

High Value (India RTGS) Payments User Guide

# **Oracle Banking Payments**

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High Value (India RTGS) Payments 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 High Value (RTGS) Payments module of Oracle Banking Payments. It takes you through the various stages in processing an RTGS payment transaction and the associated maintenances.

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
Back Office Clerks	Payments Contract Input and Maintenance functions except Authorization.
Back Office Officers	Authorization of Payments Contracts, maintenance of static data specific to the BC module
Payments Product Managers	Payments Product definition functions excluding authorization. PM Query functions

## 1.3 Documentation Accessibility

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

## 1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>RTGS Maintenance</i> provides a snapshot of RTGS maintenance feature.
Chapter 3	<i>RTGS Processing</i> provides details of processing RTGS payment.
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. India RTGS Maintenance

### RTGS Payments Overview

A RTGS system is defined as a gross settlement system in which both processing and final settlement of funds transfer instructions can take place continuously (i.e. in real time). As it is a gross settlement system, transfers are settled individually, that is, without netting debits against credits. As it is a real-time settlement system, the system effects final settlement continuously rather than periodically, provided that a sending bank has sufficient covering balances or credit. Moreover, this settlement process is based on the real-time transfer of central bank money.

The RTGS product processor of Oracle Banking Payments processes an RTGS payment transaction initiated by an Operations user from the in-built user interface or by customers in the bank's Customer Channels like Internet banking or Mobile banking. The payment instructions initiated from the bank Channels are received by Oracle Banking Payments through ReST or SOAP based interfaces.

### Key Features of India RTGS product processor

- RTGS transactions can be broadly classified as Customer Transfer, Bank Transfer, Own Account Transfer
- In RTGS transaction, the beneficiary branches are expected to receive the funds in real time as soon as funds are transferred by the remitting bank. The beneficiary bank has to credit the beneficiary's account within 30 minutes of receiving the funds transfer message.
- The remitting bank will receive a message from the Reserve Bank that money has been credited to the receiving bank. Based on this the remitting bank can advise the remitting customer through SMS that money has been credited to the receiving bank.
- If it is not possible to credit the funds to the beneficiary customer's account for any reason e.g. account does not exist, account frozen, etc. payment will be returned to the originating bank within one hour of the receipt of the payment or before the end of the RTGS Business day, whichever is earlier.
- Once the money is received back by the remitting bank, the original debit entry in the customer's account is reversed

## 2.1 Network Maintenance

### 2.1.1 Network Maintenance

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

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

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

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 host code of current user's logged in branch.

### **Payment Type**

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

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

---

### **Note**

Network Code for India RTGS should be RTGS

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### **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.

### **Proprietary Service ID**

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

### **Network BIC**

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

### **SWIFT Type**

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

- FIN
- FIN Y-COPY

### **Service Level**

The value of the service level is SEPA.

### **Channel Id**

This field is used to capture the Channel Id for each network.

## **Network Processing Preferences**

### **IBAN Validation Required**

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

- Yes
- No

This field is not applicable for the network 'BOOKTRANSFER'.

### **Network Participation**

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

- Direct
- Indirect

### **Bank Network Identifier**

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

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

## **Network Cutoff Time**

### **Network Time zone**

The system defaults the time zone applicable for the host.

### **Cutoff Hour**

Specify the network cut-off hour.

### Cutoff Minute

Specify the network cut-off minute.

### Network Start Time

#### Start Hour

Specify the Start Hour for the network.

#### Start Minute

Specify the Start Minute for the network.

## 2.1.2 Viewing Network Maintenance Summary

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

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

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

- Authorization Status
- Record Status
- Network Code
- 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 network maintenance screen. You can also export the details of selected records to a file using 'Export' button

## 2.2 India Payments Network Preferences

This section contains the below topics:

- [Section 2.2.1, "Invoking India Payments Network Preferences Maintenance Screen"](#)
- [Section 2.2.2, "Viewing India Payments Network Preferences Summary"](#)

### 2.2.1 Invoking India Payments Network Preferences Maintenance Screen

You can set preferences for India RTGS payment networks using Network Preferences maintenance.

You can invoke the 'Network Preferences Maintenance' screen by typing 'PMDNFTPF' 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 maintained in the system.

For India RTGS,select the network as RTGS

#### **Network Description**

The system displays the network code description.

#### **Host Code**

Host code is defaulted as the logged in Host.

#### **Payment Type**

The system displays the payment type based on the network code selected. Select the Payment Type as India RTGS

#### **Transaction Type**

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

- Incoming
- Outgoing

**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 Currency**

System defaults the Transaction Currency as 'INR'. For India RTGS, supported currency is INR only.

**Outbound Payments****Min Transaction Limit Amount**

Specify the min limit. Least should be Rs. 2 Lacs for RTGS transfers.

**Max Transaction Limit Amount**

Specify the maximum transaction limit. There is no upper ceiling for the maximum amount.

**Minimum Daily Limit**

Specify the Minimum Daily Limit

**Maximum Daily Limit**

Specify the Maximum Daily Limit

**No. Of Transactions Per Dispatch**

Specify the number of transaction per dispatch

**Batch Interval (HH:MM)**

Specify the batch interval duration in Hour and minutes format

**Inbound Payments****Beneficiary Name Match Required**

If checked, system will perform beneficiary name match for the incoming payments.

**Return Cutoff Time (HH:MM)**

Specify the return cutoff time duration in hours and minutes format

**Accounting Codes****Debit Liquidation**

Specify the Accounting code for the Credit Leg (Intermediary GL) of event DRLQ.

**Credit Liquidation**

Specify the Accounting code for the Debit Leg (Intermediary GL) of event CRLQ

**Receipt Accounting Code**

Specify the receipt accounting code

**Pricing Details****Transaction Pricing Code**

Select the pricing code to be attached from the list of values displayed

## **Return Accounting**

### **Payment Return GL**

Select the Payment GL from the list of valued. This will be used in cases where incoming payment processing could not be completed and return is initiated from repair queue

## **Network Account Details**

### **Network Account**

Select the Network account from the list of values displayed

Nostro account of the network can be captured in this field. This will be while processing outgoing payments/incoming payments for the credit leg of the CRLQ event

## **Network Cutoff Time**

### **Network Time Zone**

Time zone applicable for the host will be defaulted in this field on saving the record.

### **Cutoff Hour**

Network cutoff time in hour is maintained here Cutoff time based on Host time zone needs to be maintained here

### **Cutoff Min**

Network cutoff time in minutes is maintained here Cutoff time based on Host time zone needs to be maintained here

## **Interbank Cutoff Time**

### **Interbank Cutoff Hour**

Interbank cutoff time in hour is maintained here Cutoff time based on Host time zone needs to be maintained here

### **Interbank Cutoff Minute**

Interbank cutoff time in minutes is maintained here Cutoff time based on Host time zone needs to be maintained here

## **Network Start Time**

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 to the network

### **Start Hour**

Specify the Start hour

### **Start Minute**

Specify the Start Minute

## **Common Preferences for Outgoing Messages**

### **Sender IFSC**

This is a one time maintenance to capture the bank's service center branch IFSC OR HO branch IFSC. All valid IFSC will be listed in the LOV. This branch will send out messages to RBI RTGS Clearing Centre.

