Book Transfer User Guide

# Oracle Banking Payments

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Book Transfer User Guide
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# Contents

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# 1. About this Manual

## 1.1    Introduction

This manual is designed to help you to quickly get familiar with Book transfer functionality of Oracle Banking 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 for PM module and PM Dashboard/Query functions |

## 1.3    Documentation Accessibility

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

## 1.4    Organization

This manual is organized into the following chapters:

| Chapter | Description |
|---------|-------------|
| **Chapter 1** | About this Manual gives information on the intended audience. It also lists the various chapters covered in this User Manual. |
| **Chapter 2** | This chapter helps you perform fund transfer between two accounts of the same bank in Payments. |
| **Chapter 3** | Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation |

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## 1.5   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 |

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# 2. Book Transfer

## 2.1    Introduction

You can do fund transfer between two accounts of the same bank in Payments. Account to account transfers can be initiated as single payments or can be initiated as a part of bulk file uploads. A network of type "Book Transfer" has to be maintained in Network Maintenance (PMDNWMNT) for supporting book transfer transactions. 'Book Transfer' is the payment type attached for this network. Payments can be initiated with this Payment type only if both credit and debit accounts are available in External Account Maintenance. Payment type 'Book transfer' allows only 'outgoing' transaction type.

This chapter contains the following sections:

- Section 2.2, "Book Transfer Input"
- Section 2.3, "Book Transfer View"
- Section 2.4, "Book Transfer - Web Services/REST Services"
- Section 2.7, "Book Transfer Processing"

## 2.2    Book Transfer Input

This section contains the below topics:

- Section 2.2.1, "Initiating Book Transfer"
- Section 2.2.1.1, "Main Tab"
- Section 2.2.1.2, "Pricing Tab"
- Section 2.2.1.3, "UDF Tab"
- Section 2.2.1.4, "MIS Tab"
- Section 2.2.1.5, "Accounting Entries Tab"
- Section 2.2.2, "Book Transfer Summary"

### 2.2.1    Initiating Book Transfer

You can initiate book transfer transaction between accounts of the bank using 'Book Transfer Input' screen. You can invoke "Book Transfer Input" screen by typing 'PBDOTONL' 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

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You can specify the following fields:

**Transaction Branch code**

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

**Branch Name**

System defaults the Branch Name of the Transaction Branch Code

**Host Code**

System defaults the host code of transaction branch.

**Host Code Description**

System defaults the description of the host code

**Source Code**

For manually input transactions source code is defaulted as 'MANL'. For transactions received through web services or rest services, the source code is populated as received in the request.

**Source Code Description**

System defaults the description of the Source code

**Network Code**

Select the specific Network Code,when multiples codes are maintained.System defaults the value, when a single 'Network Code' is maintained for the Payment Type

**Network Code Description**

System defaults the description of the Network code

**Transaction Reference number**

The System generates the transaction reference number based on a defined format. For more details on the format, refer to 'Payments Core User Guide'

**User Reference Number**

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

**Source Reference number**

Specify the Source Reference Number

**Template Id**

This field gets disabled, when a new transaction is initiated.

> **Note**
>
> When a Book Transfer transaction is created using a Template through 'PQSTMPLQ' screen, by clicking 'Create Transaction' then, the Template ID and its corresponding details gets defaulted

**Prefunded Payments**

On checking 'Prefunded Payments', Debit Account Number gets defaulted, when the Prefunded GL is defined for that Source and Network

- It is not mandatory to have a debit account /customer for the transaction if Pre funded Payments flag is checked, if the 'Prefunded Payment GL' maintained in Source Maintenance (PMDSORCE).
- If debit account is not available, check 'Prefunded Payments flag and click on 'Enrich' and 'Save' button to populate debit account details.
- System will post the entries as per the GL's maintained

**Credit to GL**

On checking 'Credit to GL' flag, Credit Account details gets populated, with the 'Intermediary Credit GL' defined for that Source and Network

> **Note**
>
> - It is not mandatory to have a credit account for the transaction if Credit to GL flag is checked, if the 'Intermediary Credit GL' is maintained in Source maintenance (PMDSORCE)
> - If credit account is not available, check 'Credit to GL' flag and click on 'Enrich and 'Save' button to populate the Credit account details
> - It is not possible to check both the flags 'Prefunded Payments' and 'Credit to GL' for the same Book Transfer transaction.

### 2.2.1.1 Main Tab

You can capture Debtor/ Creditor and payment details in this screen.



