High Value (India RTGS) Payments User Guide

Oracle Banking Payments

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High Value (India RTGS) Payments User Guide
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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the High Value (RTGS) Payments module of Oracle Banking Payments. It takes you through the various stages in processing an RTGS payment transaction and the associated maintenances.

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*RTGS Maintenance* provides a snapshot of RTGS maintenance feature.
Chapter 3	*RTGS Processing* provides details of processing RTGS payment.
Chapter 4	Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. India RTGS Maintenance

RTGS Payments Overview

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

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

Key Features of India RTGS product processor

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

2.1 India RTGS Maintenances

This section lists the major key common maintenances that are required for processing outbound and inbound India RTGS Payments.

- External Credit Approval System (PMDECAMT)
- Exchange Rate System (PMDERTMT)
- Source Maintenance (PMDSORCE)
- Sanction Check System (PMDSNCKM)
- Host Parameters (PMDHSTPR)
- External Customer Input (STDCIFCR)
- External Customer Account Input (STDCRACC)
- Customer Service Model (PMDSRMDL)
- Customer Service Model Linkage (PMDCSMLK)
- Pricing Code (PPDCMNT)
- Pricing Value (PPDVLMNT)

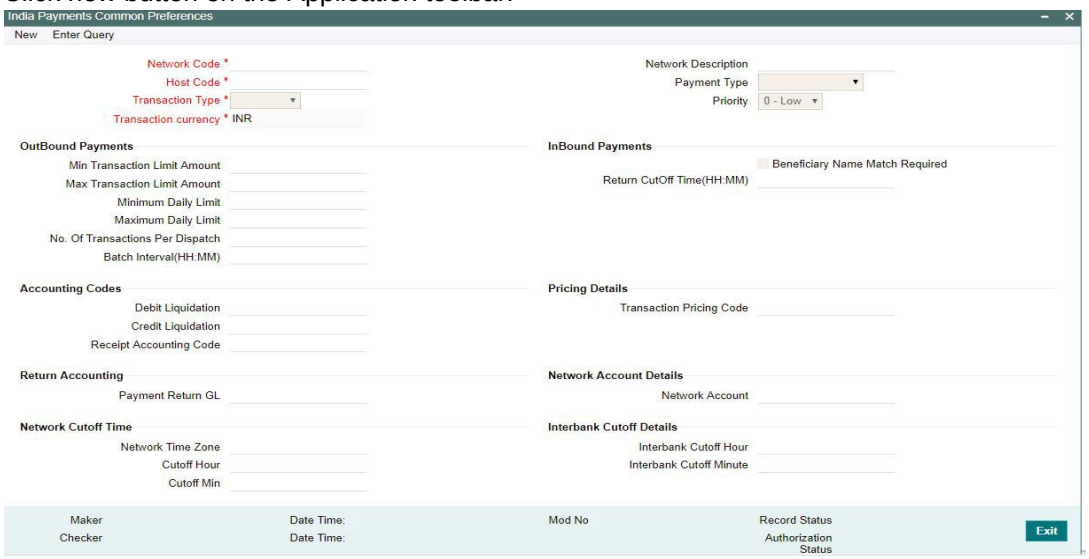
- Network Maintenance (PMDNWMNT)
- Network Preferences (PMDNWPRF)
- Network Currency Preferences (PMDNCPRF)
- Network Holidays (PMDNWHOL)
- Source Network (PMDSORNW)
- Currency Correspondent (PMDCYCOR)
- System Parameters (PMDSYSPM)
- User Maintenance (PMDUSRDF)
- Bank Redirection (PMDBKRED)
- Account Redirection (PMDACRED)
- Payment Processing Cut off Time (PMDCTOFF)
- Role (PMDROLDF)
- SWIFT Codeword (PMDSWTCD')
- Special Characters Maintenance (PMDSPCHR)
- Local Payments Bank Directory (PMDBKMNT)
- Beneficiary Registration (PMDBENRN)

For detailed information on the above mentioned maintenances, refer to 'Payments Core User Guide' and 'Pricing User Guide'

2.1.1 India Payments Network Preferences

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

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



You can specify the following fields:

Network Code

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

For India RTGS, select the network as RTGS

Network Description

The system displays the network code description.

Host Code

Host code is defaulted as the logged in Host.

Payment Type

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

Transaction Type

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

- Incoming
- Outgoing

Priority

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

Transaction Currency

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

Outbound Payments

Min Transaction Limit Amount

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

Max Transaction Limit Amount

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

Minimum Daily Limit

Specify the Minimum Daily Limit

Maximum Daily Limit

Specify the Maximum Daily Limit

No. Of Transactions Per Dispatch

Specify the number of transaction per dispatch

Batch Interval (HH:MM)

Specify the batch interval duration in Hour and minutes format

Inbound Payments

Beneficiary Name Match Required

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

Return Cutoff Time (HH:MM)

Specify the return cutoff time duration in hours and minutes format

Accounting Codes

Debit Liquidation

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

Credit Liquidation

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

Receipt Accounting Code

Specify the receipt accounting code

Pricing Details

Transaction Pricing Code

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

Return Accounting

Payment Return GL

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

Network Account Details

Network Account

Select the Network account from the list of values displayed

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

Network Cutoff Time

Network Time Zone

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

Cutoff Hour

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

Cutoff Min

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

Interbank Cutoff Time

Interbank Cutoff Hour

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

Interbank Cutoff Minute

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

Network Start Time

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

Start Hour

Specify the Start hour

Start Minute

Specify the Start Minute

Common Preferences for Outgoing Messages

Sender IFSC

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

Receiver IFSC

Specify the Receiver IFSC.Default Value is 'RBIN0RTGS00'. The IFSC Code of RBI RTGST Clearing Centre.

Value Dating Preferences

Debit value date basis for outbound payments

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

Branch Holiday Check

Check this box to validate the Branch holidays maintained

Network and Queue Connection Details

Request Queue Profile

Select the request queue profile from the list of values displayed

Response Queue Profile

Select the Response queue profile from the list of values displayed

Request Queue Name

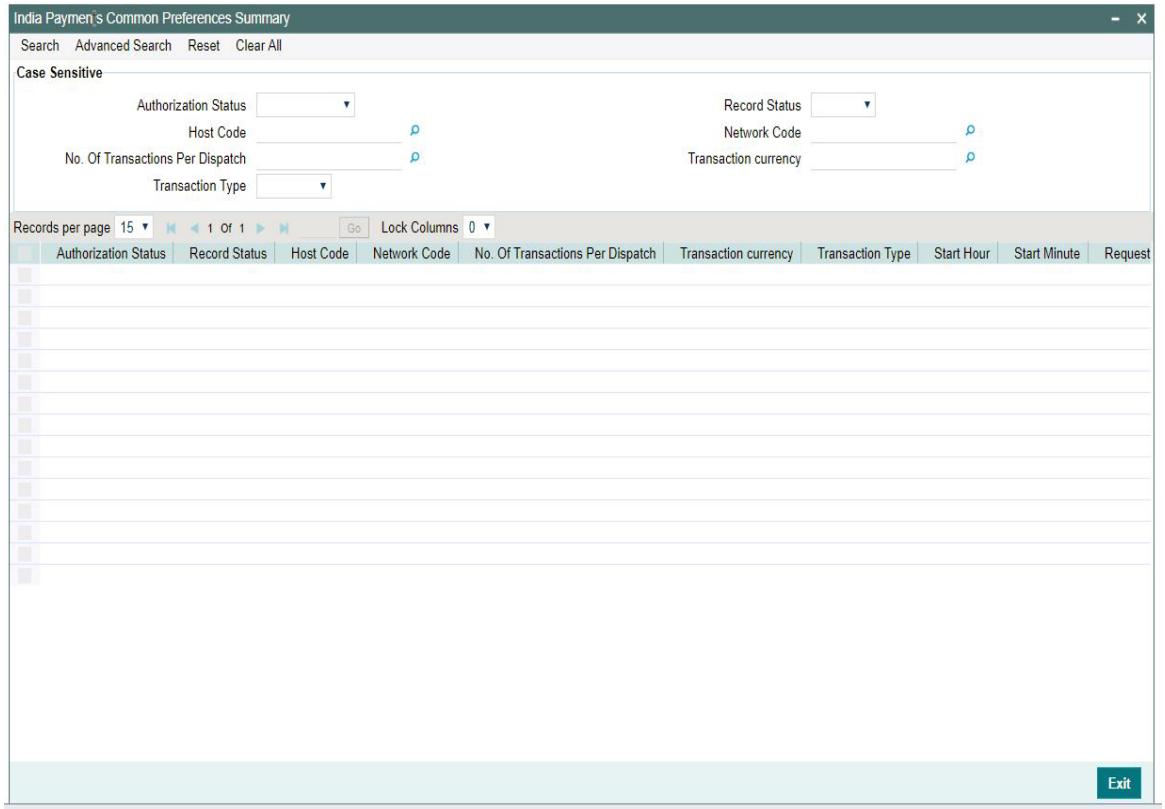
System defaults the Request Queue name based on the profile selected

Response Queue Name

System defaults the response Queue name based on the profile selected

2.1.1.1 India Payments Network Preferences Summary

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



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

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

Click on ‘Search’ button to fetch records for the specified parameter The system displays the records that match the search criteria.

