

Domestic Low Value Payments (India NEFT) User Guide

Oracle Banking Payments

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Domestic Low Value Payments(Inida NEFT) User Guide
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Contents

1.	About this Manual	1-1
1.1	Introduction.....	1-1
1.2	Audience.....	1-1
1.3	Documentation Accessibility.....	1-1
1.4	Organization	1-1
1.5	Glossary of Icons.....	1-1
2.	Domestic Low Value Payments-NEFT	2-1
2.1	National Electronic Funds Transfer(NEFT)	2-1
2.2	Outgoing Transaction Input Screen.....	2-1
2.2.1	<i>Invoking NEFT Outgoing Payments Screen</i>	<i>2-1</i>
2.2.2	<i>Main Tab.....</i>	<i>2-3</i>
2.2.3	<i>Additional Details Tab.....</i>	<i>2-5</i>
2.2.4	<i>Pricing Tab</i>	<i>2-6</i>
2.2.5	<i>Saving of Outgoing Transaction</i>	<i>2-7</i>
2.2.6	<i>NEFT Outgoing SOAP/REST Web services</i>	<i>2-8</i>
2.3	NEFT Outgoing Payments Summary	2-9
2.4	Authorization of Outgoing Transaction	2-9
2.4.1	<i>Mandatory Fields/ Referential Data Checks</i>	<i>2-11</i>
2.4.2	<i>Business Override checks and Exception Queue</i>	<i>2-12</i>
2.4.3	<i>Network Validations and Special Character Replacement.....</i>	<i>2-12</i>
2.4.4	<i>Authorization Limit Check.....</i>	<i>2-12</i>
2.4.5	<i>Transaction Cutoff Time Validations.....</i>	<i>2-12</i>
2.4.6	<i>Sanction Check</i>	<i>2-13</i>
2.4.7	<i>Computation of Charge and Tax</i>	<i>2-13</i>
2.4.8	<i>Small FX Limit Check and Currency Conversion</i>	<i>2-13</i>
2.4.9	<i>External Credit Approval Check</i>	<i>2-13</i>
2.4.10	<i>Network Cutoff Time Check.....</i>	<i>2-13</i>
2.4.11	<i>Debit/Credit Accounting.....</i>	<i>2-13</i>
2.4.12	<i>Dispatch Accounting.....</i>	<i>2-14</i>
2.4.13	<i>Future Dated Transactions</i>	<i>2-14</i>
2.4.14	<i>Branch Holiday Parameter</i>	<i>2-14</i>
2.5	NEFT Outgoing Payment View.....	2-14
2.5.1	<i>NEFT Outgoing Payments View Screen</i>	<i>2-14</i>
2.5.2	<i>Main Tab.....</i>	<i>2-16</i>
2.5.3	<i>Additional Details Tab.....</i>	<i>2-16</i>
2.5.4	<i>Pricing Tab</i>	<i>2-17</i>
2.5.5	<i>Exceptions Tab.....</i>	<i>2-17</i>
2.5.6	<i>Accounting Entries button.....</i>	<i>2-18</i>
2.5.7	<i>UDF button</i>	<i>2-18</i>
2.5.8	<i>MIS button</i>	<i>2-19</i>
2.5.9	<i>View Queue Action Log.....</i>	<i>2-19</i>
2.5.10	<i>View Repair Log.....</i>	<i>2-20</i>
2.5.11	<i>NEFT Outgoing Payments View Summary</i>	<i>2-20</i>

2.5.12	NEFT Outgoing Authorization.....	2-21
2.6	NEFT Incoming Payments.....	2-21
2.6.1	Incoming File Upload.....	2-21
2.6.2	Branch & Host Resolution	2-21
2.6.3	Payment Value Date Resolution.....	2-22
2.6.4	Debit Account/Credit Account Resolution.....	2-22
2.6.5	Processing of Incoming Payments	2-22
2.6.6	Incoming Payment Validations	2-22
2.6.7	Initial Validations.....	2-22
2.6.8	Notifications	2-24
2.7	NEFT Incoming Payment View.....	2-24
2.7.1	Invoking NEFT Incoming Payments View Screen	2-25
2.7.2	Main Tab.....	2-26
2.7.3	Additional Details Tab.....	2-26
2.7.4	Pricing Tab	2-27
2.7.5	Exceptions Tab.....	2-27
2.7.6	Accounting Entries Tab	2-28
2.7.7	UDF button	2-28
2.7.8	MIS button	2-29
2.7.9	View Queue Action	2-29
2.7.10	All Messages	2-30
2.7.11	View Repair Log	2-31
2.7.12	NEFT Incoming Authorization.....	2-31
2.8	NEFT Incoming Payments Input.....	2-32
2.8.1	Main Tab.....	2-33
2.8.2	Additional Details Tab.....	2-35
2.8.3	Pricing Tab	2-35
2.8.4	Viewing Incoming Payments Summary	2-36
2.8.5	NEFT Incoming Payments View Summary	2-37
2.8.6	Future Dated Incoming Payment.....	2-37
2.9	Processing R-transactions.....	2-37
2.9.1	Return of Incoming Payment.....	2-38
2.9.2	NEFT Return Of Incoming Payment Summary	2-40
2.9.3	NEFT Return Of Outgoing Payment.....	2-40
2.9.4	NEFT Return Of Outgoing Payment Summary	2-42
2.9.5	Return of Incoming Transactions Pending in Queues	2-43
3.	Function ID Glossary	3-1

1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Domestic Low Value Payments(India NEFT) functionality of Oracle Banking Payments. It takes you through the various stages in processing a NEFT payment transaction.

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 PM module and PM Dashboard/Query functions

1.3 Documentation Accessibility

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


1.4 Organization




This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	<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>Domestic Low Value Payments</i> provides a snapshot of the local payments or payments limited to a specific region.
Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Glossary of Icons

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

Icons	Function
	Exit

Icons	Function
	Add row
	Delete row
	Option List

2. Domestic Low Value Payments-NEFT

This chapter contains the following sections:

- [Section 2.1, "National Electronic Funds Transfer\(NEFT\)"](#)
- [Section 2.2, "Outgoing Transaction Input Screen"](#)
- [Section 2.3, "NEFT Outgoing Payments Summary"](#)
- [Section 2.4, "Authorization of Outgoing Transaction"](#)
- [Section 2.5, "NEFT Outgoing Payment View"](#)
- [Section 2.6, "NEFT Incoming Payments"](#)
- [Section 2.7, "NEFT Incoming Payment View"](#)
- [Section 2.8, "NEFT Incoming Payments Input"](#)
- [Section 2.9, "Processing R-transactions"](#)

2.1 National Electronic Funds Transfer(NEFT)

National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer in India. Retail and Corporate Customers make use of this mode of payment. It is done via electronic messages conforming as per SFMS standards.

Below listed functionalities for NEFT Payments are explained in this user manual:

- Outgoing payment processing and message file generation
- Straight through Processing of incoming payment files

For National Electronic Funds Transfer(NEFT), the payment type is 'NEFT'.

Below transaction types are supported for NEFT payments:

- I – Incoming
- O - Outgoing

2.2 Outgoing Transaction Input Screen

This section contains the following topics:

- [Section 2.2.1, "Invoking NEFTOutgoing Payments Screen"](#)
- [Section 2.2.2, "Main Tab"](#)
- [Section 2.2.3, "Additional Details Tab"](#)
- [Section 2.2.4, "Pricing Tab"](#)
- [Section 2.2.5, "Saving of Outgoing Transaction"](#)
- [Section 2.2.6, "NEFT Outgoing SOAP/REST Web services"](#)

2.2.1 Invoking NEFT Outgoing Payments Screen

You can perform NEFT outgoing transaction. All transactions that are entered using this screen has payment type as 'NEFT' and transaction type as 'Outgoing'. You can invoke 'NEFT Outgoing Payment' screen by typing 'PTDOTONL' 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

For manual transactions source code is defaulted as MANL. This denotes that the it is a manually input transaction.

Network Code

The system displays the network code if only one Network is maintained with payment type as NEFT for the host code. If more than one networks are present, you can select the network code from the available list of values

Transaction Reference

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

Related Reference

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

Source Reference No

The system defaults transaction reference number. However user can modify this.

