

US Payments User Guide
Oracle Banking Payments
Release 14.1.0.0.0

Part No. E96620-01

May 2023

US Payments User Guide
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Contents

Contents 1

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	1-2
2. Fedwire Payments	2-1
2.1 Fedwire Maintenances	2-1
2.1.1 <i>Fedwire Network Preferences</i>	2-1
2.1.2 <i>Fedwire Network Currency Preferences</i>	2-3
2.1.3 <i>Fedwire Directory</i>	2-7
2.1.4 <i>Fedwire Directory Upload</i>	2-9
2.2 Fedwire Transactions	2-10
2.2.1 <i>Outbound Fedwire Transaction Input</i>	2-10
2.2.2 <i>Outbound Fedwire View</i>	2-10
2.2.3 <i>Fedwire Reversal Request Detailed</i>	2-11
2.2.4 <i>Fedwire Reversal Response</i>	2-11
2.2.5 <i>Fedwire Service Message</i>	2-12
2.2.6 <i>Inbound Fedwire Transaction Input</i>	2-13
2.2.7 <i>Inbound Fedwire View</i>	2-13
2.2.8 <i>Fedwire Inbound Service Message View</i>	2-14
2.2.9 <i>Fedwire Inbound Browser Summary</i>	2-15
2.2.10 <i>Fedwire Outbound Browser Summary</i>	2-16
2.3 Fedwire Draw-downs	2-17
2.3.1 <i>Fedwire Drawdown Authorization Agreement</i>	2-17
2.3.2 <i>Fedwire Drawdown Request Detailed</i>	2-18
2.3.3 <i>Fedwire Drawdown View</i>	2-18
2.3.4 <i>Fedwire Drawdown Request Manual Match</i>	2-19
2.3.5 <i>Fedwire Drawdown Approval Queue</i>	2-19
3. NACHA Payments	3-1
3.1 NACHA Maintenances	3-1
3.1.1 <i>NACHA Directory</i>	3-1
3.1.2 <i>NACHA Directory Upload</i>	3-4
3.1.3 <i>Company ID - Account Mapping</i>	3-4
3.1.4 <i>US Clearing - Bank Identifiers</i>	3-7
3.2 NACHA Credit Transfers	3-8
3.2.1 <i>Outbound NACHA Credit Transfer Input</i>	3-8
3.2.2 <i>Outbound NACHA Credit Transfer View</i>	3-18
3.2.3 <i>Inbound NACHA Credit Transfer Input</i>	3-23
3.2.4 <i>Inbound NACHA Credit Transfer View</i>	3-32
3.3 NACHA Debit Transfers	3-38
3.3.1 <i>Outbound NACHA Debit Transfer Input</i>	3-38
3.3.2 <i>Outbound NACHA Debit Transfer View</i>	3-46
3.3.3 <i>Inbound NACHA Debit Transfer Input</i>	3-52
3.3.4 <i>Inbound NACHA Debit Transfer View</i>	3-59

4. Function ID Glossary 4-1

1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Oracle Banking Payments. It takes you through the various stages in processing Fedwire and US ACH Payments.

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

1.2 Audience

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

Role	Function
Payment Department Operators	Payments Transaction Input functions except Authorization.
Back Office Payment Department Operators	Payments related maintenances/Payment Transaction Input functions except Authorization
Payment Department Officers	Payments Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup and 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>Fedwire Payments</i> provides information on initiation and processing of outgoing and incoming Fedwire payments.
Chapter 3	<i>NACHA Payments</i> provides information on NACHA Payments.
Chapter 4	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Fedwire Payments

Fedwire Funds Service is a real-time, gross settlement (RTGS) payment system of USA. It processes each RTGS payment initiated by the Fedwire Member bank on an individual basis and settles it immediately upon receipt. Settlement of funds is immediate, final and irrevocable, as in a RTGS system in any other country. Along-with NACHA ACH and CHIPS, it is a critical domestic payment system in the US.

High-lights of Fedwire Payments Module

- Manual Payment Initiation
- Receipt of individual payment requests from bank channels
- Receipt of Bulk file for outward payments
- Fedwire network rules validation
- Derivation of Type Code and Sub-type Code in case of outgoing payment
- Sanctions check by interfacing with an external Sanctions screening system
- External Credit Approval Check
- Accounting
- Fedwire Message generation
- Support for multiple Network Cut-off times
- Support for Fedwire business day spanning 2 calendar days
- Support for sending and receiving Service messages

2.1 Fedwire Maintenances

2.1.1 Fedwire Network Preferences

You can capture Network Preferences for Fedwire Network in this maintenance screen.

You can invoke the “Fedwire Network Preferences” screen by typing ‘PWDNWPRF’ 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 'Fedwire Network Preferences Detailed' maintenance screen. The screen has a header with 'New' and 'Enter Query' buttons. The main area contains the following fields:

- Network Code ***: Text input field.
- Host Code ***: Text input field.
- Transaction Type ***: A dropdown menu showing 'Outgoing'.
- Network Description**: Text input field.
- Exchange Rate Preference**:
 - FX Rate Type**: A dropdown menu showing 'External Exchange Rate Applicable'.
- Cutoff**:
 - Funds Transfer CutOff Hours**: Text input field.
 - Funds Transfer CutOff Minutes**: Text input field.
 - Foreign Transfer CutOff Hours**: Text input field.
 - Foreign Transfer CutOff Minutes**: Text input field.
 - Settlement Transfer CutOff Hours**: Text input field.
 - Settlement Transfer CutOff Minutes**: Text input field.
- Service Start Time**: Text input field.
- Process on Network Start Day**: A checkbox.
- Value Dating Preferences**:
 - Debit value date basis for outbound payments**: A dropdown menu showing 'Branch Holiday Check'.
- Footer**:

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

Exit button.

Specify the following fields:

Network Code

Specify a network code of the Fedwire network.

Network Description

System defaults the description of the Fedwire network selected.

Host Code

Displays the Host code assigned to of the branch selected by the logged in user.

Transaction Type

Specify if the Fedwire Network preferences are being specified for transaction type is Outgoing or Incoming transaction type.

Exchange Rate Preference

FX Rate Type

Specify the FX Rate Type from the list of values.

External Exchange Rate Applicable

Check this box to indicate that fetching External Exchange Rate is applicable.

Cutoff

Funds Transfer CutOff Hours

Specify the Cutoff hours for Funds Transfer .

Funds Transfer CutOff Minutes

Specify the Cutoff Minutes for Funds Transfer.

Foreign Transfer CutOff Hours

Specify the Cutoff hours for Foreign Transfers to foreign central banks and international organizations i.e. fund transfers.

Foreign Transfer CutOff Minutes

Specify the Cutoff Minutes for Foreign Transfers to foreign central banks and international organizations.

Settlement Transfer CutOff Hours

Specify the Cutoff hours for Settlement Transfers between Direct Fedwire members i.e. fund transfers.

Settlement Transfer CutOff Minutes

Specify the Cutoff Minutes for Settlement Transfers between Direct Fedwire members.

Service Start Time

Service Start Time Hour

Specify the start time in hours of the Fedwire business day.

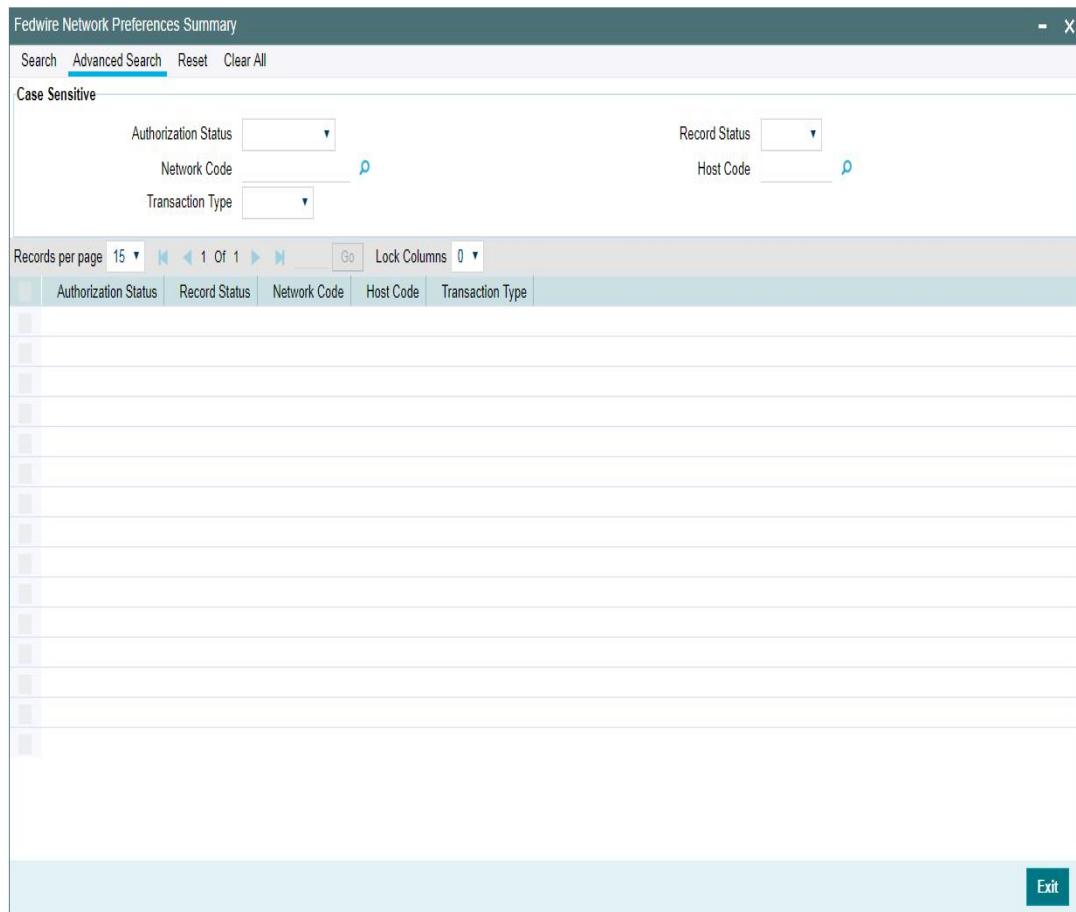
Service Start Time Minute

Specify the start time in minutes of the Fedwire business day.

2.1.1.1 Viewing Fedwire Network Preferences Summary

You can view the summary in “Fedwire Network Preferences Summary” screen. You can invoke the Fedwire Network Preferences Summary screen by typing ‘PWSNWPRF’ in the

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



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

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

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

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

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

2.1.2 Fedwire Network Currency Preferences

You can capture Network Currency Preferences for Fedwire Network.

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

Specify the following fields:

Network Code

Select the network code of the logged in user from the available list of values for the Host.

Network Description

This field is auto-populated based on the network code selected.

Host Code

Displays the Host code assigned to of the branch selected by the logged in user.

Transaction Type

Select the type of transaction for which the Fedwire Network preferences are being specified. The options are:

- Incoming
- Outgoing

Transfer Currency

Select the required currency from the list of available currencies for the Fedwire network.

Limit Details

Minimum Amount

Specify the minimum amount for a Fedwire payment.

Maximum Amount

Specify the maximum amount for a Fedwire payment.

Pricing Details

Transaction Pricing Code

Select the Pricing code from the list of available Pricing codes.

Drawdown Request Pricing Code

Select the drawdown pricing code from the list of available Pricing codes.

Reversal Payment Pricing Code

Select the Reversal Payment pricing code from the list of available Pricing codes.

Reversal Request Pricing Code

Select the Reversal request pricing code from the list of available Pricing codes.

Accounting Codes

Debit Liquidation

Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.

Credit Liquidation

Specify the template for Credit Liquidation.

Small FX Limit

Small FX Limit Currency

Select the required currency from the list of available currencies for specifying the Small FX Limit.

Small FX Limit Amount

Specify the amount for the Small FX Limit.

Return Accounting

Payment Return GL

Specify the payment return GL, which is picked up, when return of transaction happens.

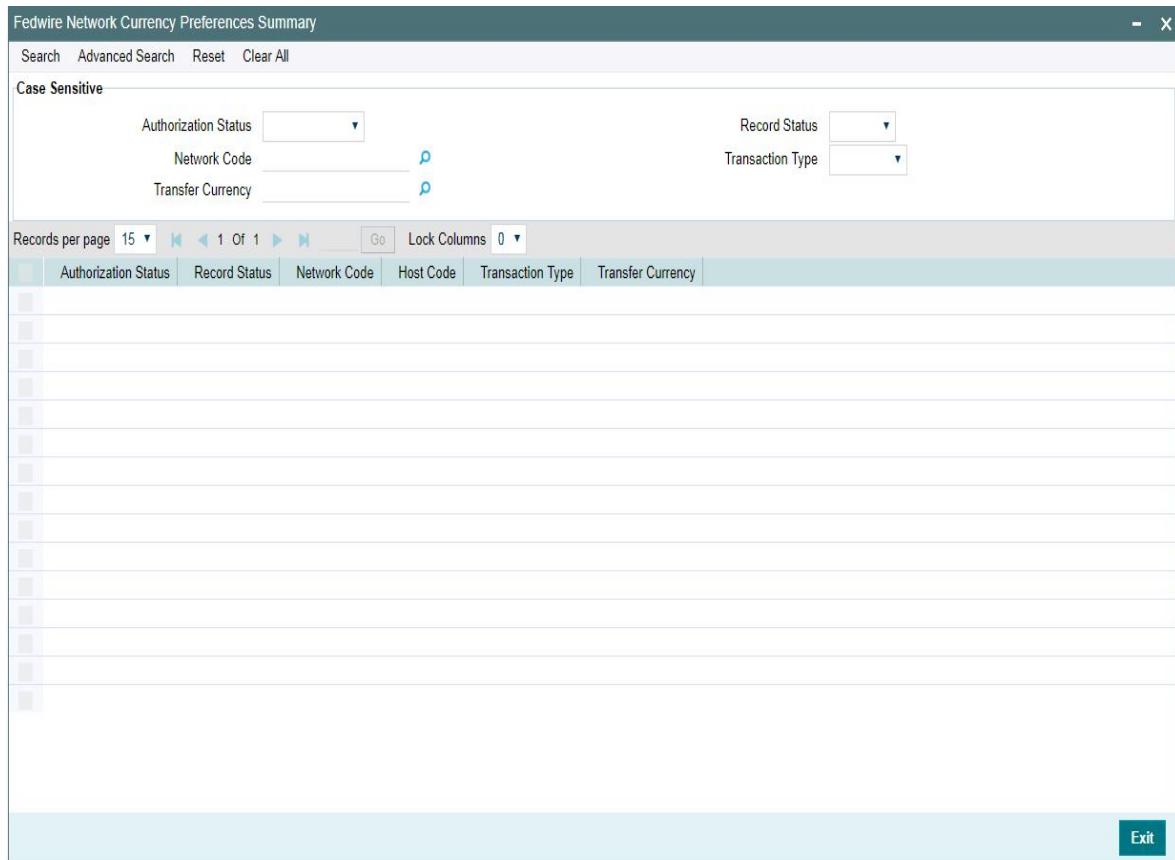
Network Account Details

Network Account

Specify the Network Account specific to Fedwire.

2.1.2.1 Viewing Fedwire Network Currency Preferences Summary

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



The screenshot shows the 'Fedwire Network Currency Preferences Summary' window. At the top, there are buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below these is a 'Case Sensitive' checkbox. The main search area contains four dropdown fields: 'Authorization Status', 'Record Status', 'Network Code', and 'Transfer Currency'. Each field has a magnifying glass icon to its right. Below the search area is a toolbar with 'Records per page' set to 15, navigation buttons for '1 Of 1', and a 'Go' button. To the right of the toolbar is a 'Lock Columns' button set to 0. The main content area is a table with columns for each search field. The bottom right corner of the window has an 'Exit' button.

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

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

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

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

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

2.1.3 Fedwire Directory

Fedwire Directory Maintenance can be used to maintain details of all types of Direct Fedwire participants. All the participants defined in this directory who are direct participants, can send/receive to/from messages directly to Fedwire and settle payments on their Master account.

User can manually create new records through this maintenance screen or can upload the details through 'Fedwire Directory Upload' screen. Records created manually and the records uploaded can be viewed here.

You can invoke "Fedwire Directory Maintenance" screen by typing 'PMDFWDIR' 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 details

Routing Number

Specify the routing number. It is a unique number and is mandatory. This is the 9 digit number of the Fedwire participant

Participant Name

Specify the name of the Fedwire Participant

Telegraphic Name

Specify the short name of the Fedwire participant. This is an optional field with length of 18 characters

State

Select the State from the list of values displayed. It is the 2 character code of the US state, where the Fedwire participant is located

City

Specify the name of the City

Funds Transfer Status

Select the Funds Transfer Status from the LOV displayed. This status indicates if the Fedwire Payment can be received by the participant and settled by Fedwire Clearing. The options are

- Yes - Eligible
- No - Ineligible

Funds Settlement-only Status

Select the Funds Settlement Status from the LOV available. This is an optional field and indicates if the settlement of payment is supported for the participant. The options are

- Blank
- Settlement Only

Note

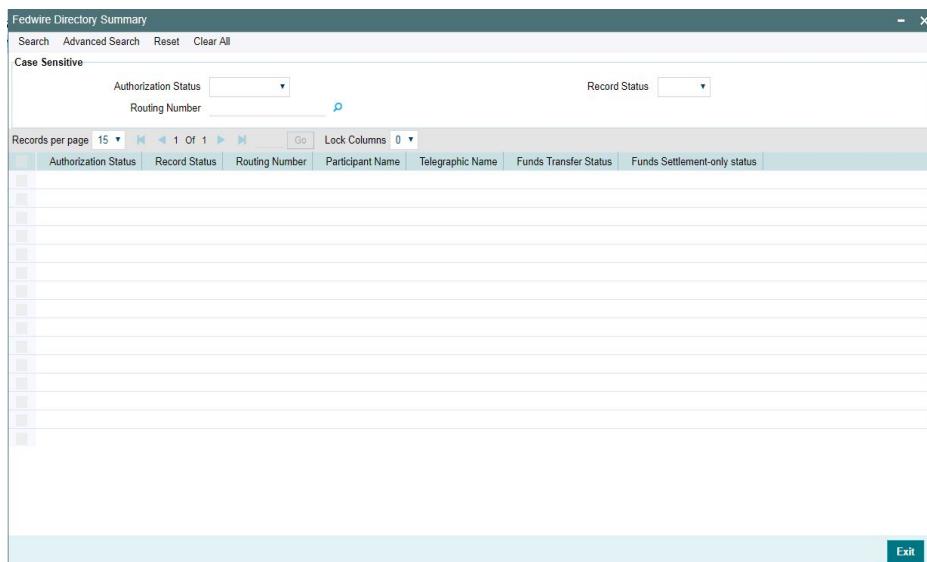
User can select the value in this field, only when the 'Funds Transfer Status' field has value of 'Yes- Eligible'

Date of Last revision

Select the Last Revision date. This indicates the date, when the record was last updated in YYYYMMDD format Invoking Fedwire Directory Upload screen

2.1.3.1 Fedwire Directory Summary

You can search for records in the Fedwire Directory Summary Screen. You can invoke 'Fedwire Directory Summary' screen by typing 'PMSFWDIR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Authorization Status
- Record Status
- Routing Number

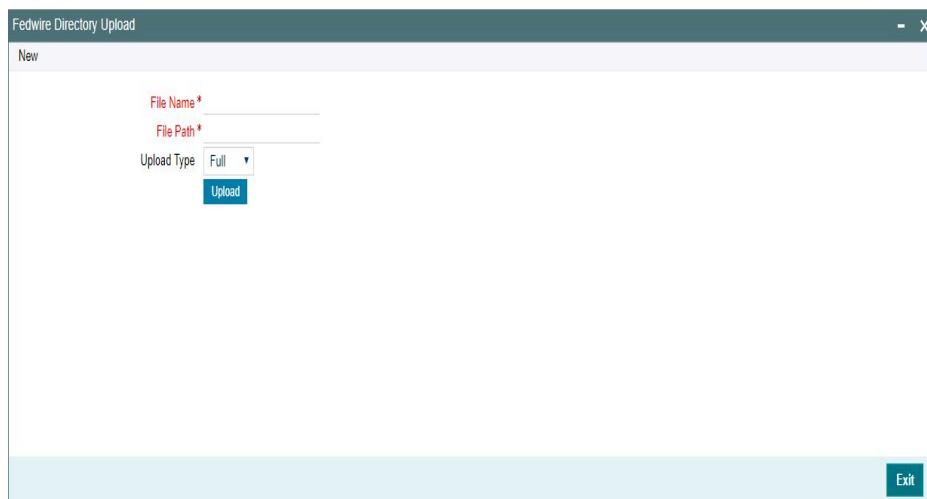
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

2.1.4 Fedwire Directory Upload

A facility is available for manual upload of Fedwire Directory using fixed length text file. The name of this screen is “Fedwire Directory Upload”.

You can invoke “Fedwire Directory Upload” screen by typing ‘PMDFWUPD’ 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:

File Name

Specify the File name of the Fedwire Directory text file.

File Path

Specify the DB server path where the Directory file is placed.

Upload Type

This field indicates if the file to be uploaded is a Full file containing all Fedwire participants or a Partial file containing records updated since a specific date in the past. This drop-down field contain two options – ‘Full’ and ‘Partial’. Choose the required option:

- Full - All existing records in the Fedwire Directory table would be overwritten by the records in the uploaded file.
- Partial - Only specific existing records in the Fedwire Directory table are overwritten by the records in the uploaded file. The records to be updated are identified based on routing number.

Upload button

Click this button to initiate the process of picking up the file from the specified location, parsing it and inserting the records in the Fedwire Directory table.

2.2 Fedwire Transactions

All inbound and outbound Fedwire transactions, reversal of the transactions can be done through these screens

2.2.1 Outbound Fedwire Transaction Input

System supports Fedwire Outbound Payments for the below mentioned transfer type:

- Customer Transfer
- Bank Transfer

Outbound Fedwire payments can be manually booked from this screen. You can invoke 'Outbound Fedwire Transaction Input' screen by typing 'PWDOTONL' 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 following tabs are visible on this screen:

- Main
- Pricing
- FI Information
- Additional
- Remittance Parties
- Remittance Information

2.2.1.1 Viewing Fedwire Outgoing Summary

You can view the summary outbound fedwire transactions in this screen. You can invoke the 'Outbound Fedwire Transaction Summary' screen by typing 'PWSOTONL' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

You can search for the records using one or more of the available parameters.

