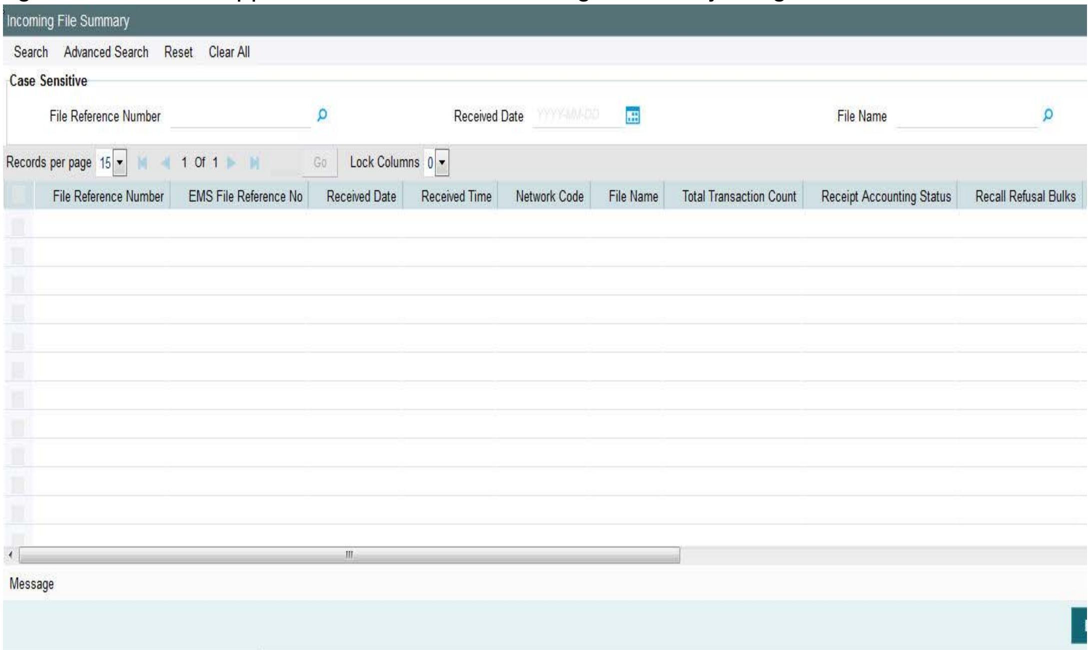
If no record is received from the new preferences, system will consider the rollover preference available as part of Source maintenance PMDSORCE.

If source-wise preference is also not available, system will do auto roll-over and proceed.

2.12.13 Inbound File Summary

This screen is for viewing the uploaded inbound files for ACH and Direct Debits and the related Receipt accounting.This is a common screen for viewing inbound Clearing files from other Low value clearing networks set up in the system.

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



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

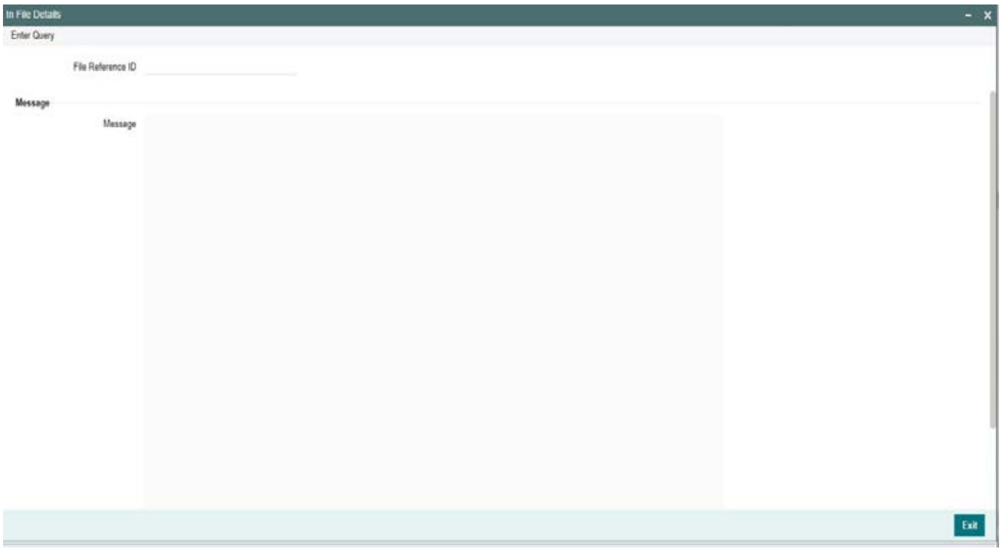
- File Reference Number
- Received Date
- File Name

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

Double click a record or click the ‘Details’ button after selecting a record to view the Receipt Accounting entries for the selected record

Message

Click on the ‘ Message ‘ action tab present in the ‘ Inbound File Summary ‘ screen to view the uploaded message for the selected record.You can also view the receipt accounting entries for the record selected.



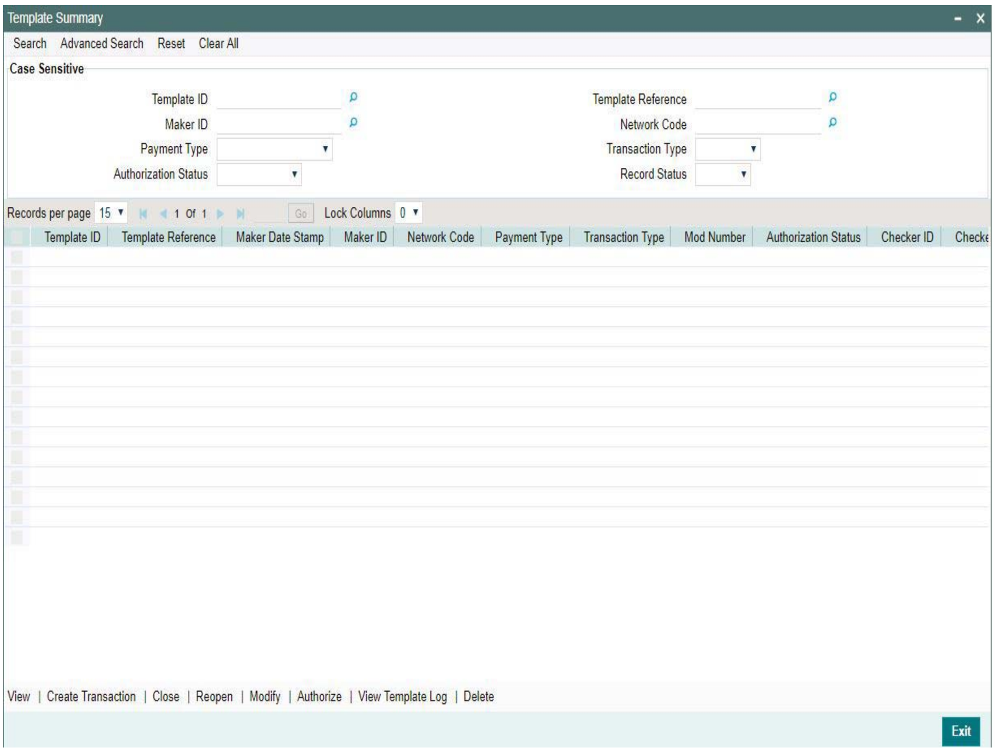
Following details are displayed for the record selected in the ‘ Inbound File Summary ‘ screen

- File Reference ID
- Message

2.12.14 Template Summary

Templates created for Book Transfer and Cross Border transactions can be viewed here by specifying the Template ID.This is a common Template Summary screen for other Payment transactions.

To invoke this screen type ‘PQSTMPLQ’ ’ in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.



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

- Template ID
- Maker ID
- Payment Type
- Authorisation Status
- Template Reference
- Network Code
- Transaction Type
- Record Status

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.Using 'Advanced Search' option you mention specific criteria to get the specific set of records.

'Reset' and 'Clear All' button helps you to clear the existing records.

The following actions are supported from Template Summary Screen:

View

Click 'View' button to view the Template details for the selected record

Create Transaction

New Book Transfer transaction can be created by clicking 'Create Transaction' based on the details saved for that Template ID. You can query the respective Template ID and create a new transaction with the details displayed.

Transactions created are Saved/Auto-Authorized depending on the user rights.

Note

- New transaction can be created only if the Template ID selected is Open and Authorized
- While creating a new transaction, system will default the 'Booking Date' and ' Instruction Date' as current date in the 'Transaction Input Detailed' (PBDOTONL) screen.
- You can modify the details populated from the Template and click on 'Enrich'
- System validates the user access rights and the Transaction Limits allowed for the user to access' Transaction Input' screen on invoking' Create Transaction'

Close

You can select a Template ID that is Open and Authorized and click on 'Close' button to close the record. Authorization is required to 'Close' a record.

Re-Open

You can select a Template ID that is closed and authorized to re-open the record, by clicking the 'Reopen' button. Reopening of a record requires authorization.