2.2.2 Main Tab

Click 'Main' tab to capture the Creditor/ Debtor/ Payments details:

The screenshot shows the Oracle Main Tab interface with the following sections:

- Main Tab:** Includes sub-tabs for 'Main', 'Additional Details', and 'Pricing'.
- Debtor Details:** Fields include Debtor Account Number, Debtor Account Type (dropdown), and Debtor Name.
- Beneficiary Bank Details:** Fields include Beneficiary ID, IFSC Code, Bank Name, and Branch Name.
- Payment Details:** Fields include Booking Date, Instruction Date, Activation Date, Transaction currency, Transaction Amount, Debit Value Date, and Credit Value Date.
- Beneficiary Details:** Fields include Beneficiary Account Number, Beneficiary Account Type (dropdown), and Beneficiary Name.
- Footer:** Includes 'UDF | MIS', 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', and 'Authorization Status'.

Specify the following details

Debtor Details

Debtor Account Number

Specify the debtor account number. Alternatively, you can select the debtor account number from the option list. The list displays all open and authorized accounts as available in External Account Maintenance.

Debtor Account Type

The user can choose from the below allowed values from this LOV,

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

This field will display the text value for the account type. The corresponding number values will appear in the NEFT payment messages generated.

Beneficiary ID

If Beneficiary registration has been done already for the debtor's account. Beneficiary ID can be picked up from the LOV here. All the other details such as beneficiary account number, account type, beneficiary name, beneficiary bank details such as IFSC code, Bank name, Branch Name will be defaulted based on the beneficiary registration maintenance.

If beneficiary ID is not maintained, IFSC Code, beneficiary name, beneficiary account number, account type can be entered in the fields provided in this screen.

Beneficiary Bank Details

IFSC Code

All open and authorized IFSC codes available in local payments bank directory (PMDBKMNT) will be listed in this field.

Bank Name

Bank Name will be defaulted based on IFSC code selected.

Branch Name

Bank Name will be defaulted based on IFSC code selected.

Beneficiary Details

Beneficiary ID field will be added. If Beneficiary registration has been done already for the debtor's account. Beneficiary ID can be picked up from the LOV here. All the other details such as beneficiary account number, account type, beneficiary name, beneficiary bank details such as IFSC code, Bank name, Branch Name will be defaulted based on the beneficiary registration maintenance.

If beneficiary ID is not maintained, IFSC Code, beneficiary name, beneficiary account number, account type can be entered in the fields provided in this screen.

Beneficiary Account number

Specify the Beneficiary account number or select the account number from the list of values

Beneficiary Account Type

The user can choose from the below allowed values from this LOV,

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

This field will display the text value for the account type. The corresponding number values will appear in the NEFT payment messages generated.

Beneficiary Name

Beneficiary name gets defaulted for the Beneficiary Account Number selected.

Payment Details

Booking Date

The system defaults the booking date as application server date.

Instruction Date

The system defaults the Instruction date as current system date. However you can select a future date as Instruction Date. Currency & Network holiday checks are applicable for Instruction Date.

Activation Date

Activation date is derived as Instruction Date – Debit Float days as maintained in Process cutoff maintenance. Holiday check is done for Activation date based on Branch holidays maintained if Branch holiday check is applicable for the Network.

Transaction Currency

Select the currency from the LOV.

Transaction Amount

You can enter the Transaction Amount.

Debit Value Date

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

Credit Value Date

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

2.2.3 Additional Details Tab

This tab contains the below new fields to capture the address details of debtor/creditor and remittance information from the sender to receiver

The screenshot displays the 'EFT Outgoing Payments Transaction Input Screen' with the 'Additional Details' tab selected. The interface includes several input fields and sections:

- Transaction Fields:** Transaction Branch*, Host Code*, Source Code*, Network Code*, Transaction Reference*, Related Reference*, and Source Reference.
- Navigation:** Main, Additional Details (selected), Pricing.
- Debtor Additional Details:** Address Line 1, Address Line 2, Address Line 3, Address Line 4.
- Creditor Additional Details:** Address Line 1, Address Line 2, Address Line 3, Address Line 4.
- Sender To Receiver Information:** Six fields labeled Sender To Receiver Information1 through Information6.
- Footer:** IDB | MIS, Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, and Authorization Status.

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

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

Sender To Receiver Information

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

Sender to Receiver Information 5

Specify the Sender to Receiver Information 5

Sender to Receiver Information 6

Specify the Sender to Receiver Information 6

2.2.4 Pricing Tab

You can view the pricing details populated by system in this screen.

The screenshot displays the 'NEFT Outgoing Payments transaction input screen'. At the top, there are input fields for 'Transaction Branch *', 'Host Code *', 'Source Code *', and 'Network Code *'. To the right, there are fields for 'Transaction Reference *', 'Related Reference *', and 'Source Reference'. Below these fields, a navigation bar shows 'Main | Additional Details | Pricing' with 'Pricing' highlighted in red. A table with the following columns is visible: 'Pricing Component', 'Pricing Currency', 'Pricing Amount', 'Waiver', 'Debit Currency', and 'Debit Amount'. The table is currently empty. At the bottom of the screen, there is a status bar with 'UDF | MIS' on the left, and 'Maker ID', 'Checker ID', and 'Authorization Status' in the center. Below these are 'Maker Date Stamp', 'Checker Date Stamp', and an 'Exit' button on the right.

The following details are available:

Pricing Component

The system defaults the pricing component based on the Pricing code linked in Network Currency Preferences.

Pricing Currency

The system defaults the pricing currency.

Pricing Amount

The system defaults the pricing amount from Pricing Value Maintenance screen (PPDVLMNT) as applicable for the payment value date, Payment Source code and Debit Customer Service Model. However you can modify this value.

Note

Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.

Waived

The system defaults the waiver. However you can modify this value.

Note

If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag.

Debit amount

System defaults the customer debit amount for charge/tax.

UDF

Click this link to specify the user defined fields.

MIS

Click this button to specify the MIS fields.

2.2.5 Saving of Outgoing Transaction

The system performs the following mandatory field checks and the referential checks during the save of NEFT outgoing payment transaction. If any of the below validation fails, then the transaction is rejected with an error code.

Following fields are mandatory for requesting NEFT outgoing payments:

- Network code
- Transaction Branch
- Source Reference Number
- Debtor Account Number
- Creditor Account
- Number - This field may be empty if Beneficiary ID is present
- Creditor Account Name - This field may be empty if
- Beneficiary ID is present
- Transfer Currency

- Transfer Amount
- IFSC Code
- Value Date

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

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

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

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

2.2.6 NEFT Outgoing SOAP/REST Web services

Oracle Banking Payments allows you to process the outgoing NEFT payment request received from SOAP or REST web services. All the transactions created based on the requests received from SOAP/REST web services are always auto authorized.

The system picks the booking date of the transaction as the application server date. Based on the debit account number through External Account Maintenance, the system derives the debit account name, debit currency and debit customer.

The following fields are supported for a payment instruction received through REST services:

- Source Reference Number
- Source Code
- Host Code
- Transaction Branch
- Network Code
- Debtor Account IFSC Code
- Creditor Account
- Creditor Name
- Transfer Currency
- Transfer Amount
- Instruction Date

Initial validations as explained in section 2.2.5 are applicable for payment transactions received from channels as well.

If instruction date is a holiday, activation date is derived as next working day

In case of invalid accounts/bank codes, system does Bank/Account re-direction if any maintenance is available for the invalid codes.

Any validation exception moves the transaction to exception queue. For more details please refer to User Manual on Exception Queues.

2.3 NEFT Outgoing Payments Summary

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

The screenshot shows the 'NEFT Outgoing Payments Transaction Input Summary' window. At the top, there are search options: 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this is a 'Case Sensitive' checkbox. The main area contains two columns of search fields, each with a magnifying glass icon. The left column includes: Authorized (dropdown), Network Code, Transaction Reference, Source Reference, Instruction Date (YYYY-MM-DD), Transaction Status, IFSC Code, and Queue Code. The right column includes: Source Code, Transaction Branch, Related Reference, Booking Date (YYYY-MM-DD), Activation Date (YYYY-MM-DD), Debtor Account Number, and Beneficiary Account Number. Below the search fields is a table with the following columns: Authorized, Source Code, Network Code, Transaction Branch, Transaction Reference, Related Reference, Source Reference, Booking Date, Instruction Date, and Activation Date. The table is currently empty. At the bottom right, there is an 'Exit' button.