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

2.2.2 Outbound Fedwire View

You can view the details of an outbound Fedwire transaction in this screen. You can invoke the 'Outbound Fedwire View' screen by typing 'PWDOVIEW' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The following tabs are visible on this screen:

- Main
- Pricing
- FI Information
- Additional
- Remittance Parties
- Remittance Information
- Exceptions

2.2.2.1 Outbound Fedwire View Summary

You can invoke the “Outbound Fedwire View Summary” screen by typing ‘PWSOVIEW’ in the field at the top right corner of the application toolbar and clicking on the adjoining arrow button.

You can search for the records using one or more of the available parameters.

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

Double click a record or select a record and click on ‘Details’ button to view the detailed maintenance screen.

2.2.3 Fedwire Reversal Request Detailed

A new Transaction Input screen is created for initiating Request for Reversal of a Fedwire payment sent in the current or previous Fedwire business day.

You can view the details of a Fedwire Reversal Request Detailed in the “Fedwire Reversal Request Detailed” Screen. You can invoke the “Fedwire Reversal Request Detailed” screen by typing ‘PWDOTREV’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The following tabs are available in this screen:

Main Tab

You can specify the Main details of the Fedwire Reversal Request like Reversal Details, Original Outgoing Transaction Details, Originator and Beneficiary details.

Pricing Tab

Pricing related information of the Fedwire Reversal Request are available in this tab. This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab. These details are populated on clicking Enrich button in the Main tab before saving the transaction, or as part of processing on saving the transaction without clicking Enrich.

2.2.3.1 Fedwire Reversal Request Summary

You can invoke the “Fedwire Reversal Request Summary” screen by typing ‘PWSOTREV’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

You can search for the records using one or more of the available parameters.

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

Double click a record or select a record and click on ‘Details’ button to view the detailed maintenance screen.

2.2.4 Fedwire Reversal Response

All the Reversal requests that are successful, are made available in the Reversal response screen for user to take action. Responses for the reversal requests initiated is given through this screen.

You can invoke 'Fedwire Reversal Response' screen by typing 'PWDREVRS' 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 following tabs are available in this screen.

Main Tab

You can specify the Main details of the Fedwire Reversal Response like Reversal Response Details, Original Incoming Transaction Details, Originator, Beneficiary details, Incoming Reversal Request details, and Fi to Fi Information.

Pricing

Pricing related information of the Fedwire Reversal Request are available in this tab.

2.2.4.1 Fedwire Reversal Response Summary

You can search for reversal response records in this screen. You can invoke 'Fedwire Reversal Response Summary' screen by typing 'PWSREVRS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can search using one or more of the available parameters.

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

Double click a record or select a record and clicking on 'Details' button to view the detailed maintenance screen.

2.2.5 Fedwire Service Message

A new Transaction Input screen is created for initiating Fedwire Service Message. A Service Message sent using the Fedwire network is a non-value message used to communicate questions and information related to messages sent/received previously of certain Type and Sub-type codes.

This input screen allows you to initiate Service messages with reference to any Fedwire value and non-value message sent or received earlier.

You can view the details of a Fedwire Service Message Detailed in the "Fedwire Service Message Detailed" Screen. You can invoke the "Fedwire Service Message Detailed" screen by typing 'PWDSVCME' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

2.2.5.1 Fedwire Service Message Summary

You can invoke the "Fedwire Service Message Summary" screen by typing 'PWSSVCME' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

You can search for the records using one or more of the available parameters.

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

Double click a record or select a record and clicking on 'Details' button to view the detailed maintenance screen.

2.2.6 Inbound Fedwire Transaction Input

System supports Fedwire Incoming Payments for the below mentioned transfer type:

- Customer Transfer
- Bank Transfer

Inbound Fedwire payments can be manually booked from this screen in case the inward Fedwire message cannot be received or processed due to any reason. You can invoke "Inbound Fedwire Transaction Input" screen by typing 'PWDITONL' 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 following tabs are visible on this screen:

- Main
- Pricing
- FI Information
- Additional
- Remittance Parties
- Remittance Information

2.2.6.1 Viewing Fedwire Incoming Summary

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

You can search for the records using one or more of the available parameters.

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

Double click a record or select a record and clicking on 'Details' button to view the detailed maintenance screen.

2.2.7 Inbound Fedwire View

You can view the details of an Incoming Fedwire transaction in the "Fedwire Incoming View" Screen You can invoke the "Fedwire Incoming View" screen by typing 'PWDIVIEW' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The following tabs are visible on this screen:

- Main
- Pricing
- FI Information
- Additional
- Remittance Parties
- Remittance Information
- Exceptions

Click Execute Query to populate the details of the transaction in the Inbound Fedwire View Detailed screen.

2.2.7.1 Inbound Fedwire View Summary

You can invoke the 'Inbound Fedwire View Summary' screen by typing 'PWSIVIEW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

You can search for the records using one or more of the available parameters.

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

2.2.8 Fedwire Inbound Service Message View

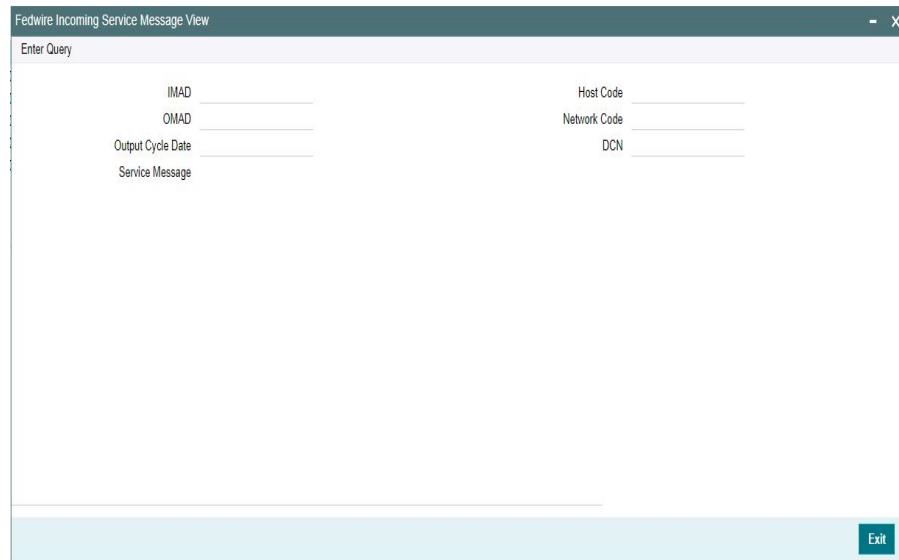
Processing of Incoming Service Messages would involve linking them to underlying payment transactions and making them available to be viewed in the relevant View screen.

On receipt of incoming Service message, system would attempt to match it to an underlying outgoing/incoming payment transaction (including Drawdown or Reversal payment), Drawdown/Reversal request, Drawdown Refusal message or Service message.

- This would be done using the value present in Previous Message Identifier tag of the received Service message with the value of IMAD in any of the following –
 - 'Processed' outgoing payment transaction
 - Incoming payment transaction in any status
 - Outgoing Drawdown request transaction – whose message is generated
 - Incoming Drawdown request message
 - Outgoing Reversal Request transaction – whose message is generated
 - Incoming Reversal request message
 - Generated or received Drawdown Refusal message
 - Generated Service message
- Once the underlying transaction or message is identified, system would validate that the Sender DI of the Service message is either the Receiver DI or Sender DI of the identified underlying transaction or message.
- Thereafter, system would generate Sanctions request for the received Service message and send it to Sanctions system.
 - This would involve including the actual Service message in a message block in the Sanctions request and sending it to Sanctions system.
- On receiving an Approved response from Sanctions system, the incoming Service message would be linked to the matched Payment or Request transaction, and would be available to be viewed in the relevant View screen
- If any status other than Approved is received from Sanctions system then system will move the incoming Service message to the existing Sanctions queue.
 - User would be able to take appropriate action on the message in the queue similar to the existing functionality for payment transactions.
 - If Auto-cancellation has been configured for a Reject response from Sanctions then the incoming Service message would be auto-cancelled.

If the incoming Service message could not be matched to any payment/request transaction then it would be available to be viewed in a Fedwire Incoming Service Message View screen

You can invoke the 'Fedwire Incoming Service Message View' screen by typing 'PWDISMVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



Specify the 'DCN' and click on enter query button to view the details. System displays the following details on clicking Execute Query.

2.2.8.1 Fedwire Incoming Service Message View Summary

This screen enables user to query for incoming service messages that were not matched with any underlying transaction or message.

You can invoke the 'Fedwire Incoming Service Message View Summary' screen by typing 'PWSISMVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

You can search using one or more of the available parameters.

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

2.2.9 Fedwire Inbound Browser Summary

You can view the uploaded inbound Fedwire messages and its related transactions, if any through this screen. All Service messages, received by the system, are displayed here.

You can invoke the 'Fedwire Incoming Browser Summary' screen by typing 'PWSISMVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

You can search using one or more of the available parameters.

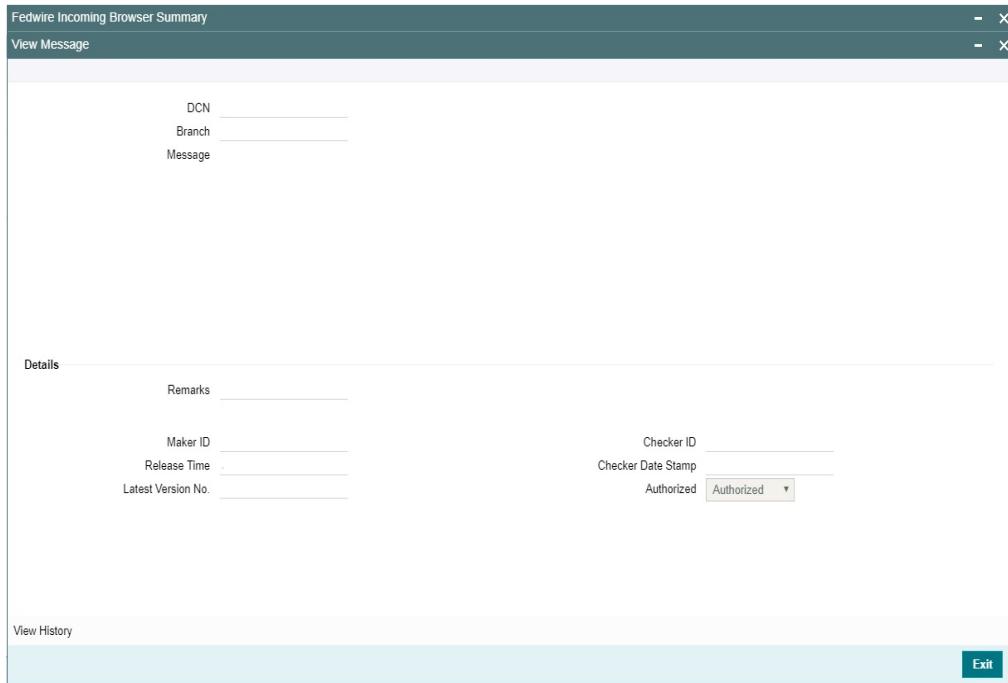
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

2.2.9.1 View

You can view the uploaded inbound Fedwire message by clicking the 'View' action button, present in the bottom of the screen. The uploaded inbound message gets displayed.

You need to select a record and click on 'View'. to view the message details.



The screenshot shows the 'Fedwire Incoming Browser Summary' screen with the 'View Message' tab selected. At the top, there are fields for 'DCN' and 'Branch'. Below these are sections for 'Message' and 'Details'. The 'Details' section contains fields for 'Remarks', 'Maker ID', 'Release Time', and 'Latest Version No.'. To the right of these are fields for 'Checker ID', 'Checker Date Stamp', and a dropdown menu for 'Authorized' (set to 'Authorized'). At the bottom of the screen are buttons for 'View History' and 'Exit'.

2.2.10 Fedwire Outbound Browser Summary

User can view all the outbound Fedwire messages sent through this screen. All the outbound messages of all the message status are displayed here.

You can invoke the 'Fedwire Outbound Browser Summary' screen by typing 'PWSOUTBR' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

You can search using one or more of the available parameters.

User can view all the messages for the various Message status listed.

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

2.2.10.1 View

You can view the outbound Fedwire message sent by clicking the 'View' action button, present in the bottom of the screen. You need to select a record and click on 'View'. to view the message details.

2.3 **Fedwire Draw-downs**

- Fedwire Drawdown requests and payments are also known as “Reverse Wires”.
- A Fedwire Drawdown or Reverse wire is typically a B2B transaction which involves the corporate bank account holder authorizing another party, such as a vendor, to withdraw funds from their account via a wire transfer. It is called a Reverse wire because it is initiated by the recipient of the funds, rather than the sender. The applicable Business Function Code (BFC) is “DRC” i.e. Customer or Corporate Drawdown Request.
- The payment for a Drawdown request, called Drawdown payment, is similar to any other Fedwire payment (say, like CTR or BTR BFC) and settled by Fedwire Funds Service in real time and sent to the beneficiary mentioned in the Drawdown request.
- The benefit to the payer of Drawdown payment is that once they have authorized their bank in writing to respond to future draw-down requests, no work is required on the payer’s part to execute a payment.
- Drawdown requests are of particular use where the payment is high-risk (or time critical), on a recurring basis, and for a variable amount. Typical scenarios for initiating Drawdown requests include high-volume, variable amount purchases of perishable inventory, and Payroll services.
- If the inbound Drawdown request matches with the agreement and all the validations are success then the Drawdown request gets automatically processed by booking an outbound Fedwire payment transaction.

This section contains the following sub-sections:

- Fedwire Drawdown Authorization Agreement Detailed
- Fedwire Drawdown Request Detailed
- Fedwire Drawdown Request Manual Match Detailed
- Fedwire Drawdown Approval Queue
- Fedwire Drawdown View

2.3.1 **Fedwire Drawdown Authorization Agreement**

This Maintenance captures the details of Drawdown Authorization Agreement between the Payer (Originator) of a Drawdown payment and their bank i.e. ODFI (same as Sender DI) of the Drawdown payment.

This agreement maintenance captures transaction attributes necessary for validating an incoming Drawdown request and for the ODFI to process the outgoing Drawdown payment.

You can invoke the “Fedwire Drawdown Authorization Agreement Detailed” screen by typing ‘PWDRAGMT’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

2.3.1.1 **Fedwire Drawdown Authorization Agreement Summary**

You can invoke the “Fedwire Drawdown Authorization Agreement Summary” screen by typing ‘PWSRAGMT’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

2.3.2 Fedwire Drawdown Request Detailed

This screen allows only Corporate Drawdown requests to be initiated for receiving Fedwire payment from a corporate account maintained with another bank (who would be the receiver of Drawdown request).

You can invoke the "Fedwire Drawdown Request Detailed" screen by typing 'PWDOTDRC' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The following tabs are visible on this screen:

- Main
- FI Information
- Pricing

2.3.2.1 Fedwire Drawdown Request Summary

You can invoke the "Fedwire Drawdown Request Summary" screen by typing 'PWSOTDRC' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

2.3.3 Fedwire Drawdown View

You can invoke the 'Fedwire Drawdown View' screen by typing 'PWDDDRVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

The following tabs are visible on this screen:

- Main
- Pricing

Click Execute Query to populate the details of the transaction in the Fedwire Drawdown View screen.

2.3.3.1 Fedwire Drawdown View Summary

You can invoke the 'Fedwire Drawdown View Summary' screen by typing 'PWSDDDRVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

You can search using one or more of the available parameters.

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

2.3.4 Fedwire Drawdown Request Manual Match

If the system cannot match a Processed Drawdown payment to Drawdown request sent earlier then user would be able to manually match both from a New Manual match screen, called "Fedwire Drawdown Request Manual Match".

You can view the details of a Fedwire Drawdown Request Manual Match Detailed in the "Fedwire Drawdown Request Manual Match Detailed" Screen. You can invoke the "Fedwire Drawdown Request Manual Match Detailed" screen by typing 'PWDDDMAT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

2.3.4.1 Fedwire Drawdown Request Manual Match Summary

You can invoke the "Fedwire Drawdown Request Manual Match Summary" screen by typing 'PWSDDMAT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

You can search for the records using one or more of the available parameters.

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

2.3.5 Fedwire Drawdown Approval Queue

In case of failure of non-critical agreement validations, the Drawdown request is moved to a New exception queue called "Fedwire Drawdown Approval" queue for decision by Operational users.

You can invoke the 'Fedwire Drawdown Approval Queue' screen by typing 'PQSFWDQ' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

You can search using one or more of the available parameters.

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

The following actions can be performed for transactions in Business Override queue

Actions	Functions
View Drawdown Request	You can view the selected transaction details.
Release	The system processes the Drawdown request
Reject	The system generates the Drawdown Refusal message. While rejecting the Drawdown request, it is mandatory to input Remarks for specifying reason for rejection. This would be included in the generated Drawdown Refusal message. The Remarks text would be allowed up to 195 characters.

Authorization	User can manually move the transaction for processing on next working day.
View Queue Actions	Displays all queue activities performed for the selected transaction. This action would allow user to view key details of the selected Drawdown request.
View Transaction	You can view the selected transaction details.

3. NACHA Payments

NACHA payments are US ACH payments managed and governed by NACHA (previously, 'National Automated Clearing House Association'). They include both Credit Transfers and Direct Debit collections. The ACH Network serves as a network for direct consumer, business, and government payments, and annually facilitates billions of payments such as Direct Deposits and Direct Payments (Collections). It is used by more than 10,000 Direct and Indirect financial institutions and numerous Third party Service providers.

The NACHA Payments module in Oracle Banking Payments has capability for end to end processing of outbound and inbound NACHA payments, right from receipt of file from customer or ACH Operator up until generation of outgoing NACHA file or posting to beneficiary accounts in case of inbound NACHA payments.

The NACHA Payments solution is designed for a depository institution who directly sends/receives ACH files to/from ACH Operator on behalf of its own customers.

High-lights of NACHA Payments

- Manual Payment Initiation
- Receipt of individual payment requests from bank channels and systems
- Processing of individual transactions for SEC codes - ARC, BOC, CCD,CIE, CTX, POP, PPD.
- NACHA rule validation
- STP of individual transactions up until the Dispatch activity, comprising activities like
- Validation, Dates resolution, Cut-off check, Sanctions check etc.
- Enabling manual intervention in case of various exceptions through specific Operations (Exception) queues
- Generation and Dispatch of outgoing NACHA file comprising Credit Transfers Transactions
- Sanctions check by interfacing with an external Sanctions screening system
- External Credit Approval Check while processing outgoing Credit transfers.
- Accounting
- NACHA file generation
- Receipt and STP of Inbound ACH file from ACH network

3.1 **NACHA Maintenances**

3.1.1 NACHA Directory

NACHA Directory maintenance maintains details of NACHA participants that are serviced by FedACH ACH Operator.

You can manually create a new record. Once created, it must be authorized.

System validates that the manually created record does not contain a Routing number for which a record already exists.

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

Specify the following fields:

Routing Number

Specify the 9 digit Routing number (ABA number) of the NACHA participant.

Office Code

Select the Office Code. Choose between Main Office (value = O) or Branch (value = B).

Servicing FRB Number

Specify the Servicing Federal Reserve Bank's main office Routing number

Record Type code

Select the code that indicates if the old or new Routing number of the participant to be used while sending ACH transactions. The options are as follows:

- Institution is a Federal Reserve Bank
- Send items to customer routing number
- Send items to customer using new routing number field

Change Date

Specify the Date when this record was last updated by FedACH.

New Routing Number

Specify the New Routing Number.

Customer Name

Specify the name of the NACHA participant.

Address

Specify Address details of participant.

City

Specify the city of participant.

State Code

Specify the 2 character code of US state where the participant is located. Though the bank participant may have multiple branches in different US states, this is the state where it is registered or has its head office or is understood to be located as per relevant US regulation.

Zip-code

Specify the zip-code (postal code) of the participant

Zip-code Extension

Specify the Zip-code Extension (if applicable) of the participant.

Telephone Area Code

Specify the area code of the contact telephone number.

Telephone Prefix Number

Specify the Prefix of the contact telephone number.

Telephone Suffix Number

Specify the Suffix of the contact telephone number.

Institution Status Code

Specify if the participant Receives Gov/Comm transactions.

Data View Code

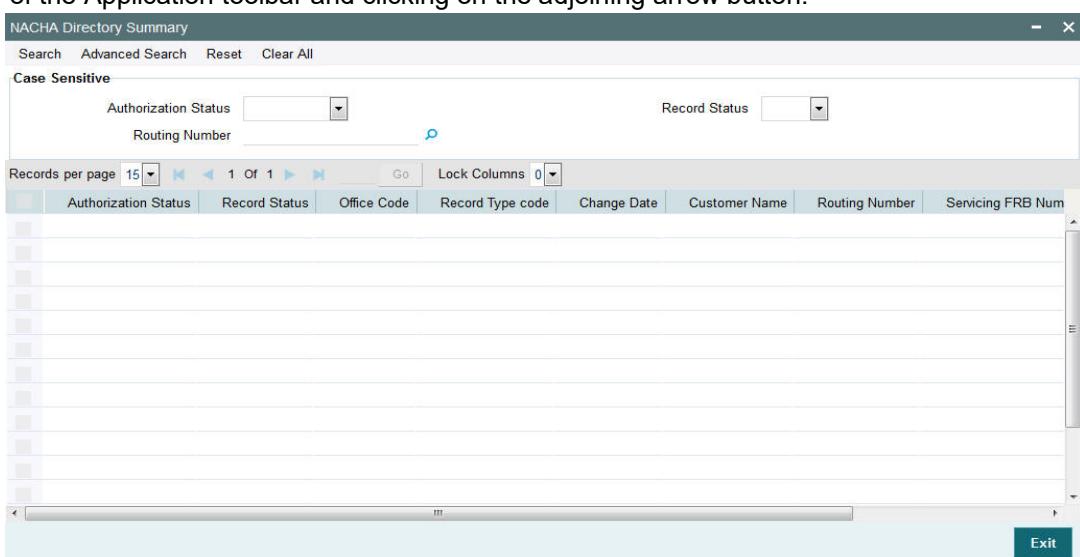
Specify if the relevant code indicates 'Current View'.

Filler

Specify the filler details.