### **Receiver IFSC**

Specify the Receiver IFSC. Default Value is 'RBINORTGS00'. The IFSC Code of RBI RTGS Clearing Centre.

## Value Dating Preferences

### **Debit value date basis for outbound payments**

Select the options from the list of values available - Activation Date, Instruction Date

### **Branch Holiday Check**

Check this box to validate the Branch holidays maintained

## Network and Queue Connection Details

### **Request Queue Profile**

Select the request queue profile from the list of values displayed

### **Response Queue Profile**

Select the Response queue profile from the list of values displayed

### **Request Queue Name**

System defaults the Request Queue name based on the profile selected

### **Response Queue Name**

System defaults the response Queue name based on the profile selected

## **2.2.2 Viewing India Payments Network Preferences Summary**

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

Authorization Status	Record Status	Host Code	Network Code	No. Of Transactions Per Dispatch	Transaction currency	Transaction Type	Start Hour	Start Minute	Request
----------------------	---------------	-----------	--------------	----------------------------------	----------------------	------------------	------------	--------------	---------

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

- Authorization Status
- Record Status
- Host Code
- Network Code
- No.Of Transactions Per Dispatch
- Transaction Currency
- Transaction Type

Click on 'Search' button to fetch records for the specified parameterThe system displays the records that match the search criteria.

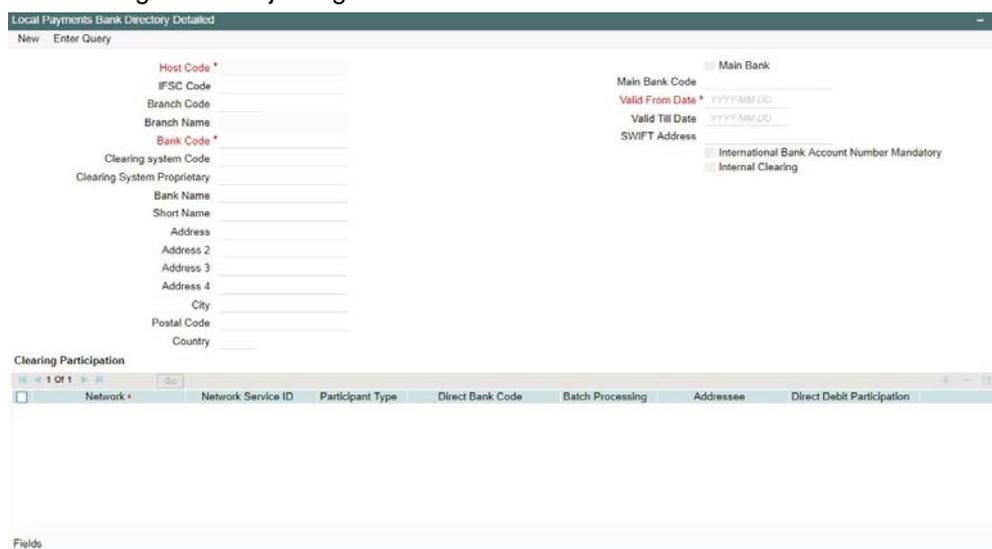
## 2.3 SFMS Maintenance

A facility is provided for the maintenance of SFMS related parameters. This section contains the below topics:

- IFSC Code Upload
- Beneficiary Screen Registration

### 2.3.1 Invoking IFSC Code Upload

For maintaining the IFSC code details, You can invoke “Local Payments Bank Directory Detailed” screen by typing ‘PMDBKMNT’ 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:

#### **IFSC Code**

This is a new field in ‘Local Payments Bank Directory Detailed screen (PMDBKNMT)

IFSC Code is a 11- digit alpha-numeric code that uniquely identifies the bank branch participating in the RTGS.

The first four alphabetic characters represents the bank name and the last six characters (usually numeric, but can be alphabetic) representing the branch. The fifth character is 0 (zero) and reserved for future use.

There is no validation to check the 11- digit IFSC Code length and format. This is operationally controlled.

#### **Clearing Participation**

##### **Network**

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

Gateway Type, for the IFSC available belongs to NEFT, RTGS or Both

##### **Network Service ID**

Valid Values will be “N” for NEFT only, “R” for RTGS only and “RN” for both RTGS & NEFT. Depending upon the gateway type R-for RTGS, N-NEFT or RN for both RTGS and NEFT the Network Service ID will be populated

---

### Note

To understand the other Field Validations , please refer to Payments Core User Guide - 'Section 2.1.11 - Maintaining Local Payments Directory'

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## 2.3.2 Invoking Beneficiary Registration Screen

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

The screenshot shows the 'Beneficiary Registration Detailed' screen. It features a header with 'New Enter Query' and a main area with the following fields:

- Host Code \*
- Account No \*
- Beneficiary ID \*
- IFSC Code \*
- Customer Name
- Email ID
- Mobile Number
- Beneficiary Bank Details: Beneficiary Bank Name, Beneficiary Branch
- Beneficiary Details: Beneficiary Account Number, Beneficiary Account Type (dropdown), Beneficiary Name, Email ID, Mobile Number

At the bottom, there is a 'Network Details' table with one row for 'Network'. The footer contains fields for Maker, Checker, Date Time, Mod No, Record Status, Authorization Status, and an Exit button.

You can specify the following fields:

### Host Code

System defaults the logged in branch of the user as Host Code

### Account No.

Enter the valid Account Number This is a mandatory field

### Beneficiary ID

Beneficiary ID is a user input alphanumeric field. This uniquely identifies the beneficiary added

### IFSC Code

Specify the IFSC code of the Beneficiary

### Customer Name

System defaults customer name of the Account number selected

### Email ID

System defaults Email ID of the customer

### Mobile Number

System defaults Mobile Number of the customer

### Beneficiary Bank Details

#### Beneficiary Bank Name

Specify the Beneficiary Bank Name



### **Beneficiary Branch**

Specify the Beneficiary Branch

### **Beneficiary Details**

#### **Beneficiary Account Number**

Specify the Beneficiary Account Number

#### **Beneficiary Account Type**

Select the Beneficiary Account Type from the list of values. Following are the options

- Savings Bank
- Current Account
- Cash Credit
- Loan Account
- Overdraft
- NRE

#### **Beneficiary Name**

System defaults Beneficiary name of the Beneficiary Account number selected

#### **Email ID**

System defaults Email ID of the Beneficiary

#### **Mobile Number**

System defaults Mobile Number of the Beneficiary

### **Network Details**

#### **Network**

Add a new network by clicking '+' button. Select a network from the list of values -

- RTGS
- NEFT
- RTGS and NEFT

One can add multiple networks for the beneficiary. To delete the network added click on '-' button.

## **2.4 Common Maintenances**

The below mentioned common maintenances are used to process incoming and outgoing RTGS transactions:

- Customer Service Model Linkage (PMDCSMLK)
- External Customer Account Input (STDCRACC)
- External Customer Input (STDCIFCR)
- Payment Processing Cut off Time (PMDCTOFF)
- External Credit Approval System (PMDECAMT)
- Exchange Rate System (PMDERTMT)
- Host Parameters (PMDHSTPR)

- Currency Correspondent (PMDCYCOR)
- Network Currency Preferences (PMDNCPRF)
- Network Holidays (PMDNWHOL)
- Network Maintenance (PMDNWMNT)
- Network Preferences (PMDNWPRF)
- Source Network (PMDSORNW)
- Role (PMDROLDF)
- Sanction Check System (PMDSNCKM)
- Source Maintenance (PMDSORCE)
- Customer Service Model (PMDSRMDL)
- System Parameters (PMDSYSPM)
- User Maintenance (PMDUSRDF)
- Bank Redirection (PMDBKRED)
- Account Redirection (PMDACRED)
- Pricing Code (PPDCMNT)
- Pricing Value (PPDVLMT)
- SWIFT Field Code (PMDSWFLD)
- Time Zone (PMDTMZON)
- Special Characters Maintenance (PMDSPCHR)

---

## 3. India RTGS Processing

### 3.1 Outgoing Message Processing

The system sends the following messages, as part of outgoing message generation process for RTGS messages.