3. India RTGS Processing

Outbound Message Processing

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

Normal Message
CUST_TRANSFER
BANK_TRANSFER
COVER

3.1 India RTGS Outbound Transactions

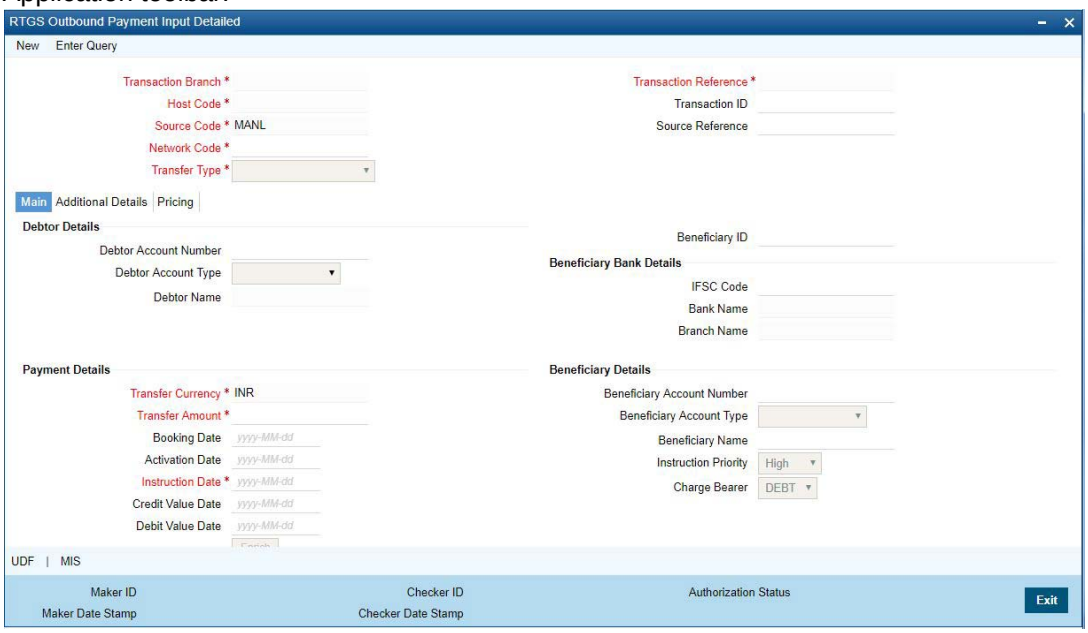
This section contains the following topics:

- Section 3.1.1, "India RTGS Outbound Payments Transaction Input"
- Section 3.1.1.1, "Main Tab"
- Section 3.4.3, “Addition Details Tab”
- Section 3.4.4, “Pricing-tab”
- Section 3.0.0.1, "UDF button"
- Section 3.0.0.2, "MIS button"
- Section 3.0.0.4, "Saving of Outbound RTGS Payment Transaction"
- Section 3.0.0.5, "Authorization of Outbound RTGS Payment Transaction"
- Section 3.0.0.6, "Outbound RTGS Payment - SOAP and REST web services"
- Section 3.4.10, “Operations supported for Outbound Transaction”
- Section 3.4.11, “Branch Holiday Parameter”

3.1.1 India RTGS Outbound Payments Transaction Input

You can perform RTGS Outbound transaction. All transactions that are entered using this screen has payment type as ‘India RTGS’ and transaction type as ‘Outbound’. You can invoke ‘RTGS Outbound Payment’ screen by typing ‘PLDOTONL’ in the field at the top right corner

of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



You can specify the following fields:

Transaction Branch

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

Host code

The system defaults the host code of transaction branch.

Source Code

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

Network Code

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

Transfer Type

Select the required type of transfer.

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

Transaction Reference

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

Transaction ID

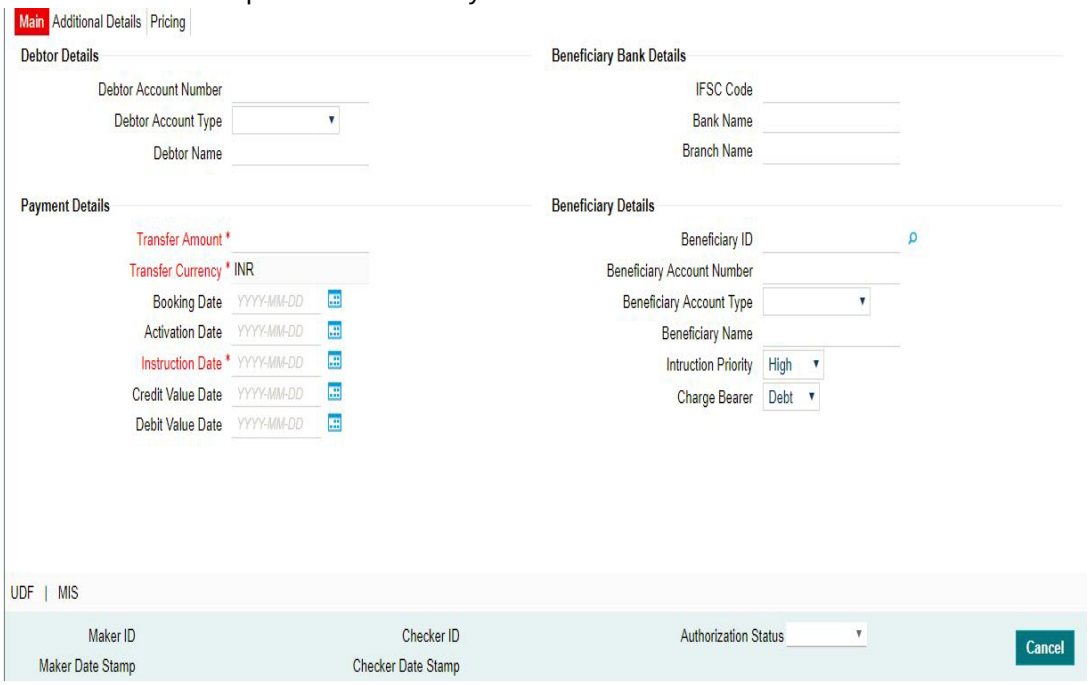
The system generates the transaction ID.

Source Reference

Specify the Source Reference Number, if required.

3.1.1.1 Main Tab

Click ‘Main’ tab to capture the Debit/ Payments details:



Specify the following details

Debtor Details

Debtor Account Number

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

Debtor Account Type

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

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

Debtor Name

System defaults the Debtor Name of the account selected

Beneficiary Bank Details

IFSC Code

Specify the IFSC code of the Beneficiary

Bank Name

Specify the Beneficiary Bank Name

Branch Name

Specify the Beneficiary Branch Payment Details

Payment Details

Transfer Currency

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

Transfer amount

Specify the transaction amount,

Booking Date

The system defaults the booking date as application server date.