Specify the following details:

**Instructed Currency Indicator**

Indicates if the transfer amount is in Debit or Credit Account's Currency.System defaults the value as Credit Currency

- Instructed Currency Indicator field has the options - Credit Currency and Debit Currency.
- Select 'Credit Currency' option to transfer the amount in Credit Account's Currency and input the 'Credit Amount' field. System disables the 'Debit Amount 'field.
- Select 'Debit Currency' option to transfer the amount in Debit Account's Currency and input the 'Debit Amount' field. System disables the 'Credit Amount' field

**Note**

- When the Debit and Credit Account's currency are same, system computes the equivalent amount as per Instructed currency selected.(i.e.) If Instructed currency is Debit Currency, then system computes the equivalent Credit Amount and displays in 'Credit Amount' field on clicking Enrich and Save
- When the Debit and Credit Currencies are different, system computes the equivalent amount as per the Instructed Currency by applying Exchange Rate.(i.e.) If Instructed Currency is Credit Currency, then system computes the equivalent debit amount in the respective currency by applying exchange rate and displays the same in 'Debit Amount' field on clicking 'Enrich'and 'Save'

### Debtor Details

**Debtor Account Number**

Specify the debtor account number. Alternatively, you can select the debtor account number from the option list. The list displays all open and authorized accounts maintained in the ECA-CIF account mapping.

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**Account IBAN**

System displays the Account IBAN of the debtor account based on the selected Debtor Account Number.

**Account Currency**

System defaults account currency based on the debtor account number selected.

**Debit Currency Name**

System defaults name of the debit currency.

**Account Branch**

System defaults account branch based on the debtor account number selected.

**Debtor Name**

System defaults the name of the Debtor Account holder

**Debit Amount**

Required Debit amount to be entered, if the 'Instructed Currency Indicator 'is selected as Debit Currency.

If the 'Instructed Currency Indicator 'is selected as Credit Currency, then system populates the Debit amount on clicking Enrich, applying the exchange rate

**Customer Number**

System defaults the Customer Number based on the Debit Account Number selected

**Customer Service Model**

System indicates the service model linked to the customer.

**SSI Label**

Select the required SSI label from the list of values.

> **Note**
>
> This list will be populated with valid SSI Labels, applicable for the customer and the Network.

## Creditor Details

**Creditor Account Number**

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

**Account Currency**

The system defaults account currency based on the creditor account number selected.

**Credit Currency Name**

System defaults name of the credit currency.

**Account IBAN**

The system displays the Account IBAN of the Creditor account.

**Account Branch**

The system defaults account branch based on the creditor account number selected.

**Creditor Name**

The system defaults the name of the Credit Account holder.

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**Credit Amount**

Required Credit amount to be entered, if the 'Instructed Currency Indicator 'is selected as Credit Currency.

If the 'Instructed Currency Indicator 'is selected as Debit Currency, then system computes the Credit amount on clicking Enrich, applying the exchange rate

## Payment Details

**Booking Date**

The system defaults the booking date as the application server date.

**Instruction Date**

The system defaults the instruction date as current system date. However you can select a future date. Debit currency, credit currency and network holiday checks are applicable for instruction date.

> **Note**
>
> If instruction date is input as back date, then the same will be moved to current date while processing.

**Activation Date**

Activation Date is derived as Instruction date minus Debit Float Days as maintained in process cut off maintenance. Holiday check is done for activation date based on Branch Holidays maintained if Branch Holiday Check is applicable in Network Preferences.

**Exchange Rate**

Specify the exchange rate if debit account currency and credit account currency is different. The system retains the input value and validate the same against override and stop variances maintained in the Network preference.

> **Note**
>
> – If credit currency & debit currency are different, FX rate can be fetched by pressing enrich button. Rate pick up will be based on FX rate preferences maintained in Network preference screen (PMDNWPRF) & Small FX limits maintained in Network Currency preferences.
>
> – If Credit amount is more than small FX limit, rate pick up will happen during transaction processing, provided External Exchange rate is applicable.
>
> – Exchange rate can be manually provided by user also. System will retain the input value and will validate the same against override and stop variances maintained at Network Preferences.

**FX Reference Number**

Specify the FX Reference Number.

**Remarks**

Specify the internal remarks if any. This is a free text field.

**Enrich button**

Enrich button is provided in transaction input screen to populate exchange rate, debit amount and charge/tax amounts.

> **Note**
>
> If exchange rate pick up or charge pick up fails, system will throw error.

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### 2.2.1.2 Pricing Tab

For Book Transfer payments transaction, Charge/ Tax is applied based on the pricing code linked in the Network Currency Preferences (PMDNCPRF).