<b>Normal Message</b>
CUST_TRANSFER
BANK_TRANSFER
COVER

### 3.2 Support for RTGS in Queues

RTGS Payment supports a number of exception & investigation queues that are factory shipped and there is a facility to take appropriate actions on the payments.

The below mentioned queues are supported with RTGS:

- Processing Cut-off Queue
- Network Cutoff Queue
- Processing Cutoff Queue
- Repair Queue
- Business Override Queue
- Auth Limit1 Queue
- Auth Limit2Queue
- Process Exception Queue
- Sanctions Check Queue
- ECA Queue

### 3.3 Outgoing Transaction Input Screen

This section contains the following topics:

- [Section 3.3.1, "Invoking India RTGS Outgoing Payments Screen"](#)
- [Section 3.3.2, "Main Tab"](#)
- [Section 3.4.3, "Addition Details Tab"](#)
- [Section 3.4.4, "PricingTab"](#)
- [Section 3.0.1, "UDF button"](#)
- [Section 3.0.2, "MIS button"](#)
- [Section 3.0.3, "Saving of Outgoing RTGS Payment Transaction"](#)
- [Section 3.0.4, "Authorization of Outgoing RTGS Payment Transaction"](#)
- [Section 3.0.5, "Outgoing RTGS Payment - SOAP and REST web services"](#)
- [Section 3.4.10, "Operations supported for Outgoing Transaction"](#)

- [Section 3.4.11, "Branch Holiday Parameter"](#)

### 3.3.1 Invoking India RTGS Outgoing Payments Screen

You can perform RTGS outgoing transaction. All transactions that are entered using this screen has payment type as 'India RTGS' and transaction type as 'Outgoing'. You can invoke 'RTGS Outgoing Payment' screen by typing 'PLDOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..

You can specify the following fields:

#### **Transaction Branch code**

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

#### **Host code**

The system defaults the host code of transaction branch.

#### **Source Code**

The system defaults the source code field. For manual transactions source code is defaulted as MANL.

#### **Network Code**

You can select the required network. All open and authorized networks for a transaction and transfer type are listed.

#### **Transaction Reference number**

The system generates the transaction reference number. For more information on the format, refer the Payments Core User Manual.

#### **Related Reference Number**

The system displays transaction reference number. However you can modify this.

#### **Source Reference Number**

Specify the Source Reference Number, if required.

#### **Transfer Type**

Select the required type of transfer.

- C - Customer Transfer
- B - Bank Transfer
- V - Bank Transfer Own Account

### 3.3.2 Main Tab

Click 'Main' tab to capture the Debit/ Payments details:

The screenshot shows a web form for capturing Debit/Payments details. It has four main sections: Debtor Details, Beneficiary Bank Details, Payment Details, and Beneficiary Details. At the bottom, there is a footer with Maker ID, Checker ID, Authorization Status, and a Cancel button.

Specify the following details

#### DebtorDetails

##### **Debtor Account Number**

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

##### **Debtor Account Type**

Select the Debtor Account type from the list of values displayed. Following are the options listed:

- Savings Bank
- Current Account
- Cash Credit
- Loan Account
- Overdraft
- NRE

##### **Debtor Name**

System defaults the Debtor Name of the account selected

#### Beneficiary Bank Details

##### **IFSC Code**

Specify the IFSC code of the Beneficiary

**Bank Name**

Specify the Beneficiary Bank Name

**Branch Name**

Specify the Beneficiary BranchPayment Details

**Transfer amount**

Specify the transaction amount,

**Transfer Currency**

System defaults the currency as INR.Only INR is allowed for RTGS India Payments

**Booking Date**

The system defaults the booking date as application server date.

**Activation Date**

The system defaults the activation date same as application server date.

**Instruction Date**

The system defaults this date as application server date and the payment will be processed on the Instruction Date.

User can modify the date to a future date, if required. Back valued payments will not be allowed. Instruction date will be validated for network holidays maintained and error message will be thrown. User will be forced to change the instruction date to a working date for the network.

**Credit Value Date**

The system would derive the credit value date as part of transaction processing. This field will be disabled for user input.

**Debit Value Date**

The system would derive the debit value date as part of transaction processing. This field will be disabled for user input.

**Beneficiary Details****Beneficiary ID**

Specify the Beneficiary ID from the list of values. All the valid beneficiaries is listed here.

**Beneficiary Account Number**

Specify the Beneficiary Account Number

**Beneficiary Account Type**

Select the Beneficiary Account Type from the list of values. Following are the options

- Savings Bank
- Current Account
- Cash Credit
- Loan Account
- Overdraft
- NRE

**Beneficiary Name**

System defaults Beneficiary name of the Beneficiary ID selected

### Instruction Priority

Instruction priority is maintained here. Allowed values are High, Normal. System defaults the value as 'High'.

### Charge Bearer

For RTGS ,charges bearer information is maintained here. Allowed values are CRED/DEBT/SHAR/SLEV. System defaults the value as 'DEBT'.

## 3.3.3 Additional Details Tab

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

The screenshot shows the 'Additional Details' tab with the following fields and values:

- Debtor Additional Details:** Address Line 1, Address Line 2, Address Line 3, Address Line 4, Mobile Number, Email ID.
- Remittance Information(Unstructured):** Sender To Receiver Information 1, Sender To Receiver Information 2, Sender To Receiver Information 3, Sender To Receiver Information 4.
- Category Purpose Code:** Cash
- Channel Type:** (empty)
- Creditor Additional Details:** Address Line 1, Address Line 2, Address Line 3, Address Line 4.
- Instruction Information Details:** Instruction Code 1: LBL\_PHONE\_BEN, Instruction Code Information 1.
- Settlement Method:** CLRG
- Bottom Section:** Maker ID, Checker ID, Authorization Status, Maker Data Stamp, Checker Data Stamp, Cancel button.

### Debtor Additional Details

#### Address Line 1

Specify the address line 1

#### Address Line 2

Specify the address line 2

#### Address Line 3

Specify the address line 3

#### Address Line 4

Specify the address line 4

#### Mobile Number

Specify the Mobile Number

#### Email ID

Specify the Email ID

### Creditor Additional Details

#### Address Line 1

Specify the address line 1

#### Address Line 2

Specify the address line 2

#### Address Line 3

Specify the address line 3

**Address Line 4**

Specify the address line 4

**Remittance Information (Unstructured)****Sender to Receiver Information 1**

Specify the Sender to Receiver Information 1

**Sender to Receiver Information 2**

Specify the Sender to Receiver Information 2

**Sender to Receiver Information 3**

Specify the Sender to Receiver Information 3

**Sender to Receiver Information 4**

Specify the Sender to Receiver Information 4

**Instruction Information Details****Instruction Code 1**

Select the Instruction code values from the LOV. - LBL\_PHONE\_BEN , Telecom, Pay CreditorByCheque, HoldCashForCreditor

**Instruction Code Information 1**

Specify the Instruction code information Maximum of 140 characters allowed.