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

- Authorized
- Source Code
- Network Code
- Transaction Reference
- Related Reference
- Debtor Account Number
- Transaction Branch
- Booking Date
- Source Reference Related Reference
- Instruction Date
- Activation Date
- Beneficiary Account Number
- Transaction Status
- IFSC Code
- Queue Code

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

2.4 Authorization of Outgoing Transaction

The transaction authorization process involves the following steps for a payment transaction with Activation date as current date:

- Beneficiary ID Validations
- Mandatory Fields / Referential data checks
- Business Override checks and Exception Queue

- Network Validations and Special Character Replacement
- Authorization Limits Check
- Transaction cutoff time check
- Sanction check
- Computation of Charge & Tax
- Exchange rate pickup
- ECA check
- Network cutoff time check
- Debit /Credit Accounting
- Dispatch Accounting

This section contains the following topics:

- [Section 2.4.1, "Beneficiary ID Validations"](#)
- [Section 2.4.2, "Mandatory Fields/ Referential Data Checks"](#)
- [Section 2.4.3, "Business Override checks and Exception Queue"](#)
- [Section 2.4.3, "Network Validations and Special Character Replacement"](#)
- [Section 2.4.4, "Authorization Limit Check"](#)
- [Section 2.4.5, "Transaction Cutoff Time Validations"](#)
- [Section 2.4.6, "Sanction Check"](#)
- [Section 2.4.7, "Computation of Charge and Tax"](#)
- [Section 2.4.8, "Small FX Limit Check and Currency Conversion"](#)
- [Section 2.4.9, "External Credit Approval Check"](#)
- [Section 2.4.10, "Network Cutoff Time Check"](#)
- [Section 2.4.11, "Debit/Credit Accounting"](#)
- [Section 2.4.13, "Dispatch Accounting "](#)
- [Section 2.4.13, "Future Dated Transactions"](#)
- [Section 2.4.14, "Branch Holiday Parameter"](#)

Beneficiary ID Validations

The system validates any debtor, creditor, bank, additional details specified for a payment transaction against the valid characters allowed for the network. If any field contains invalid NEFT character, then the transaction is moved to repair queue with error details.

Beneficiary Registration preference for a source can be any of the below:

Default & Verify

If the transaction is received without Beneficiary ID and beneficiary/routing details and if default Beneficiary ID is available for the customer account, network, then the beneficiary/ routing details will be fetched from default Beneficiary ID. The transaction will be moved to a Settlement Review Queue for user verification.

Default Only

If the transaction is received without Beneficiary ID and beneficiary/routing details and if default Beneficiary ID is available for the customer account and network, then the beneficiary/ routing details will be fetched from default Beneficiary ID. No verification is required in this case, transaction processing will proceed to next step.

Not Required

- If the source preference is 'Default and Verify' then payments with default Beneficiary ID picked up by system will move to Settlement Review Queue.
- If any Beneficiary ID provided in the payment fails the validation, then too the payments are moved to this queue.

Settlement Review Queue

Actions supported from Settlement review queue:

Approve

User can view the settlement details as populated in the transaction and approve the same. This does not require authorization by another user. The Beneficiary registration screen will be opened in view mode on initiating Approve action. User can press OK button and complete the action.

Repair

Repair action will open the Beneficiary registration screen in edit mode. The following details will be allowed to be edited:

Beneficiary ID

Beneficiary ID update is allowed. The list of values will fetch the Beneficiary IDs applicable for the customer account, network

- Beneficiary Account Type
- Beneficiary Name

If the Beneficiary ID is modified, system will re-populate the party details associated to newly selected Beneficiary ID. On repair and authorization, payment instruction will be re-processed from initial step

2.4.1 Mandatory Fields/ Referential Data Checks

Validation will be available to verify whether the IFSC Code is valid or not as maintained in Local Payment Bank Directory (PMDMKMNT). In case of validation failure, transaction will be rejected.

NRE/NRO account type validations will be done for outgoing transactions where the debtor account type is NRE/NRO. If the debtor account type is NRE or NRO, the sender account type field (:6305) in the outgoing payment message will be populated with 40 or 10 respectively.

- 10 - Savings Bank
- 11 - Current Account
- 13 - Cash Credit
- 14 - Loan Account
- 12 - Overdraft
- 40 - NRE

If the debtor account type is NRE or NRO, then the sender to receiver information field (from Line 1) will be automatically populated with static text as mentioned earlier. This information will be populated in the outgoing payment message field (:7495).

Validation will be done on the transfer amount to check if it is within the Min-Max Transaction limit and Per day limit defined for the Network, as maintained in Network Preferences (Function ID: PMDNFTPF). In case of validation failure, transaction will be rejected

2.4.2 Business Override checks and Exception Queue

Business Override checks and Exception Queue checks are not applicable for NEFT

2.4.3 Network Validations and Special Character Replacement

- IBAN check will not be applicable for NEFT outgoing payments.
- Debtor Details, Beneficiary Details, Beneficiary Bank details, Additional Debtor/Creditor Details, Sender to Receiver Information entered for a payment transaction will be validated against the valid characters allowed for the network. In case of Network character validation failure, transaction will be moved to repair queue with error details.
- Permitted character set for NEFT Transfers are as below:
 - Alphabetical characters - A to Z (upper case), a to z (lower case)
 - Numeric characters - 0 to 9
 - Special characters /-?:()., '+ space or lf

Special characters entered in a payment transaction will be validated and replaced with specific characters as defined in Special Characters maintenance

2.4.4 Authorization Limit Check

Two levels of Authorization limit check will be done before the process cutover check.

2.4.5 Transaction Cutoff Time Validations

Transaction cut off time validation is based on the Transaction Cut-off Time Maintenance (PMDCTOFF) screen. Transaction cutoff time check is done only for transaction with payment activation date is current date.

Transaction Cut-off time for the payment network and Transaction Type 'Outgoing' is fetched from the maintenance for the following combination:

- Source - Specific/ALL
- Service Model - Specific/ALL
- Customer - Specific/ALL

Cut off time is derived as follows:

SI.No	Network	Transaction Type	Source	CSM	Customer
1	Network ID	Outgoing	Specific	Specific	Specific
2	Network ID	Outgoing	ALL	Specific	Specific
3	Network ID	Outgoing	Specific	Specific	ALL
4	Network ID	Outgoing	ALL	Specific	ALL
5	Network ID	Outgoing	Specific	ALL	ALL
6	Network ID	Outgoing	ALL	ALL	ALL

If payment processing time is lesser than or equal to the Cut-off date time derived, then the payment is considered as 'Pre Cut-off' payment and proceeds with further processing.

If payment save date time or payment receipt date time exceeds the Cut-off date time derived then the payment is considered as 'Post Cut-off' payment and post cut off status is updated for the transaction.

If the flag 'Move forward to next working day' is checked then Activation date of the transactions which are post cut off is moved to next business day automatically.

User is allowed to force release the transaction with today's value date from post cut off Queue. Payments released from Post Cutoff queue would not undergo transaction cut-off time checks again.

2.4.6 Sanction Check

If sanction screening is required for the Network and the customer, request is sent to External Sanction System.

If the sanction check status of the transaction is 'Approved', then further processing continues. If the contract's sanction check response status is 'Override' or 'Rejected' or 'Timed Out', then transaction is logged in 'Sanction Check Exception Queue' and the processing of the transaction is stopped at this stage.

2.4.7 Computation of Charge and Tax

Charge and tax for NEFT Payment transactions are calculated based on the Pricing Code linked to Network Currency Preferences (PMDNCPRF) screen.

For more details on pricing, please refer Pricing Use Manual.

2.4.8 Small FX Limit Check and Currency Conversion

FX Limit Check and Currency conversion is not applicable for NEFT.

2.4.9 External Credit Approval Check

Payments send debit accounting entries pertaining to payment amount and charge/tax amounts to external DDA system for credit approval.

External Credit Approval is done for all the external accounts for which 'External Credit Approval Required' flag is enabled. ECA system for the credit check is derived based on the External Account maintenance.

If the ECA response status for a payment transaction is 'Approved', then further processing continues. If ECA validation fails i.e. the status is 'Override', 'Rejected', or 'Timed out', then the transaction is logged in ECA Exception queue.

2.4.10 Network Cutoff Time Check

The system checks the network cutoff time based on the cut off time maintained for the network. The system considers the application server time for cut off time check. Transactions which failed cut off time check is moved to Post Network Cutoff Queue.

2.4.11 Debit/Credit Accounting

Debit liquidation accounting entries have both payment entries and charge/tax entries. Accounting details are handed off to accounting system with debit/credit liquidation accounting code linked at Network Currency preferences.