3.1.1.1 Viewing NACHA Directory Summary

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



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

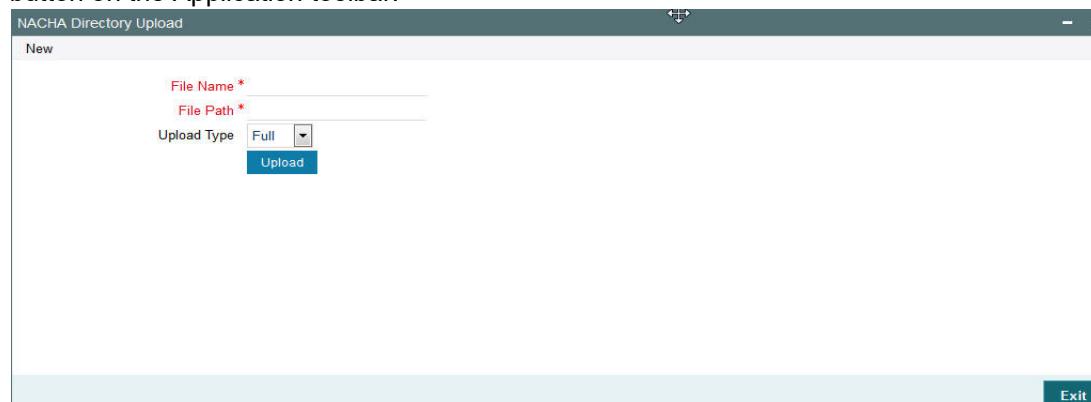
- Authorization Status
- Record Status
- Routing Number

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

3.1.2 NACHA Directory Upload

A facility is available for manual upload of NACHA (FedACH) Directory using fixed length text file. The name of this screen is NACHA Directory Upload.

You can invoke the "NACHA Directory Upload" screen by typing 'PMDNCHUP' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



Specify the following fields:

File Name

Specify the File name of the NACHA Directory text file.

File Path

Specify the DB server path where the Directory file is placed.

Upload Type

Indicates if the file to be uploaded is a Full file containing all NACHA participants or a Partial file containing records updated since a specific date in the past. This drop-down field has two options – 'Full' and 'Partial'.

Upload button

Click this button to initiate the process of picking up the file from the specified location, parsing it and inserting the records in the NACHA Directory table.

3.1.3 Company ID - Account Mapping

This NACHA specific maintenance maintains the mapping between a Company Id of a corporate Originator and one or more of their accounts available in the system that could be used as the debit account or credit account in an outgoing ACH Credit or ACH Debit transaction.

You can invoke the “Company ID - Account Mapping Detailed” screen by typing ‘PMDCIACC’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.

Specify the following fields:

Host Code

This is defaulted from the logged in branch.

Company ID

Select a Company Id from a LOV that would fetch records from the existing Company Identification Maintenance

Source Code

Select a source code for a specific channel (including Manual channel) or All (any) channels from where the outgoing ACH transaction could be initiated.

SEC Code

Select any of the following SEC Code. The options are CIE, CTX, PPD, ARC, BOC, POP, All and CCD

Note

If “All” option is selected for NACHA Entry Type field then in the SEC code drop-down only the SEC codes would be populated such as CCD, CTX and PPD.

NACHA Entry Type

Select the NACHA Entry Type. The options are “ACH Credit”, “ACH Debit” and ‘Both’.

Originator Account

Select or enter the Originator account from a LOV that is filtered on all 'Normal' type of accounts owned by Customers of type “Individual” or “Corporate”.

Note

The same Originator Account number would be allowed to be linked to more than one Company ID.

Customer number

System defaults the customer number of the Originator account selected.

ACH Preferences

Prefer Same-day ACH Credit processing

‘Yes’ indicates that Originator would like their ACH Credit transactions to be “same-day” processed whenever eligible.

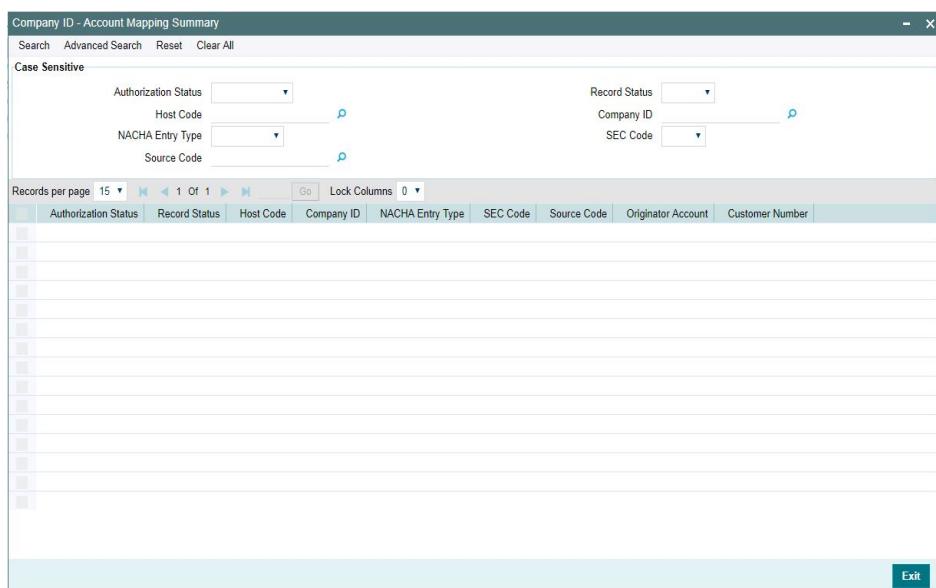
Prefer Same-day ACH Debit processing

‘Yes’ indicates that Originator would like their ACH Debit transactions to be “same-day” processed whenever eligible.

3.1.3.1 Company ID - Account Mapping Summary

User can view all the ID-account mapping maintained in this screen.

You can invoke the ‘Company ID-Account Mapping Summary’ screen by typing ‘PMSCIACC’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



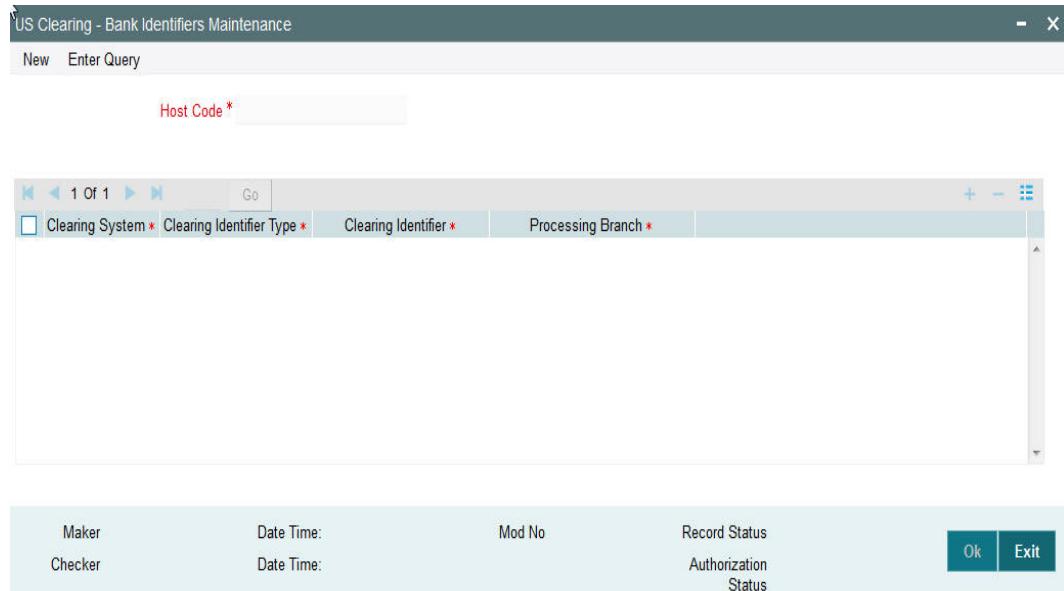
You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code
- Company ID
- NACHA Entry Type
- SEC Code
- Source Code

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

3.1.4 US Clearing - Bank Identifiers

You can invoke the “US Clearing - Bank Identifiers Maintenance” screen by typing ‘PMDABANR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



Specify the following fields:

Host Code

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

Clearing System

Select the Clearing System from the drop-down. The values are NACHA, Fedwire and CHIPS.

Clearing Identifier Type

Select the Clearing Identifier Type. The values are ABA Number, CHIPS Participant Id and CHIPS UID.

Clearing Identifier

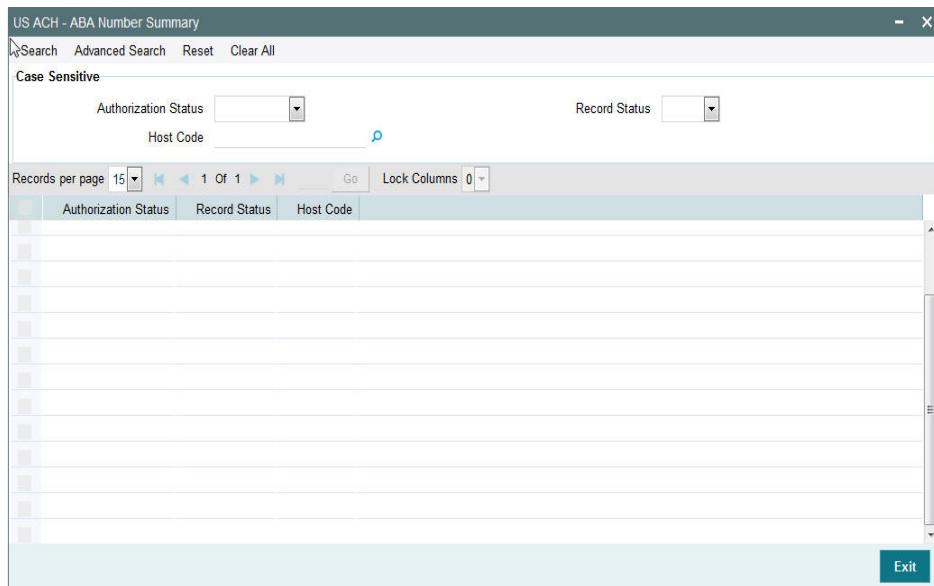
Select the Clearing Identifier value for the selected Clearing Identifier Type.

Default Processing Branch

Specify the Default Processing Branch in the Host only for Inbound transactions from Clearing house.

3.1.4.1 US ACH - ABA Number Summary

You can invoke the US ACH - ABA Number Summary by typing ‘PMSABANR’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click new button on the Application toolbar.



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

- Authorization Status
- Record Status
- Host Code

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

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

3.2 **NACHA Credit Transfers**

NACHA inbound and outbound transactions can be booked and viewed through these screens.

3.2.1 **Outbound NACHA Credit Transfer Input**

Bank staff of Originating Depository Financial Institution (ODFI) can manually book an outgoing NACHA payment on behalf of the originator. Alternatively, system can receive a SOAP request from the Originator's system for initiating an outgoing NACHA payment which would be processed on receipt.

You can invoke 'Outbound NACHA Transaction Input' screen by typing 'PNDOTONL' 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.

Outbound US NACHA Credit Transfer Input

New Enter Query

Transaction Branch Code *	Transaction Reference Number *	User Reference Number *																																																																		
Branch Name	Network Code *	Source Reference Number																																																																		
Host Code *	Network Description																																																																			
Host Description	NACHA Entry Type ACH Credit																																																																			
Source Code *	Standard Entry Class Code *																																																																			
Source Description																																																																				
Main Pricing																																																																				
<table border="1"> <tr> <td colspan="2">Company Details</td> <td colspan="2">Debtor Details</td> <td colspan="2">Payment Details</td> </tr> <tr> <td>Company Identification *</td> <td>Debtor Account Number</td> <td>Booking Date yyyy-MM-dd</td> </tr> <tr> <td>Company Name</td> <td>Debtor Name</td> <td>Instruction Date yyyy-MM-dd</td> </tr> <tr> <td>Company Entry Description *</td> <td>Account Currency</td> <td>Transfer Currency *</td> </tr> <tr> <td>Company Discretionary Data</td> <td>Account Branch</td> <td>Transfer Amount *</td> </tr> <tr> <td>Company Descriptive Data</td> <td>Customer Number</td> <td>Exchange Rate</td> </tr> <tr> <td></td> <td>Customer Service Model</td> <td>FX Reference Number</td> </tr> <tr> <td></td> <td>Debit Amount</td> <td>Remarks</td> </tr> <tr> <td colspan="6" style="text-align: right;">Enrich</td> </tr> <tr> <td colspan="3"> Entry Details <table border="1"> <tr> <td>Receiving DFI *</td> <td>Receiving Company Name</td> <td>Transaction Dates</td> </tr> <tr> <td>Receiving DFI Name</td> <td>Transaction Code *</td> <td>Revised Instruction Date yyyy-MM-dd</td> </tr> <tr> <td>UDF MIS Accounting Details</td> <td></td> <td>Activation Date yyyy-MM-dd</td> </tr> </table> </td> <td colspan="3"></td> </tr> <tr> <td colspan="3"> UDF MIS Accounting Details </td> <td colspan="3"></td> </tr> <tr> <td colspan="2"> Maker ID Maker Date Stamp </td> <td colspan="2"> Checker ID Checker Date Stamp </td> <td colspan="2"> Authorization Status </td> </tr> <tr> <td colspan="6" style="text-align: right;">Exit</td> </tr> </table>			Company Details		Debtor Details		Payment Details		Company Identification *	Debtor Account Number	Booking Date yyyy-MM-dd	Company Name	Debtor Name	Instruction Date yyyy-MM-dd	Company Entry Description *	Account Currency	Transfer Currency *	Company Discretionary Data	Account Branch	Transfer Amount *	Company Descriptive Data	Customer Number	Exchange Rate		Customer Service Model	FX Reference Number		Debit Amount	Remarks	Enrich						Entry Details <table border="1"> <tr> <td>Receiving DFI *</td> <td>Receiving Company Name</td> <td>Transaction Dates</td> </tr> <tr> <td>Receiving DFI Name</td> <td>Transaction Code *</td> <td>Revised Instruction Date yyyy-MM-dd</td> </tr> <tr> <td>UDF MIS Accounting Details</td> <td></td> <td>Activation Date yyyy-MM-dd</td> </tr> </table>			Receiving DFI *	Receiving Company Name	Transaction Dates	Receiving DFI Name	Transaction Code *	Revised Instruction Date yyyy-MM-dd	UDF MIS Accounting Details		Activation Date yyyy-MM-dd				UDF MIS Accounting Details						Maker ID Maker Date Stamp		Checker ID Checker Date Stamp		Authorization Status		Exit					
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Maker ID Maker Date Stamp		Checker ID Checker Date Stamp		Authorization Status																																																																
Exit																																																																				

Below listed mandatory fields are defaulted on Click of New

Transaction Branch Code

Defaulted with logged in Branch Code

Branch Name

System defaults the Branch Name of the Transaction Branch Code

Host Code

Defaulted with Host Code to which the Logged in Branch is associated .

Host Code Description

System defaults the description of the Host code

Source Code

Defaulted as 'MANL'; for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Source Code Description

System defaults the description of the Source code

Transaction Reference Number

Unique Reference number for the payment generated by the System

Network Code

User has to select the appropriate network Code from the pick-list. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.

Network Code Description

System defaults the description of the Network code

NACHA Entry Type

This would be a defaulted to “ACH Credit”, to indicate that the transaction is NACHA Credit transfer.

Standard Entry Class Code

Select the required SEC codes – The values are CIE, CCD, CTX and PPD.

User Reference Number

The system defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number

Source Reference Number

The system displays the Source Reference Number provided by the channel or any other source for the transaction. You can input the value for manually booked transaction

3.2.1.1 Main Tab

The screenshot shows the 'Main Tab' interface with the following sections and fields:

- Main** (selected) and **Pricing** tabs.
- Company Details** section:
 - Company Identification * (dropdown)
 - Company Name
 - Company Entity Description *
 - Company Discretionary Data
 - Company Descriptive Date
- Debtor Details** section:
 - Debtor Account Number
 - Debtor Name
 - Account Currency
 - Account Branch
 - Customer Number
 - Customer Service Model
 - Debit Amount
- Payment Details** section:
 - Booking Date (yyyy-MM-dd)
 - Instruction Date * (yyyy-MM-dd)
 - Transfer Currency *
 - Transfer Amount *
 - Exchange Rate
 - FX Reference Number
 - Remarks
- Entry Details** section:
 - Receiving DFI * (dropdown)
 - Receiving DFI Name
 - Receiving Company Name
 - Transaction Code *
- Transaction Dates** section:
 - Revised Instruction Date (yyyy-MM-dd)
 - Activation Date (yyyy-MM-dd)
- UDF | MIS | Accounting Details** section.
- Buttons**: Enrich, Exit.

Specify the following fields:

Company Details

Company ID

Select a Company Id of the Originator from a LOV that fetches Company Id records from the existing Company Identification Maintenance (PMDORGDT).

Company Name

This would be auto-populated from the Company Identification Maintenance based on the Company Id, as per existing logic.

Company Entry Description

Select the Company Entry from the list of values. All valid descriptions are listed in the LOV.

Company Discretionary Data

This field in the Batch Header allows Originators/ODFIs to capture any data that is of significance to the processing of the transaction.

Company Descriptive Date

Specify the date of the transaction that the Originator would like the RDFI to include in communications to Receiver. It is to be noted that this date would not be the transaction or value date in the account statement of Receiver.

Debtor Details

System defaults the Debtor Details on selecting the Company Id. The Debtor account mapped to the corresponding Company ID in 'Company ID - Account Mapping Detailed' (PMDCIACC) screen gets defaulted here.

Following details are defaulted in Debtor Details section:

- Debtor Account Number
- Debtor Name
- Account Currency
- Account Branch
- Customer Number
- Customer Service Model

Debtor Amount

This field is populated with the transfer amount converted in originator account currency using the Exchange rate.

Payment Details

Booking Date

This is defaulted as application server date.

Instruction Date

This is the Instruction (Value) date of the payment, as instructed by the customer.

Transfer Currency

Please enter the Transfer Currency which should always be USD.

Transfer Amount

Please enter the Amount to be transferred.

Exchange Rate

If Transfer currency & Originator account currency are different then Exchange rate can be provided by user. System retains the input value and will validate the same against override and stop variances maintained at Network Preferences.

FX Reference Number

This field allows user to specify a specific reference number of Fx deal/contract to be used for deriving the Fx rate to be used for the transaction.

Remarks

This indicates any user remarks for the outgoing payment transaction.

Entry Details

Receiving DFI

Select a 9 digit ABA number of the Receiving DFI (RDFI) using a LOV that would fetch values from the NACHA participants directory (FedACH directory) maintenance.

Receiving DFI Name

System defaults the name of the Receiving DFI selected.

Receiver Account Number

Specify the account number of the Receiver (beneficiary) corporate (in case of CCD, CTX, CIE and so on.) or owned by the Receiver individual (in case of PPD, BOC, POP, ARC and so on.).

Individual Identification Number

This field would be mandatory for input only when the selected SEC code is “CIE”, and optional for other applicable SEC codes like POS, PPD, WEB and so on.

Individual Name

Specify the Individual Name.

Identification Number

This field is optional for the applicable SEC codes like CCD, CTX etc. This field typically need to have the customer or accounting identification number (normally issued by Originator) by which the Receiver is known to the Originator.

Receiving Company Name

Specify the Company name of Receiver where the Receiver is corporate.

Transaction Code

Select relevant options for the ACH Credit transaction of selected SEC code.

Transaction Code Description

This is auto-populated with the description of the selected Transaction code.

Discretionary Data

This field in the Entry detail record (for the transaction) in the Batch file allows Originators/ODFIs to capture any 2 character code or data that is of significance to the processing of the transaction or for requesting something from RDFI. This is a user input field and additionally, will has a LOV enabling the user to select the code “AK”, meaning an Acknowledgement is requested for the transaction from the RDFI.

Transaction Dates**Revised Instruction Date**

Specify the Revised Instruction Date.

Activation Date

This is the date on which the transaction would be processed.

Debit Value Date

The value date with which the debit to originator account would be done as part of the DRLQ accounting event. This date is derived by the system as part of processing the transaction. This is a View-only field.

Credit Value Date

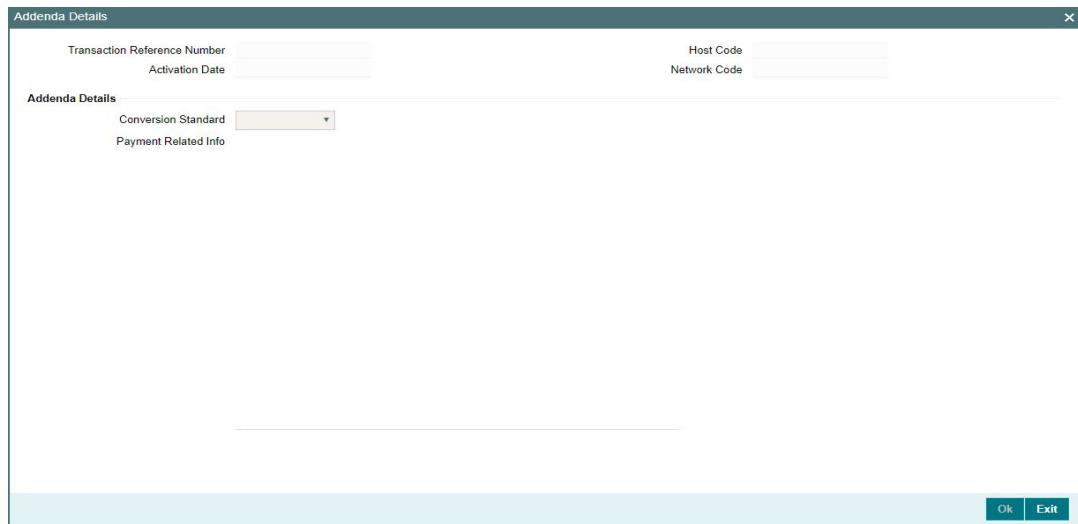
Specify the value date with which the credit to Network Nostro account would be done as part of Dispatch accounting for the file containing this transaction.

Dispatch Date

The date on which the transaction would be dispatched to NACHA as part of an outgoing NACHA file. This date would be calculated as Revised Instruction Date less Network Lead Days.

3.2.1.2 Addenda Details

Click the Addenda Details button in the PNDOTONL Screen.



Specify the following fields:

Transaction Reference Number

The system displays the Transaction Reference No.

Host Code

The system displays the Host Code.

Activation Date

Specify the Activation date.