You can view and modify charge/tax details from this screen.



Specify the following details:

**Pricing Component**

The system defaults the pricing component based on the pricing code.

**Pricing Currency**

The system defaults the pricing currency.

**Pricing Amount**

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

> **Note**
>
> If rate is maintained for Charge/Tax, then the same is applied on transfer amount and final amount that will be populated component wise in the Pricing tab.

**Waived**

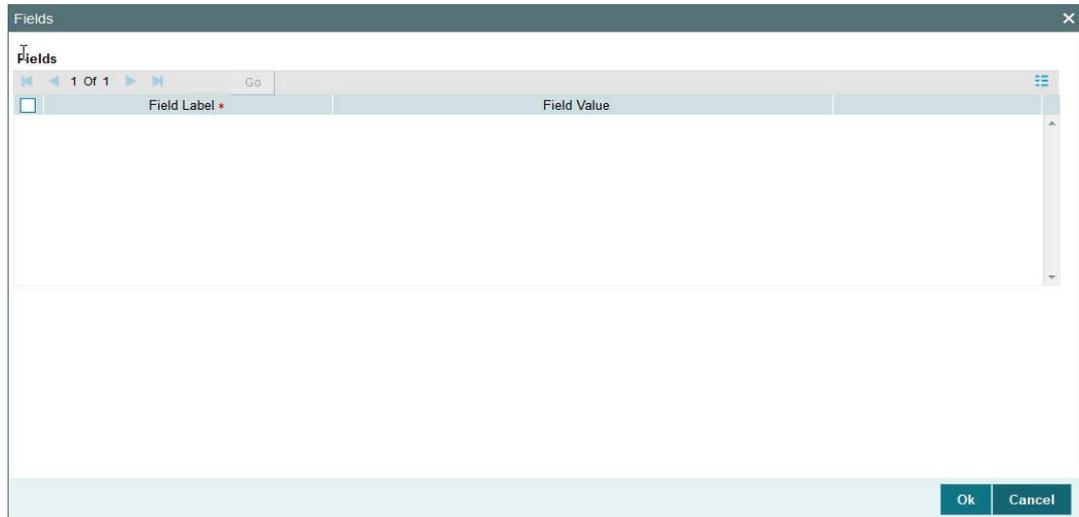Check this box to waive a charge/tax component.

**Debit Currency**

The system displays the debit currency.

**Debit Amount**

The system displays the debit amount.

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### 2.2.1.3 UDF Tab

Click on the 'UDF' action button in Outbound Book Transfer Transaction Input screen to invoke UDF screen.
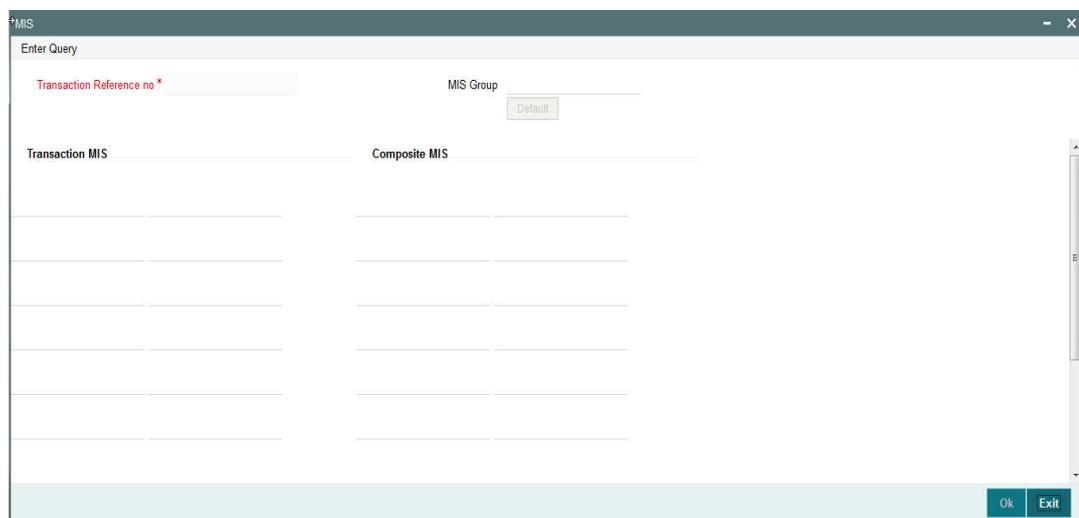


User defined fields attached to source is displayed and user can edit the UDF values defaulted