Modify

You can select a Template ID and click on 'Modify' button to modify the existing template details. Modifying the existing template details requires authorization.

Authorize

You can authorize the following records/Template details by clicking 'Authorize' button here

- Template Id's generated in Template Generation screen (PBDOTTML)

- For closing a Template Id
- For Reopening a Template ID
- For Modifying the template details

View Template Log

You can view the actions initiated on a Template with the maker/checker details here.

Delete

You can select a Template ID for which you have initiated actions like - ‘Create Transaction’, ‘Close’, ‘Reopen’ ,‘Modify’ and click on ‘Delete’ button to delete the actions before authorizing the same

---

Note

Deleting of an action cannot be done once it is authorised.

No records can be deleted on clicking ‘Delete’ button. Only actions initiated can be deleted

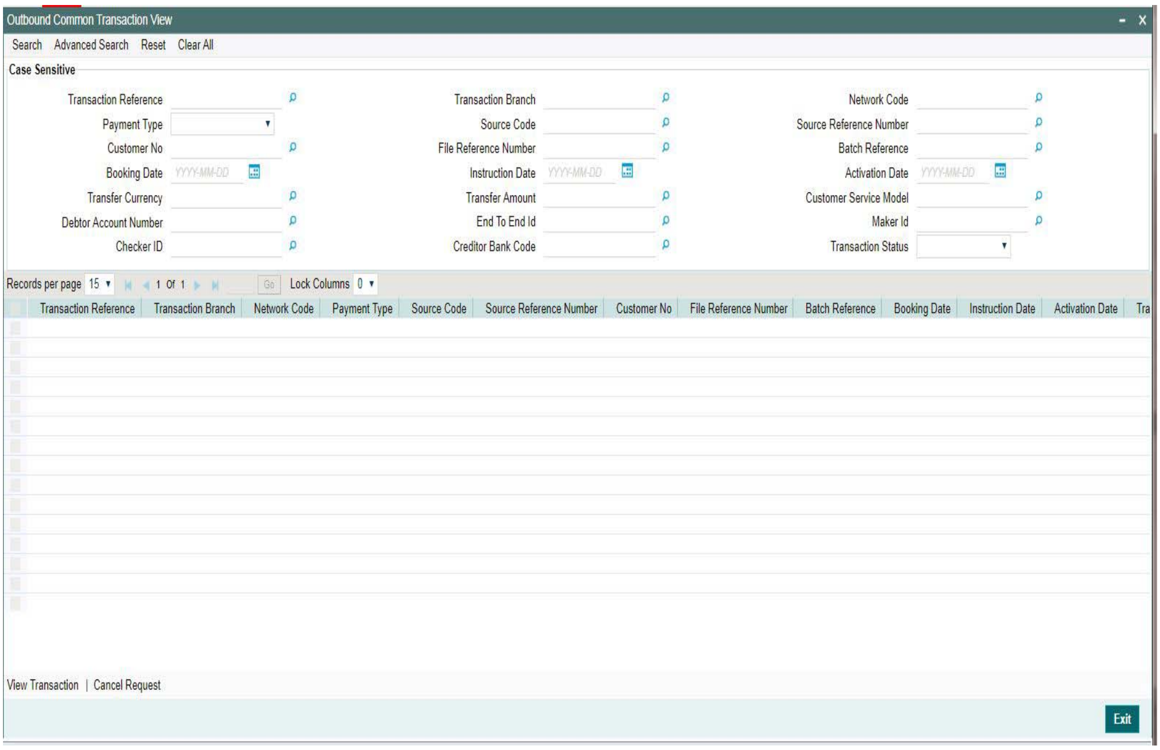
---

2.12.15 Common Query

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

2.12.15.1 Outbound Transaction View Screen

The below query screen is provided for viewing the outbound payment transactions. You can search for the transaction using query fields available. You can view the Outbound Transaction View screen by typing ‘PMSOTNVW’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



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

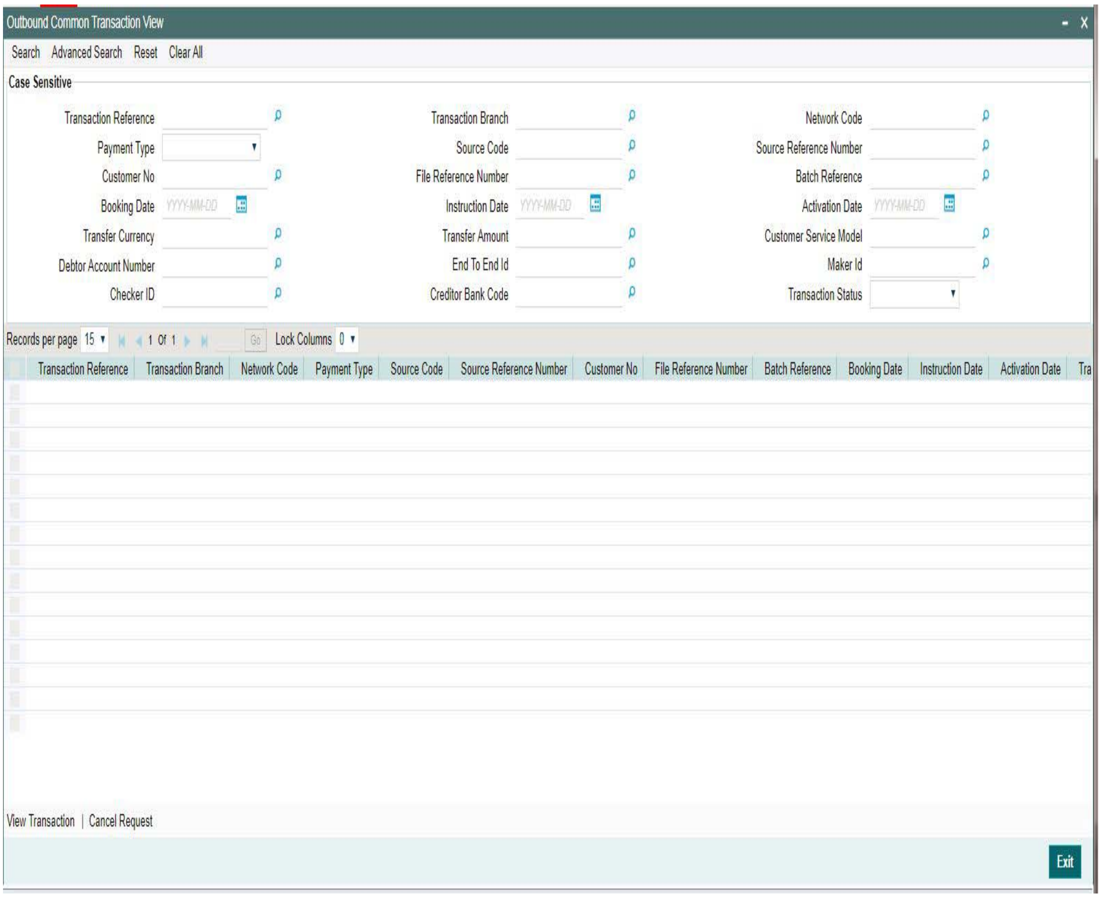
- Transaction Reference
- Transaction Branch
- Network Code
- Payment Type
- Source Code
- Source Reference Number
- Customer No
- File Reference Number
- Batch Reference
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Customer Service Model
- Debtor Account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

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

Select a record and click the ‘View Transaction; button to view the complete details of the transaction.The View Transaction Action opens the specific transaction selected, in view mode.

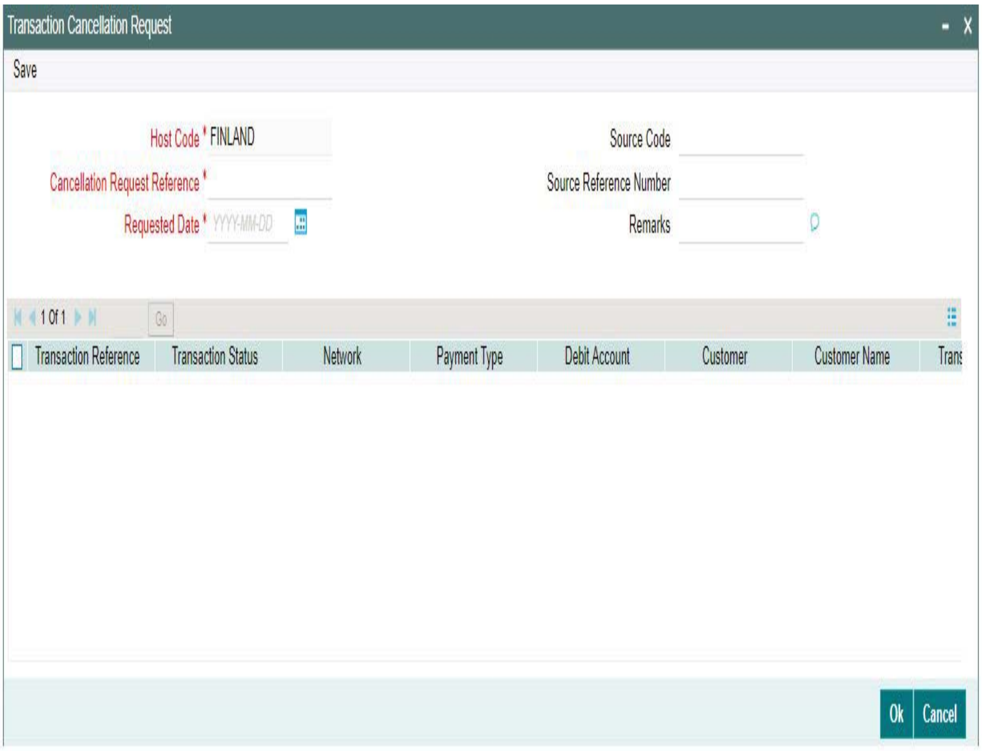
2.12.15.2 Transaction Cancellation Request Screen

You can invoke this screen by clicking Cancel Request button in Outbound Transaction View screen’ ‘PMSOTNVW’ after selecting required transaction



Also you can view the Transaction Cancellation Request screen by typing 'PMDTRNCL' 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

Transaction Cancellation Request screen is a standalone transaction screen with a summary screen.