**Category Purpose Code**

Select an option from the list of value. System defaults the option as 'Cash'

**Channel Type**

Select an option from the list of value. The values are

- Internet Banking
- LBL\_CASH\_MANAGEMENT
- Treasury
- ATM
- Other

**Settlement Method**

Select an option from the list of value. System defaults the value as CLRG.The values are

- CLRG
- COVE
- INGA
- INDA

**3.3.4 Pricing Tab**

You can view pricing details in this screen that are computed by the system during the processing. Click on the 'Pricing' tab to invoke this screen and view the field details



Additional Details **Pricing**

1 of 1  + - ☰

Component Name	Pricing Currency	Pricing Amount	Waived	Debtor Account Currency	Charge Amount
----------------	------------------	----------------	--------	-------------------------	---------------

MIS

Maker ID	Checker ID	Authorization Status <input type="text"/>	<input type="button" value="Cancel"/>
Maker Date Stamp	Checker Date Stamp		

The below mentioned attributes will be available in the Pricing tab

**Component Name**

Displays the name of the pricing component applicable for the transaction.

**Pricing Currency**

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

**Pricing Amount**

Displays the charge amount calculated for each pricing component.

**Waived**

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

**Debit Account Currency**

Displays the currency in which the charge amount is debited for the pricing component.

**Chargeamount**

Displays the Charge Amount , that is charged to the customer

### 3.0.1 **UDF button**

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

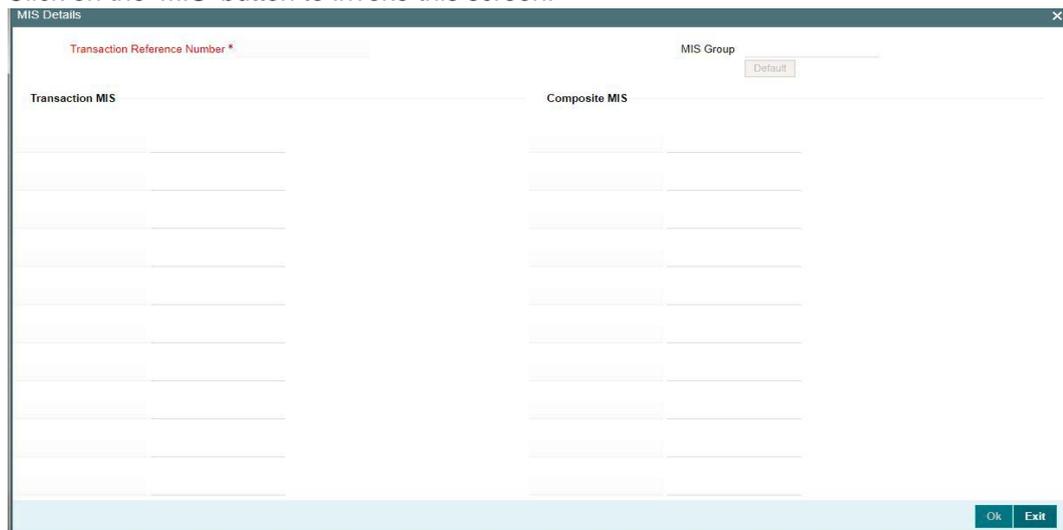


The screenshot shows a window titled 'Fields'. At the top, there is a navigation bar with '1 Of 1' and a 'Go' button. Below this is a table with two columns: 'Field Label \*' and 'Field Value'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

You can specify user defined fields for each transaction.

### 3.0.2 **MIS button**

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



The screenshot shows a window titled 'MIS Details'. It contains several input fields: 'Transaction Reference Number \*' (with a red asterisk), 'MIS Group' (with a 'Default' button next to it), 'Transaction MIS', and 'Composite MIS'. Below these fields are two large tables with multiple rows and columns, currently empty. At the bottom right, there are 'Ok' and 'Exit' buttons.

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

### 3.0.3 **Saving of Outgoing RTGS Payment Transaction**

- System performs mandatory field checks & transaction validations as mentioned below while saving a transaction:
- Customer status check is done as part of saving of the RTGS Payment transaction.
- .For transaction created through upload of file or message, the transaction is moved to repair queue.

### 3.0.4 **Authorization of Outgoing RTGS Payment Transaction**

- On authorization, the system starts to process various payment transactions. Only the transaction whose activation date as today is picked for processing.

- The RTGS outgoing payment would be processed through the following steps:
  - Transaction Validations
  - Customer and Account Status Check
  - Payment Dates Resolution
  - Processing Cut-off time check
  - Small FX Limit Check & Currency Conversion
  - Computation of Charge & Tax
  - Authorization Limit 1 Check
  - Authorization Limit 2 Check
  - Duplicate Check
  - Network Cutoff Time Check
  - Sanction Check
  - ECA Check
  - Debit /Credit Accounting Handoff
  - Message Generation

### **3.0.5 Outgoing RTGS Payment - SOAP and REST web services**

- Outgoing RTGS payment request received via SOAP services, ReST web services or via J-SON over JMS from the bank's channels will also be processed in Oracle Banking Payments. System automatically creates an outgoing RTGS payment transaction for a single web service request.
- If the Transaction branch code is received but no Host code then Host code will be identified and populated in the transaction based on the Transaction branch code.
- Beneficiary ID is present, instead of the fields of Creditor Account Number, Creditor Account Name and IFSC Code in the request,
- Current Date is defaulted when Instruction date is not provided Operations supported for Outgoing Transaction
- **New**
  - This option enables to create a new transaction. The transaction reference number is generated based on format specified in this document
- **Execute Query**
  - This option enables to modify an existing transaction.

### **3.0.6 Branch Holiday Parameter**

In addition to Currency and Network Holidays, Branch holidays is considered in determining the Value date and Activation date.

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

This new parameter is called 'Branch Holiday Check'.

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

## 3.1 Support for RTGS in Queues

RTGS Payment supports a number of exception & investigation queues that are factory shipped and there is a facility to take appropriate actions on the payments.

The below mentioned queues are supported with RTGS:

- Network Cutoff Queue
- Processing Cutoff Queue
- Repair Queue
- Business Override Queue
- Auth Limit1 Queue
- Auth Limit2Queue
- Process Exception Queue
- Sanctions Check Queue
- ECA Queue
- Warehouse Queue

## 3.2 India RTGS Outgoing Payment View

### 3.2.1 Invoking India RTGS Outgoing Payments View Screen

You can view the RTGS outgoing transaction in this screen.

You can invoke “India RTGS Outgoing Payment View” screen by typing ‘PLDOVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..