Activation Date

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

Instruction Date

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

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

Credit Value Date

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

Debit Value Date

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

Beneficiary Details

Beneficiary ID

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

Beneficiary Account Number

Specify the Beneficiary Account Number

Beneficiary Account Type

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

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

Beneficiary Name

System defaults Beneficiary name of the Beneficiary ID selected

Instruction Priority

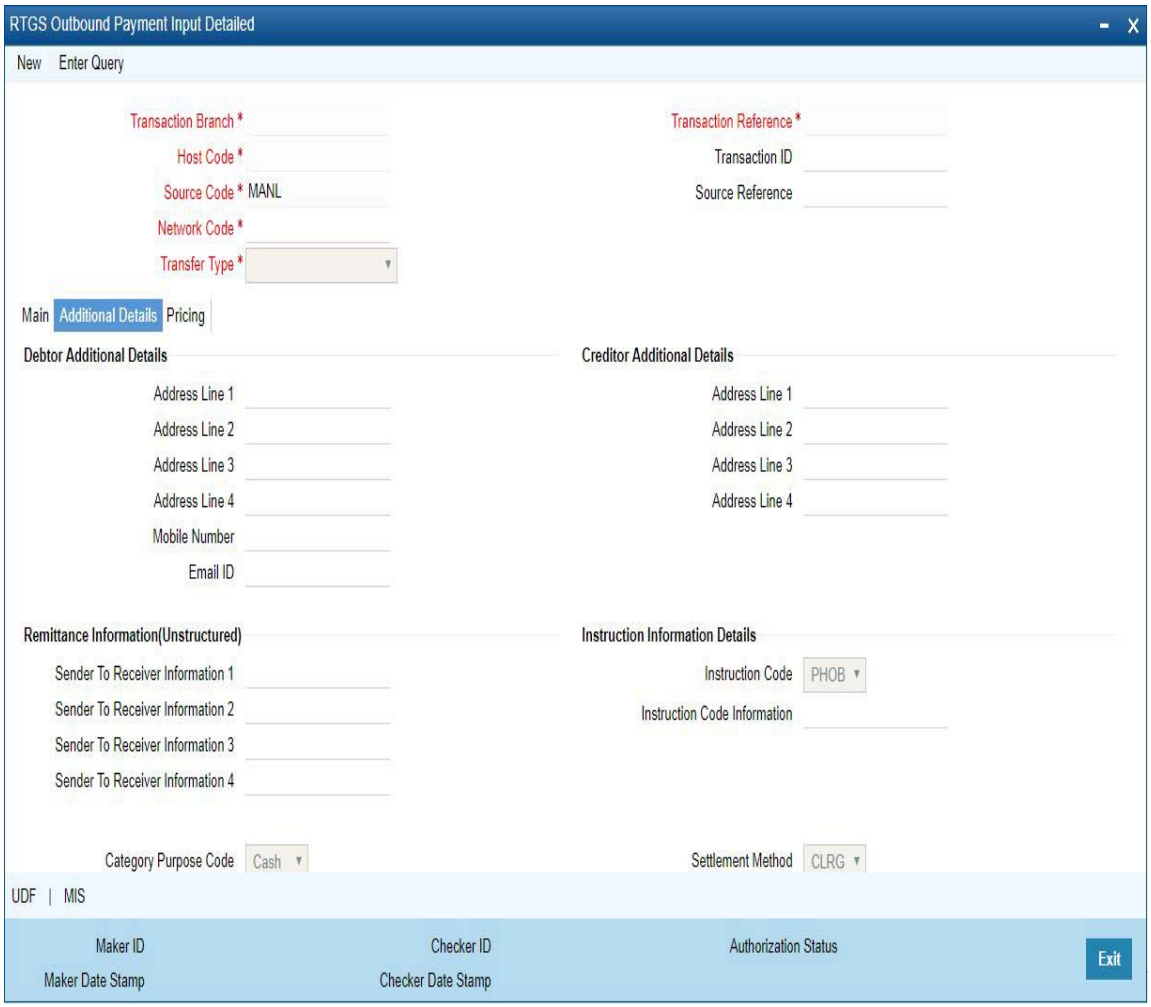
Instruction priority is maintained here. Allowed values are High, Normal. System defaults the value as ‘High’.

Charge Bearer

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

3.1.1.2 Additional Details Tab

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



Debtor Additional Details

Address Line 1

Specify the address line 1

Address Line 2

Specify the address line 2

Address Line 3

Specify the address line 3

Address Line 4

Specify the address line 4

Mobile Number

Specify the Mobile Number

Email ID

Specify the Email ID

Creditor Additional Details

Address Line 1

Specify the address line 1

Address Line 2

Specify the address line 2

Address Line 3

Specify the address line 3

Address Line 4

Specify the address line 4

Remittance Information (Unstructured)

Sender to Receiver Information 1

Specify the Sender to Receiver Information 1

Sender to Receiver Information 2

Specify the Sender to Receiver Information 2

Sender to Receiver Information 3

Specify the Sender to Receiver Information 3

Sender to Receiver Information 4

Specify the Sender to Receiver Information 4

Instruction Information Details

Instruction Code 1

Select the Instruction code values from the LOV. - LBL_PHONE_BEN, Telecom, Pay CreditorByCheque, HoldCashForCreditor

Instruction Code Information 1

Specify the Instruction code information Maximum of 140 characters allowed.

Category Purpose Code

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

Channel Type

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

- Internet Banking
- LBL_CASH_MANAGEMENT
- Treasury
- ATM
- Other

Settlement Method

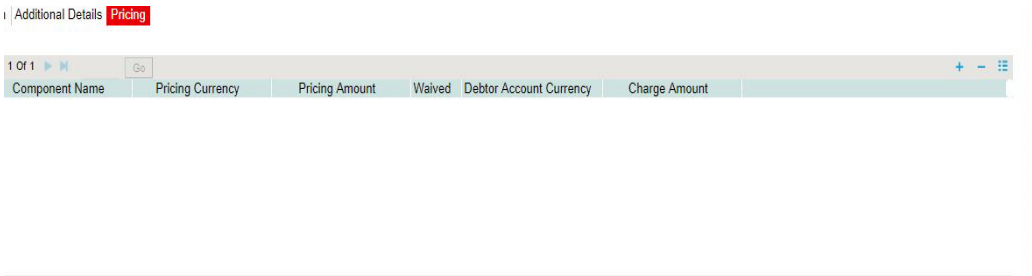
Select an option from the list of value. System defaults the value as CLRG.The values are

- CLRG
- COVE

- INGA
- INDA

3.1.1.3 Pricing Tab

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



The below mentioned attributes will be available in the Pricing tab

Component Name

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

Pricing Currency

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

Pricing Amount

Displays the charge amount calculated for each pricing component.

Waived

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

Debit Account Currency

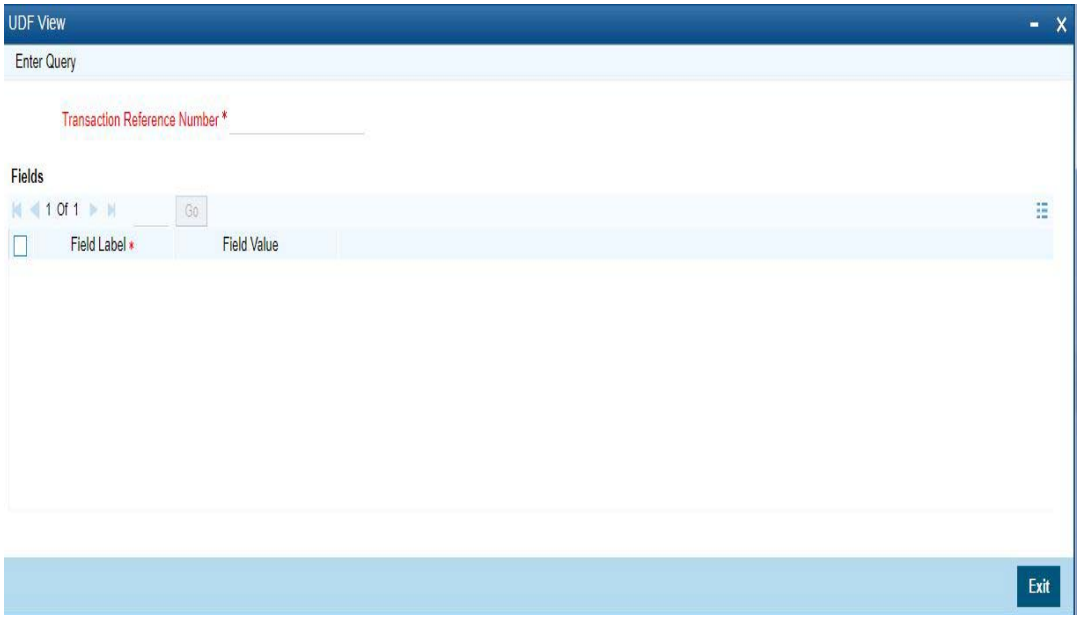
Displays the currency in which the charge amount is debited for the pricing component.