Selected transaction with required details is displayed in the Transaction Cancellation Request screen and the details are displayed in disabled mode

All the details pertaining to the selected Cancellation Request Reference is populated.And Source Code value is defaulted to ‘MANL’

The following transaction details will be available in the Transaction Details block for the selected transactions:

- Transaction Reference
- Batch Identification
- Transaction Status
- Network
- Payment Type
- Debit Account
- Customer
- Customer Name
- Transfer Currency
- Transfer Amount
- Transaction Source Reference
- Maker ID
- Checker ID
- Creditor Bank Code
- Instruction Date
- Activation Date
- Creditor Account
- Creditor Name

System validates the already cancelled/ marked for cancellation transactions on saving the cancellation request.Exception reason is updated upon validation again each record in the following scenarios

- Transaction is already cancelled
- Transaction is already marked for cancellation .Previous request is saved and authorized.
- Transaction is already marked for cancellation .Previous request is saved
- Batch is marked for cancellation

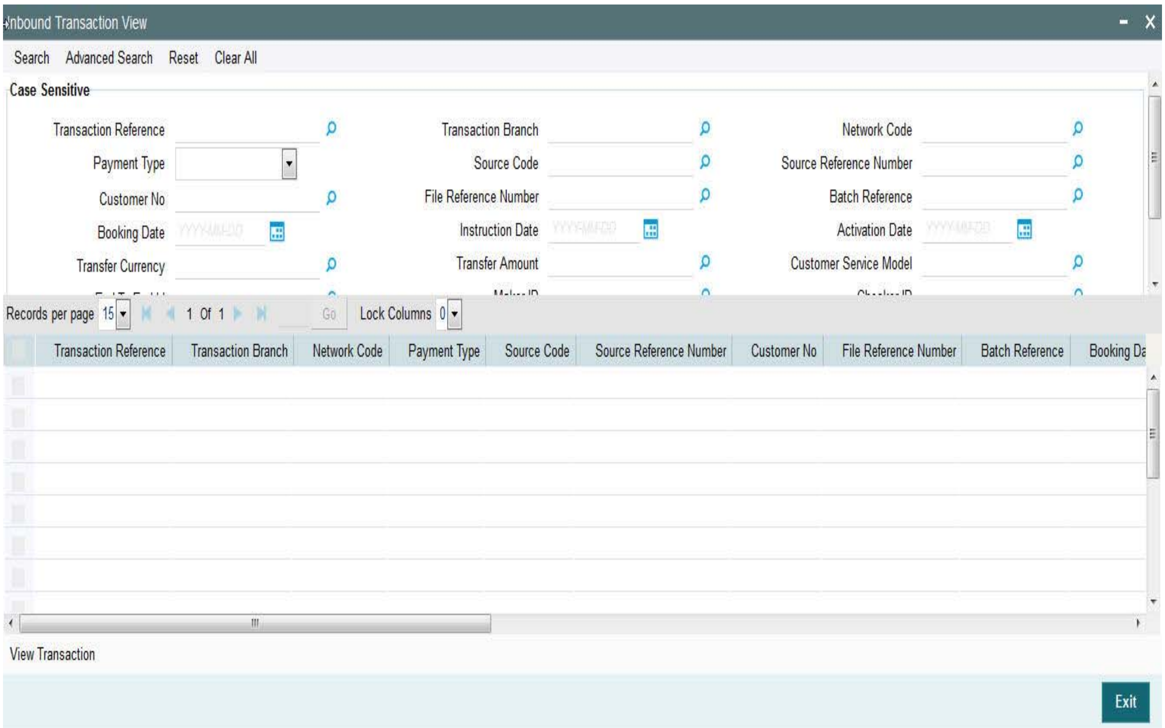
Note

- Information message is displayed, if exception is encountered with any any of the record
- Authorize,Delete and Query actions can be performed from the PMDTRNCLscreen
- System validates the cancellation request receoved during the stages - Before Sanction screening, Before Account Posting, before messaging/dispatch file generation
- For low value payments, on receipt of cancel request, system initiates the recall transaction provided the dispatch is over.
- Cancellation is applicable for outbound credit transfers and not for collection and clearing transactions

---

2.12.15.3 Inbound Transaction View Screen

The below query screen is provided for viewing the inbound payment transactions. You can search for the transaction using query fields available. You can view the Inbound Transaction View screen by typing ‘PMSITNVW’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



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

- Transaction Reference

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

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

Select a record and click the ‘View Transaction; button to view the complete details of the transaction.The View Transaction Action opens the specific transaction selected, in view mode.

2.12.16 Common Query Services

The following services for querying payment details:

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

2.12.16.1 Remittance Enquiry Request

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

The following fields are allowed for query:

- Payment type àIncoming/Outgoing this will be a mandatory query field
- Transaction Reference
- Transaction Status
- Pending, Exception, Processed, Cancelled, Future values, Reversed, Recall Requested, Returned ,Rejected or Null
- Debit Account

- Credit Account
- Transfer Currency
- Transfer Amount
- Instruction Date
- Activation Date
- Booking Date
- Creditor Bank Code
- Debtor Bank Code
- Batch ID
- File Reference
- Maker ID
- Checker ID
- Transaction Branch
- Source Code
- Source Reference
- Customer ID
- CO ID
- Customer Service Model
- Debtor Name (for inbound payments)
- Creditor Name (for outbound payments)

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

2.12.16.2 Remittance Enquiry Response

- On receiving remittance query request system gives response with the details of records matching the query criteria.
- For each record all the above listed fields are available for the related data in the response message.
- If no record is found, the related exception message are sent in the response.

2.12.16.3 Transaction Request

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

2.12.16.4 Transaction Response

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

2.12.17 PSD 2 Compliance

- System has been enhanced to comply with PSD2 regulation as part of processing of SWIFT, RTGS and ACH outgoing and incoming payments.
- Compliance with PSD2 regulation is in the following 4 areas –
  - Allowed Charging option
  - Deductions for Charges
  - Execution time and Value dating of Outgoing payments
  - Value dating and Availability of funds for Incoming payments

All Payment scenarios to which PSD2 compliance is applicable are described below. The Payment scenarios have been broadly grouped into three categories in line with PSD2 regulation. The supported Payment types in the system (e.g. SWIFT, ACH etc.) that are applicable to each of the three categories are also described.

The system first identifies the relevant PSD2 rules during processing, and then identifies the applicable payment scenario.

- **Intra EU/EEA** (BOTH LEGS IN) – Both Sending and Receiving Payment Service Providers (PSPs) are in EU or EEA countries. Refer to the list of EU/EEA countries and currencies in Appendix1.
  - Individual Payment scenarios

  Intra EU/EEA in EU/EEA currencies – no FX

  Intra EU/EEA in EU/EEA currencies – with FX

  Intra EU/EEA in non-EU/EEA currencies – no FX

  Intra EU/EEA in non-EU/EEA currencies – with FX
- This means the Sending bank as well as the Receiver or AWI/Beneficiary Bank are in EU/EEA countries.
- This is a scenario of Outgoing payment initiation or an Incoming payment terminating with this bank.
- **ONE LEG OUT (Outgoing)** – The Sending PSP is in EU/EEA country but the Receiving PSP is outside of EU/EEA regions.
  - Individual Payment scenarios

  One Leg Outgoing in EU/EEA currencies - no FX

  One Leg Outgoing in EU/EEA currencies - with FX

  One Leg Outgoing in non-EU/EEA currencies - no FX

  One Leg Outgoing in non-EU/EEA currencies - with FX
- This is an outgoing payment scenario wherein the Sending bank is in EU/EEA while the Receiver as well as the AWI/Beneficiary Bank (where Receiver is different from AWI) of the outgoing payment is outside EU/EEA.
- This scenario is only applicable to SWIFT payments, since RTGS/ACH payments originated in EU/EEA country are not expected to go to a destination outside EU/EEA.
- **ONE LEG OUT (Incoming)** – The Sending PSP is outside EU/EEA but the Receiving PSP (this bank) is within EU/EEA regions.
  - Individual Payment scenarios

  One Leg Incoming in EU/EEA currencies - no FX

  One Leg Incoming in EU/EEA currencies - with FX

  One Leg Incoming in non-EU/EEA currencies - no FX

  One Leg Incoming in non-EU/EEA currencies - with FX
  - This is an incoming payment scenario wherein the Sending bank is outside the EU/EEA while the Receiver (this bank branch – which is also the AWI/Beneficiary Bank) is within the EU/EEA.
  - This scenario is only applicable to incoming SWIFT payments, since RTGS/ACH payments cannot originate outside the EU/EEA.
- In any of the above scenarios, the payment currency can be one of the following –
  - Euro
  - National currency (non-Euro) of a member country in the EU or EEA region
  - Currency of any other non-EU/EEA country

Effectively, PSD2 compliance is applicable to payments in any of the world currencies subject to other conditions.