The screenshot shows a web application window titled "View Detailed" with a search bar "Enter Query". The main content area is divided into several sections:

- Transaction Details:** Fields for Transaction Branch, Host Code, Source Code, Network Code, Transfer Type (dropdown), Transaction Reference Number, Related Reference Number, and Source Reference Number.
- Navigation:** A red "Main" button and tabs for "Additional Details", "Pricing", and "Exception".
- Debtor Details:** Fields for Debtor Account Number, Debtor Account Type (dropdown), and Debtor Name.
- Beneficiary Bank Details:** Fields for IFSC Code, Bank Name, and Branch Name.
- Payment Details:** Fields for Transfer Amount, Transfer Currency, Booking Date (yyyy-MM-dd), Activation Date, Instruction Date (yyyy-MM-dd), Credit Value Date (yyyy-MM-dd), and Debit Value Date (yyyy-MM-dd).
- Beneficiary Details:** Fields for Beneficiary ID, Beneficiary Account number, Beneficiary Account Type, Beneficiary Name, Instruction Priority (dropdown), and Charge Bearer (dropdown).
- External System Status:** Fields for Sanction Check Status (dropdown), Sanction Check Reference, External Credit Approval Status (dropdown), External Credit Approval Reference, External Exchange Rate Status (dropdown), and External Rate Reference.
- Transaction Status:** Fields for Transaction Status (dropdown), Acknowledge Status (dropdown), Debit Done (dropdown), DVD NVD Status, and Sanction Seizure (dropdown).
- Footer:** A navigation bar with links: "View Queue Action", "UDF", "MIS", "View Repair Log", "Accounting Entries", and an "Exit" button.

You can view any outgoing RTGS transaction that is initiated by specify inputting the Transaction Reference number and clicking 'Enter Query' button.

The transaction is displayed containing values populated for the specified Transaction Reference number. For details on the fields , refer to section - 3.4.1 Invoking India RTGS Outgoing Payments Screen

### 3.2.2 Main Tab

Click 'Main' tab to invoke this screen.to view the field. Refer Section 3.4.2 for details.

### 3.2.3 Pricing Tab

You can view pricing details in this screen that are computed by the system during the processing. Click on the 'Pricing' tab to invoke this screen and view the field details. Refer to Section 3.4.2 for description of any field..

The screenshot shows the 'Pricing' tab interface. At the top, there are tabs for 'Main' and 'Pricing'. Below the tabs is a table with the following columns: Component Name, Pricing Currency, Amount, Waiver, Debit Currency, Debit Amount, Deferred, Borne By Bank, and Charge Liquidation Status. The table is currently empty. Below the table, there are several navigation links: 'Additional Details', 'Accounting Entries', 'All Messages', 'MIS', 'UDF', 'View Queue Action', and 'View Repair Log'. At the bottom of the screen, there is a footer area with fields for 'Maker ID', 'Checker ID', 'Authorization Status', 'Maker Date Stamp', and 'Checker Date Stamp'. An 'Exit' button is located in the bottom right corner.

### 3.2.4 Additional Details button

Click on the 'Additional Details' button to view the field details. Refer to sec. 3.4.5 for description of any field

The screenshot shows the 'Additional Details' tab interface. At the top, there are tabs for 'Main', 'Additional Details', and 'Pricing'. The 'Additional Details' tab is active. The interface is divided into several sections:
 

- Debtor Additional Details:** Includes fields for Address Line 1, 2, 3, 4, Mobile Number, and Email ID, each with a magnifying glass icon.
- Creditor Additional Details:** Includes fields for Address Line 1, 2, 3, 4, each with a magnifying glass icon.
- Remittance Information(Unstructured):** Includes fields for Sender To Receiver Information 1, 2, 3, and 4, each with a magnifying glass icon. Below these are 'Category Purpose Code' (set to 'Cash') and 'Channel Type' (a dropdown menu).
- Instruction Information Details:** Includes 'Instruction Code 1' (set to 'LBL\_PHONE\_BEN') and 'Instruction Code Information 1' (with a magnifying glass icon). Below these is 'Settlement Method' (set to 'CLRG').

 At the bottom of the screen, there is a footer area with fields for 'Maker ID', 'Checker ID', 'Authorization Status' (a dropdown menu), 'Maker Date Stamp', and 'Checker Date Stamp'. A 'Cancel' button is located in the bottom right corner.

### 3.2.5 Accounting Entries

You can invoke “RTGS Accounting Entries” screen by typing ‘PMDACENT’ 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.

Alternatively, you can click the “Accounting Entries” link in the transaction input screen to invoke the screen

Event Code	Value Date	Account	Account Branch	TRN Code	Dr/Cr	Amount Tag	Account Currency	Transaction Amount	Netting	Offset Account
------------	------------	---------	----------------	----------	-------	------------	------------------	--------------------	---------	----------------

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

#### **Transaction Reference Number**

Displays the Transaction reference number.

#### **Event Code**

Displays the Accounting event code.

#### **Account**

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

#### **Account Branch**

The system displays the account branch.

#### **TRN Code**

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

#### **Dr/Cr**

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

#### **Amount Tag**

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

#### **Account Currency**

The system displays the transaction account currency.

#### **Transaction Amount**

The system displays the transaction amount being debited/credited.

### **Netting**

The system displays if Netting of accounting entries is required.

### **Offset Account**

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

### **Offset Account Branch**

The system displays the Offset Account Branch.

### **Offset TRN Code**

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

### **Offset Amount Tag**

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

### **Offset Currency**

The system displays the Offset Amount Currency.

### **Offset Amount**

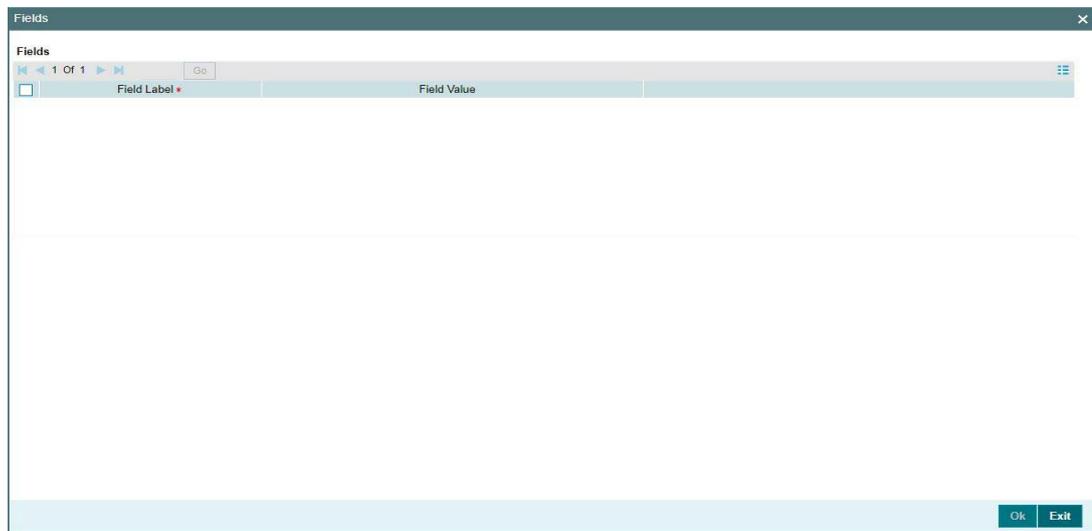
The system displays the Offset Amount being debited or credited.

### **Offset Netting**

The system displays if the Offset Netting is required.

## **3.2.6 UDF button**

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



The screenshot shows a window titled 'Fields' with a close button (X) in the top right corner. Below the title bar is a navigation bar with a 'Go' button and a list icon. The main area contains a table with two columns: 'Field Label' and 'Field Value'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

You can specify user defined fields for each transaction.