Network Code

The system displays the Network Code.

Addenda Details

Conversion Standard

Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda record(s) in the NACH file:

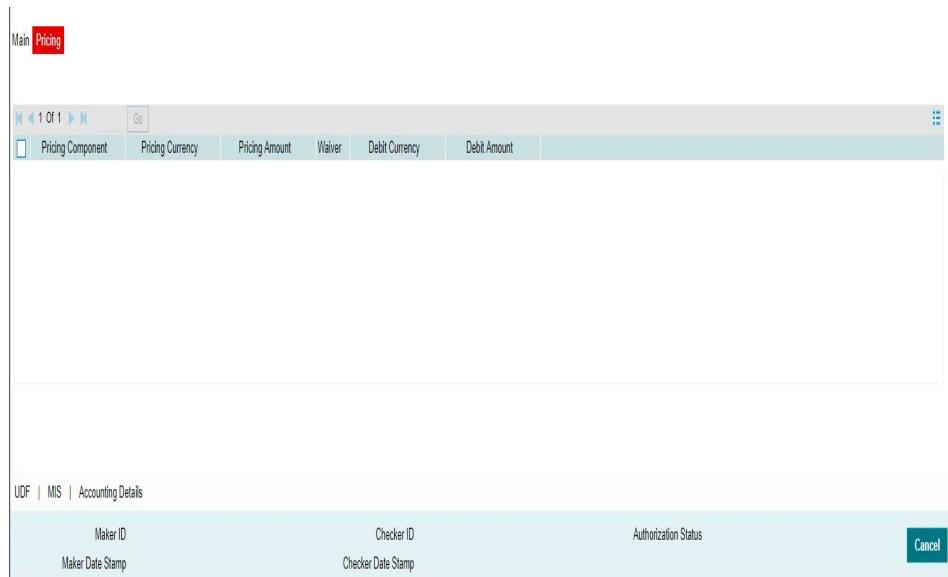
- ASC X12.5 (Interchange Control Structure)
- ASC X12.6 (Application Control Structure)
- Payment related UN/EDIFACT syntax
- ANSI ASC X12 transaction set containing a BPR or BPS data segment

Payment Related Info

Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 1 Addenda record is allowed. Addenda record is optional for these SEC codes.

3.2.1.3 Pricing Tab

Click on Pricing tab to view the Pricing details



The below mentioned attributes will be available in the Pricing tab.

Pricing Component

Displays the Name of the pricing component, applicable for the transaction, for which charges are computed.

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.

Waiver

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. This is the currency of the debit (originator) account.

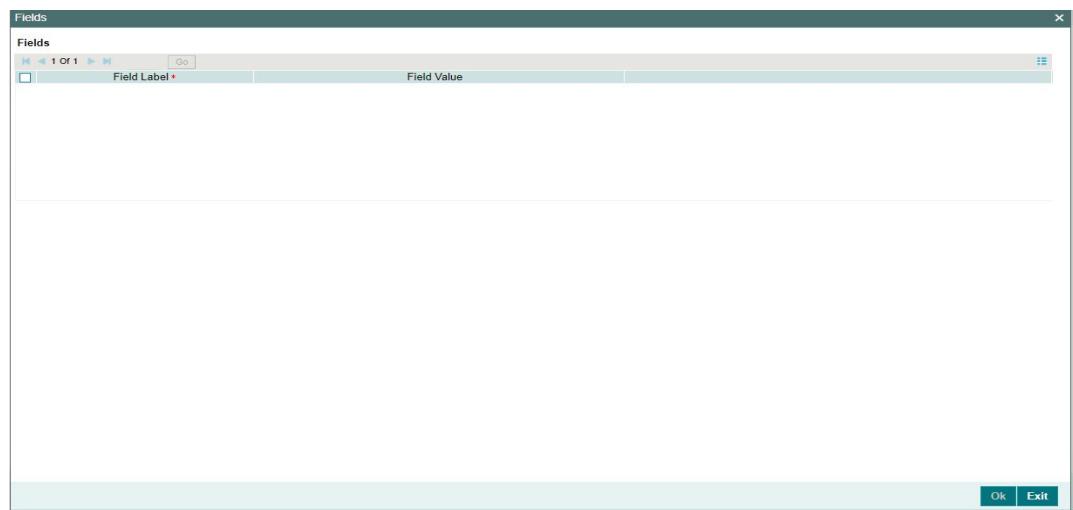
Debit amount

Displays the charge amount in debit currency to be debited. This amount is different from the calculated Pricing amount if the debit currency is different from the Pricing Currency. The Debit amount for charges is calculated by converting the Pricing amount in Pricing Currency to Debit currency using specified Exchange Rate type in Pricing Code maintenance.

User must click on save button in PNDOTONL Screen to save the outgoing payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Outgoing Payment.

3.2.1.4 UDF Tab

Click on the 'UDF' button present in the bottom of the screen to invoke this screen.

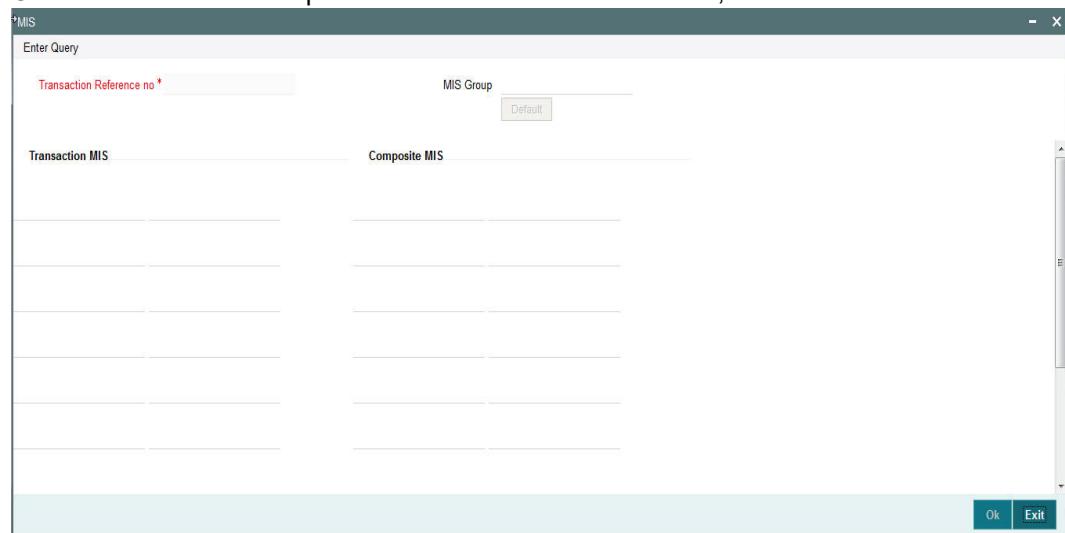


The screenshot shows a software interface titled 'Fields' with a sub-section 'Fields'. At the top, there is a toolbar with icons for back, forward, and search, followed by a 'Go' button. Below this is a table with two columns: 'Field Label' and 'Field Value'. The 'Field Label' column contains a single entry 'Field Label *'. The 'Field Value' column is empty. At the bottom right of the screen are 'Ok' and 'Exit' buttons.

You can specify user defined fields for each transaction.

3.2.1.5 MIS Tab

Click on the 'MIS' button present in the bottom of the screen, to invoke this screen.

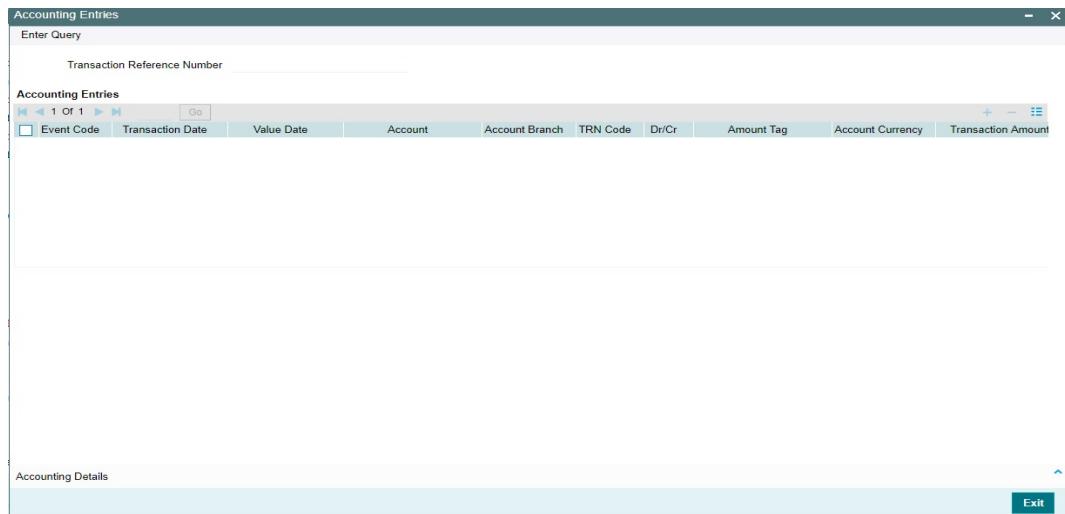


The screenshot shows a software interface titled 'MIS' with a sub-section 'Enter Query'. At the top, there is a 'Transaction Reference no.' input field with a red asterisk indicating it is required. To the right of this is a 'MIS Group' dropdown menu with 'Default' selected. Below these are two sections: 'Transaction MIS' and 'Composite MIS', each containing a list of items. At the bottom right of the screen are 'Ok' and 'Exit' buttons.

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

3.2.1.6 Accounting Details Tab

You can view the Accounting Entries posted for the Outbound NACHA Credit Transfer in Accounting entries Tab.



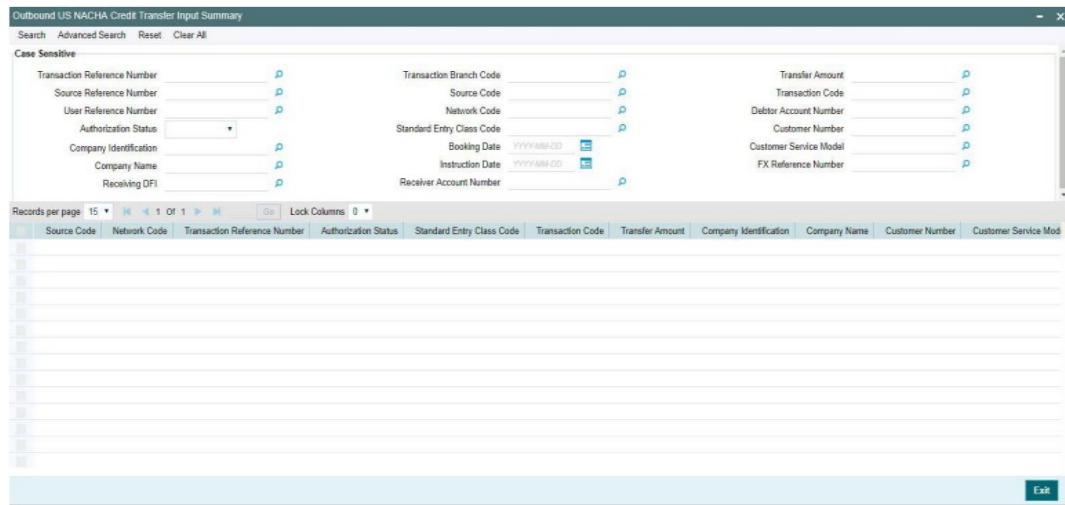
By default, the following attributes of the Accounting Entries tab are displayed:

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

3.2.1.7 NACHA Outbound Credit Transfer Input Summary

You can search for outbound payment records in the NACHA Outbound Payments Summary Screen. You can invoke 'Outbound US NACHA Credit Transfer Input Summary' screen by

typing 'PNSOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Transaction Reference Number
- Source Reference Number
- User Reference Number
- Authorization Status
- Company Identification
- Company Name
- Receiving DFI
- Source Code
- Network Code
- Standard Entry Class Code
- Booking Date
- Instruction Date
- Receiver Account Number
- Transfer Amount
- Transaction Code
- Debtor Account Number
- Customer Number
- Customer Service Model
- FX Reference Number

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

3.2.2 Outbound NACHA Credit Transfer View

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

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Status
- Click Execute Query to populate the details of the transaction in the Outbound NACHA payment View screen.

Trace Number

This is a unique identification of each ACH entry record in the outgoing NACHA file, which is generated during file generation.

Batch Number

This is a unique identification of every batch in the outgoing NACHA file, which is generated during file generation.

For more details on Main, Pricing tabs refer to 'PNDOVIEW' screen details above.

3.2.2.1 Exceptions Tab

User can view all the details pertaining to Return transactions, Incoming file details received and the External system status by clicking the 'Exceptions' tab. These will be just display details.

3.2.2.2 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen, where the Transaction Reference Number is auto populated and related details are displayed.:

Following details are displayed:

- Transaction Reference Number
- Network Code

- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

User can view the request sent and the corresponding response received for each row in Queue Action Log.

Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External Account Check
- External FX fetch
- External price fetch
- Accounting system

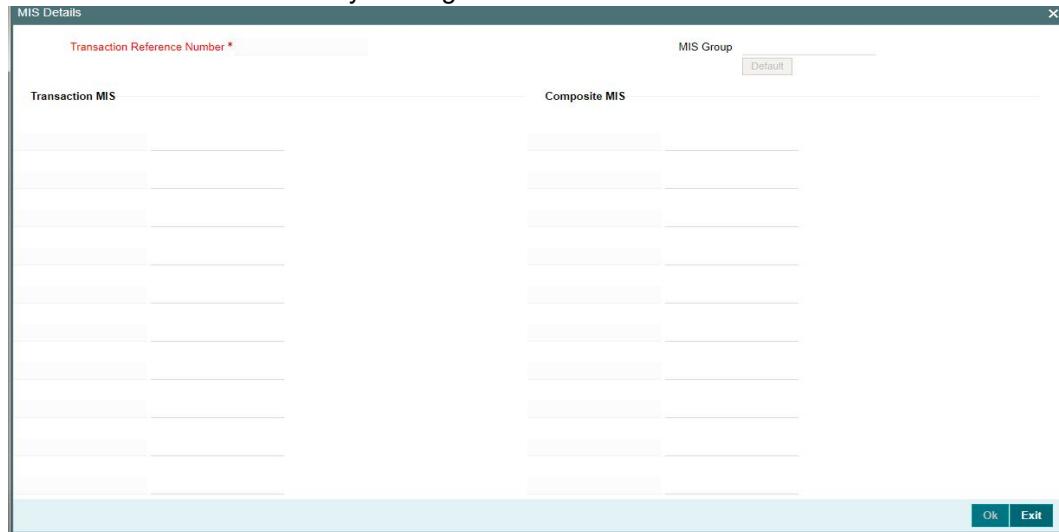
3.2.2.3 UDF Tab

You can invoke this screen by clicking 'UDF' tab in the screen.



3.2.2.4 MIS Tab

You can invoke this screen by clicking 'MIS' tab in the screen.



MIS Details

Transaction Reference Number *

MIS Group

Default

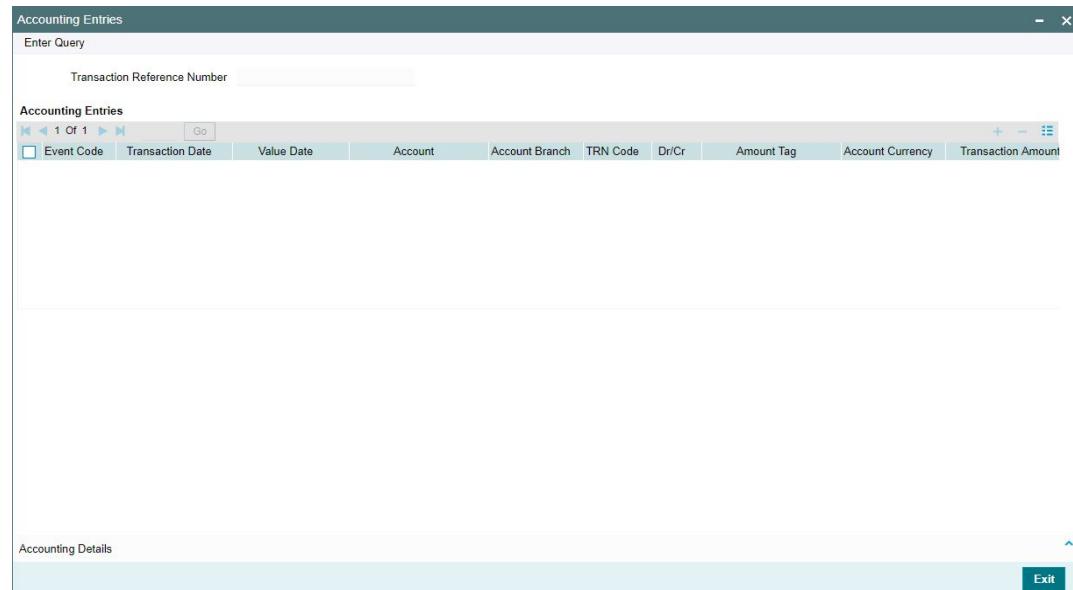
Transaction MIS

Composite MIS

Ok Exit

3.2.2.5 Accounting Entries Tab

You can view the Accounting Entries posted for the Outgoing NACHA Credit Transfer in Accounting Entries Tab.



Accounting Entries

Enter Query

Transaction Reference Number

Accounting Entries

1 Of 1

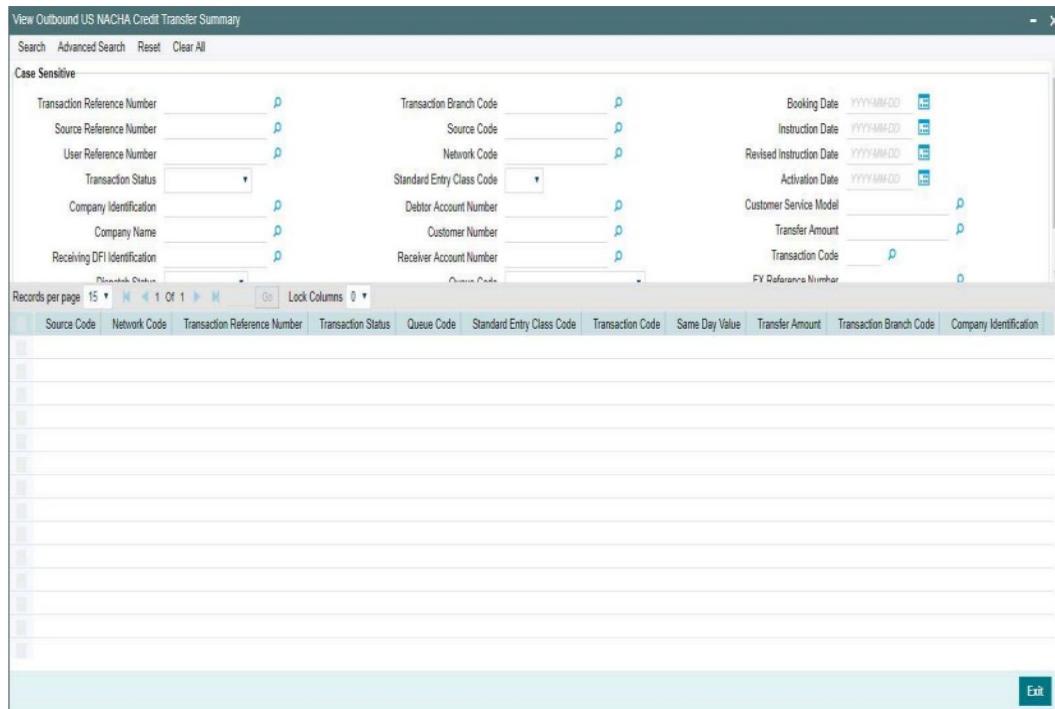
Event Code	Transaction Date	Value Date	Account	Account Branch	TRN Code	Dr/Cr	Amount Tag	Account Currency	Transaction Amount

Accounting Details

Exit

3.2.2.6 NACHA Outbound Credit Transfer View Summary

You can invoke 'View Outbound US NACHA Credit Transfer Summary' screen by typing 'PNSOVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Transaction Reference Number
- Source Reference Number
- User Reference Number
- Transaction Status
- Company Identification
- Company Name
- Receiving DFI Identification
- Dispatch Status
- Dispatch Reference Number
- Transaction Branch Code
- Source Code
- Network Code
- Standard Entry Class Code
- Debtor Account Number
- Customer Number
- Receiver Account Number
- Queue Code
- Same Day Value

- Booking Date
- Instruction Date
- Revised Instruction Date
- Activation Date
- Customer Service Model
- Transfer Amount
- Transaction Code
- FX Reference Number

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

3.2.3 Inbound NACHA Credit Transfer Input

Oracle Banking Payments will process the NACHA inbound Payments received from ACH Operator.

In case of NACHA Inbound file cannot be received or processed due to any reason. A back up screen, is provided to the user to manually capture NACHA Inbound Payments.

You can invoke 'NACHA Inbound Transaction Input' screen by typing the function ID 'PNDITONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...

The screenshot shows the 'Inbound US NACHA Credit Transfer Input' screen. The interface is organized into several sections:

- Transaction Details:** Includes fields for Transaction Branch Code*, Transaction Reference Number*, File Reference Number*, Network Code*, Batch Number, Host Code*, Network Description, Trace Number, Host Description, NACHA Entry Type (set to ACH Credit), Source Code*, Standard Entry Class Code, and Source Description.
- Creditor Details:** Includes fields for Creditor Account Number*, Creditor Name, Account Currency, Account Branch, Customer Number, Customer Service Model, and Credit Amount.
- Originator Company Details:** Includes fields for Company Identification*, Company Name, Company Entity Description*, Company Discretionary Data, Company Descriptive Data, and Originating DFI*.
- Payment Details:** Includes fields for Booking Date, Instruction Date, Transfer Currency, Transfer Amount, Exchange Rate, and Remarks. There is also an 'Enrich' button.
- Transaction Dates:** Includes fields for Activation Date, Debit Value Date, and Credit Value Date.
- Footer:** Includes buttons for UDF, MIS, Accounting Details, and Exit. It also shows fields for Checker ID and Checker Date Stamp.

Below listed fields are mandatory to process Inbound NACHA payments

Transaction Branch Code

Defaulted with logged in Branch Code

Branch Name

System defaults the Branch Name of the Transaction Branch Code

Host Code

Defaulted with Host Code to which the Logged in Branch is associated .