FX conversion between only EU/EEA currencies and between a non-EU/EEA currency and another EU/EEA or non-EU/EEA currency is also supported in the above mentioned payment scenarios.

2.12.17.1 Summary of Compliance Requirements and Changes

The following changes are available for Allowed Charging option:

<table>
<tr><th rowspan="2">Payment Scenarios</th><th colspan="2">Allowed Charge Option</th></tr>
<tr><th>Requirement</th><th>Changes to be done</th></tr>
<tr><td colspan="3">Intra EU/EEA (BOTH LEGS IN)</td></tr>
<tr><td>Intra EU/EEA in EU/EEA currencies – no FX</td><td>SHA</td><td rowspan="2">Charge option for outgoing or incoming payments to be SHA.
Applicable to SWIFT, RTGS and ACH
If charge option other than SHA in payment request then process charges as per SHA.</td></tr>
<tr><td>Intra EU/EEA in EU/EEA currencies – FX</td><td>SHA</td></tr>
<tr><td>Intra EU/EEA in non-EU/EEA currencies –no FX</td><td>SHA</td><td>Same as described for scenarios of Intra EU/EEA in EU/EEA currencies</td></tr>
<tr><td>Intra EU/EEA in non-EU/EEA currencies –FX</td><td>SHA</td><td>Same as described for scenarios of Intra EU/EEA in EU/EEA currencies</td></tr>
<tr><td colspan="3">ONE LEG OUT (Outgoing)</td></tr>
</table>

<table>
<tr><th rowspan="2">Payment Scenarios</th><th colspan="2">Allowed Charge Option</th></tr>
<tr><th>Requirement</th><th>Changes to be done</th></tr>
<tr><td colspan="3">Intra EU/EEA (BOTH LEGS IN)</td></tr>
<tr><td>Intra EU/EEA in EU/EEA currencies – no FX</td><td>SHA</td><td rowspan="2">• Charge option for outgoing or incoming payments to be SHA.
• Applicable to SWIFT, RTGS and ACH
• If charge option other than SHA in payment request then process charges as per SHA.</td></tr>
<tr><td>Intra EU/EEA in EU/EEA currencies – FX</td><td>SHA</td></tr>
<tr><td>One leg out in EU/EEA currency – no FX</td><td>BEN, SHA, OUR</td><td rowspan="4">• Charge option can be OUR, SHA or BEN.
• Charge option in the payment request will be retained.
• Applicable only to SWIFT payments</td></tr>
<tr><td>One leg out in EU/EEA currency – FX</td><td>BEN, SHA, OUR</td></tr>
<tr><td>One leg out in non-EU/EEA currency – no FX</td><td>BEN, SHA, OUR</td></tr>
<tr><td>One leg out in non-EU/EEA currency – FX</td><td>BEN, SHA, OUR</td></tr>
<tr><td>ONE LEG OUT (Incoming)</td><td></td><td></td></tr>
</table>

The following table summarizes PSD2 Compliance details that pertain to Deductions for Charges..

<table>
<tr><th rowspan="2">Payment Scenarios</th><th colspan="2">Deduction for Charges</th></tr>
<tr><th>Requirement</th><th>Changes to be done</th></tr>
<tr><td colspan="3">Intra EU/EEA (BOTH LEGS IN)</td></tr>
</table>

Intra EU/EEA in EU/EEA currencies – no FX	No deductions	• In case of outgoing SWIFT payment as a result of incoming pass-thru SWIFT having SHA/BEN option or incoming RTGS, charges would not be deducted from settlement amount (32A). • In case of incoming SWIFT payment having SHA/ BEN option, charges would not be deducted from settlement amount.
Intra EU/EEA in EU/EEA currencies – FX	No deductions	
Intra EU/EEA in non-EU/EEA currencies –no FX	Deductions allowed	In case of outgoing SWIFT payment initiated with BEN option, charges would not be deducted from the payment amount though allowed since charge option would need to be SHA.
Intra EU/EEA in non-EU/EEA currencies –FX	Deductions allowed	
ONE LEG OUT (Outgoing)		
One leg out in EU/EEA currency – no FX	Deductions allowed	No Change required
One leg out in EU/EEA currency – FX	Deductions allowed	No Change required
One leg out in non-EU/EEA currency – no FX	Deductions allowed	No Change required

One leg out in non-EU/EEA currency – FX	Deductions allowed	No Change required
ONE LEG OUT (Incoming)		
One leg in EU/ EEA currency – no FX	Deductions allowed	No Change required
One leg in EU/ EEA currency – FX	Deductions allowed	No Change required
One leg in non-EU/EEA currency – no FX	Deductions allowed	No Change required
One leg in non-EU/EEA currency – FX	Deductions allowed	No Change required

The following table is applicable only to Outgoing payments - Execution time and Value

Payment Scenarios	Execution Time and Value dating	
	Requirement	**Changes to be done**
Intra EU/EEA (BOTH LEGS IN)		
Intra EU/EEA in EU/EEA currencies – no FX	Max. Execution time in days - D+1	• In case of Outgoing SWIFT and ACH payments Cr. Value Date and Activation Date (D) would be calculated and adjusted so as to comply with D+1 execution time. • RTGS payments are compliant since the payment value date would always be D.
Intra EU/EEA in EU/EEA currencies – FX	Max. Execution time in days - D+1	
Intra EU/EEA in non-EU/EEA currencies –no FX	Does not apply	
Intra EU/EEA in non-EU/EEA currencies –FX	Does not apply	
ONE LEG OUT (Outgoing)		
One leg out in EU/EEA currency – no FX	Max. Execution time in days - D+1	Same as described for scenarios of Intra EU/EEA in EU/EEA currencies
One leg out in EU/EEA currency – FX	Max. Execution time in days - D+1	
One leg out in non-EU/EEA currency – no FX	Provision for specific agreements with customers	Not supported
One leg out in non-EU/EEA currency – FX	Provision for specific agreements with customers	Not supported

ONE LEG OUT (Incoming)		
One leg in EU/ EEA currency – no FX	Does not apply	
One leg in EU/ EEA currency – FX	Does not apply	
One leg in non-EU/EEA currency – no FX	Does not apply	
One leg in non-EU/EEA currency – FX	Does not apply	

dating.

The following table is for Incoming payments only- Value dating and Availability of funds.

Payment Scenarios	Allowed Charge Option	
	Requirement	**Changes to be done**
Intra EU/EEA (BOTH LEGS IN)		

<table>
<tr><td>Intra EU/EEA in EU/EEA currencies – no FX</td><td>Immediate availability</td><td rowspan="4">Credit to Beneficiary is given with same value date on the day the payment is settled (by Clearing) or Cover matching happens (incoming SWIFT).

Even if FX conversion is required, incoming payment is credited with same value date.

Applicable to FX conversion between Euro and EU/EEA currency or between EU/EEA currencies.

Even if current day is a holiday for Payment currency, incoming payment with current Value date is processed today, provided Today is not a Branch holiday and no FX conversion is required

If FX conversion is required, then Value date of credit to beneficiary is the next working day for both currencies.

If current day is Branch holiday, then incoming payment must be processed on next Branch working day but Credit is given with payment value date.

If incoming payment was stuck overnight in Sanctions queue or rolled forward from any other queue, on the day it is reprocessed, credit is back valued.