---

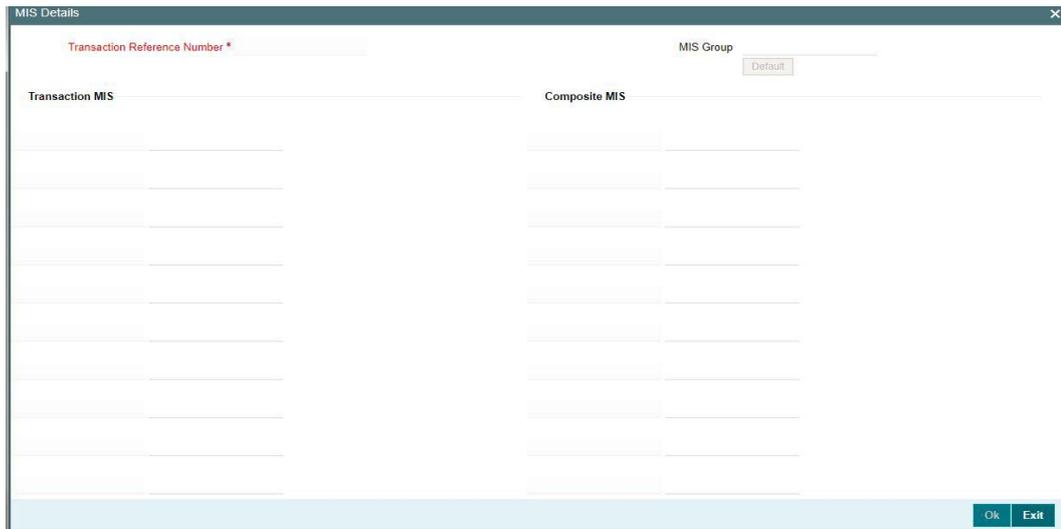
### **Note**

You can invoke 'UDF' screen by typing 'PMDTRUDF' 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.

---

### 3.2.7 MIS button

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



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

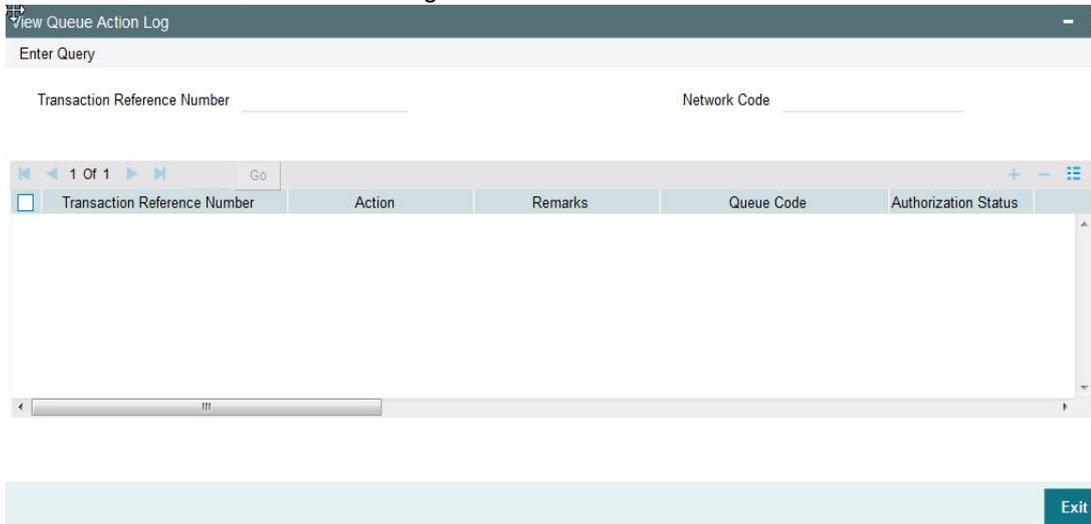
---

#### Note

You can invoke 'MIS' sub-screen by typing 'PMDTRMIS' 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.

### 3.2.8 View Queue Action Log

Click on the 'View Queue Action Log' button to invoke this screen.



You can View Queue Action Log details in this sub-screen.



### 3.2.9 View Repair Log

Click on the 'View Repair Log' button to invoke this screen.

Queue Reference No	Field Name	Old Value	Repaired Data	Error
--------------------	------------	-----------	---------------	-------

You can View Repair Log details in this sub-screen.

### 3.2.10 India RTGS Outgoing Payment View Summary

You can invoke "India RTGS Outgoing Payment View Summary" screen by typing 'PLSOVIEW' 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..

Transaction Reference No	Reference Number	Source Reference Number	Booking Date	Transaction Branch	Sender Transaction ID	External Rate Reference	External Credit Approval Reference
--------------------------	------------------	-------------------------	--------------	--------------------	-----------------------	-------------------------	------------------------------------

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

- Authorization Status
- Transaction Status
- Transaction Reference
- Transfer Type
- Source Code

- Network Code
- Related Reference
- Transaction currency
- Instruction Date
- Debit Account

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

### 3.2.11 India RTGS Outgoing Payments Input Summary

You can invoke "RTGS Outgoing Payments Input Summary" screen by typing 'PLSOTONL' 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 records using one or more of the following parameters:

- Transaction Reference no
- Transaction Branch
- Network Code
- Transaction currency
- Debit ValueDate
- Transaction Branch
- Transfer Type
- Credit Value Date
- Instruction Date
- Booking Date
- Related Reference Number
- Source Reference Number
- Authorization Status

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

- Transaction Reference no

- Transaction Branch
- Host Code
- Source Code
- Network Code
- Transfer Type
- Booking Date
- Instruction Date
- Activation Date
- Related Reference Number
- Source Reference Number
- Authorization Status

### 3.3 Incoming Transaction Input Screen

#### 3.3.1 Invoking India RTGS Incoming Payments Screen

The incoming RTGS payments are received as pacs.008.001.03/ pacs.009.001.03 messages from RBI Clearing. The beneficiary bank has to credit the beneficiary's account within 30 minutes of receiving the funds transfer message.

System will parse and process the payments messages based on predefined processing steps

You can invoke 'India RTGS Incoming Payment' screen by typing 'PLDITONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..

You can specify the following fields:

#### **Transaction Branch code**

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

#### **Host code**

The system defaults the host code of transaction branch.

### Source Code

The system defaults the source code field. For manual transactions source code is defaulted as MANL.

### Network Code

You can select the required network. All open and authorized networks for a transaction and transfer type are listed.

### Transaction Reference number

The system generates the transaction reference number. For more information on the format, refer the Payments Core User Manual.

### User Reference Number

The system displays transaction reference number. However you can modify this.

### Transfer Type

Select the required type of transfer.