Host Code Description

System defaults the description of the Host code

Source Code

Defaulted as 'MANL'; for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Source Code Description

System defaults the description of the Source code

Transaction Reference Number

Unique Reference number for the payment generated by the System. For details on the reference number format, refer to Payments core user manual

Network Code

User has to select the appropriate network Code from the pick-list. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.

Network Code Description

System defaults the description of the Network code

NACHA Entry Type

This would be a defaulted to "ACH Credit", to indicate that the transaction is NACHA Credit transfer.

Standard Entry Class Code

Select the required SEC codes – The values are CIE, CCD, CTX and PPD.

File Reference Number

Unique Reference generated by the system for the Inbound NACHA file.

Batch Number

Batch Number of the batch to which the Inbound Payment belongs to as per in the received Inbound NACHA File

Trace Number

Trace Number of the Inbound Payment (ACH entry) in the received Inbound NACHA File.

3.2.3.1 Main Tab

The screenshot shows the 'Main Tab' of an ACH Credit Transaction entry screen. The interface is organized into several sections:

- Creditor Details:** Includes fields for Creditor Account Number*, Creditor Name, Account Currency, Account Branch, Customer Number, Customer Service Model, and Credit Amount.
- Originator Company Details:** Includes fields for Company Identification*, Company Name, Company Entry Description*, Company Discretionary Data, Company Descriptive Date, and Originating DFI*.
- Payment Details:** Includes fields for Booking Date (YYYY-MM-DD), Instruction Date* (YYYY-MM-DD), Transfer Currency*, Transfer Amount*, Exchange Rate, and Remarks. An 'Enrich' button is also present.
- Entry Details:** Includes fields for Individual Identification Number, Individual Name, Identification Number, and Receiving Company Name. A 'Addenda Details' button is located in this section.
- Transaction Dates:** Includes fields for Activation Date (YYYY-MM-DD), Debit Value Date (YYYY-MM-DD), and Credit Value Date (YYYY-MM-DD).
- Footer:** Contains tabs for UDF, MIS, and Accounting Details. It also includes fields for MakerId, Maker Date Stamp, Checker ID, Checker Date Stamp, and Authorization Status. An 'Exit' button is located in the bottom right corner.

Creditor Details

Creditor Account Number

Please select the Customer Account to be credited. Option is available to use the Pick-list which displays all valid Account Numbers available in the system.

System defaults the following details on selecting the valid Creditor Account Number:

- Creditor Name
- Account Currency
- Account Branch
- Customer Number
- Customer Service Model
- Credit Amount (If any)

Originator Company Details

Company Identification

Specify the Identification of Originator of the ACH Credit transaction.

Company Name

Specify the Originator name.

Company Entry Description

Specify the data as per the ACH entry in the Inbound file.

Company Discretionary Data

Specify the data as per the ACH entry in the Inbound file.

Company Descriptive Date

Specify the Company Discretionary Date.

Originating DFI

Specify the Debtor Bank ABA Number. Option is available to use the pick-list which displays all ABA numbers of all DFIs.

Originating DFI Name

The system indicates the Originating DFI Name once you select the Originating DFI from the LOV.

Payment Details**Booking Date**

Defaulted with current date.

Instruction Date

This is the Effective Entry date or Settlement date on which the payment is settled as part of the Inbound file by NACHA.

Transfer Currency

Please Enter the Transfer Currency as USD.

Transfer Amount

Please enter the Amount to be credited to the Customer.

Exchange Rate

If Transfer currency & Receiver (Credit) account currency are different then Exchange rate can be provided by user. System retains the input value and validates the same against override and stop variances maintained at Network Preferences.

Remarks

Specify Remarks, if any.

Entry Details**Individual Identification Number**

This field is applicable but optional for SEC code of PPD and CIE.

Individual Name

System defaults the Individual name on selecting the Individual ID Number

Identification Number

This field is optional for the applicable SEC codes of CCD and CTX.

Receiving Company Name

Defaulted on selecting Creditor Account Number

Transaction Code

Specify the Transaction Code from the LOV.

Transaction Code Description

Specify the Transaction Code Description.

Discretionary Data

Specify the Discretionary Data.

Transaction Dates

Activation Date

This is the date on which transaction would be processed, and would be generally same as Settlement Date.

Debit Value Date

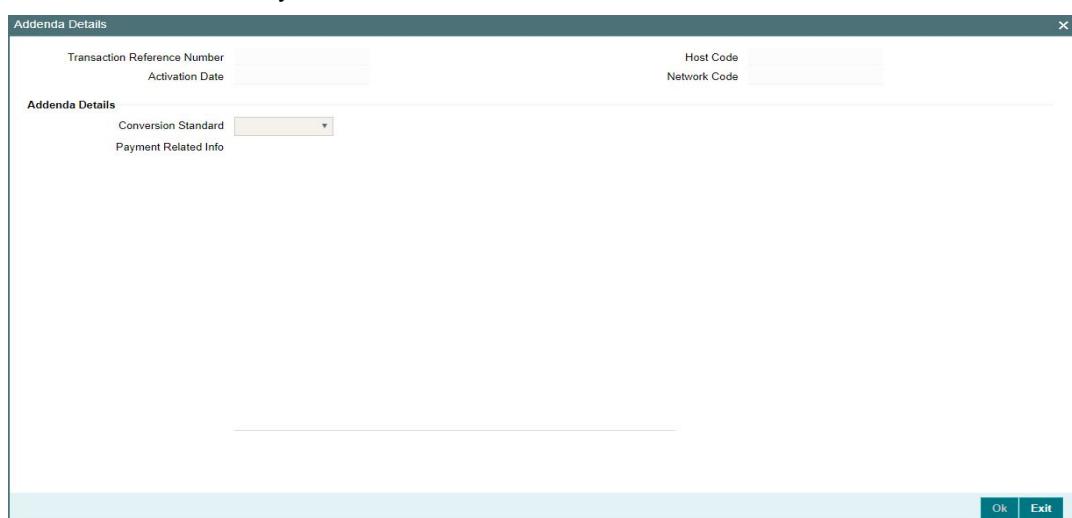
The value date with which the debit to Clearing GL would be done as part of the DRLQ event of transaction accounting on the Activation date. This date would always be same as Settlement Date.

Credit Value Date

The value date with which the credit to Receiver account would be done as part of the CRLQ event of transaction accounting on the Activation date. This will be a View only field.

3.2.3.2 Addenda Details

Please click on this button to capture Additional Payment Related Information in the Addenda record for the ACH entry in the Inbound file.



Specify the following fields:

Transaction Reference No

The system displays the Transaction Reference No.

Host Code

The system displays the Host Code.

Activation Date

Specify the Activation date.

Network Code

The system displays the Network Code.

Addenda Details

Conversion Standard

Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda record(s) in the NACH file:

- ASC X12.5 (Interchange Control Structure)
- ASC X12.6 (Application Control Structure)
- Payment related UN/EDIFACT syntax
- ANSI ASC X12 transaction set containing a BPR or BPS data segment

Payment Related Info

Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 1 Addenda record is allowed. Addenda record is optional for these SEC codes.

Enrich Button

On click of this button, System Computes the Exchange Rate & Charges if applicable.

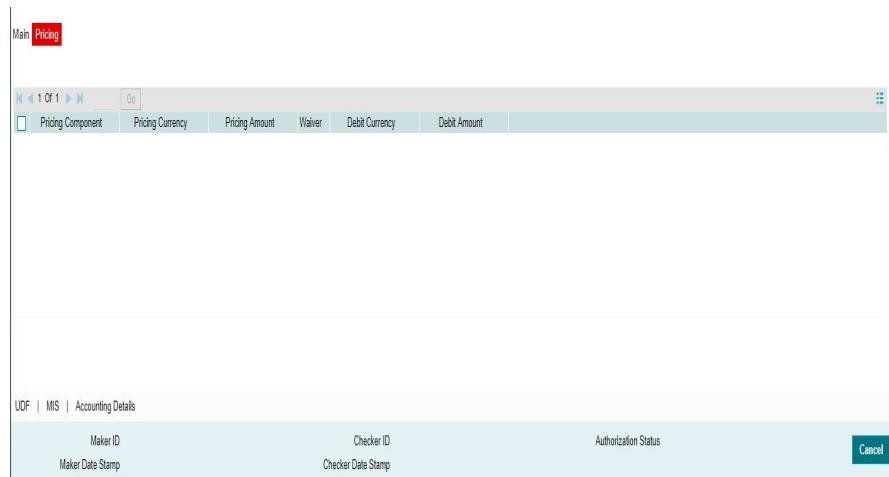
Exchange rate is computed if the creditor account currency is different from Transfer currency. User can view the computed rate in the Exchange Rate field in Main Tab.

User can view the computed Charges in pricing Tab.

User must click on '**Save**' button, to save the inbound payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Inbound Payment.

3.2.3.3 Pricing Tab

Click on Pricing tab to view the Pricing details. For more details on fields, refer to section 3.2.1.2.



Main **Pricing**

1 of 1 Go

Pricing Component	Pricing Currency	Pricing Amount	Waiver	Debit Currency	Debit Amount

UDF | MIS | Accounting Details

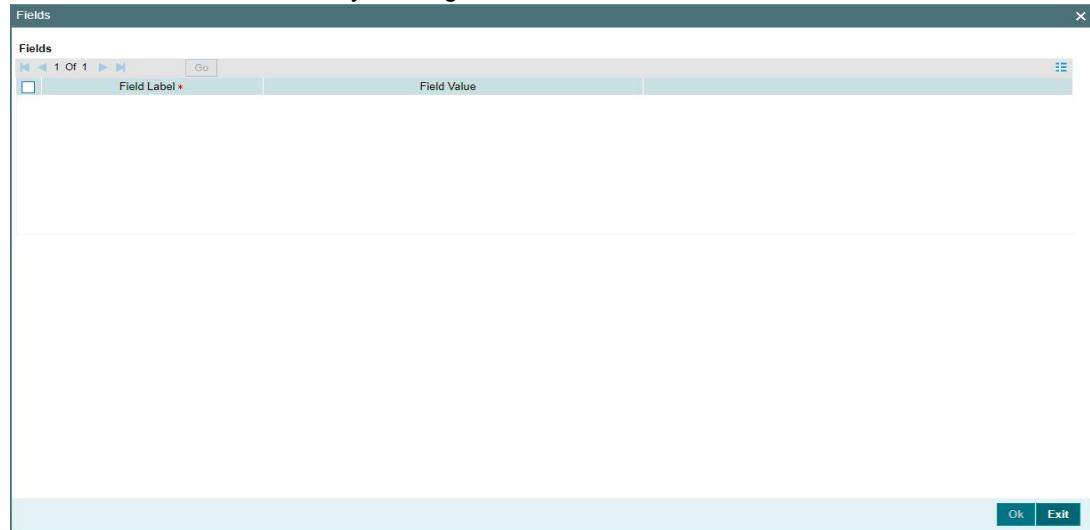
Maker ID: [] Checker ID: [] Authorization Status: []

Maker Data Stamp: [] Checker Date Stamp: []

Cancel

3.2.3.4 UDF Tab

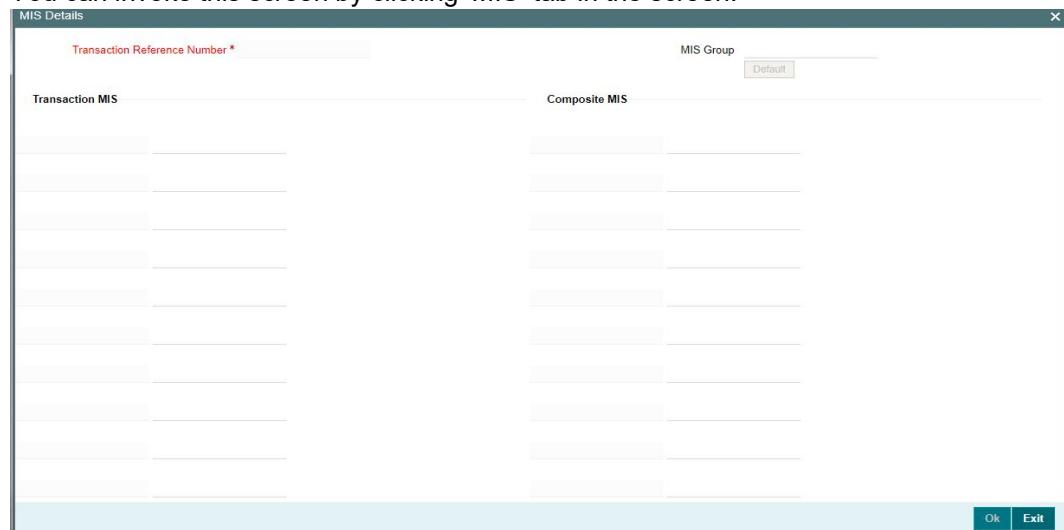
You can invoke this screen by clicking 'UDF' tab in the screen.



A screenshot of a software interface titled 'Fields'. At the top, there is a toolbar with buttons for 'Fields', '1 Of 1', 'Go', and a grid icon. Below the toolbar, there is a table with two columns: 'Field Label' and 'Field Value'. The table is currently empty. At the bottom of the screen, there are 'Ok' and 'Exit' buttons.

3.2.3.5 MIS Tab

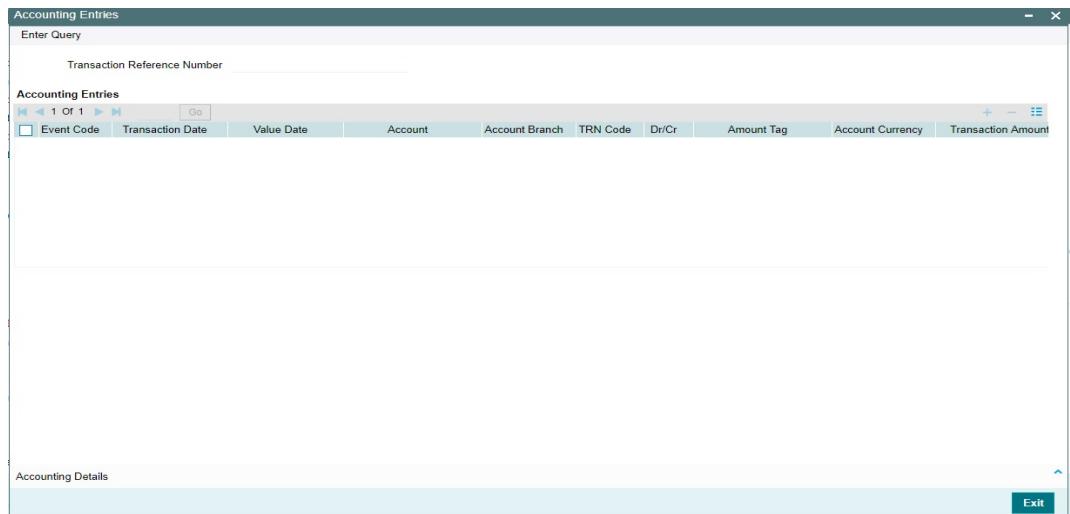
You can invoke this screen by clicking 'MIS' tab in the screen.



A screenshot of a software interface titled 'MIS Details'. At the top, there is a toolbar with buttons for 'MIS Details', 'Transaction Reference Number *', 'MIS Group', and a 'Default' button. Below the toolbar, there are two sections: 'Transaction MIS' on the left and 'Composite MIS' on the right. Each section contains a list of items, represented by empty lines. At the bottom of the screen, there are 'Ok' and 'Exit' buttons.

3.2.3.6 Accounting Details Tab

You can view the Accounting Entries posted for the Inbound NACHA Credit Transfer in Accounting entries Tab.



By default, the following attributes of the Accounting Entries tab are displayed:

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

3.2.3.7 NACHA Inbound Credit Transfer Input Summary

You can invoke 'Inbound US NACHA Credit Transfer Input Summary' screen by typing 'PNSITONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Transaction Reference Number
- File Reference Number
- Batch Number
- Trace Number
- Authorization Status
- Company Identification
- Creditor Account Number
- Transaction Branch Code
- Source Code
- Network Code
- Standard Entry Class Code
- Booking Date
- Instruction Date
- Transfer Amount
- Transaction Code
- Customer Number
- Customer Service Model
- Originating DFI
- Company Name

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

3.2.4 Inbound NACHA Credit Transfer View

You can invoke 'View Inbound US NACHA Credit Transfer View' screen by typing 'PNDIVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'View Inbound US NACHA Credit Transfer' interface. It includes fields for Transaction Reference Number, File Reference Number, Transaction Branch Code, Branch Name, Host Code, Host Description, Source Code, Source Description, Network Code, Network Description, NACHA Entry Type (set to ACH Credit), Standard Entry Class Code, and various details for Creditor, Originator Company, and Payment. The interface also displays Transaction Dates, Transaction Status, and External System Status. At the bottom, there are buttons for View Queue Action, UDF, MIS, View Repair Log, Accounting Entries, and Exit.

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Status
- Click Execute Query to populate the details of the transaction in the Inbound NACHA Payment View screen.

Trace Number

This is a unique identification of each ACH entry record in the outgoing NACHA file, which is generated during file generation.

Batch Number

This is a unique identification of every batch in the outgoing NACHA file, which is generated during file generation.

For more details on Main, Pricing tabs refer to 'PNDITONL' screen details above.

3.2.4.1 Exceptions Tab

User can view all the details pertaining to Return transactions, Dispatch Details received and the External system status by clicking the 'Exceptions' tab. These will be just display details..

The screenshot shows the 'Exceptions' tab of a transaction processing application. At the top, there are search fields for Transaction Branch Code, Transaction Reference Number, File Reference Number, Branch Name, Network Code, Batch Number, Host Code, Network Description, Trace Number, Host Description, NACHA Entry Type (set to 'ACH Credit'), Source Code, Standard Entry Class Code, and Source Description. Below these are sections for 'Return Transaction Details' (Return Reference, Return Date, Return Reason Code, Addenda Information, Reason Description, FX Reference Number, Transaction Code, Exchange Rate), 'Dispatch Details' (Dispatch Status, Dispatch Reference Number, Dispatch Date, Batch Number, Trace Number), and 'External System Status' (Sanction Check Status, External Credit approval Status, Sanction Check Reference, External Credit Approval Reference, External Exchange Rate Status, External Exchange Rate Reference). At the bottom, there are links for 'View Queue Action', 'UDF', 'MIS', 'View Repair Log', and 'Accounting Entries', along with fields for 'Maker ID', 'Checker ID', 'Authorization Status', 'Checker Date Stamp', and 'Maker Date Stamp'. A red 'Exceptions' tab is highlighted. The bottom right corner has an 'Exit' button.

3.2.4.2 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen, where the Transaction Reference Number is auto populated and related details are displayed.

The screenshot shows the 'View Queue Action Log' screen. At the top, there is a search field for 'Enter Query' and a 'Transaction Reference Number' field. Below is a table with columns: Transaction Reference Number, Action, Remarks, Queue Code, Authorization Status, Maker Id, and Maker Date Stamp. The table has a header row with these column names. At the bottom, there are buttons for 'View Request Message' and 'View Response Message', and an 'Exit' button.

Following details are displayed:

- Transaction Reference Number
- Network Code

- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

User can view the request sent and the corresponding response received for each row in Queue Action Log.

Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External Account Check
- External FX fetch
- External price fetch
- Accounting system

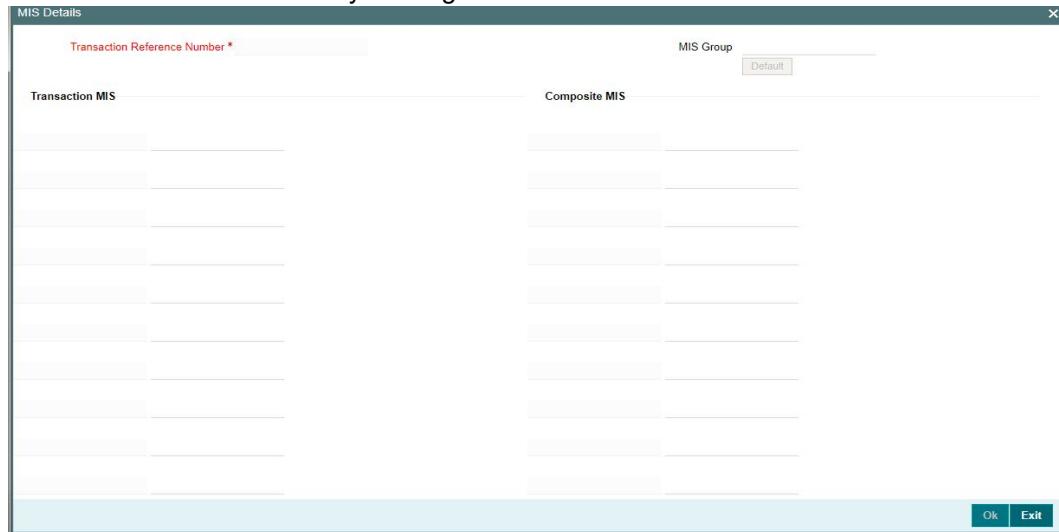
3.2.4.3 UDF Tab

You can invoke this screen by clicking 'UDF' tab in the screen.



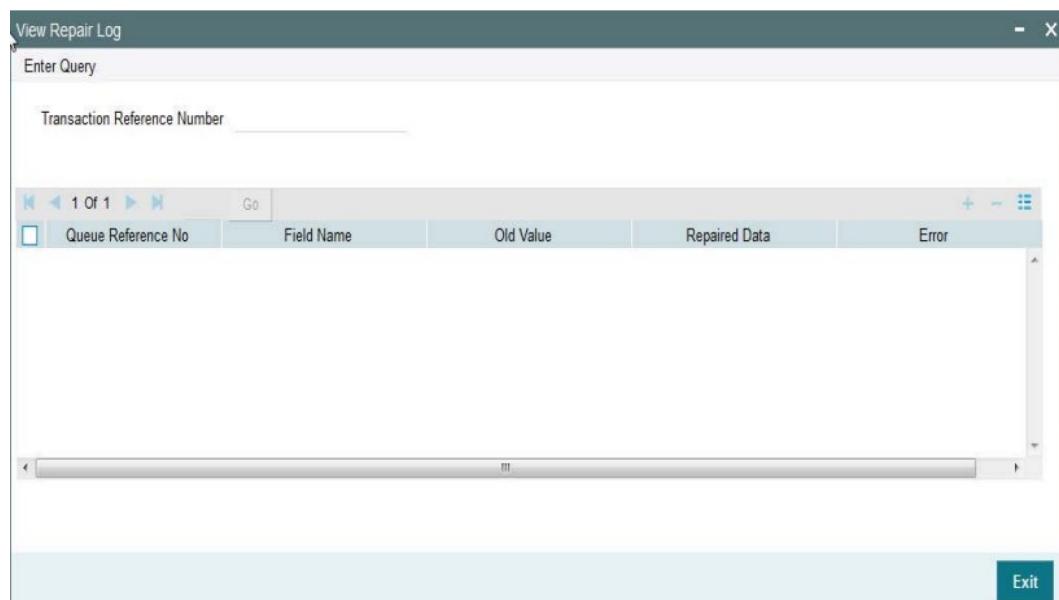
3.2.4.4 MIS Tab

You can invoke this screen by clicking 'MIS' tab in the screen.