Charge Amount

Displays the Charge Amount, that is charged to the customer.

3.0.0.1 UDF button

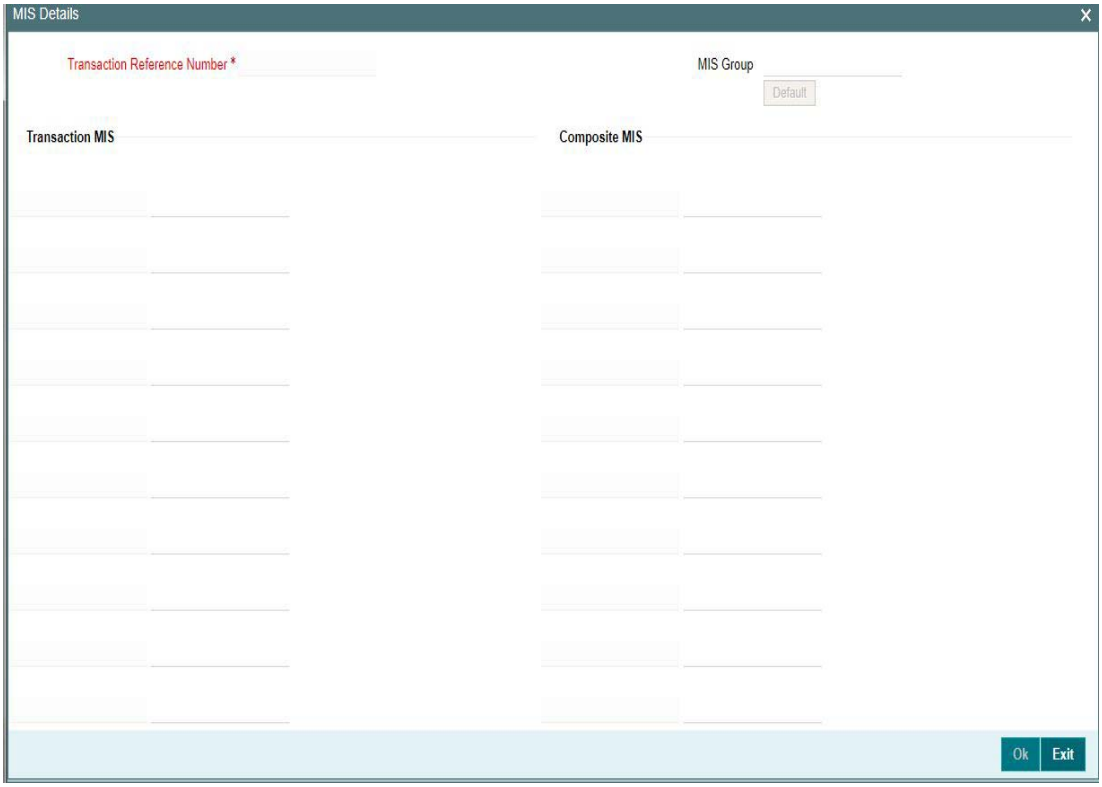
Click on the ‘UDF’ button to invoke this screen.



You can specify user defined fields for each transaction.

3.0.0.2 MIS button

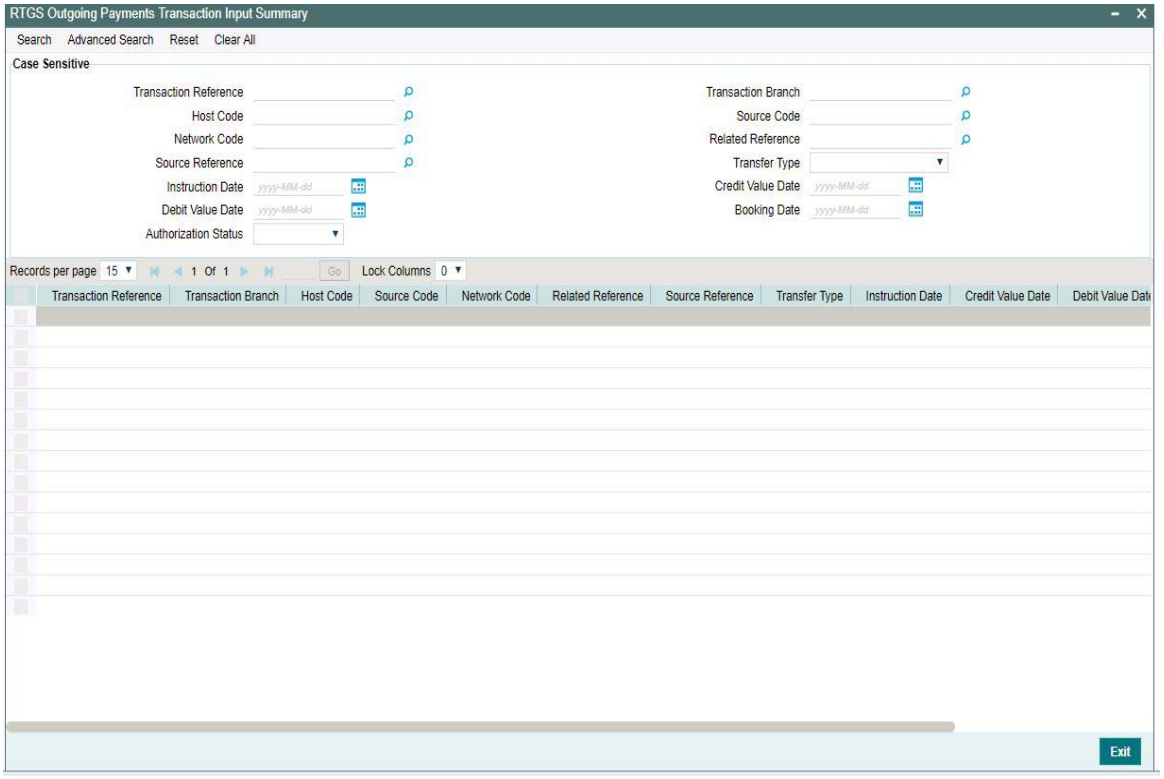
Click on the ‘MIS’ button to invoke this screen.



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

3.0.0.3 India RTGS Outbound Payments Input Summary

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



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

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

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

- Transaction Reference no
- Transaction Branch
- Host Code
- Source Code

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

3.0.0.4 Saving of Outbound RTGS Payment Transaction

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

3.0.0.5 Authorization of Outbound RTGS Payment Transaction

- On authorization, the system starts to process various payment transactions. Only the transaction whose activation date as today is picked for processing.
- The RTGS Outbound payment would be processed through the following steps:
  - Transaction Validations
  - Customer and Account Status Check
  - Payment Dates Resolution
  - Processing Cut-off time check
  - Small FX Limit Check & Currency Conversion
  - Computation of Charge & Tax
  - Authorization Limit 1 Check
  - Authorization Limit 2 Check
  - Duplicate Check
  - Network Cutoff Time Check
  - Sanction Check
  - ECA Check
  - Debit /Credit Accounting Handoff
  - Message Generation

3.0.0.6 Outbound RTGS Payment - SOAP and REST web services

- Outbound RTGS payment request received via SOAP services, ReST web services or via J-SON over JMS from the bank's channels will also be processed in Oracle Banking Payments. System automatically creates an Outbound RTGS payment transaction for a single web service request.
- If the Transaction branch code is received but no Host code then Host code will be identified and populated in the transaction based on the Transaction branch code.
- Beneficiary ID is present, instead of the fields of Creditor Account Number, Creditor Account Name and IFSC Code in the request,
- Current Date is defaulted when Instruction date is not provided Operations supported for Outbound Transaction
- **New**

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

- **Execute Query**
  - This option enables to modify an existing transaction.