All of above requirements applicable to SWIFT are applicable to RTGS and ACH, except for Requirement about payment currency being holiday</td></tr>
<tr><td>Intra EU/EEA in EU/EEA currencies – FX</td><td>Immediate availability</td></tr>
<tr><td>Intra EU/EEA in non-EU/EEA currencies –no FX</td><td>Immediate availability</td></tr>
<tr><td>Intra EU/EEA in non-EU/EEA currencies –FX</td><td>Does not apply</td></tr>
<tr><td colspan="3">ONE LEG OUT (Outgoing)</td></tr>
</table>

One leg out in EU/EEA currency – no FX	Does not apply	
One leg out in EU/EEA currency – FX	Does not apply	
One leg out in non-EU/EEA currency – no FX	Does not apply	
One leg out in non-EU/EEA currency – FX	Does not apply	
ONE LEG OUT (Incoming)		
One leg in EU/EEA currency – no FX	Immediate availability	Same as described for scenarios of Intra EU/EEA in EU/EEA currencies
One leg in EU/EEA currency – FX	Immediate availability (FX is between EU/EEA currencies)	
One leg in non-EU/EEA currency – no FX	Immediate availability	
One leg in non-EU/EEA currency – FX	Does not apply	No Change required

Note

- The Maximum Execution time in days i.e. the max. time by which the Receiver of an outgoing payment (who may also be the AWI/Beneficiary bank) gets settlement of the payment amount (i.e. funds credited to Receiver's Nostro account) would be D+1 days, where
- Payer's (Debtor's) account is debited with value date D (after the payment instruction is received from payer).
- D is a working day for processing Branch and also the Activation date for the transaction.
- D+1 day (Value date) is a working day for the processing Branch and for Payment Currency and Debit Account Currency (if different) or the Clearing Network (in case of ACH/RTGS).

2.13 Standing Instructions

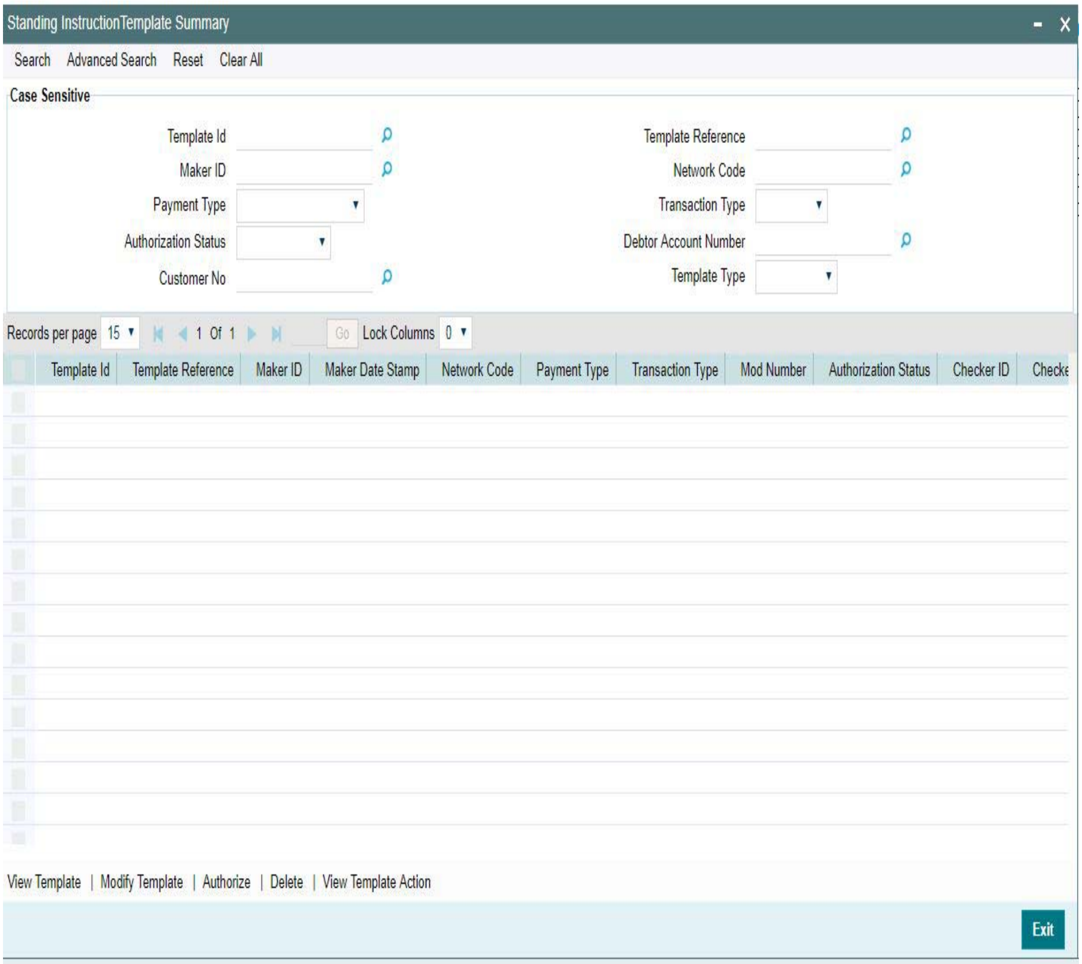
Standing Instruction Templates can be created through this screen.The Standing Instruction Template can be created with or without transfer amount input. Standing Instruction templates can be created for:

- Cross Border/ RTGS
- Book Transfer
- ACH

2.13.1 Standing Instruction Template Summary

Standing Instruction Templates created for the networks - Cross Border/RTGS, Book Transfer and ACH can be viewed here.This is a combined summary screen to view the templates created.

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



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

- Template ID
- Template Reference
- Maker ID
- Network Code
- Payment Type
- Transaction Type
- Authorisation Status
- Debtor Account Number
- Customer No

- Template Type

You can search for the Templates created with the Template Type - Complete/Incomplete.If a non-zero transfer amount is provided as part of the template it will be considered as ‘Complete’, else ‘Incomplete’.

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.Using ‘Advanced Search’ option you mention specific criteria to get the specific set of records.

‘Reset’ and ‘Clear All’ button helps you to clear the existing records.

The following actions are supported from Standing Instruction Template Summary Screen:

View Template

Click ‘View Template’ button to view the Template details for the selected record. Standing Instruction Template screen is launched with all the details on clicking, ‘View Template’ button.

Modify Template

You can select a Template ID and click on ‘Modify Template’ button to modify the existing template details. Modifying the existing template details requires authorization.

Standing Instruction Template screen is launched with all the details on clicking, ‘Modify Template’ button. You can click the ‘Unlock’ button to modify the details and save the same.

Authorize

You can authorize the following records/Template details by clicking ‘Authorize’ button here

- Unauthorized Template Record
- For Modifying the template details

Standing Instruction Template screen is launched with all the details on clicking, ‘Authorize’ button. You can click the ‘Authorize’ button to authorize the changes done.

Delete

You can select a Template ID for which you have initiated modification and click on ‘Delete’ button to delete the actions before authorizing the same.

Standing Instruction Template screen is launched with all the details on clicking, ‘Delete’ button. You can click the ‘Delete’ button to delete the changes done.

Note

Deleting of an action cannot be done once it is authorised.

No records can be deleted on clicking ‘Delete’ button. Only actions initiated can be deleted

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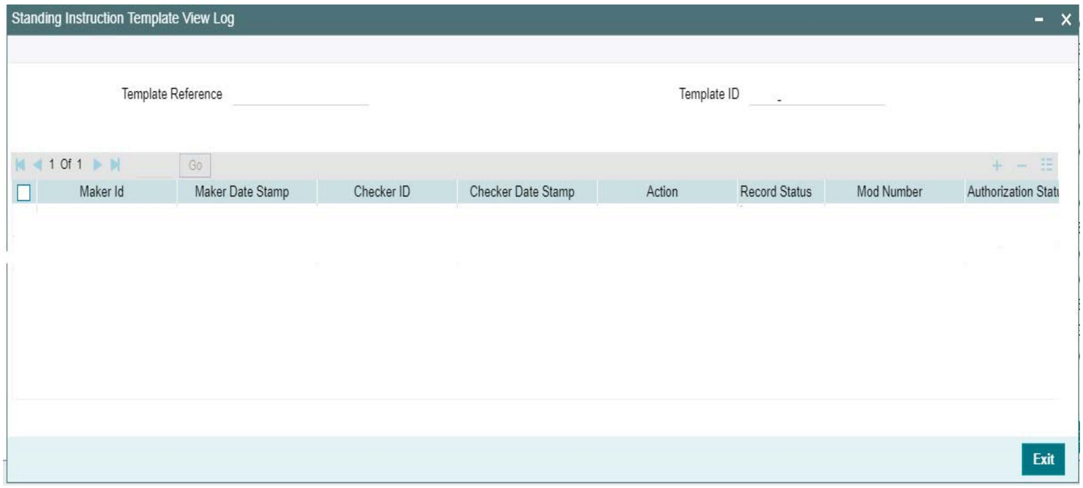
View Template Action

You can view, all the actions initiated for a Template ID with the maker/checker, Authorization Status, Action and Record Status details here.

Note

Queue Access rights can be configured for the actions.