3.2.4.5 View Repair Log

User can view all the Repair actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Repair Log' button in View screen, where the Transaction Reference Number is auto populated and related details are displayed.

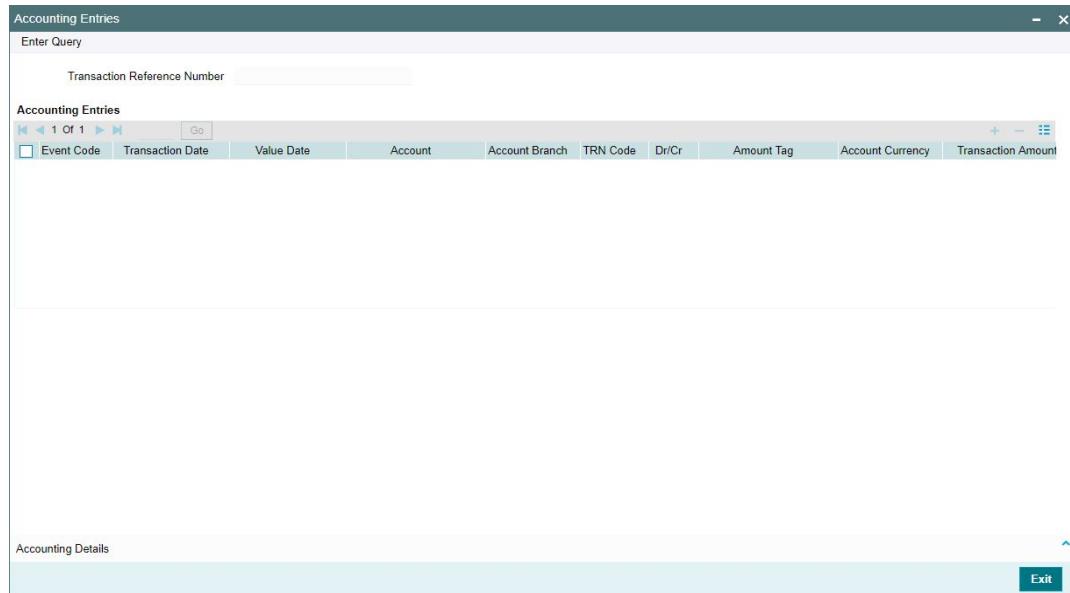


Following details are displayed:

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

3.2.4.6 Accounting Entries Tab

You can view the Accounting Entries posted for the Inbound NACHA Payment in Accounting entries Tab.

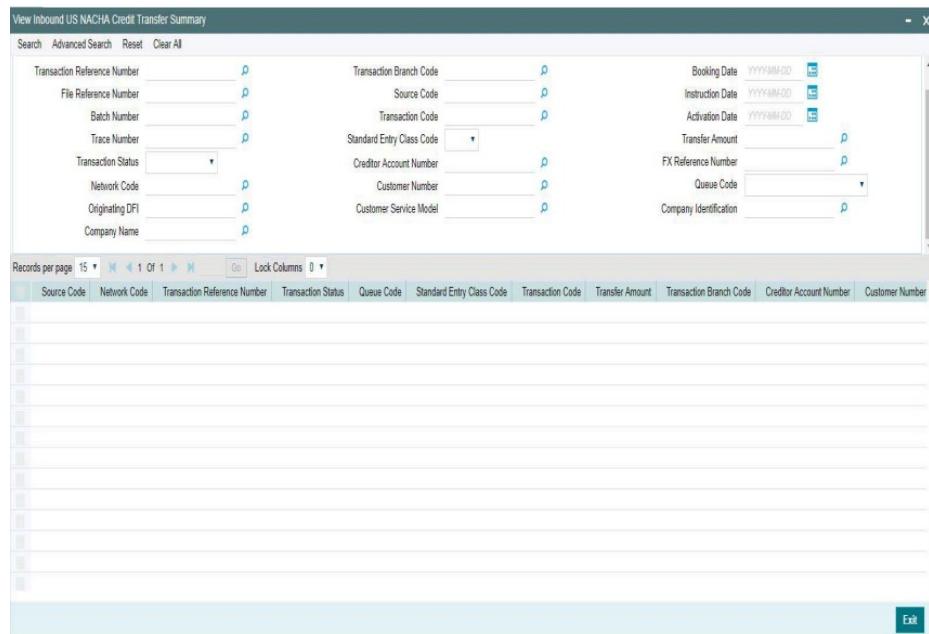


By default, the following attributes of the **Accounting Entries** tab are displayed:

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

3.2.4.7 NACHA Inbound Credit Transfer View Summary

You can view the Inbound NACHA credit transfer records in this screen. You can invoke 'View Inbound US NACHA Credit Transfer Summary' screen by typing 'PNSIVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Transaction Reference Number
- File Reference Number
- Batch Number
- Trace Number
- Transaction Status
- Network Code
- Originating DFI
- Company Name
- Transaction Branch Code
- Source Code
- Standard Entry Class Code
- Creditor Account Number
- Customer Number
- Customer Service Model
- Booking Date
- Instruction Date
- Activation Date
- Transfer Amount
- FX Reference Number
- Queue Code
- Company Identification

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

3.3 NACHA Debit Transfers

NACHA inbound and outbound Debit transfer transactions can be booked and viewed through these screens.

3.3.1 Outbound NACHA Debit Transfer Input

You can invoke "Outbound US NACHA Debit Transaction Input" screen by typing the function ID 'PNDODONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...

Specify the following fields:

Transaction Branch Code

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

Branch Name

The system defaults the Branch Name on clicking New button.

Host Code

The system defaults the host code description of the transaction branch.

Source Code

Defaulted as 'MANL'; for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Source Description

The system defaults the description of the source code.

Transaction Reference Number

This is a unique identifier of the NACHA payment transaction and auto-generated by the system based on the common transaction reference generation logic.

For more details on reference generation logic, refer to Payments Core User Manual.

Network Code

Select the appropriate Network Code from the list of values. System defaults the NACHA Network, If only one is maintained.

Network Description

The system defaults the description of the Network code displayed

NACHA Entry Type

This would be a defaulted to “ACH Debit”, to indicate that the transaction is NACHA Debit transfer.

Standard Entry Code

Select the required SEC codes – The values are CCD, CTX, PPD, ARC, BOC and POP.

User Reference

The system defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number

Source Reference Number

The system displays the Source Reference Number provided by the channel or any other source for the transaction. You can input the value for manually booked transaction.

3.3.1.1 Main Tab

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

- Company Details:** Includes fields for Company Identification*, Company Name, Company Entity Description*, Company Discretionary Data, and Company Descriptive Data.
- Creditor Details:** Includes fields for Creditor Account Number, Creditor Name, Account Currency, Account Branch, Customer Number, Customer Service Model, and Credit Amount.
- Collection Details:** Includes fields for Booking Date (YYYY-MM-DD), Instruction Date* (YYYY-MM-DD), Transfer Currency*, Transfer Amount*, Exchange Rate, FX Reference Number, and Remarks.
- Entry Details:** Includes fields for Receiving DFI*, Receiving DFI Name, Receiver Account Number*, Individual Identification Number, Individual Name, Identification Number, and Receiving Company Name.
- Transaction Details:** Includes fields for Transaction Code*, Transaction Code Description, Discretionary Data, Check Serial Number, Terminal City, Terminal State, and Transaction Dates (Revised Instruction Date, Settlement Date, Debit Value Date, Credit Value Date, Dispatch Date, all in YYYY-MM-DD format).
- Accounting Details:** Includes fields for Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, and Authorization Status.

Company Details

Company Identification

Select a Company Id of the Originator from a LOV that fetches Company Id records from the existing Company Identification Maintenance (PMDORGDT).

Company Name

System defaults the Company Name on selecting the Company ID.

Company Entry Description

Select the Company Entry Description from the list of values. Specify the data as per the ACH entry in the Outbound file.

Company Discretionary Data

Select the Company Discretionary Data from the list of values. Specify the data as per the ACH entry in the Outbound file.

Company Descriptive Date

Select the data from the list of values. In Outbound ACH Debit transaction, even if this field contains one of the standard keywords for same-day settlement cycles, the same would not be considered by system.

Creditor Details

System defaults the Creditor Details on selecting the Company Id. The Creditor account mapped to the corresponding Company ID in 'Company ID - Account Mapping Detailed' (PMDCIACC) screen gets defaulted here.

Following details are defaulted in Creditor Details section:

- Creditor Account Number
- Creditor Name
- Account Currency
- Account Branch
- Customer Number
- Customer Service Model
- Credit Amount (if any)

Collection Details**Booking Date**

System defaults the booking date as application server date.

Instruction Date

This will be the Instruction (Value) date of the ACH Debit transaction i.e. the intended Collection Date, as instructed by the customer.

Transfer Currency

Specify the currency of Outbound payment, which would be defaulted and fixed to USD.

Transfer Amount

Amount of the Outbound Debit transaction in the Transfer currency. This amount is populated in the Amount field of the Entry Details record.

Exchange Rate

If Transfer currency & originator account currency are different then Exchange rate can be provided by user. System retains the input value and validate the same against override and stop variances maintained at Network Preferences.

FX Reference Number

This Fx reference number is sent in the External Fx rate request during processing.

Remarks

Specify the remarks, if any for the outbound debit transfer transaction.

Entry Details**Receiving DFI**

Select a 9 digit ABA number of the Receiving DFI (RDFI) using a LOV that would fetch values from the NACHA participants directory (FedACH directory) maintenance.

Receiving DFI Name

System defaults the DFI Name on selecting Receiving DFI.

Receiver Account Number

Specify the valid receiver account number.

Individual Identification Number

This field would be mandatory for input only when the selected SEC code is "CIE", and optional for other applicable SEC codes like POS, PPD, WEB and so on.

Individual Name

Specify the Individual Name

Identification Number

This field is optional for the applicable SEC codes like CCD, CTX etc. This field typically need to have the customer or accounting identification number (normally issued by Originator) by which the Receiver is known to the Originator.

Receiving Company Name

Specify the Receiving Company Name.

Transaction Code

Select relevant options for the ACH Debit transaction of selected SEC code,

Transaction Code Description

System defaults the transaction code description on selecting the valid Transaction Code.

Discretionary Data

Specify the Discretionary Data.

Check Serial Number

Specify the serial number of the physical cheque which is being collected through this ACH Debit transaction.

Terminal City

Specify the truncated name or abbreviation identifying a city, town or village in which the Point of Purchase electronic terminal is present where the original cheque based transaction happened.

Terminal State

Specify the 2 character state code of a US state in which the city, town or village is present where the Point of Purchase electronic terminal is present.

Transaction Dates

Revised Instruction Date

Revised Instruction Date is auto populated.

As part of Processing dates resolution step during processing, Instruction date would be validated to be a working day for NACHA. This date would be adjusted (moved ahead), if required, which would then be populated in this field

Settlement date

This would be same as the Revised Instruction date. This is the date on which the settlement with the Originator would happen i.e. the originator account would be credited (posted) with Credit Value date.

Debit Value Date

The value date with which the debit to Clearing GL would be done as part of the DRLQ event of transaction accounting on the Settlement date. This date would be same as Settlement date. This will be a View only field.

Credit Value Date

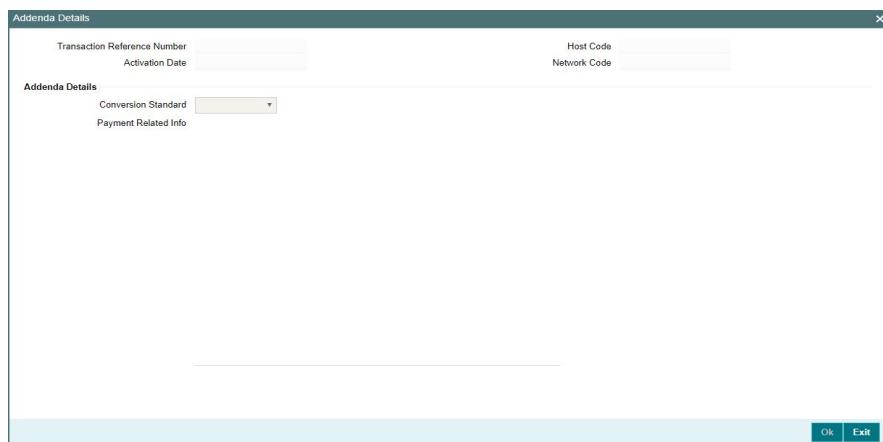
The value date with which the credit to Originator account would be done as part of the CRLQ event of transaction accounting on the Settlement date. This date would be calculated as Revised Instruction Date plus 2 NACHA business days. This will be a View only field.

Dispatch Date

The date on which the transaction would be dispatched to NACHA as part of an Outbound NACHA file.

3.3.1.2 Addenda Details Button

Click on this button to capture Additional Payment Related Information in the Addenda record for the ACH entry in the outbound file.



System defaults the following details on clicking 'Addenda Details' button in the main screen:

- Transaction Reference Number
- Activation Date
- Host Code
- Network Code

Specify the following fields:

Addenda Details

Conversion Standard

Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda record(s) in the NACH file:

- ASC X12.5 (Interchange Control Structure)
- ASC X12.6 (Application Control Structure)
- Payment related UN/EDIFACT syntax
- ANSI ASC X12 transaction set containing a BPR or BPS data segment

Payment Related Info

Specify Payment Related Info. Data only up to 80 characters would be allowed since only a max. of 1 Addenda record is allowed. Addenda record is optional for these SEC codes

Enrich Button

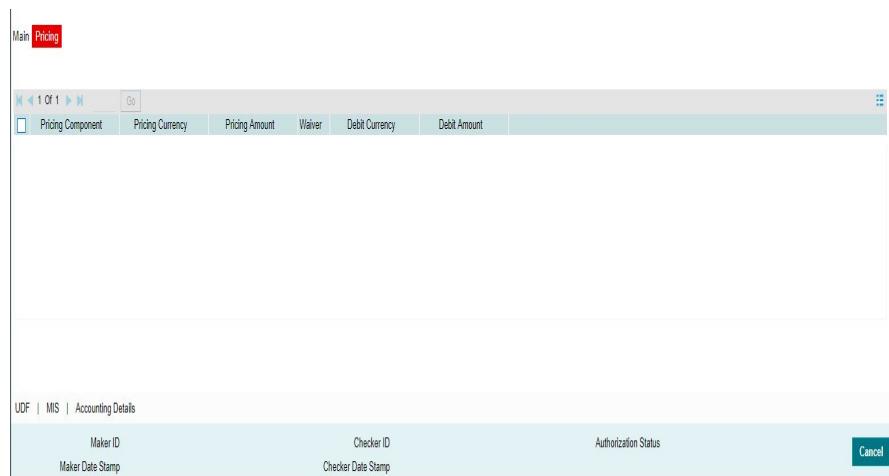
On click of this button, System Computes the Exchange Rate & Charges if applicable.

Exchange rate is computed if the creditor account currency is different from Transfer currency. User can view the computed rate in the Exchange Rate field in Main Tab.

User can view the computed Charges in pricing Tab.

3.3.1.3 Pricing Tab

Click on Pricing tab to view the Pricing details. For more details on fields, refer to section 3.2.1.2.



Pricing Component	Pricing Currency	Pricing Amount	Waiver	Debit Currency	Debit Amount

UDF | MIS | Accounting Details

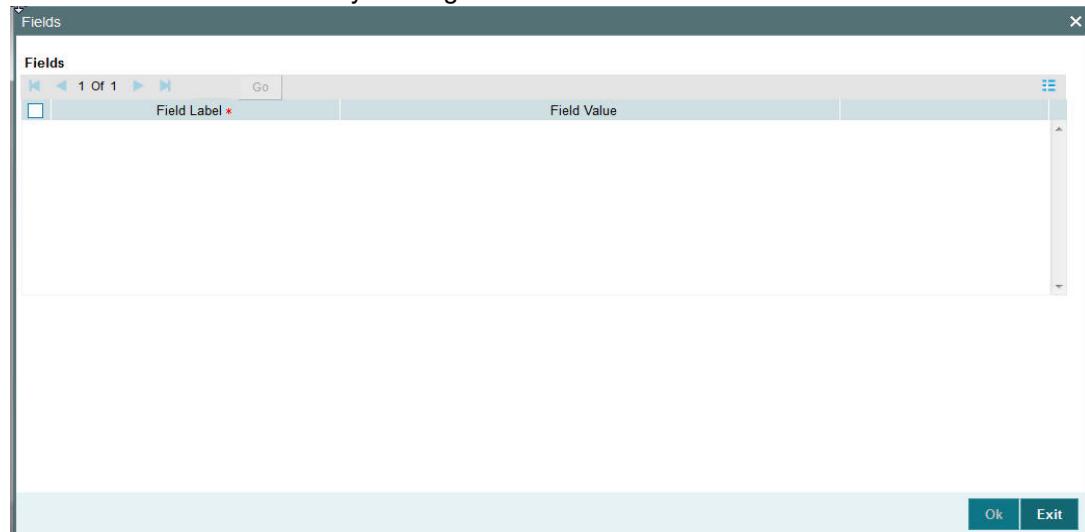
Maker ID: [] Checker ID: [] Authorization Status: []

Maker Data Stamp: [] Checker Date Stamp: []

Cancel

3.3.1.4 UDF Tab

You can invoke this screen by clicking 'UDF' tab in the screen.

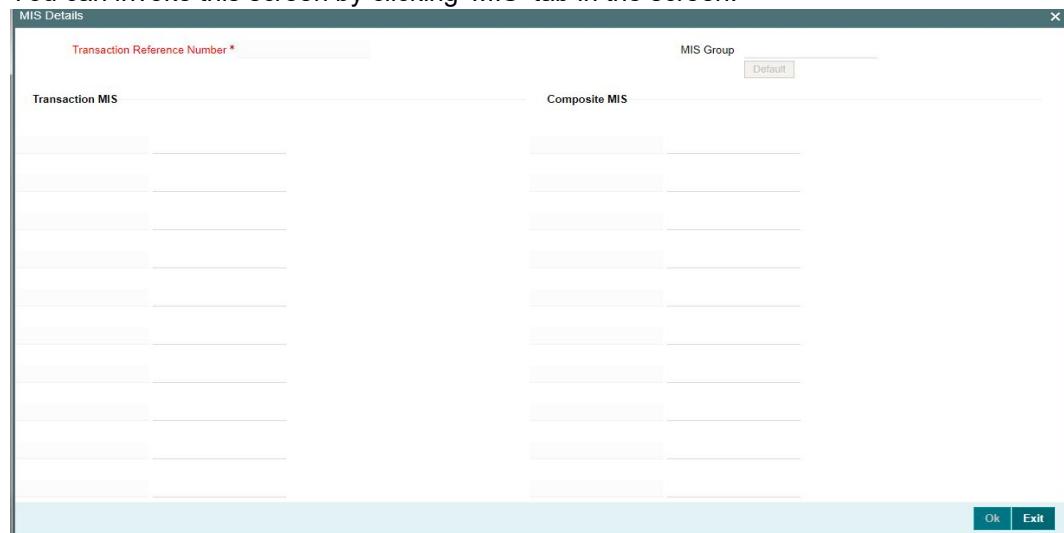


Fields	
Field Label *	Field Value
1 Of 1	Go

Ok | Exit

3.3.1.5 MIS Tab

You can invoke this screen by clicking 'MIS' tab in the screen.



Transaction MIS	Composite MIS

Transaction Reference Number *

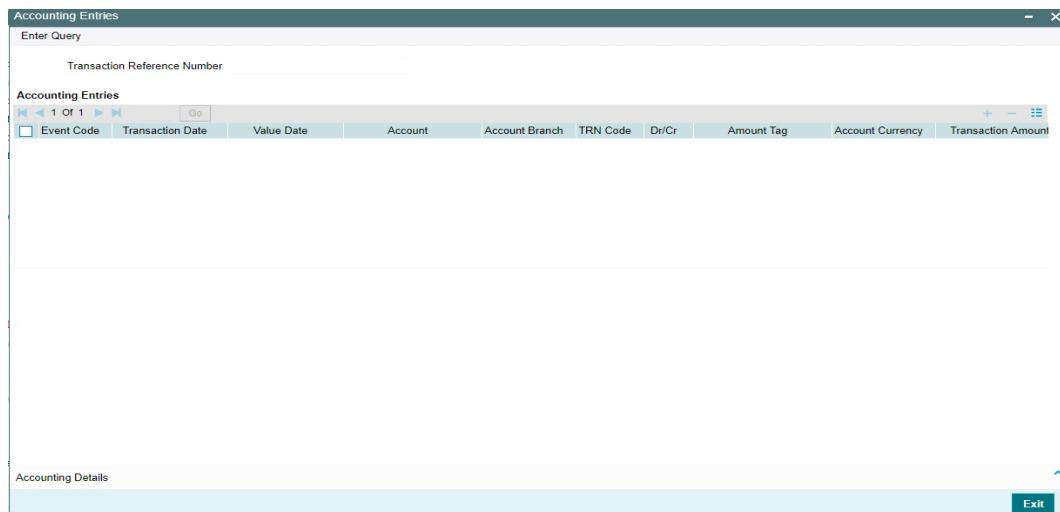
MIS Group

Default

Ok | Exit

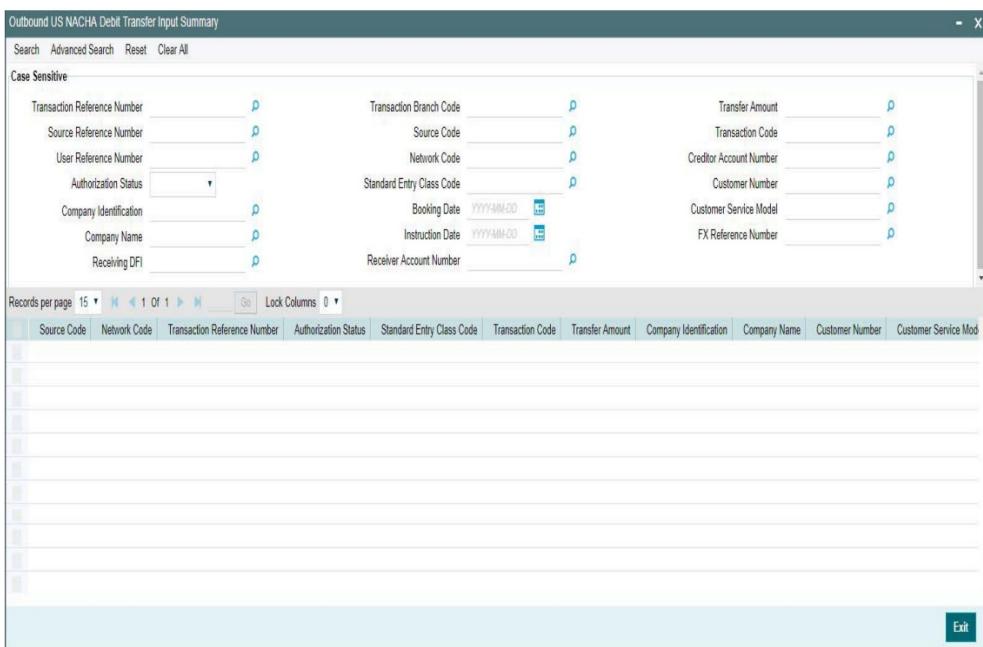
3.3.1.6 Accounting Details Tab

You can view the Accounting Entries posted for the Outbound NACHA Debit Transfer in Accounting entries Tab.