Accounting handoff will be done after Network cutover check

- Additionally, charge/tax related entries will be handed off along with debit liquidation details as per existing process.
- On payment reject, the reversal entries will be posted. However, charges will not be reversed as per existing process

2.4.12 Dispatch Accounting

Dispatch Accounting is not applicable for NEFT Transactions

2.4.13 Future Dated Transactions

Future dated NEFT transactions are processed by separate jobs. Processing of transactions will be completed till sanction check on booking date itself. During beginning of day, future dated transaction job picks up transactions with Activation date as current date. Transaction processing starts from initial validations again, on activation date.

- NEFT Outgoing payment rules allow the customers to send the payment requests with future value date. Such requests will be processed by the system till sanction check on booking date and will be marked as future valued.
- On value date future dated transaction job will process the payments starting from the initial validations. Future dated transactions will be processed by separate jobs

2.4.14 Branch Holiday Parameter

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

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

2.5 NEFT Outgoing Payment View

This section contains the following topics:

- [Section 2.5.1, "NEFT Outgoing Payments View Screen"](#)
- [Section 2.5.2, "Main Tab"](#)
- [Section 2.5.4, "Pricing Tab"](#)
- [Section 2.5.6, "Accounting Entries button"](#)

2.5.1 NEFT Outgoing Payments View Screen

You can view the NEFT outgoing transaction in this screen.

You can invoke “NEFT Outgoing Payments” screen by typing “PTDOVIEW” 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' application window. At the top, there is a search bar labeled 'Enter Query'. Below it are several input fields for transaction details, including Transaction Branch, Host Code, Source Code, Network Code, Transaction Reference, Related Reference, and Source Reference. A navigation menu is located below these fields, with 'Main' selected. The main content area is divided into several sections: Debtor Details (Debtor Account Number, Debtor Account Type, Debtor Name), Beneficiary Bank Details (Beneficiary ID, IFSC Code, Bank Name, Branch Name), Payment Details (Booking Date, Instruction Date, Activation Date, Transaction Currency, Transaction Amount, Debit Value Date, Credit Value Date), Beneficiary Details (Beneficiary Account Number, Beneficiary Account Type, Beneficiary Name), Transaction Status (Transaction Status dropdown), and Pending Queue Details (Queue Code dropdown). At the bottom, there is a navigation bar with links for 'UDF', 'MIS', 'View Queue Action', 'Accounting Entries', 'All Messages', and 'View Repair Log'. Below this is a status bar with fields for 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

Transaction reference Number

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

The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.

2.5.2 Main Tab

You can view debtor/Creditor details in this screen. Click on the 'Main' tab to invoke this screen.

The screenshot displays the 'Main' tab interface. At the top, there are navigation tabs: 'Main' (highlighted in red), 'Additional Details', 'Pricing', and 'Exceptions'. Below the tabs, the interface is divided into several sections:

- Debtor Details:** Includes fields for Debtor Account Number, Debtor Account Type, and Debtor Name.
- Payment Details:** Includes fields for Booking Date, Instruction Date, Activation Date, Transaction Currency, Transaction Amount, Debit Value Date, and Credit Value Date.
- Beneficiary Bank Details:** Includes fields for Beneficiary ID, IFSC Code, Bank Name, and Branch Name.
- Beneficiary Details:** Includes fields for Beneficiary Account Number, Beneficiary Account Type, and Beneficiary Name.
- Transaction Status:** Includes a dropdown menu for Transaction Status.
- Pending Queue Details:** Includes a dropdown menu for Queue Code.

At the bottom of the screen, there is a navigation bar with the following options: UDF | MIS | View Queue Action | Accounting Entries | All Messages | View Repair Log. Below this bar, there are fields for Maker ID, Checker ID, Authorization Status, Maker Date Stamp, and Checker Date Stamp, along with an 'Exit' button.

2.5.3 Additional Details Tab

You can view additional details in this screen. Click on the 'Additional Details' tab to invoke this screen

The screenshot displays the 'Additional Details' tab interface. At the top, there are navigation tabs: 'Main', 'Additional Details' (highlighted in red), 'Pricing', and 'Exceptions'. Below the tabs, the interface is divided into several sections:

- Debtor Additional Details:** Includes fields for Address Line 1, Address Line 2, Address Line 3, and Address Line 4.
- Creditor Additional Details:** Includes fields for Address Line 1, Address Line 2, Address Line 3, and Address Line 4.
- Sender To Receiver Information:** Includes fields for Sender To Receiver Information1, Sender To Receiver Information2, Sender To Receiver Information3, Sender To Receiver Information4, Sender To Receiver Information5, and Sender To Receiver Information6.

At the bottom of the screen, there is a navigation bar with the following options: UDF | MIS | View Queue Action | Accounting Entries | All Messages | View Repair Log. Below this bar, there are fields for Maker ID, Checker ID, Authorization Status, Maker Date Stamp, and Checker Date Stamp, along with an 'Exit' button.

2.5.4 Pricing Tab

You can view pricing details in this screen. Click on the 'Pricing' tab to invoke this screen.

Main | Additional Details | **Pricing** | Exceptions

1 Of 1 Go

Pricing Component	Pricing Currency	Pricing Amount	Waiver	Debit Currency	Debit Amount
-------------------	------------------	----------------	--------	----------------	--------------

UDF | MIS | View Queue Action | Accounting Entries | All Messages | View Repair Log

Maker ID Checker ID Authorization Status **Exit**

2.5.5 Exceptions Tab

Click the Exceptions Tab to invoke this screen.

Main | Additional Details | Pricing | **Exceptions**

Return Details

Return Reference _____

Return Date YYYY-MM-DD _____

Return Reason Code _____

Return Reason _____

Returned Amount _____

Originator Bank _____

Original Incoming Transaction Reference _____

Network Reject Details

Reject Reference _____

Reject Date YYYY-MM-DD _____

Reject Code _____

Network Code _____

External System Status

Sanction Check Status

Sanction Check Reference _____

External Account Check Status

External Account Check Reference _____

UDF | MIS | View Queue Action | Accounting Entries | All Messages | View Repair Log

Maker ID Checker ID Authorization Status **Exit**

Maker Date Stamp Checker Date Stamp

2.5.6 Accounting Entries button

Click on the 'Accounting Entries' tab to invoke this screen.

Event Code	Transaction Date	Value Date	Account	Account Branch	TRN Code	Dr/Cr	Amount Tag	Ac
------------	------------------	------------	---------	----------------	----------	-------	------------	----

You can view the consolidated accounting entries of the transaction.

2.5.7 UDF button

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

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

You can specify user defined fields for NEFT 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.

2.5.8 MIS button

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

The screenshot shows a web application window titled "MIS". At the top, there is a section labeled "Enter Query" containing two input fields: "Transaction Reference no*" and "MIS Group" (with a "Default" dropdown). Below these are two columns of input fields labeled "Transaction MIS" and "Composite MIS". The bottom right corner of the window has "Ok" and "Exit" buttons.

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.

2.5.9 View Queue Action Log

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

The screenshot shows a web application window titled "View Queue Action Log". It features an "Enter Query" section with "Transaction Reference Number" and "Network Code" fields. Below this is a table with the following columns: "Transaction Reference Number", "Action", "Remarks", "Queue Code", and "Authorization Status". The table displays "1 Of 1" records. The bottom right corner of the window has an "Exit" button.

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

2.5.10 View Repair Log

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

View Repair Log

Enter Query

Transaction Reference Number

1 Of 1

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

Exit

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

2.5.11 NEFT Outgoing Payments View Summary

You can view the summary in "NEFT Outgoing Payments View Summary" screen. You can invoke the NEFT Outgoing Payments Summary screen by typing 'PTSOVIEW' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorized

Network Code

Transaction Reference

Source Reference

Instruction Date YYYY-MM-DD

Transaction Status

IFSC Code

Queue Code

Source Code

Transaction Branch

Related Reference

Booking Date YYYY-MM-DD

Activation Date YYYY-MM-DD

Debtor Account Number

Beneficiary Account Number

Records per page: 15 1 Of 1

Authorized	Source Code	Network Code	Transaction Branch	Transaction Reference	Related Reference	Source Reference	Booking Date	Instruction Date	Activation Date
------------	-------------	--------------	--------------------	-----------------------	-------------------	------------------	--------------	------------------	-----------------

Exit

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

- Authorized
- Source Code
- Network Code
- Transaction Branch
- Transaction Reference
- Related Reference
- Source Reference
- Booking Date

- Instruction Date
- Activation Date
- Transaction Status
- Debtor Account Number
- IFSC Code
- Beneficiary Account Number
- Queue Code

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

2.5.12 NEFT Outgoing Authorization

You can invoke 'NEFT Outgoing Authorization' sub-screen by typing 'PTDOTAUT' 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.