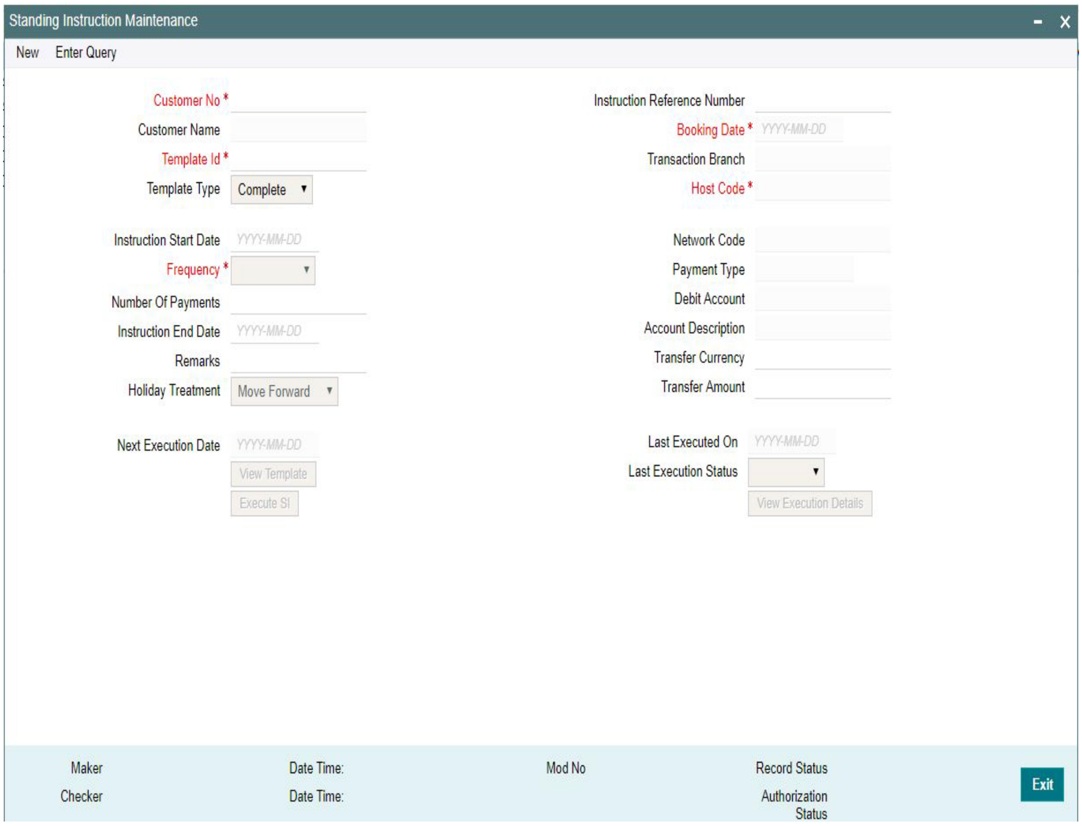


2.13.2 Standing Instruction Creation

You can create new Standing Instructions for ACH, Book Transfer and Cross Border/RTGS Payments through this screen. Templates created in the Standing Instructions Template screen are listed here. Templates are linked to the new SI created.

You can execute the standing instructions maintained and also set new standing instructions through this screen.

To invoke this screen type 'PMDSIMNT' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.



You can specify the following details:

Customer No

Select the Customer Number from the list of values. All customer numbers for which, valid authorized Standing Instruction templates are available are listed here,

Customer Name

Customer Name is defaulted on selecting the Customer Number.

Template Id

All valid Templates created in the Standing Instruction Template screen are listed here. Select the Template Id from the list of values.

System defaults the following field details on selecting the Template Id:

- Network Code
- Payment Type
- Debit Account
- Account Description
- Transfer Currency
- Transfer Amount

Template Type

The Template Type is defaulted as 'Complete' or 'Incomplete'. This is a display only field. Value is defaulted on selecting Template ID.

Instruction Start Date

You can input the Instruction Start Date. Only future dates are allowed.

Frequency

Select the Frequencies from the drop-down values. The allowed frequencies are - Daily, Weekly, Fortnightly, Monthly, Quarterly and Ad hoc

Number of Payments

Specify the number of payments

Instruction End Date

You can input the Instruction End date for the SI.

Remarks

Specify the remarks for the standing instruction set, if any. This is a free text field.

Holiday Treatment

If the SI execution date derived is a Branch Holiday, then the date can be moved forward/ backward or can be retained as the same. You can set the Holiday Treatment preference here.The options are Move Forward/ Move Backward/ Ignore.

System defaults the option as 'Move Forward'

Next Execution Date

System updates the Next execution date automatically upon the execution of the previous instruction.

Following field details are defaulted on clicking 'New' button:

- Instruction Reference Number
- Booking Date
- Transaction Branch

- Host Code

Last Executed On

System computes the Last Executed On date based on the inputs given in the fields - ‘Number of Payments’ and ‘Instruction End Date’. If this are not maintained, then the SI will be continued without any end date validation.

Last Execution Status

System defaults the last execution status, based on standing instruction execution.This is a display only field.

View Template button

View Template button gets enabled, upon selecting the valid Instruction Reference Number. You can view the complete Standing Instruction Template details for the reference Number selected.

Standing Instruction Template detailed screen is launched on clicking the ‘View Template’ button.

Execute SI button

On clicking the ‘Execute SI’ button, standalone screen with details of Standing Instruction execution is launched. System launches the ‘Standing Instruction Execution’ screen(PMDSIECT).

‘Execute SI’ button is enabled in the screen, only when the Frequency is ‘Adhoc’.And you cannot launch this screen in the ‘New’ mode, when the records are not authorized.

For details on Standing Instruction Execution screen, refer to Section 2.13.3.

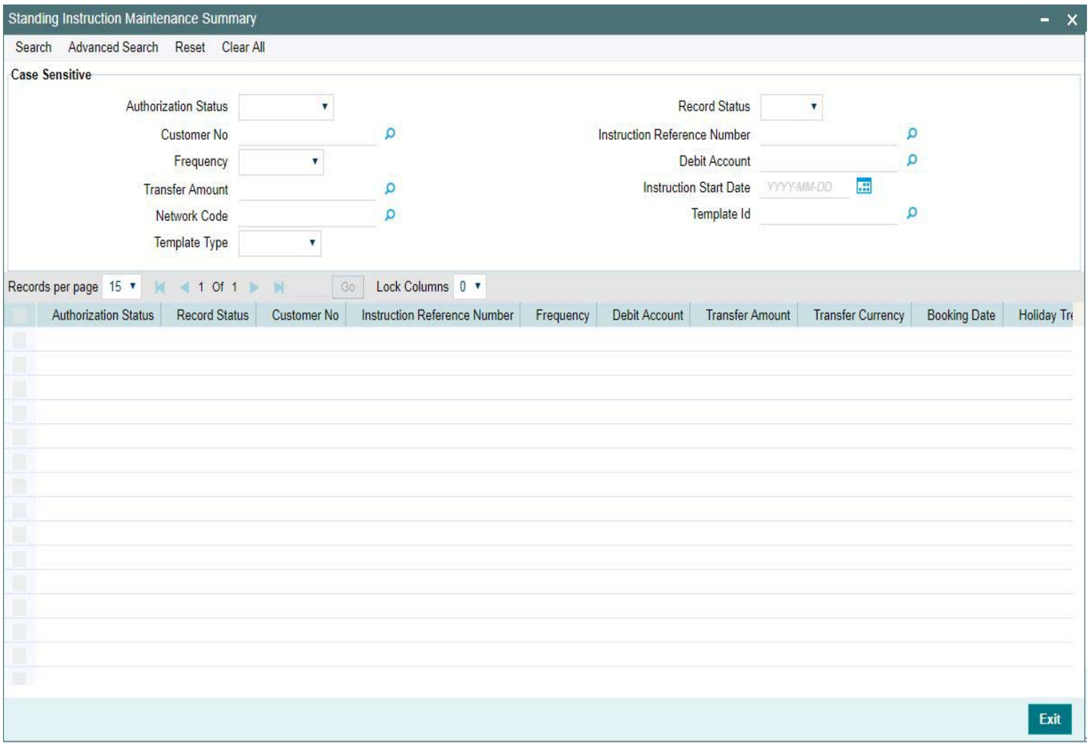
View Execution Status button

On clicking the ‘View Execution Status’ button, summary screen with all the Standing Instruction executions. System launches the ‘Standing Instruction Execution Summary’ screen (PMSSIECT).

All the standing instruction executions that are authorized are listed here.For details on Standing Instruction Execution Summary screen, refer to Section 2.13.3.1.