3.0.0.7 Branch Holiday Parameter

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

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

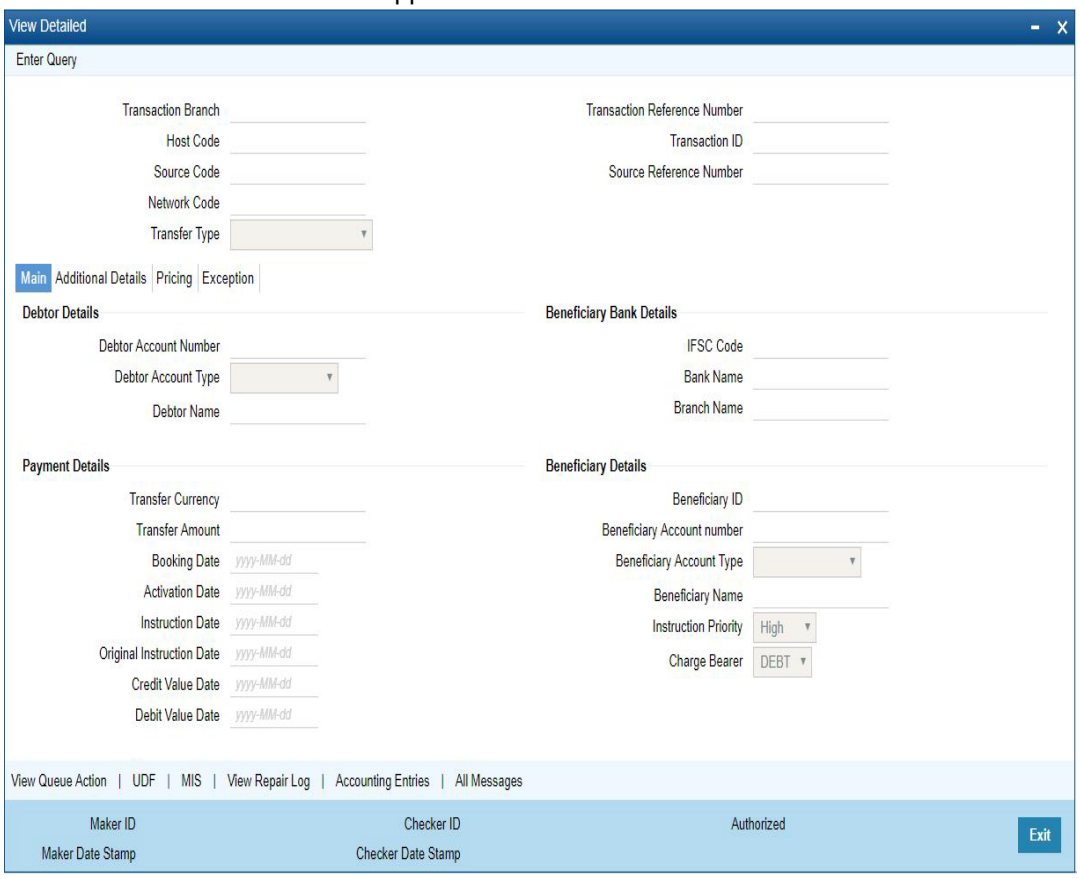
This new parameter is called 'Branch Holiday Check.

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

3.0.1 India RTGS Outbound Payment View

You can view the RTGS Outbound transaction in this screen.

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



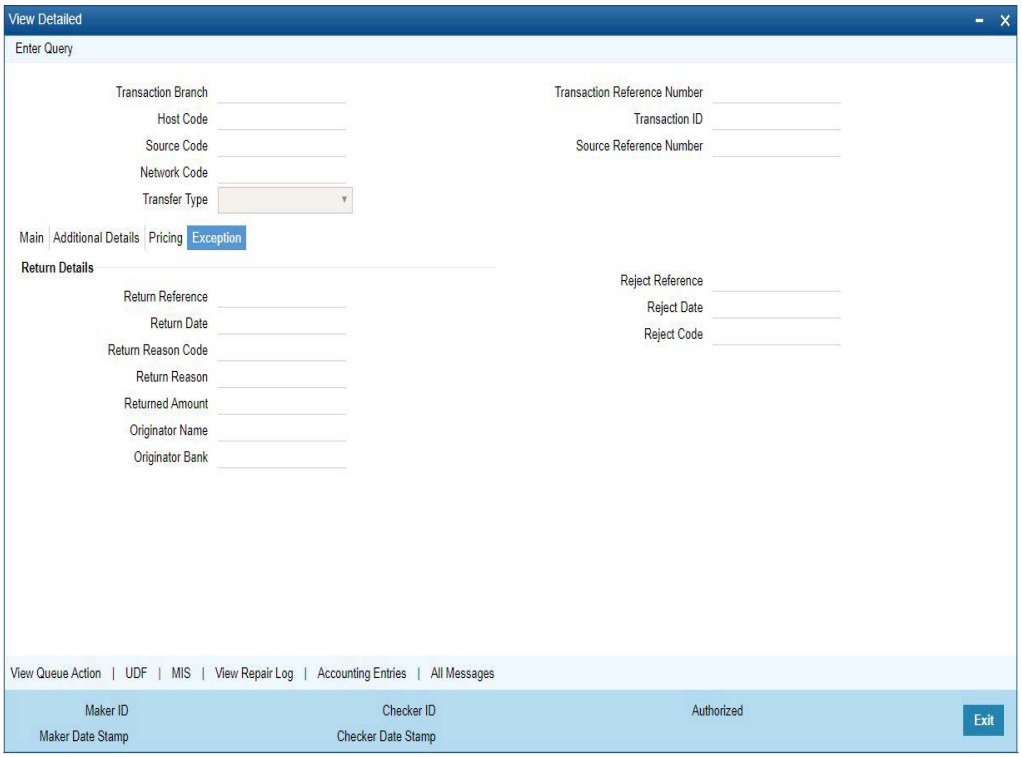
- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.

- Along with the transaction details in the Main, Additional Details and Pricing tabs user can also view the Status details for the following:
  - External System Status
  - Transaction Status
  - Pending Queue Details
- Click Execute Query to populate the details of the transaction in the Outbound India RTGS Payments View screen.

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

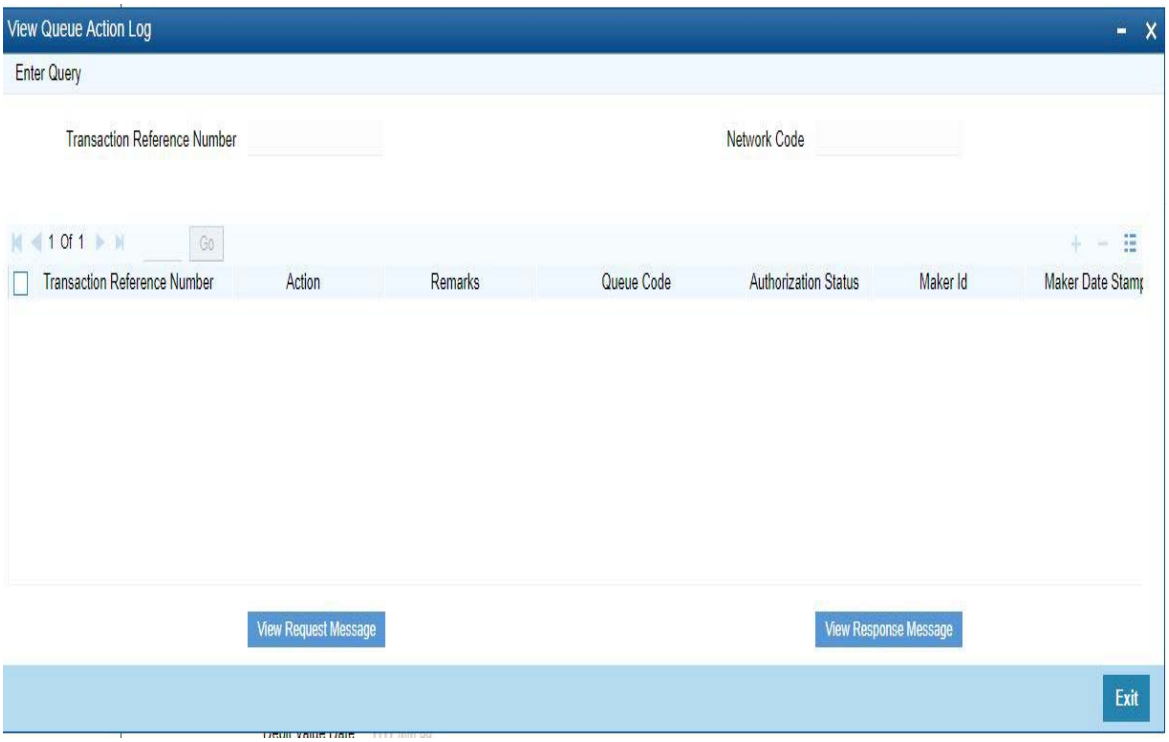
3.0.1.1 Exceptions Tab

You can view the Return details and its references, if available in the Exception tab for the specified Transaction Reference Number. Click on the 'Exceptions Tab' to view the return references.