### 2.2.1.4 MIS Tab

Click on the 'MIS' action button in Outbound Book Transfer Transaction Input screen to invoke MIS screen.
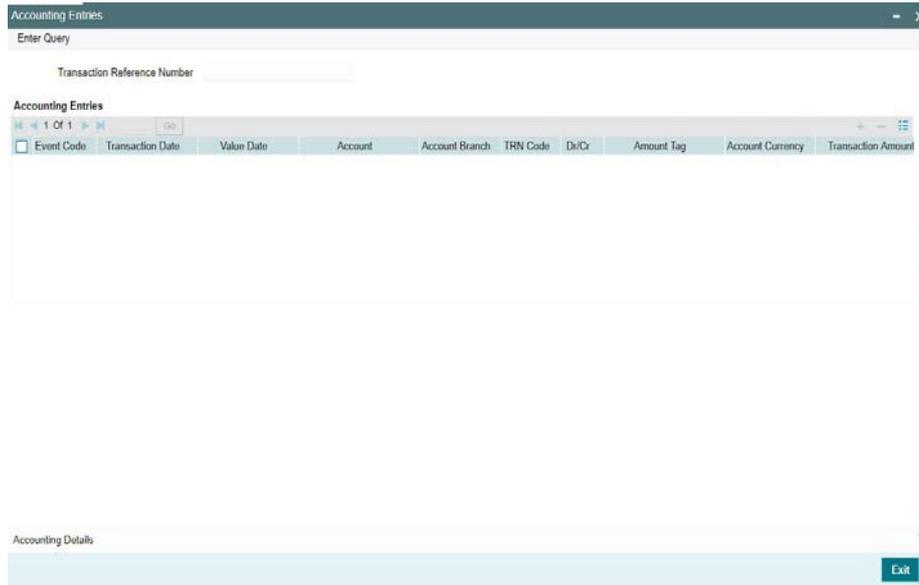


You can specify the MIS details in this sub-screen.

### 2.2.1.5 Accounting Entries Tab

Click the Accounting Entries tab in Transaction Input screen and view the accounting entries for the transaction initiated.

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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

## 2.2.2 Book Transfer Summary

You can view the Book Transfer transaction initiated through this screen. It lists out all the Book Transfer transactions.

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You can invoke "Book Transfer Summary" screen by typing 'PBSOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can search using the following parameter:

- Transaction Reference Number
- Activation Date
- Network code
- User Reference Number
- Source code
- Transaction Branch Code
- Booking Date
- Account IBAN
- Creditor Account Number
- Debtor Account Number
- Account IBAN
- Account Branch
- Customer Service Model
- Customer Number
- Authorization Status
- Source Reference Number
- Instruction Date
- Template ID

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

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## 2.3    Book Transfer View

This section contains the below topics:

### 2.3.1    Viewing Book Transfer Transactions

User can view the complete details about the transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction in this screen

You can invoke "Book Transfer View" screen by typing 'PBDOVIEW' 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.



- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Purpose Proprietary field mapped to the CreditTransferTransactionInformation/ Purpose/Proprietary of pain.001 file or to field 26T of MT 103 is displayed here, if the value is available.

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- Click the Fetch button and select the required transaction.
- Along with the transaction details, user can also view the Status details for the following:
  – External System Status
  – Transaction Status
  – Pending Queue Details
  – Sanction Seizure
- Click Execute Query to populate the details of the transaction in the Book Transfer Transaction View screen.The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.

For more details on Main and Pricing tabs refer to 'PBDOTONL' screen details above

### 2.3.1.1 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 'PBDOVIEW' 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

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- 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

### 2.3.1.2 UDF Tab

You can invoke this screen by clicking UDF tab in the PBDOVIEW screen. For more details on the fields refer to section 2.2.1.3