- C - Customer Transfer
- B - Bank Transfer
- V - Bank Transfer own account

---

## 3.3.2 Main Tab

The screenshot shows a web-based payment form with the following fields and sections:

- Navigation:** Main (selected), Additional Details, Pricing
- Creditor Details:**
  - Beneficiary Account Number
  - Beneficiary Account Type (dropdown)
  - Beneficiary Name
- Debtor Details:**
  - Debtor Account Number
  - Debtor Account Type (dropdown)
  - IFSC Code
  - Debtor Name
- Payment Details:**
  - Transfer Amount \*
  - Transfer Currency \* INR
  - Booking Date (YYYY-MM-DD)
  - Instruction Date \* (YYYY-MM-DD)
  - Activation Date (YYYY-MM-DD)
  - Credit Value Date (YYYY-MM-DD)
  - Debit Value Date (YYYY-MM-DD)
- Additional Fields:**
  - Instruction Priority: High (dropdown)
  - Charge Bearer: Debit (dropdown)
- Footer:** UDF | MIS, Exit button

Specify the following details

### Creditor Details

#### Beneficiary Account Number

Specify the Beneficiary account number. Alternatively, you can select the Beneficiary account number from the option list. The list displays all open and authorized accounts.

#### Beneficiary Account Type

Select the Beneficiary Account type from the list of values displayed. Following are the options listed:

- Savings Bank
- Current Account
- Cash Credit
- Loan Account
- Overdraft
- NRE

**Beneficiary Name**

System defaults the Debtor Name of the account selected

**Debtor Details****Debtor Account Number**

Specify the debit account number.

**Debtor Account Type**

Select the Debtor Account type from the list of values displayed. Following are the options listed:

- Savings Bank
- Current Account
- Cash Credit
- Loan Account
- Overdraft
- NRE

**IFSC Code**

Specify the IFSC code of the Debtor

**Debtor Name**

System defaults the Debtor Name of the account selected

**Payment Details****Transfer amount**

Specify the Transfer amount,

**Transfer Currency**

System defaults the currency as INR. Only INR is allowed for RTGS India Payments Booking Date

**Booking Date**

The system defaults the booking date as application server date.

**Instruction Date**

The system defaults this date as application server date and the payment will be processed on the Instruction Date.

User can modify the date to a future date, if required. Back valued payments will not be allowed. Instruction date will be validated for network holidays maintained and error message will be thrown. User will be forced to change the instruction date to a working date for the network.

**Activation Date**

The system defaults the activation date same as application server date.

### **Credit Value Date**

The system would derive the credit value date as part of transaction processing. This field will be disabled for user input.

### **Debit Value Date**

The system would derive the debit value date as part of transaction processing. This field will be disabled for user input.

### **Instruction Priority**

Instruction priority is maintained here. Allowed values are High, Normal. System defaults the value as 'High'.

### **Charge Bearer**

For RTGS ,charges bearer information is maintained here. Allowed values are CRED/DEBT/SHAR/SLEV. System defaults the value as 'DEBT'.

## **3.3.3 Pricing Tab**

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab..

The screenshot displays a software interface for the Pricing Tab. At the top left, there are tabs for 'Main' and 'Pricing', with 'Pricing' selected. Below the tabs is a navigation bar with a 'Go' button and a '1 Of 1' indicator. The main area contains a table with the following columns: Pricing Component, Pricing Currency, Pricing Amount, Waiver, Debit Currency, and Debit Amount. Below the table, there are several fields: Maker ID, Date Time, Checker ID, Date Time, and Authorization Status. An 'Exit' button is located in the bottom right corner.

The below mentioned attributes will be available in the Pricing tab

### **Pricing Component**

Displays the Name of the pricing component applicable for the transaction.

### **Pricing Currency**

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

### **Pricing Amount**

Displays the charge amount calculated for each pricing component.

### **Waived**

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

### **Debit currency**

Displays the currency in which the charge amount is debited for the pricing component.

### **Debit amount**

Displays the amount in debit currency to be debited.

### 3.3.4 Additional Tab

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

Main **Additional Details** Pricing

Creditor Additional Details

Address Line 1  
Address Line 2  
Address Line 3  
Address Line 4

Debtor Additional Details

Address Line 1  
Address Line 2  
Address Line 3  
Address Line 4

Remittance Information (Unstructured)

Information 1  
Information 2  
Information 3  
Information 4

Instruction Information Details

Instruction Code 1 PHOB  
Instruction Code Information 1

Category Purpose Code Cash  
Settlement Method CLRG

UDF | MIS Cancel

This screen contains the below new fields to capture the address details of debtor/creditor and remittance information from the sender to receiver. These fields will be updated with values from the incoming payment message

For details pertaining to fields, please refer to Previous section 3.4.5 Additional details Tab

### 3.3.5 UDF button

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

Fields

Fields

1 Of 1 Go

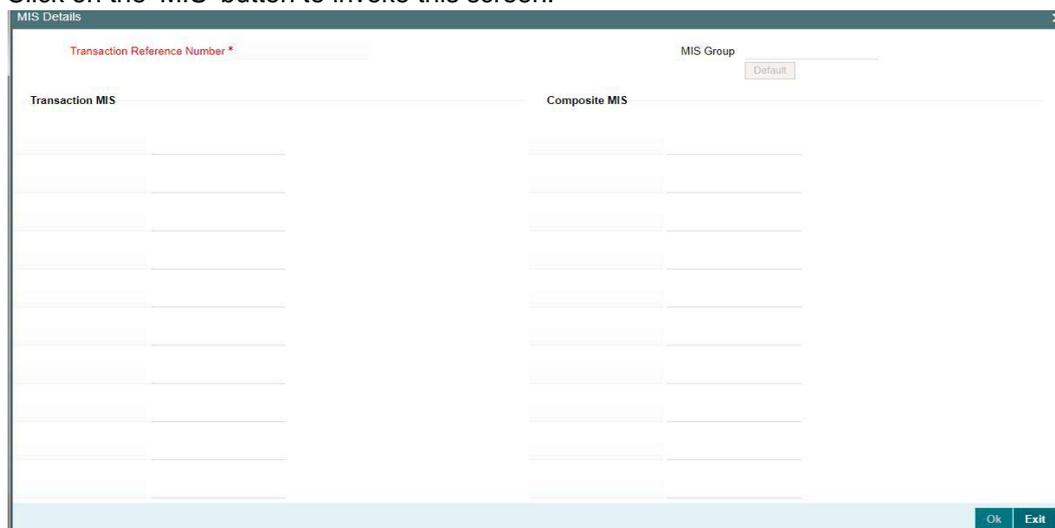
Field Label	Field Value
-------------	-------------

Ok Exit

You can specify user defined fields for each transaction.

### 3.3.6 **MIS button**

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



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

### 3.3.7 **Saving of Incoming Transaction**

The system performs the mandatory field checks and the transaction validations, as mentioned below, during the save of RTGS incoming payment transaction.

If any of the transaction validation fails, transaction will be rejected with proper error code.

For transaction created through upload of file or message, the transaction will be moved to repair queue.

### 3.3.8 **Authorization of Incoming Transaction**

On authorization, the system will start to process various transactions. Only the transaction whose activation date as today will be picked for processing. The transaction authorization process involves the following steps:

- Authorization Limit 1 Check
- Authorization Limit 2 Check
- Future Values Check
- FX Limit Check
- 
- Sanction Check
- EAC Check
- Debit/Credit Accounting Handoff

### 3.3.9 **Operations supported for Incoming Transaction**

- **New**
  - This option enables to create a new transaction as described above. The transaction reference number is generated based on format specified in this document



- **Delete**
  - This enables the user to delete unauthorized transactions from the system.
  - If a transaction has been authorized at least once, deletion of the transaction is not allowed.
  - After the transaction has been reversed and authorized, it is not possible to do further operations on the transaction.
  - Transaction in any of the exception queues can be reversed.
- **Copy**
  - This option enables copying an existing transaction details to create a new transaction. New Transaction reference number will be generated for the new transaction.
  - All details of copied (existing) transaction are retained in the new transaction created.