2.13.2.1 Standing Instructions Maintenance Summary

You can view all the Standing Instructions maintained in Summary screen. You can invoke the ‘Standing Instruction Maintenance Summary’ screen by typing ‘PMSSIMNT’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button



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

- Authorization Status
- Record Status
- Customer No
- Instruction Reference Number
- Frequency
- Debit Account
- Transfer Amount
- Instruction Start Date
- Network Code
- Template Id
- Template Type

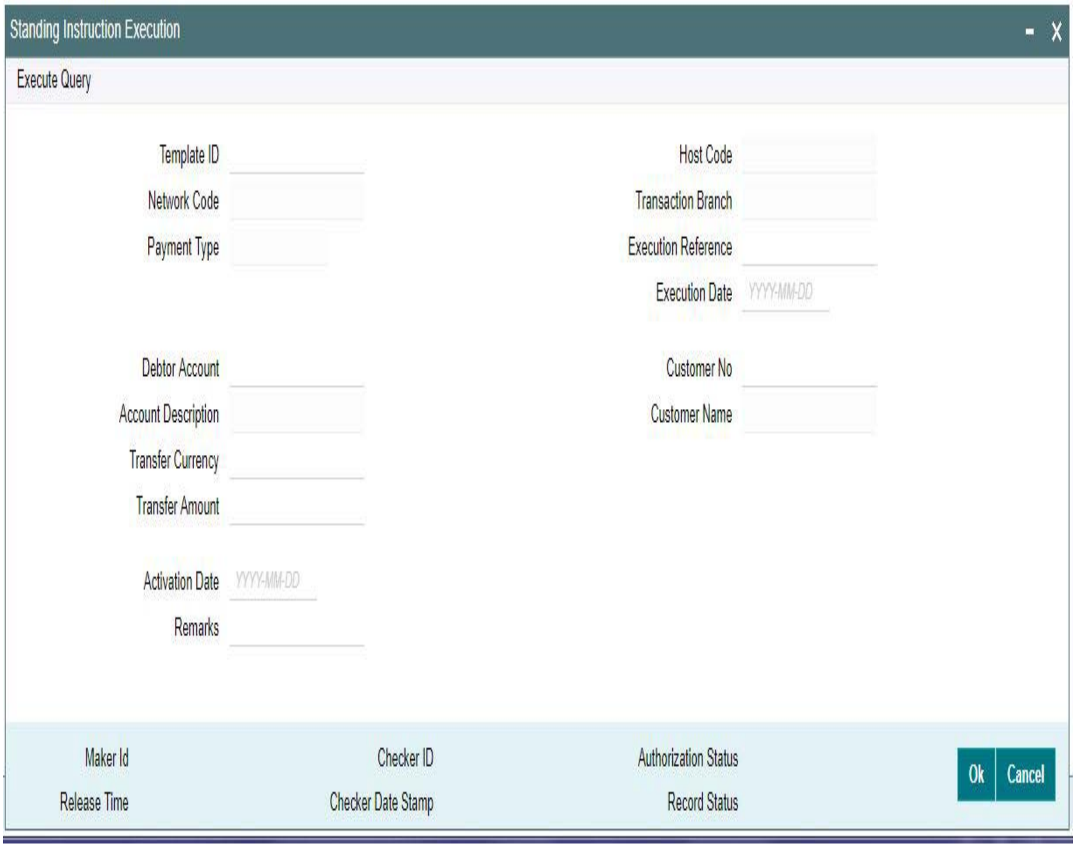
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

Double click a record or select a record and click on ‘Details’ button to view the detailed maintenance screen.

2.13.3 Standing Instruction Execution

Standing Instruction Execution screen is applicable only for the standing instruction frequency ‘Ochoa’.

You can invoke the ‘Standing Instruction Execution’ screen by typing ‘PMDSIECT’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



You can specify the Execution Reference and click on ‘Execute Query’ button to check the execution details. Following field details are defaulted on specifying the Execution Reference:

- Template ID
- Host Code
- Network Code
- Transaction Branch
- Payment Type
- Execution Date
- Debtor Account
- Account Description
- Transfer Currency
- Customer No
- Customer Name
- Remarks

Transfer Amount

You can input the Transfer Amount, If the Template Type for the SI is ‘Incomplete’

- If the Template Type is Complete for the Execution reference specified, the Transfer amount field is disabled.

Activation Date

Activation date is defaulted as current date which the user can modify to a future date if required.

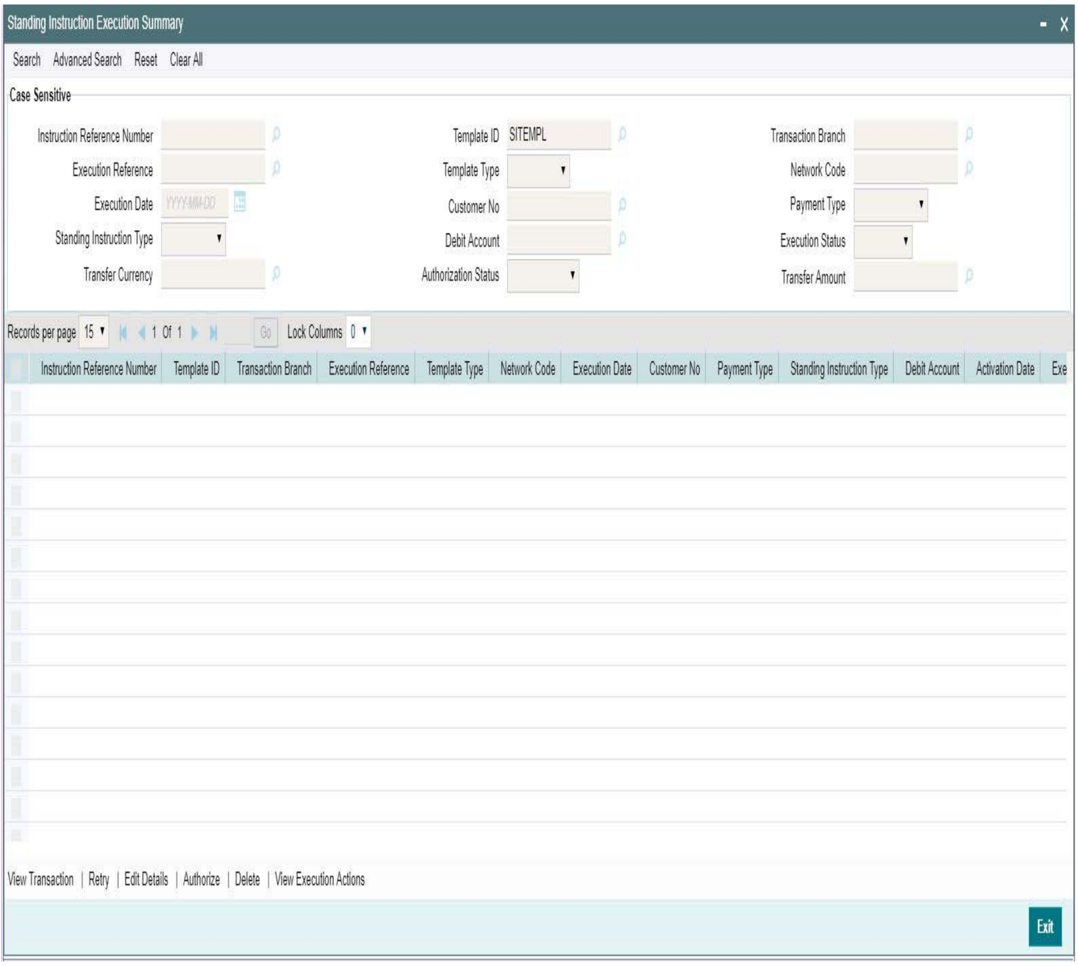
Note

- If the Standing instruction is maintained with a frequency other than ‘Adhoc’, then the system auto executes the instruction on the due date.
- Template ID will be part of the new transaction created. Execution reference and transaction reference will be same.
- Amendment of already maintained Standing Instruction is not allowed. Record has to be closed and a new record has to be maintained with amended details.

2.13.3.1 Standing Instruction Execution Summary

All the standing instruction executions, auto/manual are listed in Standing Instruction Execution Summary screen.

You can view all the Standing Instructions executed in Summary screen. You can invoke the ‘Standing Instruction Execution Summary’ screen by typing ‘PMSSIECT’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Instruction Reference Number
- Template ID
- Transaction Branch
- Execution Reference

- Template Type
- Network Code
- Execution Date
- Customer No
- Payment Type
- Standing Instruction Type
- Debit Account
- Execution Status
- Transfer Currency
- Authorization Status
- Transfer Amount

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

Following actions are supported from Standing Instruction Execution Summary screen:

View Transaction

Click 'View Transaction' button to view the transaction execution details for the selected record. Standing Instruction execution screen is launched with all the details on clicking, 'View Transaction' button.

Retry

The executions that are failed with Template Type, 'Complete' are listed in this screen. You can select the respective record and click on 'Retry' button to manually re-initiate the execution from summary screen.Retry of the failed transaction does not require Authorization.

Note

Retry is not allowed beyond Next Execution Date

Edit Details

You can select a record and click on 'Edit Details' button to edit the existing template details. Modifying the existing details requires authorization.Standing Instruction Execution screen is launched with all the details on clicking, 'Edit Details' button.

You can edit the Transfer Amount and Activate Date details for the following cases:

- For the frequency based instructions, where the amount is zero or not available.
- For the instructions, where the Template Type is 'Incomplete'.