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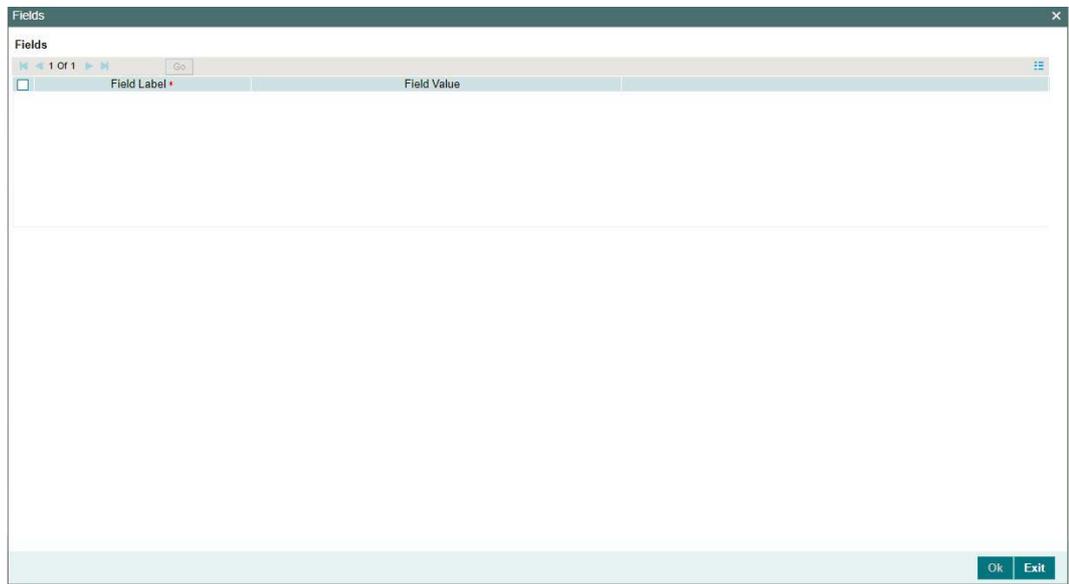
### 2.3.1.3   MIS Tab

You can invoke this screen by clicking MIS tab in the PBDOVIEW screen. For more details on the fields refer to section 2.2.1.4
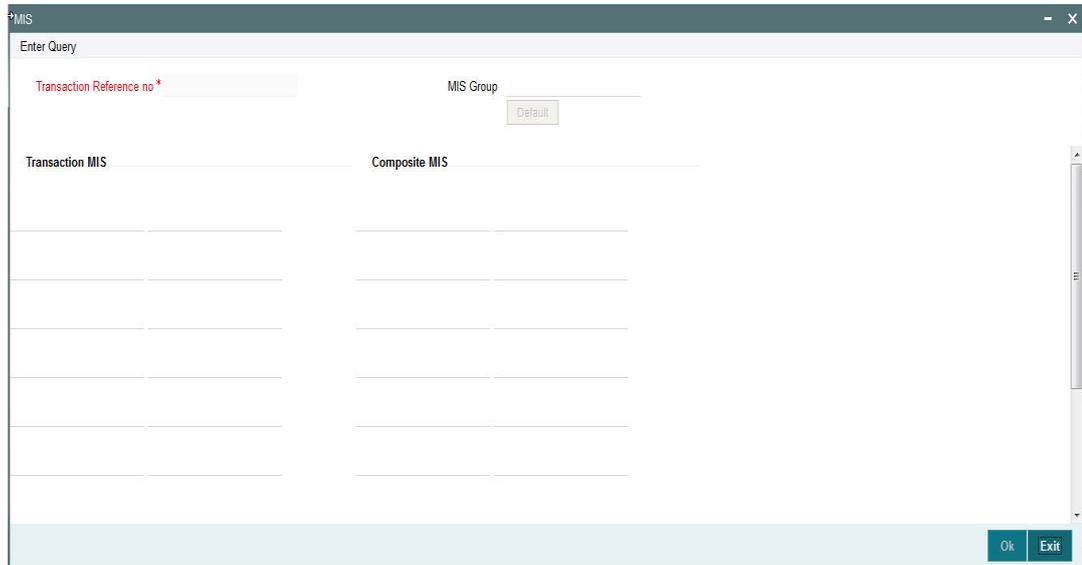


### 2.3.1.4   Accounting Entries

You can invoke this screen by clicking Accounting Entries tab in the PBDOVIEW screen. For more details on the fields refer to section 2.2.1.5
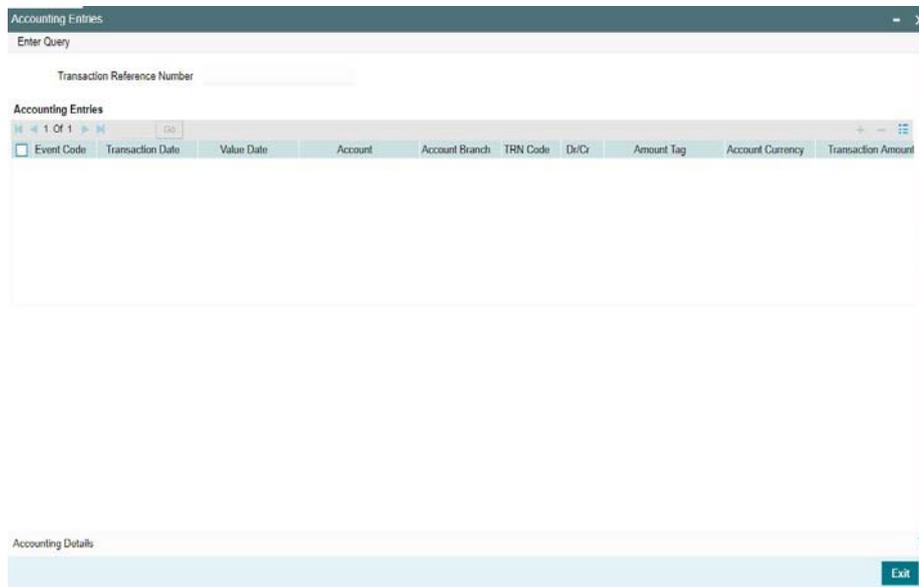