Enter the Transaction Reference Number and click on 'Execute Query' button. All the related details is displayed in the screen.

2.6 NEFT Incoming Payments

2.6.1 Incoming File Upload

- The incoming NEFT payments are received as N02 messages from RBI Clearing. System will receive and process the payments based on predefined processing steps.
- The incoming payment message (N02) received will have a group of transactions bundled together (bundle of 10) in a single N02 message bearing the netting batch time at which it will be settled

2.6.2 Branch & Host Resolution

IFSC Code in message is considered as transaction branch IFSC Code. Transaction branch IFSC is compared with branch codes available in Core maintenance for branches to ascertain Branch code and related Host code.

2.6.3 Payment Value Date Resolution

Inter bank settlement date in incoming message is considered as payment debit value date for incoming type of transaction.

2.6.4 Debit Account/Credit Account Resolution

System validates the credit account number based on the account from the External Account Mapping maintenance.

Debit Account is fetched from the accounting code maintained in Indian Payments common preferences for the transaction type Incoming.

2.6.5 Processing of Incoming Payments

Incoming payments are processed in NEFT module in the following steps:

- Initial Validations
- IBAN check for debtor account and debtor Bank BIC
- Duplicate Check
- Sanction Check
- Charge/Tax Computation
- Exchange Rate Pick up
- External Account Check
- Debit & Credit Liquidation

Debit currency is considered as transfer currency for incoming transactions

2.6.6 Incoming Payment Validations

System performs mandatory field checks & referential checks during transaction saving.

Mandatory Fields Check

Below fields are mandatory for booking NEFT incoming payment:

- Host Code
- Transaction Branch
- Network Code
- Debtor Bank Code
- Creditor Account
- Transfer Currency
- Transfer Amount
- Value Date

2.6.7 Initial Validations

- .During initial validation, system will check if the incoming N02 message is for Return of outgoing payment or Normal Incoming payment
- If the field (:2006) 'Related Reference number' has any value, then the N02 message will be identified as Return of outgoing payment. It will be processed as explained in section 'NEFT – Return of Payments'.

- If the field (:2006) 'Related Reference number' does not have any value and only the field (:2020) 'Transaction reference number' has value, it will be processed as incoming payment. (Note: This
- is the transaction reference specified by the sender's bank in originating N06 message and it will be stored in the Related Reference field in the incoming payment screen.)

Business Override checks and Exception Queue

This is not applicable for NEFT transfers

Network Validations

- Debtor/ creditor/Bank/Additional details for a payment transaction will be validated against valid characters allowed for the network. In case of Network character validation failure, transaction will be moved to repair queue.
- IBAN check will not be applicable for NEFT incoming payments.

Non - NRE A/c to NRE A/c Payment Check

- System will check if the sender's account type (field :6305) belongs to Non-NRE account type.
- This will be identified based on the below values present in the field
 - 10 - Savings Bank
 - 11 - Current Account
 - 13 - Cash Credit
 - 14 - Loan Account
 - 12 - Overdraft
 - 40 - NRE
- System will check the Beneficiary account type (field :6310) belongs to NRE account type. This will be identified based on the above values present in the field
- If it is resolved as Non-NRE a/c type to NRE a/c type payment, the incoming payment transaction will be moved to the Repair queue. Available actions in the Repair queue are
 - Repair. There is no change in the Repair processing logic.
 - Return (Note: Return processing is explained in detail in section 'NEFT – Return of Payments'.)
- In all other account type cases, the transaction will move to the next processing stage.
- Beneficiary Name Check will be done. If the validation fails, the incoming payment transaction will be moved to the Repair queue.
- In cases of Invalid beneficiary account or Credit to FCY account, the incoming payment transaction will be moved to the Repair queue.

Authorization limit check

Authorization limit check will be modified to have only one Auth Limit Queue.

Duplicate Check

Identification of duplicate transactions done for a period as maintained in Source Maintenance.

The payment is moved to Business Override Queue for further investigation In case of a duplicate transaction.

Sanction Check

If sanction screening is required for the Network (for incoming transaction type) and the customer, request is sent to External sanction system.

System verifies whether sanction check system is applicable in Network Preferences Maintenance, for 'Incoming' transaction type and initiates sanction check validation.

Future Valued Check

This is not applicable for NEFT Incoming Payments

Charges/tax computation

For more information refer 'Computation of Charge and Tax' section in this user manual.

FX Limit Check

FX Limit check will not be applicable for NEFT incoming payments. **External Account Check**

- External account validation is done for the credit account in External Account Check (EAC).
- If external account check fails, transaction is available in ECA Queue with error details received.

Debit and Credit Liquidation

For NEFT transaction being processed, debit and credit liquidation are done to the respective settlement accounts. Accounting details are handed off to the accounting system for posting the entries.

2.6.8 Notifications

After processing of outgoing N10 message, a Notification will be sent to external system for it to further send a SMS or E-mail to the beneficiary.

Notification Code	Tag Details	Text
Credit Notification to Beneficiary for incoming payment	Beneficiary Account	<Transfer Currency >,<Transfer Amount> credited to your A/c No <Beneficiary Account> on <Activation Date> through NEFT with reference number <Transaction Reference Number> by <Debtor Name>
	Transfer currency	
	Transfer Amount	
	Activation Date	
	Transaction Reference number	
	Debtor Name	

2.7 NEFT Incoming Payment View

This section contains the following topics:

- [Section 2.7.1, "Invoking NEFTIncoming Payments Screen"](#)
- [Section 2.7.2, "Main Tab"](#)
- [Section 2.7.4, "Pricing Tab"](#)
- [Section 2.7.6, "Accounting Entries Tab"](#)

2.7.1 Invoking NEFT Incoming Payments View Screen

You can view the NEFT Incoming transaction in this screen.

You can invoke “NEFT Incoming Payments” screen by typing ‘PTDIVIEW’ 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' screen for NEFT Incoming Payments. The interface includes a search bar at the top with the text 'Enter Query'. Below this, there are several input fields for transaction details, organized into sections: Transaction Branch, Host Code, Source Code, Network Code, Transaction Reference, and Source Reference. Below these are tabs for 'Main', 'Additional Details', 'Pricing', and 'Exceptions'. The 'Main' tab is active and shows 'Creditor Details' (Beneficiary Account Number, Beneficiary Account Type, Beneficiary Name, Transaction currency, Transaction Amount, Transaction Status) and 'Debtor Details' (Debtor Account Number, Debtor Account Type, IFSC Code, Debtor Name, Value Date, Remittance Date). There is also a 'Pending Queue Details' section with a Queue Code dropdown. At the bottom, there is a navigation bar with links for UDF, MIS, View Queue Action, Accounting Entries, All Messages, and View Repair Log. A status bar at the very bottom shows Maker ID, Checker ID, Authorization Status, and an Exit button.

You can specify the following fields:

Transaction Reference Number

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

On entering the Transaction Reference Number, all the details pertaining to it is displayed.

2.7.2 Main Tab

You can view debtor/Creditor details in this screen. Click on the 'Main' tab to invoke this screen.

The screenshot displays the 'Main' tab interface. At the top, there are navigation tabs: 'Main' (highlighted in red), 'Additional Details', 'Pricing', and 'Exceptions'. The main content area is divided into four sections:

- Creditor Details:** Includes fields for Beneficiary Account Number, Beneficiary Account Type (dropdown), Beneficiary Name, Transaction currency, and Transaction Amount.
- Debtor Details:** Includes fields for Debtor Account Number, Debtor Account Type (dropdown), IFSC Code, Debtor Name, Value Date (YYYY-MM-DD), and Remittance Date (YYYY-MM-DD).
- Transaction Status:** Includes a Transaction Status dropdown.
- Pending Queue Details:** Includes a Queue Code dropdown.

At the bottom, there is a navigation bar with links: 'UDF | MIS | View Queue Action | Accounting Entries | All Messages | View Repair Log'. Below this is a status bar 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.

2.7.3 Additional Details Tab

You can view additional details in this screen. Click on the 'Additional Details' tab to invoke this screen

The screenshot displays the 'Additional Details' tab interface. At the top, there are navigation tabs: 'Main', 'Additional Details' (highlighted in red), 'Pricing', and 'Exceptions'. The main content area is divided into three sections:

- Creditor Additional Details:** Includes four address lines (Address Line 1 to 4).
- Debtor Additional Details:** Includes four address lines (Address Line 1 to 4).
- Sender To Receiver Information:** Includes six fields (Sender To Receiver Information1 to 6).