3.0.1.2 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.

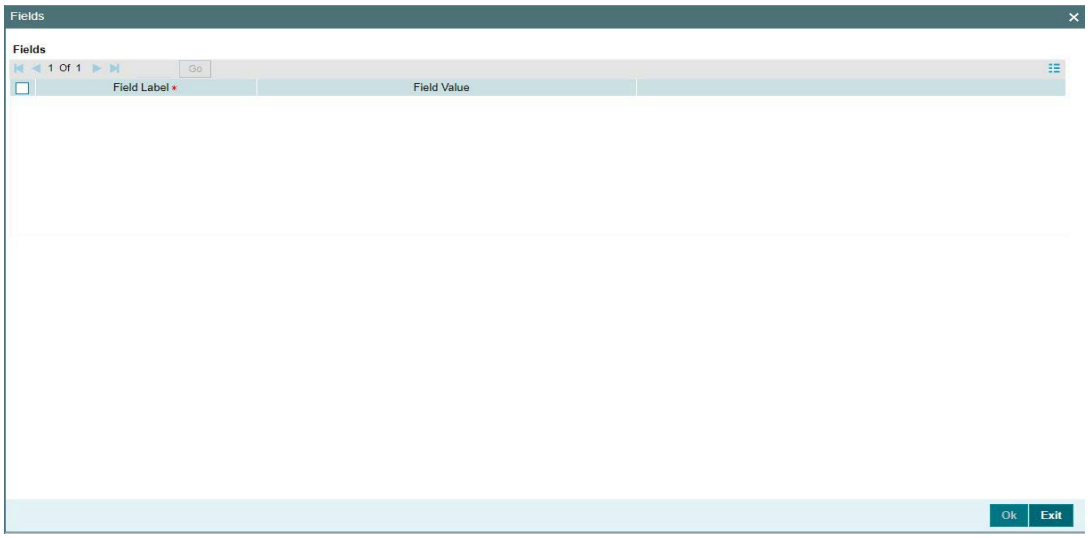
Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening

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

3.0.1.3 UDF button

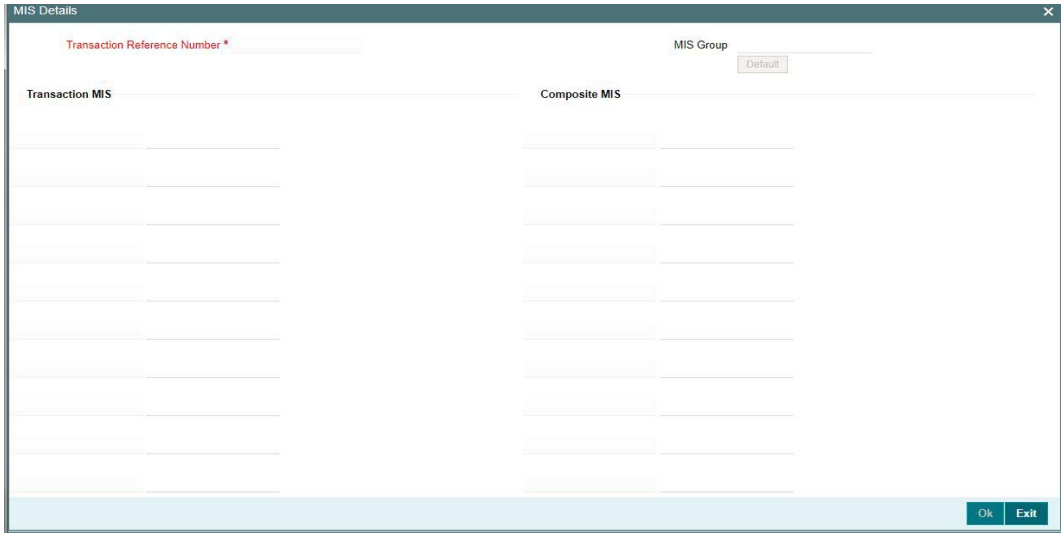
Click on the ‘UDF’ button to invoke this screen.



You can specify user defined fields for each transaction.

3.0.1.4 MIS button

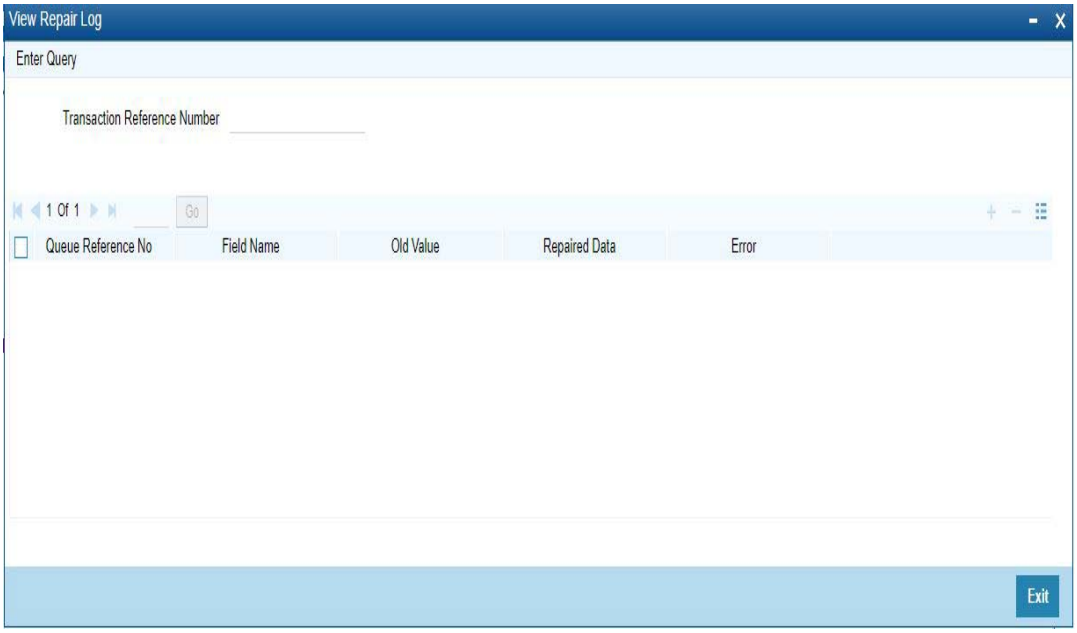
Click on the ‘MIS’ button to invoke this screen.



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

3.0.1.5 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 View screen, where the Transaction Reference Number is auto populated and related details are displayed.

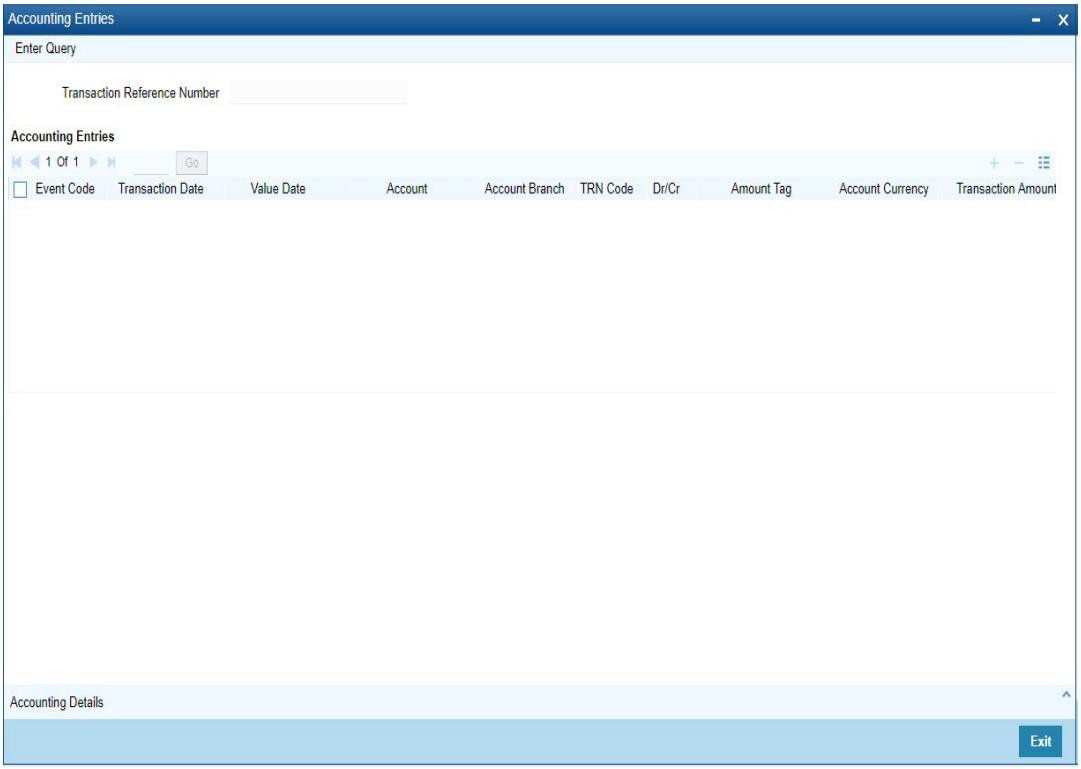


Following details are displayed:

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

3.0.1.6 Accounting Entries

You can click the “Accounting Entries” link in the transaction input screen to invoke the screen



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

Transaction Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

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

Account Branch

The system displays the account branch.

TRN Code

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

Dr/Cr.

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

Amount Tag

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

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

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

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

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

Offset Amount Tag

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

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

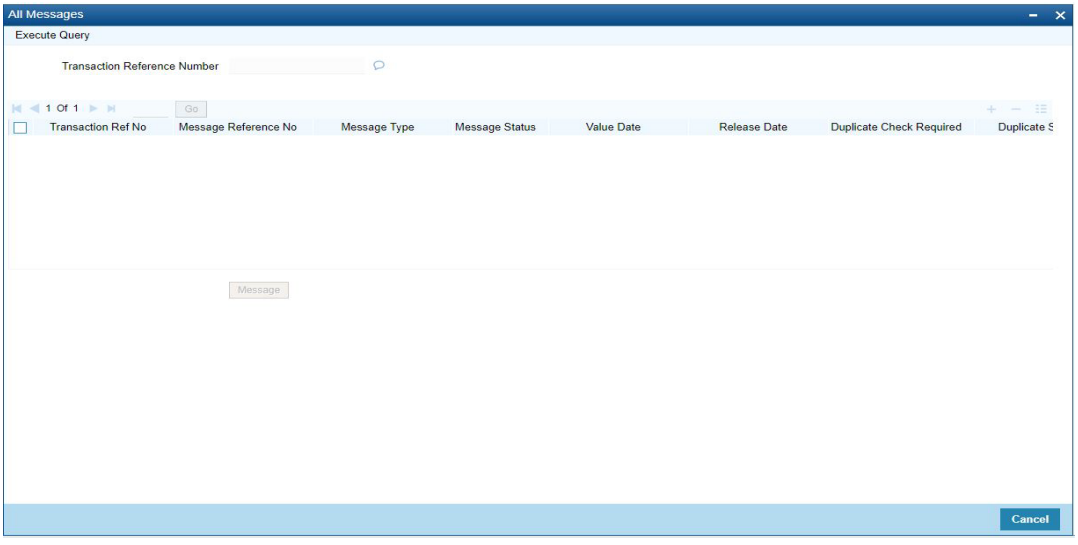
The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

3.0.1.7 All Messages Tab

Click the “All Messages” link in the View screen to invoke this sub-screen.



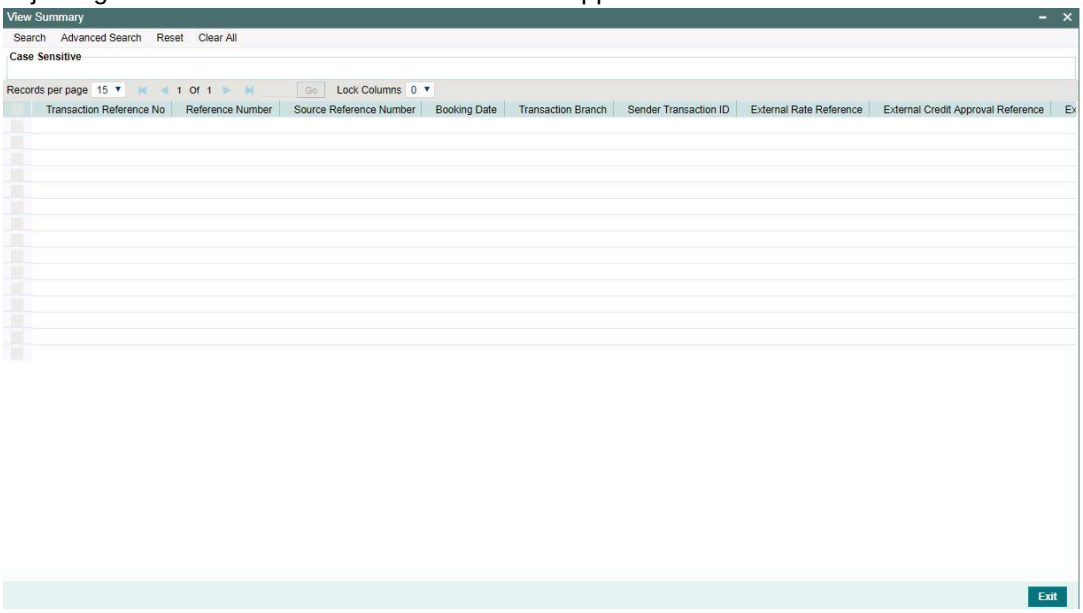
The system displays the following details in a grid form containing one or multiple rows for the Transaction Reference Number specified.

- Transaction Ref No
- Message Reference No
- Message Type

- Message Status
- Value Date
- Release Date
- Duplicate Check Required
- Duplicate Status
- Direction

3.0.1.8 India RTGS Outbound Payment View Summary

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



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

- Authorization Status
- Transaction Status
- Transaction Reference
- Transfer Type
- Source Code
- Network Code
- Related Reference
- Transaction currency
- Instruction Date
- Debit Account

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

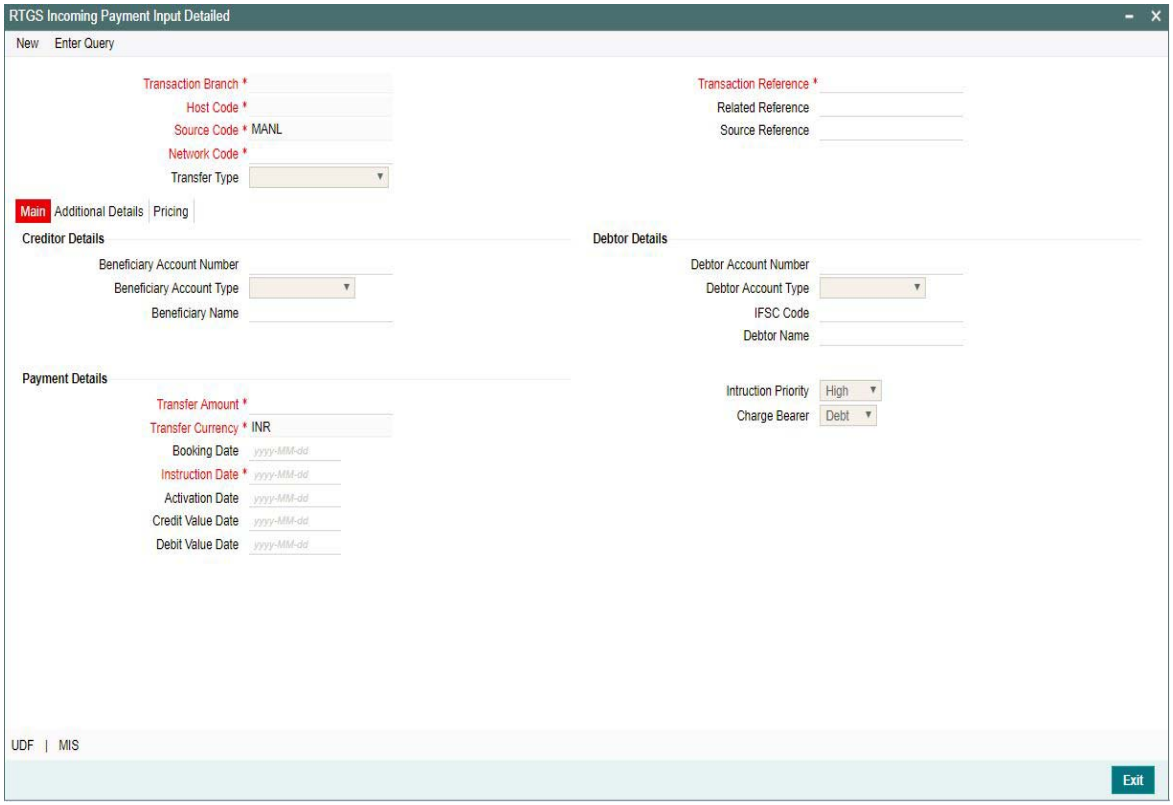
3.1 India RTGS Inbound Transactions

3.1.1 India RTGS Inbound Payments Transaction Input

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

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

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



You can specify the following fields:

Transaction Branch code

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

Host code

The system defaults the host code of transaction branch.