### 2.3.1.5   View Repair Log

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 PBDOVIEW screen, where the Transaction Reference Number is auto populated and related details are displayed

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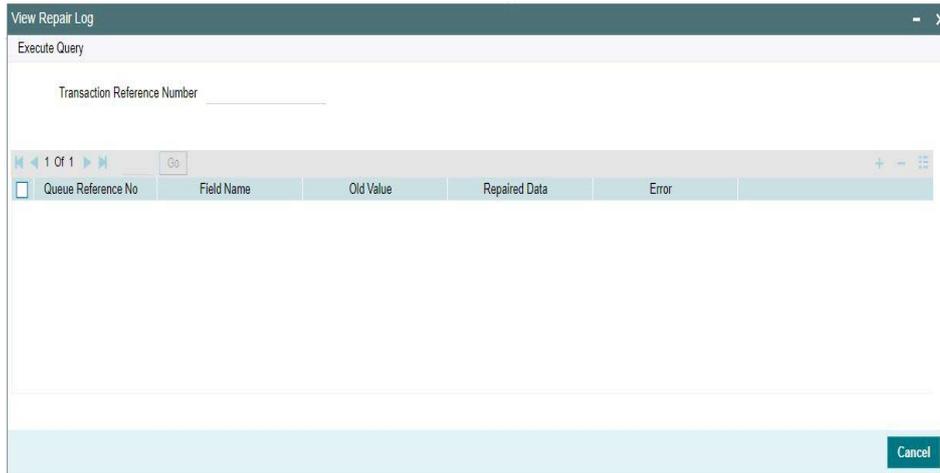
Following details are displayed:

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

### 2.3.2 Book Transfer View Summary

You can invoke "Book Transfer View Summary" screen by typing 'PBSOVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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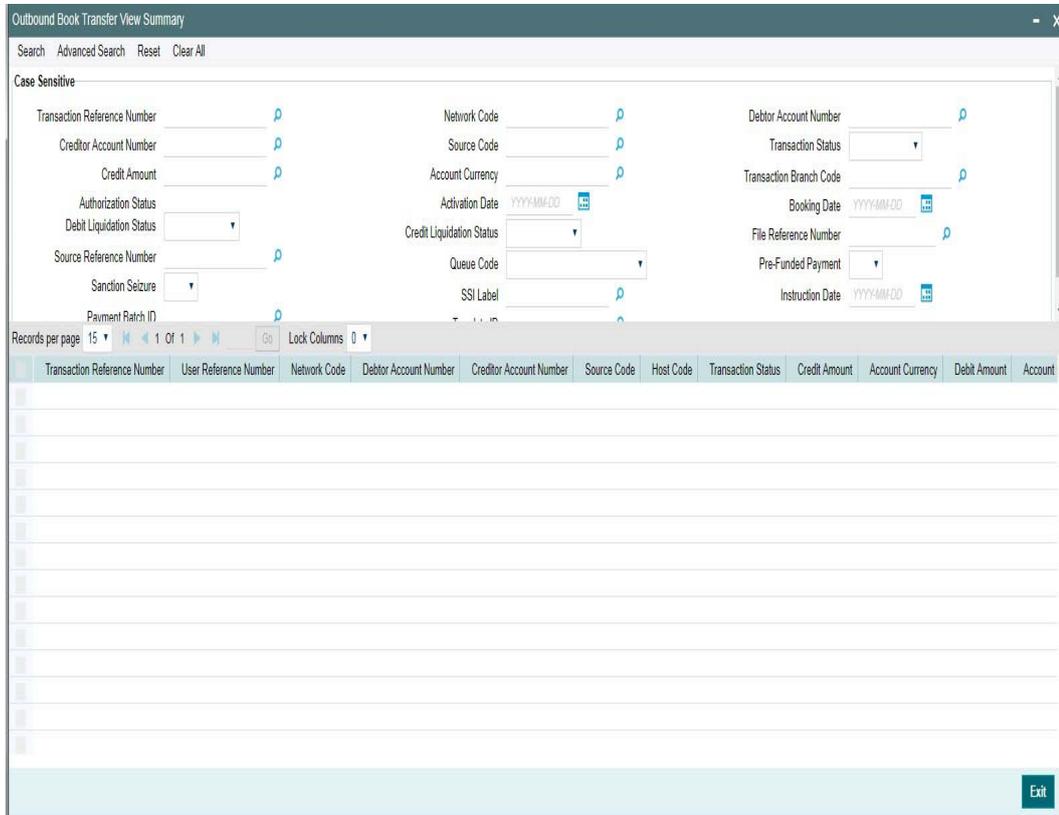
You can search using the following parameter:

- Transaction Reference Number
- Network code
- Debtor Account Number
- Creditor Account Number
- Source code
- Transaction Status
- Credit Amount
- Account Currency
- Transaction Branch Code
- Authorization Status
- Activation Date
- Booking Date
- Debit Liquidation Status
- Credit Liquidation Status
- File Reference Number
- Source Reference Number
- Queue Code
- Pre-funded Payment
- Sanction Seizure
- SSI Label
- Instruction Date
- Payment Batch ID
- Template ID

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 'Details 'button to view the detailed maintenance screen.

## 2.4   Book Transfer - Web Services/REST Services

Book transfer request from web services or REST services are processed in ACH payment.

Following fields are mandatory in the request required:

- Source Reference number
- Host code
- Source Code
- Debtor Account
- Creditor Account
- Credit Amount
- Value Date

For transactions received through web services or ReST services, the source code will be defaulted as received in the request.

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## 2.5 Template

You can generate new template for Book Transfer transactions using the 'Transaction Input Detailed Template' screen

To invoke this screen type 'PBDOTTML' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button

User can input all the details required for the transaction and save it as a Template by specifying a unique 'Template ID'.System does the format validation for the details input.Cross field validations are not done on saving the Template.



- Transactions booked using a particular Template ID can be queried using 'Transaction Input Summary' screen (PBSOTONL) and 'View Summary' screen (PBSOVIEW)
- Templates created in Book Transfer Transaction Template screen (PBDOTTML) can also be authorized in 'Template Summary' (PQSTMPLQ) screen

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**Note**

- To understand the Field validations and functions of 'Book Transfer Transaction Template' screen, refer to section - '2.2 - Book Transfer Input'
- Templates created for Book Transfer transactions can be viewed by specifying the Template ID.in Template Summary Screen(PQSTMPLQ).

### 2.5.1 <u>Template Summary</u>

Templates created for Book Transfer transactions can be viewed here by specifying the Template ID.This is the common Template Summary screen for other Payment transactions too.

To invoke this screen type 'PQSTMPLQ' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.

Refer to *Payments_Core User Guide section(2.11.14)* for more details.

# 2.6 <u>Standing Instruction</u>

You can create new Standing Instructions template, modify and maintain through Template and creation screens.System executes the SI automatically, based on the template/ instruction maintained. These are common for both Cross Border/RTGS and Book Transfer Payments.

### 2.6.1 <u>Standing Instruction Template</u>

Standing Instruction Templates can be created through this screen.The Standing Instruction Template can be created with or without transfer amount input.

Mandatory validations done on enrich or save of a transaction will be done while saving the template.Any exception in the validations will throw error. If the amount is not available in the template or is zero, then the transfer amount related validations will be skipped

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To invoke this screen type 'PBDOTSTM' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button



- Standing Instructions executed for the specific 'Template ID' created can be queried using 'Transaction Input Summary' screen (PBSOTONL) and 'View Summary' screen (PBSOVIEW)
- SI templates created in this screen are linked in the Standing Instruction Creation Screen(PMDSIMNT)

**Note**

- To understand the Field validations and functions of 'Book Transfer Standing Instruction Template' screen, refer to section - '2.2 - Book Transfer Input'
- Standing Instruction Templates created for Book Transfer transactions can be viewed by specifying the Template ID in, Template Summary Screen(PMSSITMP).

### 2.6.1.1 Standing Instruction Template Summary

Standing Instruction Templates created for Book Transfer transactions can be viewed here by specifying the Template ID.This is the common Template Summary screen for other Payment transactions too.