At the bottom, there is a navigation bar with links: 'DF | MIS | View Queue Action | Accounting Entries | All Messages | View Repair Log'. Below this is a status bar with fields for 'Maker Id', 'Checker ID', and 'Authorization Status'.

2.7.6 Accounting Entries Tab

Click on the 'Accounting Details' tab to invoke this screen.

Accounting Entries

Enter Query

Transaction Reference Number

Accounting Entries

Event Code	Transaction Date	Value Date	Account	Account Branch	TRN Code	DirCr	Amount Tag	Account Currency	Transaction Amount
------------	------------------	------------	---------	----------------	----------	-------	------------	------------------	--------------------

Exit

Accounting Details

Exit

You can view the accounting entries of the transaction.

2.7.7 UDF button

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

UDF

Enter Query

Transaction Reference Number *

Fields

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

Ok Exit

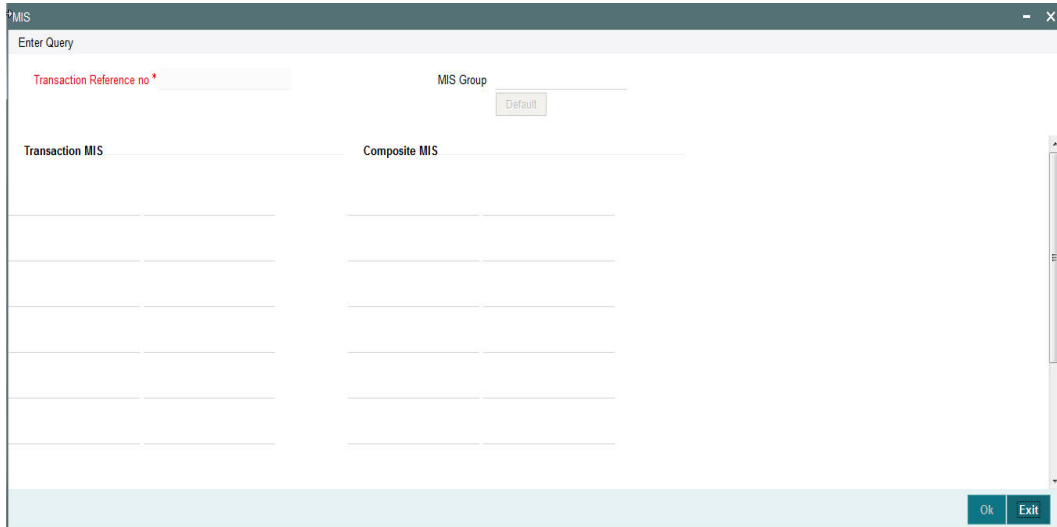
You can specify user defined fields for NEFT transaction.

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.

2.7.8 MIS button

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



The screenshot shows a window titled 'MIS' with a standard Windows-style title bar (minimize, maximize, close). Below the title bar is a header area with the text 'Enter Query'. Underneath, there are two input fields: 'Transaction Reference no *' (with a red asterisk indicating a required field) and 'MIS Group'. A 'Default' button is positioned to the right of the 'MIS Group' field. Below these fields, there are two columns of input lines. The left column is labeled 'Transaction MIS' and the right column is labeled 'Composite MIS'. Each column contains five horizontal lines for data entry. At the bottom right of the window, there are two buttons: 'Ok' and 'Exit'.

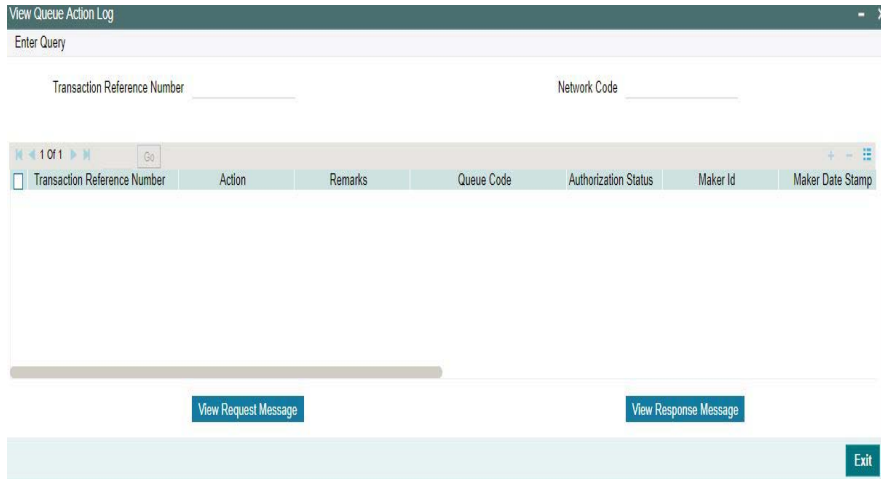
You can specify the MIS details in this sub-screen.

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.

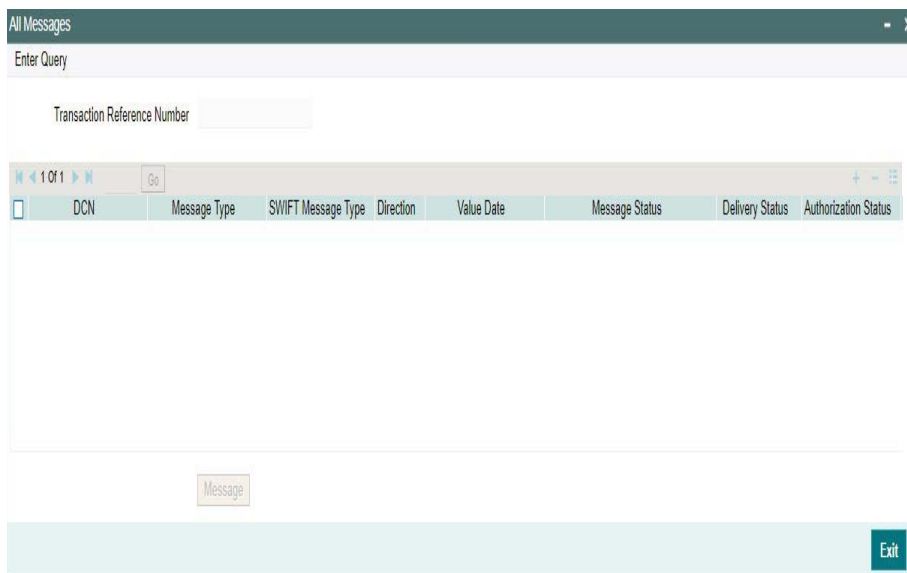
2.7.9 View Queue Action

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



2.7.10 All Messages

Click on the 'All Messages' to invoke this screen.



2.7.11 View Repair Log

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

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

2.7.12 NEFT Incoming Authorization

You can invoke 'NEFT Incoming Authorization' sub-screen by typing 'PTDITAUT' 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.

Field Name	Field Value
------------	-------------

Specify the following fields and click on Authoroze button

Transaction Reference

Specify the Transaction Reference Number.

Activation DateThe system displays the Activation Date.

Network CodeThe system displays the Network Code.

Source Code

The system displays the Source Code

LBL_BENEFICIARY_AC_NO

The system displays the Beneficiary Account Number

Debtor Account Number

The system displays the Debtor Account Number

Transaction Currency

The system displays the Transaction currency

Transaction Amount

The system displays the Transaction Amount

Field Name
The system specifies the Field Name.

Field Value

The system specifies the Field Value.

2.8 NEFT Incoming Payments Input

It is now possible to manually create an NEFT Incoming Payment by providing the details in the Input screen.

You can invoke the “NEFT Incoming Payments Input” screen by typing ‘PTDITONL’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'NEFT Incoming Payments Transaction Input Screen' with the following fields:

- Transaction Branch *** (text input)
- Host Code *** (text input)
- Source Code *** (text input)
- Network Code *** (text input)
- Transaction Reference *** (text input)
- Related Reference *** (text input)
- Source Reference** (text input)

Main | Additional Details | Pricing

Creditor Details

- Beneficiary Account Number (text input)
- Beneficiary Account Type (dropdown menu)
- Beneficiary Name (text input)
- Transaction currency (text input)
- Transaction Amount (text input)

Debtor Details

- Debtor Account Number (text input)
- Debtor Account Type (dropdown menu)
- IFSC Code (text input)
- Debtor Name (text input)
- Booking Date (YYYYMM-DD) (text input)
- Instruction Date (YYYYMM-DD) (text input)
- Activation Date (YYYYMM-DD) (text input)

UDF | MIS

Maker Id | Checker ID | Authorization Status

Maker Date Stamp | Checker Date Stamp | Exit

Specify the Following details in the fields:

Transaction Branch

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

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

Related Reference

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

Source Reference

Specify the Source Reference Number, if required.