### 3.3.10 India RTGS Incoming Payments Input Summary

You can invoke “India RTGS Incoming Payments Input Summary” screen by typing ‘PLSITONL’ 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 records using one or more of the following parameters:

- Transaction Reference no
- Related Reference
- Source Reference
- Network Code
- Booking Date
- Transaction Branch
- Instruction Date
- Customer No
- Beneficiary Account Number
- Debit Account Number

- Authorization Status
- Transfer Type

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

- Transaction Reference no
- Related Reference
- Source Reference
- Network Code
- Booking Date
- Transaction Branch
- Instruction Date
- Customer No
- Beneficiary Account Number
- Debit Account Number
- Authorization Status
- Transfer Type

### 3.4 India RTGS Incoming Payment View

#### 3.4.1 Invoking India RTGS Incoming Payments View Screen

You can view the RTGS incoming transaction in this screen.

You can invoke "India RTGS Incoming Payments" screen by typing 'PLDIVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..

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

- Search Criteria:** Transaction Branch, Source Code, Network Code, Transfer Type, Transaction Reference Number, Source Reference Number, Related Reference Number.
- Main:** Additional Details | Pricing | Exception
- Creditor Details:** Beneficiary Account number, Beneficiary Account Type (dropdown), Beneficiary Name.
- Debtor Details:** Debtor Account Number, Debtor Account Type (dropdown), IFSC Code, Debtor Name.
- Payment Details:** Transfer Amount, Transfer Currency, Booking Date (yyyy-MM-dd), Instruction Date (yyyy-MM-dd), Activation Date (yyyy-MM-dd), Credit Value Date (yyyy-MM-dd), Debit Value Date (yyyy-MM-dd).
- External System Status:** Sanction Check Status (dropdown), Sanction Check Reference, External Credit Approval Status (dropdown), External Credit Approval Reference, External Exchange Rate Status (dropdown), External Rate Reference.
- Transaction Status:** Transaction Status (dropdown), Sanction Seizure (dropdown), LBL\_CREDIT\_DONE (dropdown).
- Pending Queue Details:** Queue Code (dropdown).

At the bottom, there are navigation links: View Queue Action | UDF | MIS | View Repair Log | View Accounting Entries, and buttons for Ok and Exit.

You can view any incoming RTGS transaction that is initiated by specify inputting the Transaction Reference number and clicking 'Enter Query' button.

The transaction is displayed containing values populated for following different fields:

**Transaction Branch Displays the transaction branch code.**

**Transaction Reference Number**

Displays the transaction reference number.

**Relation Reference Number**

Displays the Relation reference number

**User Reference Number**

Displays the User Reference Number.

**Source Code**

Displays the Source Code of the transaction.

**Transfer Type**

Displays the specifies the transfer type of transfer the transaction.

**Network Code**

Displays the Network code. The system further displays values of all applicable fields in the below mentioned tabs based on the transaction reference number that was input.

### 3.4.2 Main Tab

Click on the 'Main' tab to invoke this screen and view the field details. Refer Section Main Tab of India RTGS Transaction Incoming Payments for description of any field.

### 3.4.3 Pricing Tab

You can view pricing details in this screen that are computed by the system during the processing. Click on the 'Pricing' tab to invoke this screen and view the field details. Refer to section 3.3.3 for description of any field..

Main **Pricing** Party Details Additional

1 Of 1 Go

Pricing Component	Pricing Currency	Pricing Amount	Waiver	Debit Currency	Debit Amount	Deferr
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Accounting Entries | All Messages

Maker ID Checker Id Authorization Status  
Date Time Date Time **Exit**

### 3.4.4 Additional Details Tab

Click on the 'Additional Details' tab to view the field details. Refer to section Additional details in previous function. for description of any field.

Main **Additional Details** Pricing Exception

**Creditor Additional Details**

Address Line 1  
Address Line 2  
Address Line 3  
Address Line 4

**Debtor Additional Details**

Address Line 1  
Address Line 2  
Address Line 3  
Address Line 4

**Remittance Information(Unstructured)**

Information 1  
Information 2  
Information 3  
Information 4

Category Purpose Code Cash

**Instruction Information Details**

Instruction Code 1 PHOB  
Instruction Code Information 1  
Instruction Code 2  
Instruction Code Information 2

Settlement Method CLRG

View Queue Action | UDF | MIS | View Repair Log | View Accounting Entries **Ok**

### 3.4.5 Rtgs Incoming Authorization

You can invoke “Rtgs Incoming Authorization” screen by typing ‘PRDITAUT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar..

The screenshot shows the 'RTGS Incoming Authorization' application window. At the top, there is a search bar with the text 'New Enter Query' and an 'Authorize' button. Below the search bar, there are three input fields: 'Transaction reference no', 'Maker ID', and 'Maker Date Stamp'. Underneath these fields is a table with two columns: 'Field Name' and 'Field Value'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

From this screen, you can enter the Transaction reference no and click on **Enter Query** button.

The system displays the required transaction details. Click the **Authorize** button.

### 3.4.6 RTGS Incoming Payment View Summary

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

The screenshot shows the 'View Summary' application window. At the top, there is a search bar with the text 'Search Advanced Search Reset Clear All'. Below the search bar, there are several search criteria: 'Case Sensitive', 'Network Code', 'Source Reference Number', 'Host Code', 'Transaction Reference No', and 'Booking Date'. Underneath these criteria is a table with the following columns: 'Network Code', 'Transaction Reference No', 'Source Reference Number', 'Booking Date', 'Host Code', 'Transaction Branch', 'Sender Transaction ID', 'LBL\_EXT\_ECA\_BLOCK\_REF\_NO', and 'External Credit Appro'. The table is currently empty.

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

- Transaction Reference no
- Network Code
-

- Booking Date
- Source Reference Number

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

### **3.4.7 India RTGS – Return of Payments**

#### **Return of Incoming payments**

- The Beneficiary bank will return the transaction to the originating bank within one hour of the receipt of the payment or before the end of the RTGS Business day, whichever is earlier, if it is not possible to credit the funds to the beneficiary customer's account for any valid reasons.
- The Return can be initiated for the below reasons:
  - Inward Credit to a NRE account from a Non-NRE account
  - Invalid Beneficiary account
  - Rejection/Cancellation from the Incoming Exception queues (such as Process Exception/Business Override/Repair Queue/Authorization Limit Check/ Sanction Check/Pricing Queue/EAC)
- Transactions will move to the repair queue. Returns can be done only from the Repair Queue.

#### **Return of Outgoing payments**

Incoming pacs.004.001.03 messages will be received as result of any outgoing payment being returned by beneficiary bank.

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## 4. Function ID Glossary

### P

PMDACENT .....3-12  
PMDBKNMT .....2-9  
PMDNFTPF .....2-5  
PMDNWMNT .....2-2  
PMDRTGSD .....2-9

PMDTRMIS ..... 3-14  
PMDTRUDF ..... 3-13  
PMSNWMNT ..... 2-4  
PMSRTGSD ..... 2-10  
PRDOTAUT ..... 3-27  
PRDOTONL ..... 3-2  
PRDOVIEW ..... 3-10