3.3.1.7 Outbound NACHA Debit Transfer Input Summary

You can invoke “Outbound US NACHA Debit Transfer Input Summary” screen by typing ‘PNSODONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Transaction Reference Number
- Source Reference Number
- User Reference Number

- Authorization Status
- Company Identification
- Company Name
- Receiving DFI
- Transaction Branch Code
- Source Code
- Network Code
- Standard Entry Class Code
- Booking Date
- Instruction Date
- Receiver Account Number
- Transfer Amount
- Transaction Code
- Creditor Account Number
- Customer Number
- Customer Service Model
- FX Reference Number

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

3.3.2 Outbound NACHA Debit Transfer View

You can view the Outbound NACHA Debit transfer transactions through this screen.

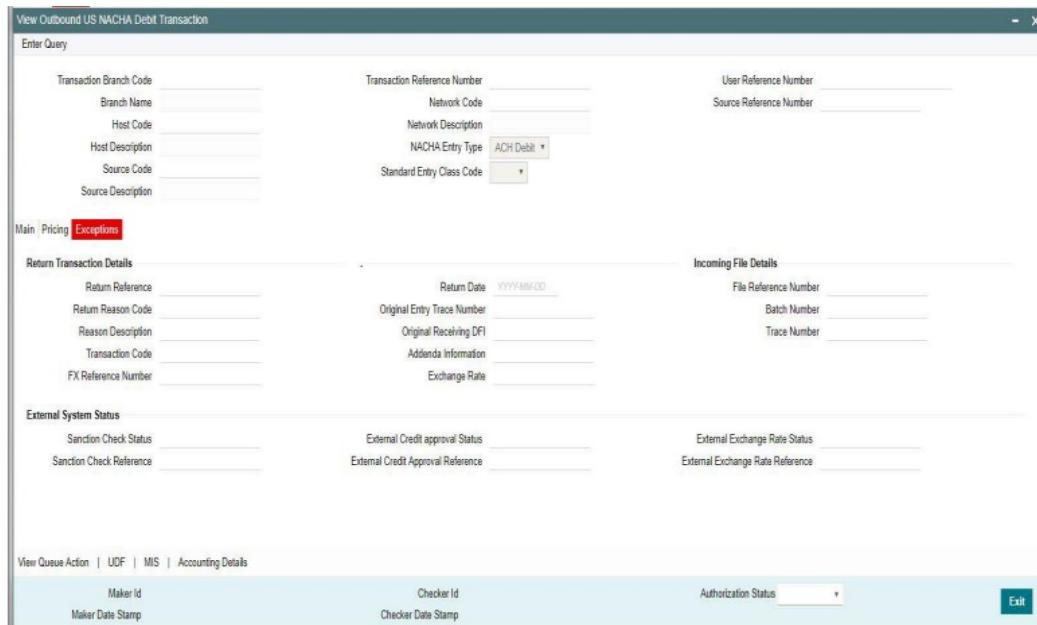
You can invoke 'View Outbound US NACHA Debit Transaction' screen by typing 'PNDODOVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

- From this screen, click Enter Query. The Transaction Reference field gets enabled, for the user to specify the Reference Number.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - Transaction Status
 - External System Status
- Click Execute Query to populate the details of the transaction in the Outbound NACHA ACH Debit Detailed View screen.

For more details on Main, Pricing tabs, refer to 'PNDODONL' screen details above.

3.3.2.1 Exceptions Tab

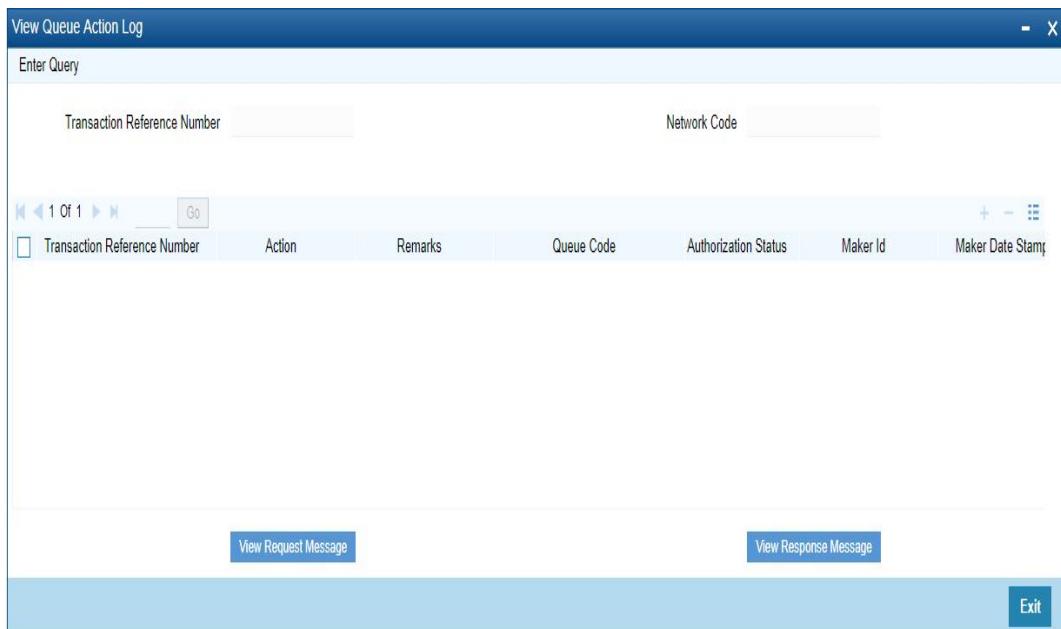
User can view all the details pertaining to Return transactions, Incoming file details received and the External system status by clicking the 'Exceptions' tab. These will be just display details.



The screenshot shows the 'View Outbound US NACHA Debit Transaction' interface. At the top, there is a search bar labeled 'Enter Query'. Below it, there are several input fields for transaction details: Transaction Branch Code, Transaction Reference Number, User Reference Number; Branch Name, Network Code, Source Reference Number; Host Code, Network Description; Host Description, NACHA Entry Type (set to 'ACH Debit'); Source Code, Standard Entry Class Code; and Source Description. The 'Exceptions' tab is selected. Under 'Return Transaction Details', there are fields for Return Reference, Return Date (YYYY-MM-DD), Return Reason Code, Original Entry Trace Number, Reason Description, Original Receiving DFI, Transaction Code, Addenda Information, and FX Reference Number, Exchange Rate. Under 'External System Status', there are fields for Sanction Check Status, External Credit approval Status, Sanction Check Reference, External Credit Approval Reference, External Exchange Rate Status, and External Exchange Rate Reference. At the bottom, there are buttons for 'View Queue Action', 'UDF', 'MIS', and 'Accounting Details', along with fields for Maker Id, Checker Id, Authorization Status, and dates. There is also an 'Exit' button.

3.3.2.2 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen, where the Transaction Reference Number is auto populated and related details are displayed. For more details on the fields refer to section 3.2.4.1



The screenshot shows the 'View Queue Action Log' interface. At the top, there is a search bar labeled 'Enter Query'. Below it, there are input fields for Transaction Reference Number and Network Code. The main area is a table with the following columns: Transaction Reference Number, Action, Remarks, Queue Code, Authorization Status, Maker Id, and Maker Date Stamp. The table shows 1 of 1 record. Navigation buttons include 'Go', 'View Request Message', and 'View Response Message'. There are also buttons for 'Exit' and a toolbar with icons for adding, deleting, and filtering data.

3.3.2.3 UDF Tab

You can invoke this screen by clicking 'UDF' tab in the screen.

Fields

Field Label *	Field Value
<input type="checkbox"/>	

1 Of 1 Go

Ok Exit

3.3.2.4 MIS Tab

You can invoke this screen by clicking 'MIS' tab in the screen.

You can inverse this screen by clicking MIS tab in the screen.

MIS Details

Transaction Reference Number *

Transaction MIS

Composite MIS

MIS Group

Default

Ok Exit

3.3.2.5 Accounting Details Tab

You can view the Accounting Entries posted for the Outbound NACHA ACH debit Payment in Accounting Details tab. For more details on fields, refer to 3.2.4.4

Accounting Entries

Enter Query

Transaction Reference Number

Accounting Entries

1 Of 1

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

Accounting Details

Exit

3.3.2.6 Outbound NACHA Debit Transfer View Summary

You can invoke 'View Outbound US NACHA Debit Transfer Summary' screen by typing 'PNSODOVV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

View Outbound US NACHA Debit Transfer Summary

Search Advanced Search Reset Clear All

Transaction Reference Number	Transaction Branch Code	Booking Date
Source Reference Number	Source Code	Instruction Date
User Reference Number	Network Code	Revised Instruction Date
Transaction Status	Standard Entry Class Code	Settlement Date
Company Identification	Creditor Account Number	Customer Service Model
Company Name	Customer Number	Transfer Amount
Receiving DFI Identification	Receiver Account Number	Transaction Code
Dispatch Status	Queue Code	Dispatch Reference Number
FX Reference Number		

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

Source Code	Network Code	Transaction Reference Number	Transaction Status	Queue Code	Standard Entry Class Code	Transaction Code	Transfer Amount	Transaction Branch Code	Company Identification	Company Name
-------------	--------------	------------------------------	--------------------	------------	---------------------------	------------------	-----------------	-------------------------	------------------------	--------------

Exit

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

- Transaction Reference Number
- Source Reference Number
- User Reference Number
- Transaction Status
- Company Identification

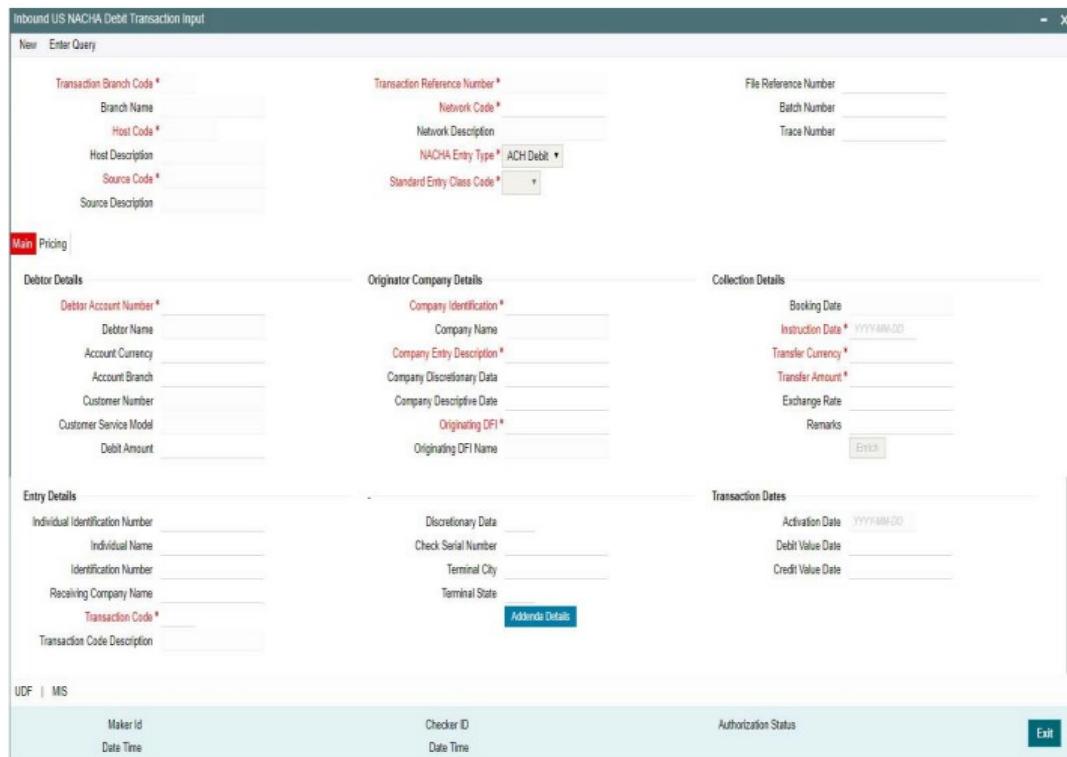
- Company Name
- Receiving DFI Notification
- Dispatch Status
- FX Reference Number
- Source Code
- Network Code
- Standard Entry Class Code
- Creditor Account Number
- Customer Number
- Receiver Account Number
- Queue Code
- Instruction Date
- Revised Instruction Date
- Settlement Date
- Customer Service Model
- Transfer Amount
- Transaction Code
- Dispatch Reference Number

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

3.3.3 Inbound NACHA Debit Transfer Input

You can invoke “Inbound US NACHA Debit Transaction Input” screen by typing the function ID ‘PNDIDONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



Specify the following fields:

Transaction Branch Code

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

Branch Name

The system defaults the Branch Name on clicking New button.

Host Code

The system defaults the host code of the transaction branch.

Host Description

The system defaults the host code description of the transaction branch.

Source Code

Defaulted as ‘MANL’, for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Source Description

The system defaults the description of the source code.

Transaction Reference Number

This is a unique identifier of the NACHA payment transaction and auto-generated by the system based on the common transaction reference generation logic.

For more details on reference generation logic, refer to Payments Core User Manual.

Network Code

Select the appropriate Network Code for US NACHA from the list of values. System defaults the NACHA Network, If only one is maintained.

Transaction Branch

Defaulted with logged in Branch Code

Host Code

Defaulted with Host Code to which the Logged in Branch is associated with

Source Code

Defaulted as 'MANL'; for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Network Code

This is selected by default.

Network Description

The system defaults the description of the Network code displayed.

NACHA Entry Type

System defaults the NACHA Entry Type as 'ACH Debit', to indicate that the transaction is NACHA Debit transfer.

Standard Entry Class code

Select the required SEC codes – The values are CCD, CTX, PPD, ARC, BOC and POP.

File Reference Number

Unique Reference generated by the system for the Inbound NACHA file.

Batch Number

This is a unique identification of every batch in the Inbound NACHA file, to which the Inbound Payment belongs to as per in the received Inbound NACHA File

Trace Number

This is a unique identification of each ACH entry record in the received Inbound NACHA file.

NACHA Entry Type

This would be a defaulted to "ACH Debit", to indicate that the transaction is NACHA Debit transfer.

3.3.3.1 Main Tab

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

- Debtor Details:** Includes fields for Debtor Account Number*, Debtor Name, Account Currency, Account Branch, Customer Number, Customer Service Model, and Debit Amount.
- Originator Company Details:** Includes fields for Company Identification*, Company Name, Company Entry Description*, Company Discretionary Data, Company Descriptive Date, and Originating DFI*.
- Collection Details:** Includes fields for Booking Date, Instruction Date*, Transfer Currency*, Transfer Amount*, Exchange Rate, and Remarks.
- Entry Details:** Includes fields for Individual Identification Number, Individual Name, Identification Number, Receiving Company Name, Transaction Code*, Transaction Code Description, and Addenda Details.
- Transaction Dates:** Includes fields for Activation Date, Debit Value Date, and Credit Value Date.
- UDF | MIS:** Includes fields for MaserId and Date Time, and a sub-section for Checker ID and Date Time.
- Buttons:** An **Exit** button is located in the bottom right corner.

Debtor Details

Debtor Account Number

Select the Customer Account to be debited from the list of values. All the valid account numbers available in the system, would be listed for selection.

System defaults the following details associated to the account, on selecting the valid Debtor Account Number:

- Debtor Name
- Account Currency
- Account Branch
- Customer Number
- Customer Service Model
- Debit Amount (if any)

Originator Company Details

Company ID

Select a Company Id of the Originator from a LOV that fetches Company Id records from the existing Company Identification Maintenance (PMDORGDT).

Company Name

System defaults the Company Name upon selection of the Company Identification.

Company Entry Description

Select the data as per the ACH entry in the Inbound file.

Company Discretionary Data

Specify the data as per the ACH entry in the Inbound file.

Company Descriptive Date

Select the Company Descriptive Date from the list of values. In Outbound ACH Debit transaction, even if this field contains one of the standard keywords for same-day settlement cycles, the same would not be considered by system.

Originating DFI

You can input or search the Originating DFI from the list of values. Select a 9 digit ABA number of the Originating DFI (ODFI) (Creditor bank) which maintains the Originator's account number. This is mandatory.

Originating DFI Name

System defaults the name upon selection of the Originating DFI.

Collection Details**Booking Date**

System defaults the booking date as application server date.

Instruction Date

This will be the Instruction (Value) date of the ACH Debit transaction i.e. the intended Collection Date, as instructed by the customer.

Transfer Currency

Specify the currency of Inbound payment, which would be defaulted and fixed to USD.

Transfer Amount

Amount of the Inbound Debit transaction in the Transfer currency. This amount is populated in the Amount field of the Entry Details record.

Exchange Rate

If Transfer currency & originator account currency are different then Exchange rate can be provided by user. System retains the input value and validate the same against override and stop variances maintained at Network Preferences.

Remarks

Specify the remarks, if any for the inbound debit transfer transaction.

Entry Details**Individual Identification Number**

This field is applicable but optional for SEC code of PPD and CIE.

Individual Name

Specify the Individual Name.

Identification Number

This field is optional for the applicable SEC codes of CCD and CTX.

Receiving Company Name

Specify the Receiving Company Name.

Transaction Code

Select the Transaction Code from the list of values. All relevant options for the ACH Debit transaction of selected SEC code would be listed.

Transaction Code Description

System defaults the transaction code description on selecting the valid Transaction Code.

Discretionary Data

Specify the Discretionary Data.

Check Serial Number

Specify the serial number of the physical cheque which is being collected through this ACH Debit transaction.

Terminal City

Specify the truncated name or abbreviation identifying a city, town or village in which the Point of Purchase electronic terminal is present where the original cheque based transaction happened.

Terminal State

Specify the 2 character state code of a US state in which the city, town or village is present where the Point of Purchase electronic terminal is present.

Transaction Dates

Activation Date

This is the date on which transaction would be processed, and would be same as Instruction Date. No Branch Holiday check would be done on the Activation Date.

Debit Value Date

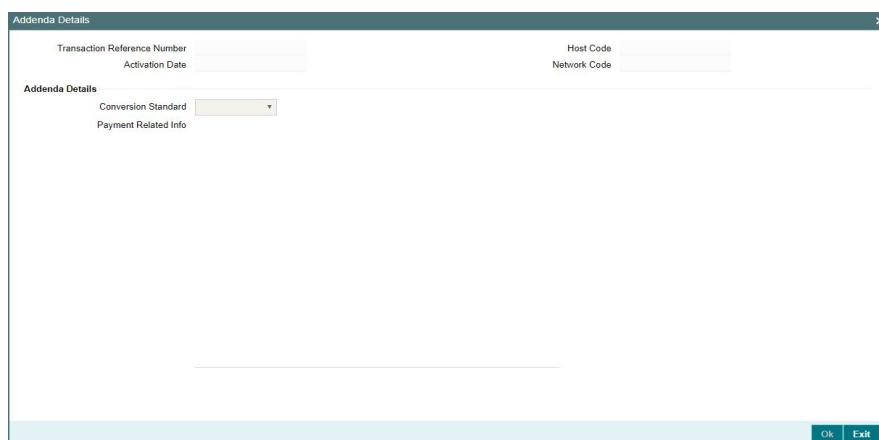
The value date with which the debit to Receiver account would be done as part of the DRLQ event of transaction accounting on the Activation date. This date would be same as Instruction date. This will be a View only field. This will be a View only field.

Credit Value Date

The value date with which the credit to Clearing GL would be done as part of the CRLQ event of transaction accounting on the Settlement date. This date would be same as Instruction Date. This will be a View only field.

3.3.3.2 Addenda Details Button

Click on this button to capture Additional Payment Related Information in the Addenda record for the ACH entry in the inbound file. For more details on the fields, refer to section 3.3.3.1



Enrich Button

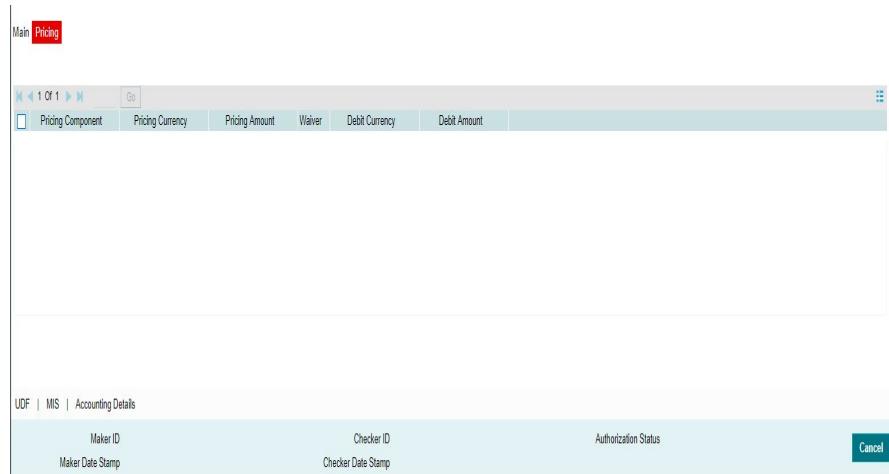
On click of this button, System Computes the Exchange Rate & Charges if applicable.