2.8.1 Main Tab

You can view Debtor/Creditor/Payment details in this screen. Click on the 'Main' tab to invoke this screen.

The screenshot displays a web interface with a top navigation bar containing three tabs: 'Main' (highlighted in red), 'Additional Details', and 'Pricing'. Below the navigation bar, the interface is divided into two main sections: 'Creditor Details' on the left and 'Debtor Details' on the right. The 'Creditor Details' section includes fields for 'Beneficiary Account Number', 'Beneficiary Account Type' (a dropdown menu), 'Beneficiary Name', 'Transaction currency', and 'Transaction Amount'. The 'Debtor Details' section includes fields for 'Debtor Account Number', 'Debtor Account Type' (a dropdown menu), 'IFSC Code', 'Debtor Name', 'Booking Date' (YYYY-MM-DD), 'Instruction Date' (YYYY-MM-DD), and 'Activation Date' (YYYY-MM-DD). At the bottom of the interface, there is a footer area with 'UDF | MIS' on the left, a status bar with 'Maker Id', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', and 'Authorization Status' in the center, and an 'Exit' button on the right.

You can specify the following fields:

Creditor Details

All open and authorized accounts maintained in External Account maintenance are listed. You can select the creditor account. The list of values search page displays the Account along with Customer No & Customer Name

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

Transaction Currency

Specify the Transaction Currency. Currency allowed is INR

Transaction Amount

Specify the Transaction Amount. This field is populated as the transfer amount converted in credit account currency

Debtor Details**Debtorit 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.

IFSC Code

Specify the IFSC code of the sender

Debtor Name

System defaults the Debtor Name of the account selected

Booking Date

The system defaults the booking date as current date.

Instruction Date

The system defaults this date as Current date and the payment will be processed on the Instruction Date. System allows to modify the Instruction Date

Activation Date

The system derives the activation date..

2.8.2 Additional Details Tab

You can capture additional details in this customer. Click on the 'Additional Details' tab to invoke this screen.

Enter the Creditor/Debtor address and Sender to Receiver Information details here

main | **Additional Details** | Pricing

Creditor Additional Details

Debtor Additional Details

Address Line 1 _____

Address Line 2 _____

Address Line 3 _____

Address Line 4 _____

Address Line 1 _____

Address Line 2 _____

Address Line 3 _____

Address Line 4 _____

Sender To Receiver Information

Sender To Receiver Information1 _____

Sender To Receiver Information2 _____

Sender To Receiver Information3 _____

Sender To Receiver Information4 _____

Sender To Receiver Information5 _____

Sender To Receiver Information6 _____

JDF | MIS

Maker Id _____ Checker ID _____ Authorization Status _____

Maker Date Stamp _____ Checker Date Stamp _____ Cancel

2.8.3 Pricing Tab

You can view pricing details in this screen. Click on the 'Pricing' tab to invoke this screen.

Main | Additional Details | **Pricing**

1 of 1 | Go

Pricing Component	Pricing Currency	Pricing Amount	Waiver	Debit Currency	Debit Amount
-------------------	------------------	----------------	--------	----------------	--------------

UDF | MIS

Maker Id _____ Checker ID _____ Authorization Status _____

Maker Date Stamp _____ Checker Date Stamp _____ Cancel

2.8.4 Viewing Incoming Payments Summary

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

The screenshot shows the 'NEFT Incoming Payments Transaction Input Summary' window. At the top, there are buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this is a 'Case Sensitive' checkbox. The main area contains two columns of search filters. The left column includes: Authorization Status (dropdown), Source Code (text), Source Reference (text), Transaction Currency (text), Debtor Account Number (text), Beneficiary Account Number (text), and Booking Date (YYYY-MM-DD date picker). The right column includes: Network Code (text), Transaction Reference (text), Activation Date (YYYY-MM-DD date picker), Debtor Account Type (dropdown), IFSC Code (text), Beneficiary Account Type (dropdown), and Instruction Date (YYYY-MM-DD date picker). Below the filters is a table with 15 records per page, showing 1 of 1 records. The table columns are: Authorization Status, Network Code, Source Code, Transaction Reference, Transaction Branch, Source Reference, Activation Date, Transaction Currency, and Transaction Amount. The table is currently empty. At the bottom right, there is an 'Exit' button.

You can click 'Search' button to view all the pending functions. However, you can to filter your search based on any of the following criteria:

- Transaction Reference Beneficiary Account Number
- Debtor Account Number
- Source ReferenceNetwork Code
- Authorization Status
- Source Code
- Activation Date
- Debtor Account Type
- Transaction Currency
- IFSC Code
- Beneficiary Account Type
- Booking Date
- Instruction Date

When you click 'Search' button the records matching the specified search criteria are displayed.

2.8.5 NEFT Incoming Payments View Summary

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

The screenshot shows the 'View Summary' application window. It includes a search bar with 'Advanced Search', 'Reset', and 'Clear All' options. Below the search bar, there are several input fields for search criteria: Authorization Status (dropdown), Source Code, Source Reference, Transaction Currency, Debtor Account Number, Beneficiary Account Number, Network Code, Transaction Reference, Value Date, Debtor Account Type (dropdown), IFSC Code, and Beneficiary Account Type (dropdown). Each field has a magnifying glass icon to its right. Below the search fields, there is a table with columns: Authorization Status, Network Code, Source Code, Transaction Reference, Transaction Branch, Source Reference, Value Date, Transaction Currency, and Transaction Amount. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

You can click 'Search' button to view all the pending functions. However, you can filter your search based on any of the following criteria:

- Transaction Reference Source Code
- Transaction Currency
- Network Code
- Beneficiary Account Number
- Authorization Status
- Source Reference
- Debtor Account Number
- Value Date
- Debtor Account Type
- IFSC Code
- Beneficiary Account Type

When you click 'Search' button the records matching the specified search criteria are displayed.

2.8.6 Future Dated Incoming Payment

This is not applicable for NEFT Incoming Payments

2.9 Processing R-transactions

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

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

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

For information related to R-Messages Queue, refer to the Queue User Guide.

2.9.1 Return of Incoming Payment

The Beneficiary bank must credit the beneficiary or return the transaction to the originating bank within B+2 hours or else it would have to be returned as NEFT Outgoing transactions (N06), wherein B is Batch Time received in the N02 message. Return cutoff time will be captured in Network Maintenance

You can invoke the “Return of Incoming Payment” screen by typing ‘PTDINRTN’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button. You will be allowed to perform return operations only if the transaction processing status is Completed for incoming transactions.

NEFT Return of Incoming Payment

New Enter Query

Return Reference Number *

Return Date YYYY-MM-DD

Original Transaction Reference Number

Transaction Branch

Host Code *

Network Code

Original Payment Type

Original Transaction Type

Return Details

Return Reason Code

Return Reason

Originator Bank IFSC

Originator Branch

Originator Bank

Original Transaction Details

Transfer Currency

Transfer Amount

Debtor Account Number

Debtor Account Type

Debtor Name

Creditor Account Number

Creditor Account Type

Creditor Name

Creditor IFSC Code

Network Reject Details

Reject Reference

Reject Received Date YYYY-MM-DD

Reject Code

Reject Reason

Maker ID

Checker ID

Maker Date Stamp

Checker Date Stamp

Authorization Status

Exit

Return Reference Number

The system displays the Return Reference Number by default.

Return Date

The system displays the Return Date as the current date by default.

Original Transaction Reference

You can select the Original Transaction reference of the incoming payment for which return is to be initiated. Only incoming transactions with payment type as ‘NEFT’ and Transaction status ‘Processed’ are listed for this field.

On selecting the Original Transaction Reference ,the information related to the transaction is defaulted in the below listed fields:

- Network Code
- Original Transaction Type

- Original Payment Type
- End to End ID

Original Transaction Details

- Transfer Currency
- Transfer Amount
- Debtor Account Number
- Debit Account Type
- Debtor Name
- Creditor Account Number
- Creditor Account Type
- Creditor Name
- Creditor IFSC Code

Return Details

Return Reason Code

Specify the Return Reason Code. Alternatively, you can select the Return Reason from the option list. The list displays all valid Return Reasons maintained in the system.