To invoke this screen type 'PMSSITMP' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.

And user can create Standing instructions and execute them through Standing Instruction Maintenance screen(PMDSIMNT) and Standing Instruction Execution screen(PMDSIECT).

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For more details on Standing Instruction Maintenance and its execution screen details and respective summary screens, refer to Payments Core User Guide section - 2.6.35

## 2.7    Book Transfer Processing

This section contains the below topics:

### 2.7.1    Processing Book Transfer

System performs below mentioned checks while saving a transaction:

- Mandatory Field Check
- Referential Integrity Check
- Holiday Check

For 'Book Transfer' payment types, and branch holiday checks are performed.

### 2.7.2    Mandatory Field Check

Below mentioned fields are mandatory in the request for ACH transaction:

- Host Code
- Network of type 'Book Transfer'
- Debtor Account
- Creditor Account
- Credit Amount

### 2.7.3    Referential Integrity Check

Following parameters are validated with the static maintenances available for existence of the values:

- Network code –Validated against the static maintenances (PMDNWMNT) available.
- Currency Codes –Validated against open and authorized currency codes (CYDCDEFE). In Network Currency preferences, a record should be available for the Network, transaction type 'Outgoing' and transaction currency.
- Host Code-Validated against host codes available in Host Code maintenance (STDHSTCD)
- Transaction Branch Code- Should be a valid branch maintained in the system.
- Debit Account – Debit account would be verified to check whether it is valid & existing. Account status is validated to check it is not in 'No Debit','Blocked','Dormant' or Frozen status.
- Credit Account – Credit account would be verified to check whether it is valid & existing. Account status is validated to check it is not in 'No Credit', 'Blocked', 'Dormant' or 'Frozen' status.

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- Customer Status Check - Validation against the status of the customer. The values are 'Deceased', 'Frozen' and "Whereabouts Unknown".

If any of the above mentioned validation fails then the transaction will be rejected with an error message.

### 2.7.4 Holiday Check

For transactions received from channels or bulk file, if the payment value date falls on a local branch holiday, then based on network preferences the value date is moved forward to nearest working date. A message is displayed on transaction booking to indicate the value date change. Initial value date will be stored as instruction date internally.

If transaction value date is a future date, then transaction processing follows future dated transaction specific process flow.

For a current dated transaction, processing is done during transaction authorization in the following order:

- Sanction Check
- Charge processing, if applicable
- Exchange Rate pickup
- External Credit Approval/External Account Check
- Debit /Credit entry hand off

### 2.7.5 Cutoff Check

- Process Cutoff and Network Cutoff are applicable for Book Transfer Transactions
- For Payment Type - 'Book Transfer', queue actions are enabled for both Process and Network Cutoff
- Process cutoff is not applicable for Prefunded Payments.
- When Network Cutoff maintenance is available, it will be checked for Prefunded Payments.

### 2.7.6 Debit/Credit Accounting

Accounting entries for credit and debit accounting are handed off to accounting system with debit/credit liquidation accounting code linked at Network Currency preferences.

As a part of debit/Credit liquidation, the following details are sent to accounting system:

| Values handed off for Accounting | Debit Liquidation | Credit Liquidation |
|---|---|---|
| Event | DRLQ | CRLQ |
| Amount Tag | XFER_AMT | XFER_AMT |
| *Transaction Account | Debit Account | Credit Account |
| Offset Account | This is maintained as part of accounting code | This is maintained in accounting system as part of accounting code |

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| Transaction Currency | Debit Account Currency | Credit Account Currency |
|---|---|---|
| Transaction Amount | Debit Amount | Credit Amount |
| Value Date | Transaction Value Date | Transaction Value Date |
| Offset Currency | Credit Currency | Credit Currency |
| Offset Amount | Credit Amount | Credit Amount |
| Local Currency Amount | If either debit currency or credit currency is local currency, corresponding amount will be handed off as local currency amount<br><br>If not, debit amount will be converted to local currency in mid rate. | Local currency amount of DRLQ will be used |

Charge/tax related entries are handed off along with debit liquidation details. Transaction code, Debit/Credit indicator and Netting flag is applicable based on accounting code maintained.

If debit and credit liquidation are on same day, then the credit entries are sent with debit entries in a single hand off.

### 2.7.7 <u>Notifications</u>

Following notifications are supported for Book Transfer transactions for the following processing stages:

On debit/credit liquidation and cancellation of the payment from queues, notifications are generated with all payment details in the common format.

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# 3. Function ID Glossary

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