Exchange rate is computed if the creditor account currency is different from Transfer currency. User can view the computed rate in the Exchange Rate field in Main Tab.

User can view the computed Charges in pricing Tab.

3.3.3.3 Pricing Tab

Click on Pricing tab to view the Pricing details. For more details on fields, refer to section 3.2.1.2.



Main **Pricing**

1 Of 1 Go

Pricing Component	Pricing Currency	Pricing Amount	Waiver	Debit Currency	Debit Amount

UDF MIS Accounting Details

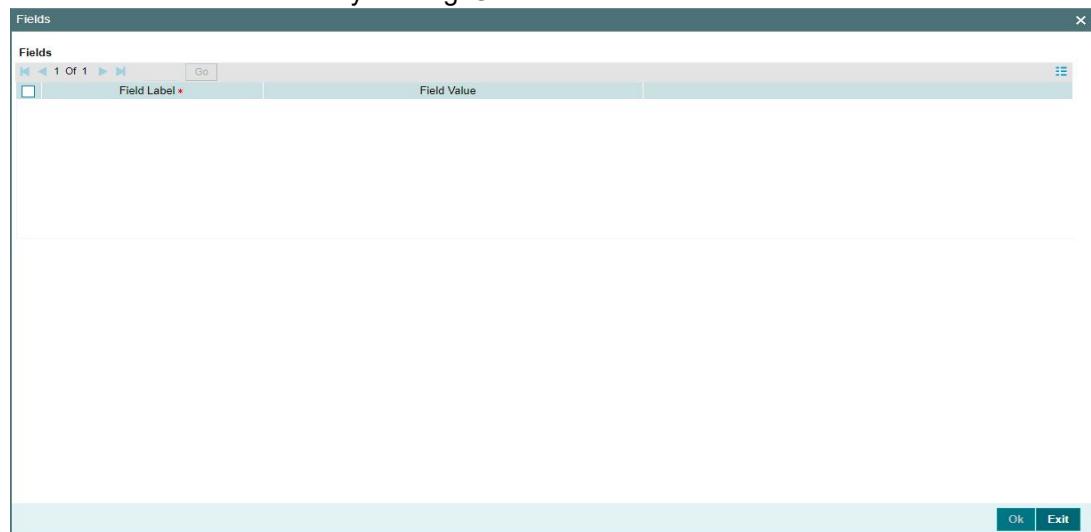
Maker ID Checker ID Authorization Status

Maker Date Stamp Checker Date Stamp

Cancel Ok

3.3.3.4 UDF Tab

You can invoke this screen by clicking 'UDF' tab in the screen.



Fields

1 Of 1 Go

Field Label *	Field Value

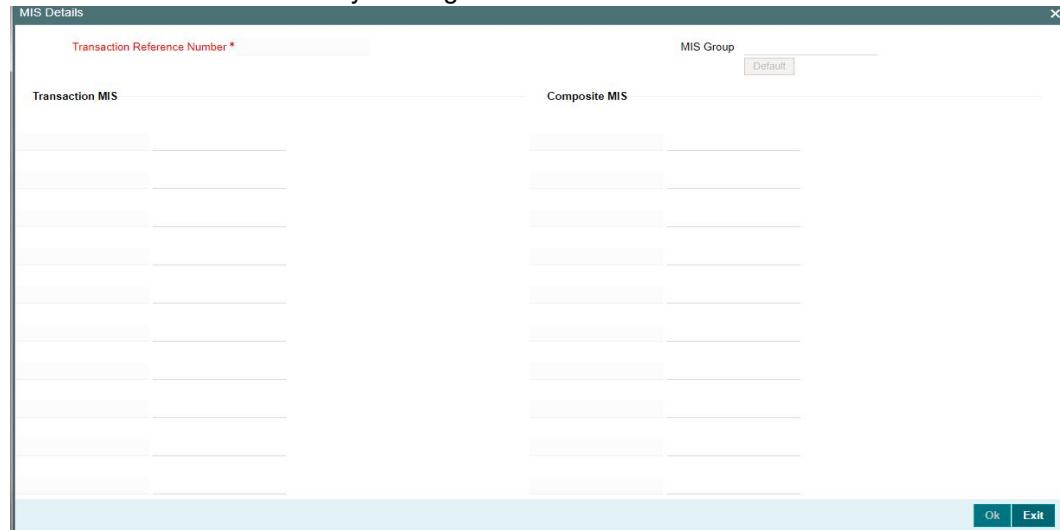
Fields

Field Label * Field Value

Ok Exit

3.3.3.5 MIS Tab

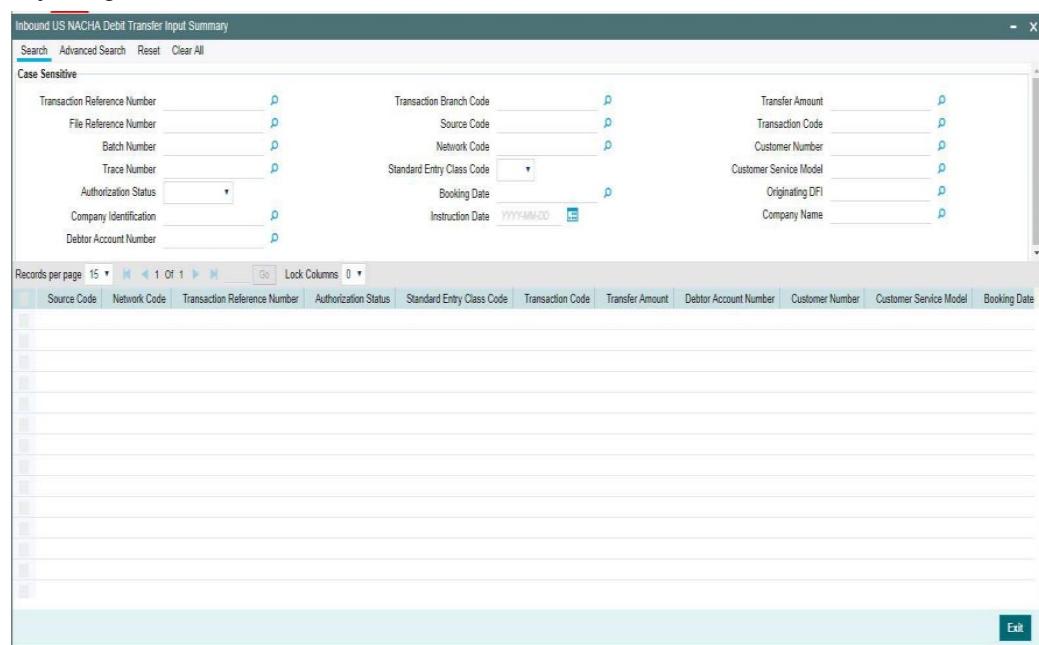
You can invoke this screen by clicking 'MIS' tab in the screen.



The MIS Details screen displays two main sections: 'Transaction MIS' on the left and 'Composite MIS' on the right. Each section contains a list of items, likely representing MIS groups. At the top right of the screen is a 'MIS Group' dropdown menu with 'Default' selected. The bottom right corner features 'Ok' and 'Exit' buttons.

3.3.3.6 Inbound NACHA Debit Transfer Input Summary

You can invoke "Inbound US NACHA Debit Transfer Input Summary" screen by typing 'PNSIDONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



The Inbound US NACHA Debit Transfer Input Summary screen is a search interface. It includes a toolbar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' buttons. Below the toolbar are search parameters: 'Case Sensitive' checkbox, 'Transaction Reference Number', 'File Reference Number', 'Batch Number', 'Trace Number', 'Authorization Status' dropdown, 'Company Identification', and 'Debtor Account Number'. To the right of these are fields for 'Transaction Branch Code', 'Source Code', 'Network Code', 'Standard Entry Class Code' dropdown, 'Booking Date', 'Instruction Date' (with a calendar icon), 'Transfer Amount', 'Transaction Code', 'Customer Number', 'Customer Service Model', 'Originating DFI', and 'Company Name'. At the bottom is a grid table with columns: 'Records per page: 15', search icons, 'Lock Columns: 0', and a 'Go' button. The grid displays rows of data with columns: Source Code, Network Code, Transaction Reference Number, Authorization Status, Standard Entry Class Code, Transaction Code, Transfer Amount, Debtor Account Number, Customer Number, Customer Service Model, and Booking Date. The bottom right corner has an 'Exit' button.

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

- Transaction Reference Number
- File Reference Number
- Batch Number
- Trace Number
- Authorization Status
- Company Identification
- Debtor Account Number

- Transaction Branch code
- Source Code
- Network Code
- Standard Entry Class Code
- Booking Date
- Instruction Date
- Transfer Amount
- Transaction Code
- Custom Number
- Customer Service Model
- Originating DFI

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

3.3.4 Inbound NACHA Debit Transfer View

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

- From this screen, click Enter Query. The Transaction Reference field gets enabled, for the user to specify the Reference Number.

- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - Transaction Status
 - External System Status
- Click Execute Query to populate the details of the transaction in the Inbound NACHA ACH Debit Detailed View screen.

For more details on Main, Pricing tabs, refer to 'PNDIDONL' screen details above.

3.3.4.1 Exceptions Tab

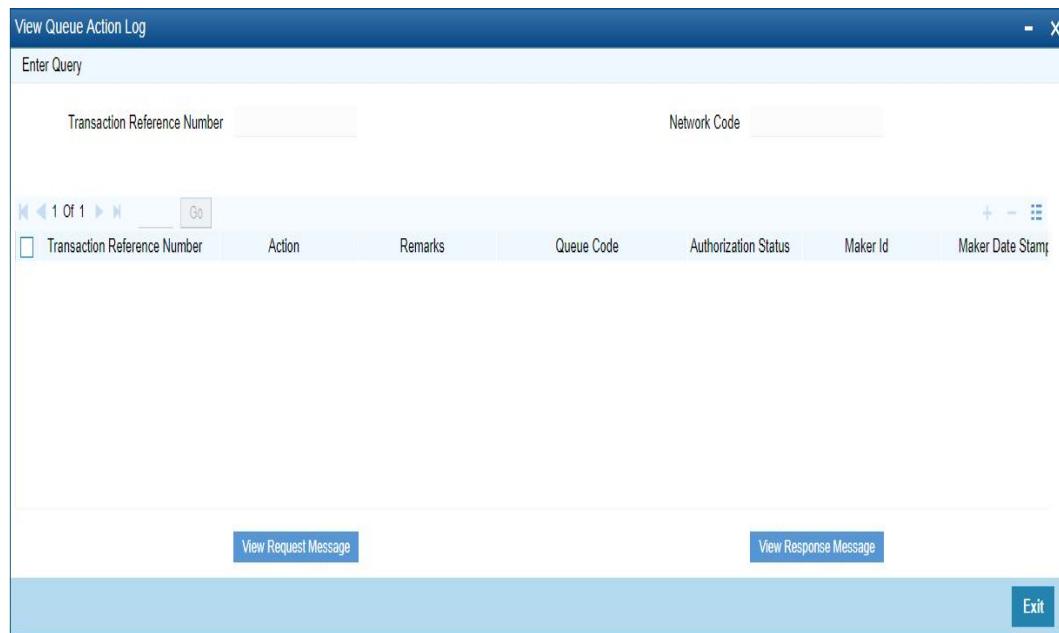
User can view all the details pertaining to Return transactions, Incoming file details received and the External system status by clicking the 'Exceptions' tab. These will be just display details.

The screenshot shows a software interface for viewing inbound NACHA debit transactions. The 'Exceptions' tab is active. At the top, there are search fields for Transaction Branch Code, Transaction Reference Number, and File Reference Number, along with dropdowns for Network Code, NACHA Entry Type (set to 'ACH Debit'), and Standard Entry Class Code. Below these are sections for 'Return Transaction Details' (Return Reference, Return Reason Code, Reason Description, Transaction Code), 'Dispatch Details' (Return Date, Addenda Information, FX Reference Number, Exchange Rate, Dispatch Status, Dispatch Ref, Dispatch Date, Batch Number, Trace Number), and 'External System Status' (Sanction Check Status, Sanction Check Reference, External Account Check Status, External Account Check Reference, External Exchange Rate Status, External Exchange Rate Reference). At the bottom, there are links for 'View Queue Action', 'UDF', 'MIS', and 'Accounting Entries', along with buttons for 'Maker Id', 'Checker Id', 'Authorization Status', and an 'Exit' button.

3.3.4.2 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen, where the Transaction

Reference Number is auto populated and related details are displayed. For more details on the fields refer to section 3.2.4.1



View Queue Action Log

Enter Query

Transaction Reference Number Network Code

1 Of 1 Go

Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status	Maker Id	Maker Date Stamp
1 Of 1						

[View Request Message](#) [View Response Message](#)

Exit

3.3.4.3 UDF Tab

You can invoke this screen by clicking 'UDF' tab in the screen.



Fields

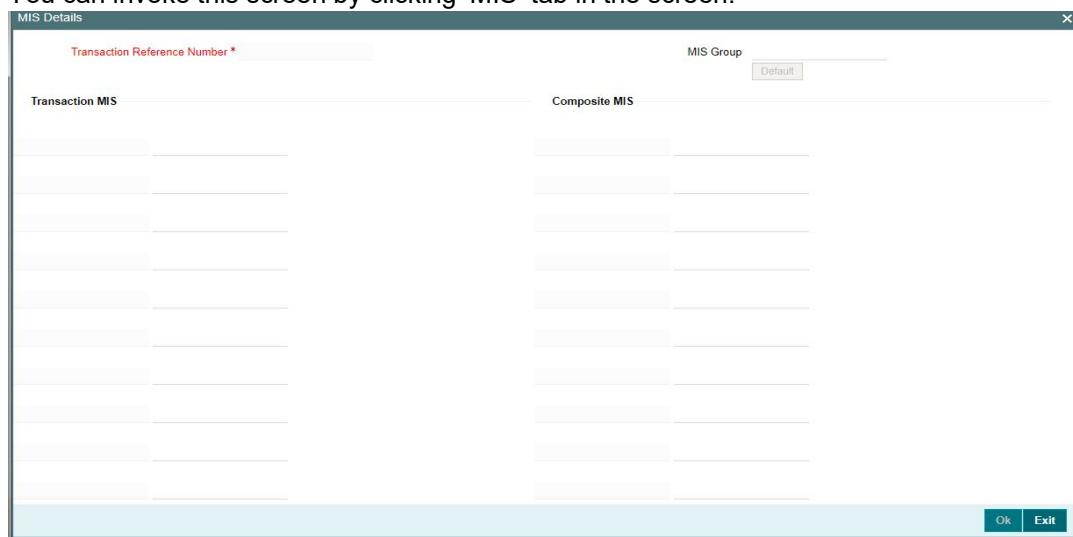
Fields

Field Label *	Field Value
Field Label *	

Ok Exit

3.3.4.4 MIS Tab

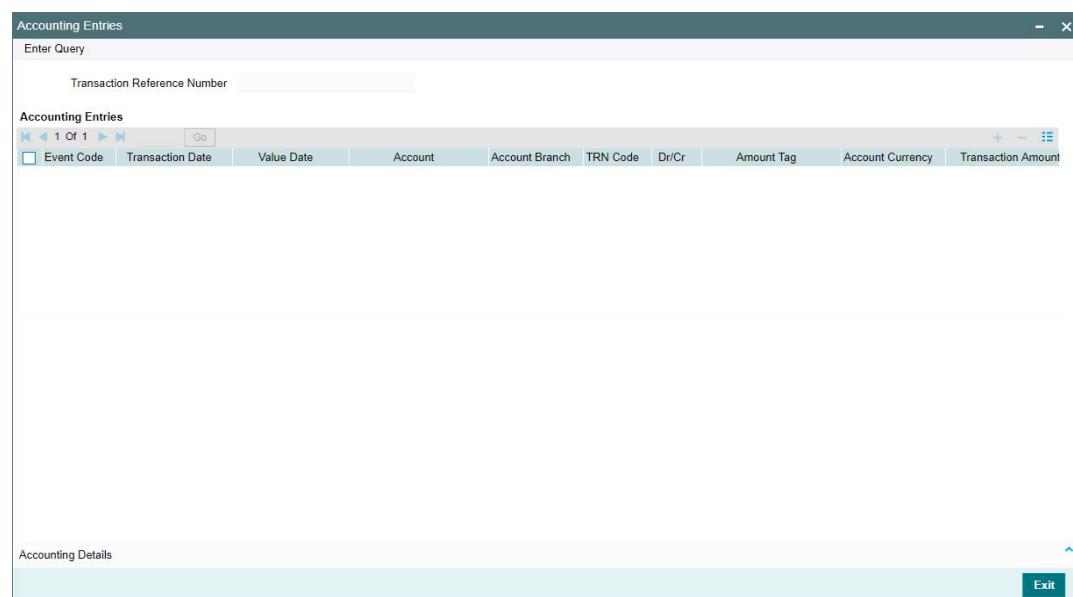
You can invoke this screen by clicking 'MIS' tab in the screen.



The MIS Details screen is a window titled 'MIS Details'. It contains two main sections: 'Transaction MIS' on the left and 'Composite MIS' on the right. Each section has a list of items, represented by horizontal lines. At the top right of the window, there is a 'MIS Group' dropdown menu with 'Default' selected. At the bottom right, there are 'Ok' and 'Exit' buttons.

3.3.4.5 Accounting Entries Tab

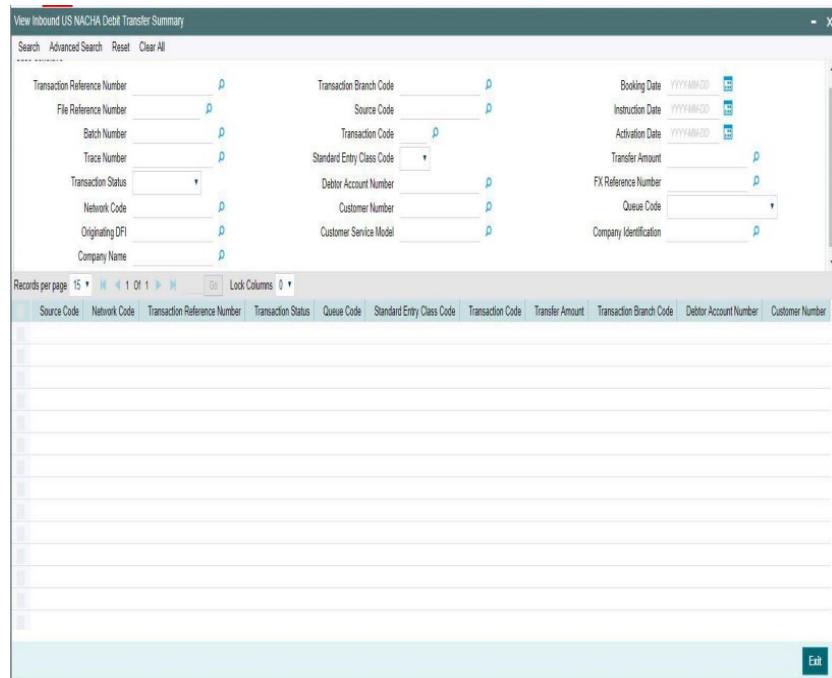
You can view the Accounting Entries posted for the Inbound NACHA Debit Transaction in Accounting Details tab



The Accounting Entries screen is a window titled 'Accounting Entries'. It features a search bar at the top labeled 'Enter Query' and a 'Transaction Reference Number' field. Below the search bar is a table header for 'Accounting Entries' with columns: Event Code, Transaction Date, Value Date, Account, Account Branch, TRN Code, Dr/Cr, Amount Tag, Account Currency, and Transaction Amount. The table body shows one row of data: '1 Of 1'. At the bottom of the screen, there is a section labeled 'Accounting Details' and an 'Exit' button.

3.3.4.6 Inbound NACHA Debit Transfer View Summary

You can invoke “View Inbound US NACHA Debit Transfer Summary” screen by typing ‘PNSIDIVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Transaction Reference Number
- File Reference Number
- Batch Number
- Trace Number
- Transaction Status
- Network Code
- Originating DFI
- Company Name
- Transaction Branch Code
- Source Code
- Transaction Code
- Standard Entry Class Code
- Debtor Account Number
- Customer Number
- Customer Service Model
- Booking Date
- Instruction Date
- Activation Date
- Transfer Amount
- FX Reference Number
- Queue Code

- Company Identification

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

Double click a record or select a record and click on 'Details' button to view the detailed maintenance screen.

4. Function ID Glossary

P

PMDCIACC 3-5, 3-7
PMDFWDIR 2-7
PMDFWUPD 2-9
PMDNCHDR 3-2
PMDNCHUP 3-4
PMSABANR 3-7
PMSCIACC 3-6
PMSFWDIR 2-8
PMSNCHDR 3-3
PNIDIVW 3-59
PNIDONL 3-52, 3-60
PNITONL 3-23, 3-32
PNVIEW 3-32
PNODONL 3-38, 3-47
PNODOVW 3-47
PNTONL 3-8, 3-18
PNVIEW 3-18
PNIDIVW 3-63
PNIDONL 3-58
PNITONL 3-31
PNODONL 3-45
PNODOVW 3-50
PNSTONL 3-17
PQSFWDDQ 2-19
PWDDDMAT 2-19

PWDDDRVW 2-18
PWDISMVW 2-15
PWDITONL 2-13
PWDIVIEW 2-13
PWDNCPRF 2-4
PWDNWPRF 2-1
PWDOTDRC 2-18
PWDOTONL 2-10
PWDOTREV 2-11
PWDVIEW 2-10
PWDRAGMT 2-17
PWDREVR 2-12
PWDSVCME 2-12
PWSDDMAT 2-19
PWSDDRVW 2-18
PWSISMVW 2-15
PWSITONL 2-13
PWSIVIEW 2-14
PWSNCPRF 2-6
PWSNWPRF 2-2
PWSOTDRC 2-18
PWSOTONL 2-10
PWSOTREV 2-11
PWSOUTBR 2-16
PWSRAGMT 2-17
PWSREVR 2-12
PWSSVCME 2-12