Note

Only the reject codes applicable for the payment network for the operation 'Payment Return' are listed.

Return Reason

The system displays the Return Reason based on the selected Reject Code.

Originator Bank IFSC

IFSC code of the originator of the transaction

Originator Branch

Name of the Originator Branch

Originator Bank

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

Note

You must either specify the Originator Branch or the Originator Bank.

Network Reject Details

These fields are applicable while querying for a particular Return record which is rejected by the CSM

Reject Reference

The system displays the Reject Reference details.

Reject Received Date

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

Reject Code

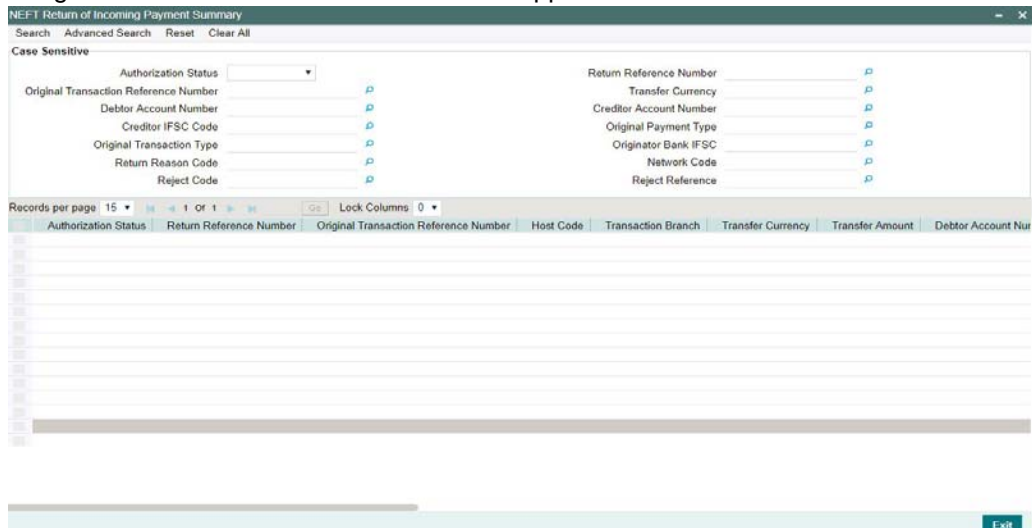
The system displays the network reject code.

Reject Reason

The system displays the reason for Network Reject.

2.9.2 NEFT Return Of Incoming Payment Summary

You can invoke the 'NEFT Return Of Incoming Payment Summary' screen by typing 'PTSINRTN' 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 click 'Search' button to view all the pending functions. However, you can filter your search based on any of the following criteria:

- Return Reference Number
- Original Transaction Reference Number
- Debtor Account Number
- Creditor Account Number
- Return Reason Code

When you click 'Search' button the records matching the specified search criteria are displayed.

2.9.3 NEFT Return Of Outgoing Payment

You can invoke the "Return of Outgoing Payment" screen by typing 'PTDOTRTN' in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

Return Reference Number

The system displays the Return Reference Number by default.

Return Date

The system displays the Return Date as the current date by default.

Original Transaction Reference

You can select the Original Transaction reference of the incoming payment for which return is to be initiated. Only incoming transactions with payment type as 'NEFT' and Transaction status 'Processed' are listed for this field.

On selecting the Original Transaction Reference ,the information related to the transaction is defaulted in the below listed fields:

- Network Code
- Original Transaction Type
- Original Payment Type

Original Transaction Details

- Transfer Currency
- Transfer Amount
- Debtor Account Number
- Debtor Account Type
- Debtor Name
- Creditor Account Number
- Creditor Name
- Creditor IFSC Code

Return Details

Return Reason Code

Specify the Return Reason Code. Alternatively, you can select the reason from the option list. The list displays all valid reasons maintained in the system.

Note

Only the reject codes applicable for the payment network for the operation 'Payment Return' are listed.

Return Reason

The system displays the return Reason based on the selected Return Code.

Originator Bank IFSC

IFSC code of the originator of the transaction

Originator Branch

Specify the name of the Originator Branch

Originator Bank

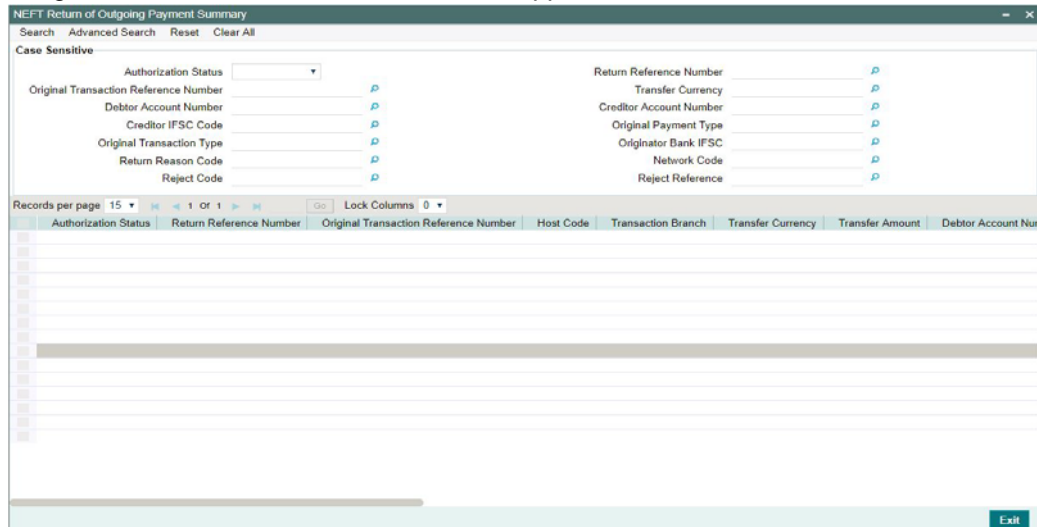
Specify the Originator Bank. Alternatively, you can select the Originator Bank from the option list. The list displays all valid Originator Banks maintained in the system.

Note

You must either specify the Originator Branch or the Originator Bank.

2.9.4 NEFT Return Of Outgoing Payment Summary

You can invoke the 'NEFT Return Of Outgoing Payment Summary' screen by typing 'PTSOTRTN' 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 click 'Search' button to view all the pending functions. However, you can filter your search based on any of the following criteria:

- Authorization Status
- Return Reference Number
- Original Transaction Reference Number
- Transfer Currency

- Debit Account Number
- Credit Account Number
- Creditor IFSC Code
- Original Payment Type
- Original Transaction Type
- Originator Bank IFSC
- Return Reason Code
- Network Code
- Reject Code
- Reject Reference

When you click 'Search' button the records matching the specified search criteria are displayed.

2.9.5 Return of Incoming Transactions Pending in Queues

- Return operation is provided in Repair queue which is applicable only for incoming transactions which are pending due to exceptions.
 - Incoming NEFT payments when cancelled from any exception queue, is moved to Repair Queue. Return of the transaction can be initiated from Repair Queue.
- If payments are returned from the Repair Queue, Incoming payment accounting entries is passed with credit account as Payment Return GL maintained in Payment Currency preferences. Subsequently, payment return is processed and reversal entries are passed.

3. Function ID Glossary

PTDOTONL 1
PTSOTONL 9
PTDOVIEW 16
PMDTRUDF 19
PMDTRMIS 20
PTSOVIEW 21
PTDOTAUT 22
PTDOTAUT 22
PTDVIEW 26
PTDIVIEW 26
PMDTRUDF 30
PMDTRMIS 30
PTDITAUT 31
PTDITONL 33
PTSITONL 37
PTSIVIEW 38
PTDINRTN 39
PTSINRTN 41
PADOTRTN 42
PTDOTRTN 42
PTSOTRTN 44

PTDOTONL 1
PTSOTONL 9
PTDOVIEW 15
PMDTRUDF 18
PMDTRMIS 19
PTSOVIEW 20
PTDOTAUT 21
PTDOTAUT 21
PTDVIEW 25
PTDIVIEW 25
PMDTRUDF 29
PMDTRMIS 29
PTDITAUT 31
PTDITONL 32
PTSITONL 36
PTSIVIEW 37
PTDINRTN 38
PTSINRTN 40
PADOTRTN 40
PTDOTRTN 40
PTSOTRTN 42