Authorize

You can authorize the following records/Template details by clicking 'Authorize' button here

- Unauthorized Instructions
- For editing the instructions details

Standing Instruction Execution screen is launched with all the details on clicking, 'Authorize' button. You can click the 'Authorize' button to authorize the changes done.

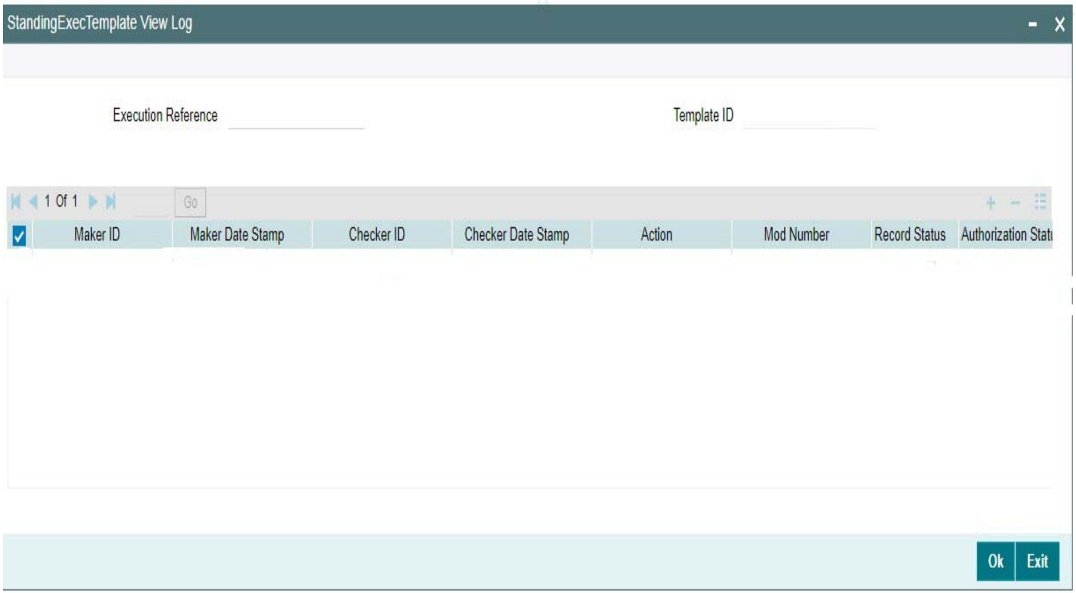
Delete

You can select a record that you have edited. Click on 'Delete' button to delete the actions before authorizing the same.

Standing Instruction Execution screen is launched with all the details on clicking, 'Delete' button. You can click the 'Delete' button to delete the changes done.

View Execution Action

You can view, all the actions initiated for instruction execution with the maker/checker, Authorization Status, Action and Record Status details here.



3. Annexure - EU/EEA Countries and Currencies

3.1 EU/EEA Countries

Country	Country Code	EU/EEA Membership
Austria	AT	EU
Belgium	BE	EU
Bulgaria	BG	EU
Croatia	HR	EU
Republic of Cyprus	CY	EU
Czech Repub-lic	CZ	EU
Denmark	DK	EU
Estonia	EE	EU
Finland	FI	EU
France	FR	EU
Germany	DE	EU
Greece	EL	EU
Hungary	HU	EU
Ireland	IE	EU
Italy	IT	EU
Latvia	LV	EU
Lithuania	LT	EU
Luxembourg	LU	EU
Malta	MT	EU
Netherlands	NL	EU
Poland	PL	EU
Portugal	PT	EU
Romania	RO	EU
Slovakia	SK	EU

Country	Country Code	EU/EEA Membership
Slovenia	SI	EU
Spain	ES	EU
Sweden	SE	EU
Norway	NO	EEA
Iceland	IS	EEA
Liechtenstein	LI	EEA

3.2 EU/EEA Currencies

Country/Zone	Local Currency	Currency Code	EU/EEA Membership
Euro Zone	Euro	EUR	EU
Bulgaria (BG)	Lev (BGN)	BGN	EU
Croatia (CR)	Croatian Kuna (HRK)	HRK	EU
Czech Republic (CZ)	Czech Koruna (CZK)	CZK	EU
Denmark (DK)	Danish Krone (DKK)	DKK	EU
Hungary (HU)	Forint (HUF)	HUF	EU
Poland (PL)	Zloty (PLN)	PLN	EU
Romania (RO)	Romanian Leu (RON)	RON	EU
Sweden (SE)	Krona (SEK)	SEK	EU
Iceland (IS)	Krona (ISK)	ISK	EEA
Liechtenstein (LI)	Swiss Franc (CHF)	CHF	EEA
Norway (NO)	Norwegian Krone (NOK)	NOK	EEA

4. Function ID Glossary

G

GLDCLSMT 2-122

P

PADISPTM 2-153
PASISPTM 2-154
PMDACCMT 2-12
PMDACCTL 2-87
PMDADVFM 2-47
PMDAJBPR 2-120
PMDALCHR 2-95
PMDBKMNT 2-79
PMDBKRED 2-83
PMDCLRMT 2-16
PMDCRSTR 2-100, 2-170
PMDCSMLK 2-35
PMDCTOFF 2-74
PMDCUSNM 2-117
PMDDFILE 2-151
PMDDRMNT 2-115
PMDECAMT 2-8
PMDERTMT 2-5
PMDEXPMT 2-14
PMDFLEVP 2-149
PMDFLPRF 2-43
PMDFLPRM 2-91
PMDGRUDF 2-126
PMDHSTPR 2-60
PMDHTBIC 2-128
PMDINPRF 2-104
PMDIPACC 2-112
PMDLOCMN 2-46
PMDMISGR 2-123
PMDMISMT 2-121
PMDMSTYM 2-50
PMDNARMT 2-89
PMDNCPRF 2-22, 2-28
PMDNCTEM 2-71
PMDNOTVW 2-162
PMDNWHOL 2-31
PMDNWMNT 2-18
PMDNWPRF 2-27
PMDNWRLE 2-133
PMDONPRF 2-106
PMDORGDT 2-99
PMDOUPRF 2-108
PMDPMONL 2-133
PMDPREF 2-49
PMDPSDMT 2-132
PMDRJMNT 2-110
PMDRLLMT 2-55
PMDSIECT 2-192, 2-194
PMDSIMNT 2-190
PMDSNCKM 2-1
PMDSORCE 2-63
PMDSORNW 2-68
PMDSPCHR 2-97
PMDSRMDL 2-33, 2-35
PMDSSIMT 2-37
PMDSWTCD 2-129
PMDSYSPM 2-94
PMDTMZON 2-85
PMDTRRLE 2-142
PMDUSRLT 2-53
PMDUSRQA 2-58
PMDXRRLE 2-137
PMSACCMT 2-13
PMSACCTL 2-88
PMSACRED 2-85
PMSADVFM 2-48
PMSAJBPR 2-121
PMSALCHR 2-96
PMSBKMNT 2-81
PMSBKRED 2-84
PMSCLRMT 2-17
PMSCRSTR 2-102
PMSCSMLK 2-35
PMSCTOFF 2-76
PMSCUSNM 2-118
PMSDFILE 2-152
PMSDRMNT 2-116
PMSECAMT 2-11
PMSERTMT 2-8
PMSEXPMT 2-15
PMSFLEVP 2-150
PMSFLPRF 2-45
PMSFLPRM 2-93
PMSGRUDF 2-126
PMSHSTPR 2-61
PMSHTBIC 2-128
PMSINLOG 2-169
PMSINPRF 2-105

PMSIPACC 2-114
PMSLOCMN 2-47
PMSMISGR 2-125
PMSMISMT 2-123
PMSMSTYM 2-52
PMSNARMT 2-90
PMSNCPRF 2-25
PMSNCTEM 2-73
PMSNOTFY 2-161
PMSNWHOL 2-32
PMSNWMNT 2-21
PMSNWPRF 2-30
PMSNWRLE 2-136
PMSONPRF 2-107
PMSORGDT 2-100
PMSOTNVW 2-172, 2-173, 2-176
PMSOUPRF 2-109
PMSPREF 2-50
PMSPSDMT 2-132
PMSQPROF 2-78
PMSRJMNT 2-112
PMSRLLMT 2-56
PMSROLQA 2-58
PMSSIECT 2-192, 2-195
PMSSIMNT 2-193
PMSSITMP 2-188
PMSSNCKM 2-4
PMSSORCE 2-67
PMSSORNW 2-70
PMSSPCHR 2-98
PMSSRMDL 2-33
PMSSSIMT 2-41
PMSSWTCD 2-131
PMSSYSPM 2-94
PMSTXNBR 2-155
PMSUSRLT 2-54
PMSUSRQA 2-59
PMSXRRLE 2-139
PQSOVRQU 2-116, 2-118, 2-150, 2-161, ... 2-162
PQSTMPLQ 2-170
PXDCYCOF 2-145
PXDINCOF 2-147
PXDRNWSW 2-140
PXSCYCOF 2-146
PXSINCOF 2-148
PXSRNWSW 2-142