Source Code

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

Network Code

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

Transaction Reference number

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

User Reference Number

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

Transfer Type

Select the required type of transfer.

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

Transaction Reference

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

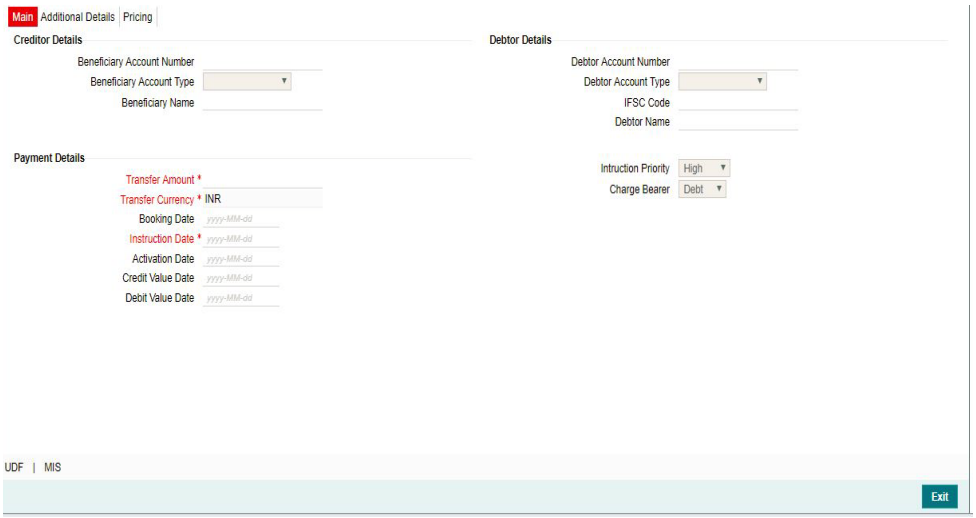
Related Reference

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

Source Reference

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.

3.1.1.1 Main Tab



Specify the following details

Creditor Details

Beneficiary Account Number

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

Beneficiary Account Type

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

- Savings Bank

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

Beneficiary Name

System defaults the Debtor Name of the account selected

Debtor Details

Debtor Account Number

Specify the debit account number.

Debtor Account Type

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

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

IFSC Code

Specify the IFSC code of the Debtor

Debtor Name

System defaults the Debtor Name of the account selected

Payment Details

Transfer amount

Specify the Transfer amount,

Transfer Currency

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

Booking Date

The system defaults the booking date as application server date.

Instruction Date

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

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

Activation Date

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

Credit Value Date

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

Debit Value Date

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

Instruction Priority

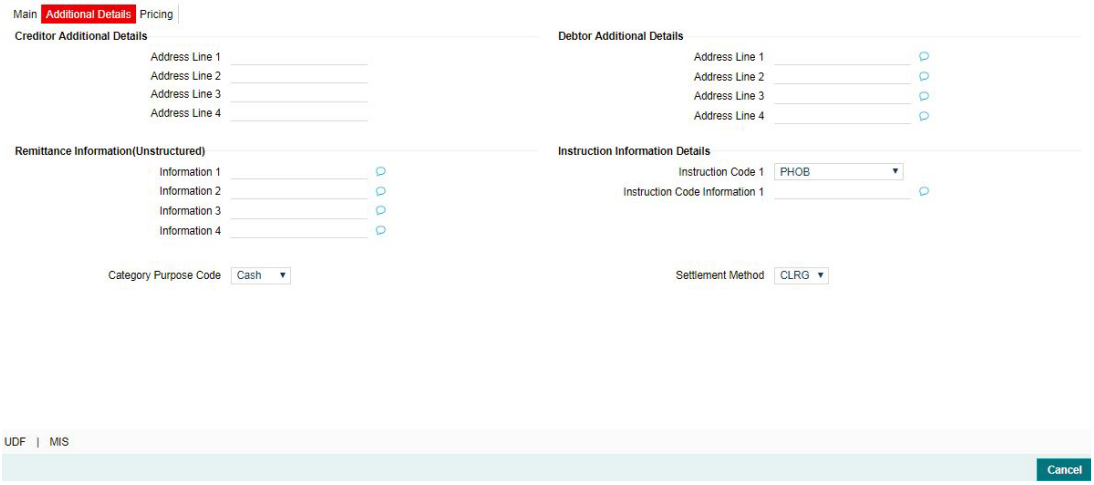
Instruction priority is maintained here. Allowed values are High, Normal. System defaults the value as ‘High’.

Charge Bearer

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

3.1.1.2 Additional Tab

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

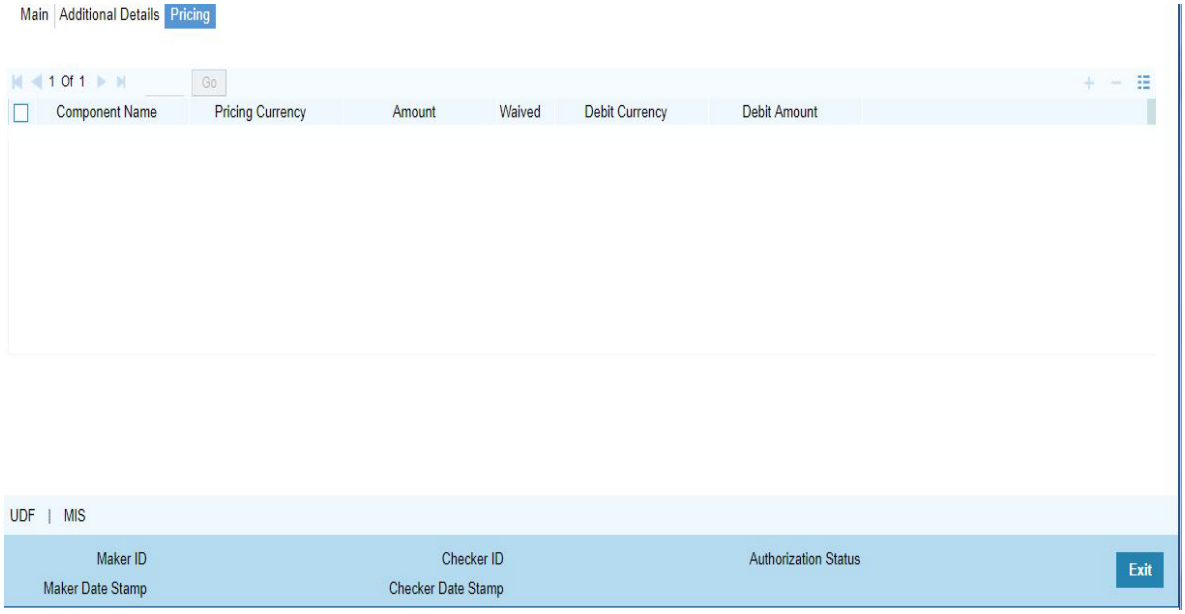


This screen contains the below new fields to capture the address details of debtor/creditor and remittance information from the sender to receiver. These fields will be updated with values from the Inbound payment message

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

3.1.1.3 Pricing Tab

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



The below mentioned attributes will be available in the Pricing tab

Pricing Component

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

Pricing Currency

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

Pricing Amount

Displays the charge amount calculated for each pricing component.

Waived

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

Debit currency

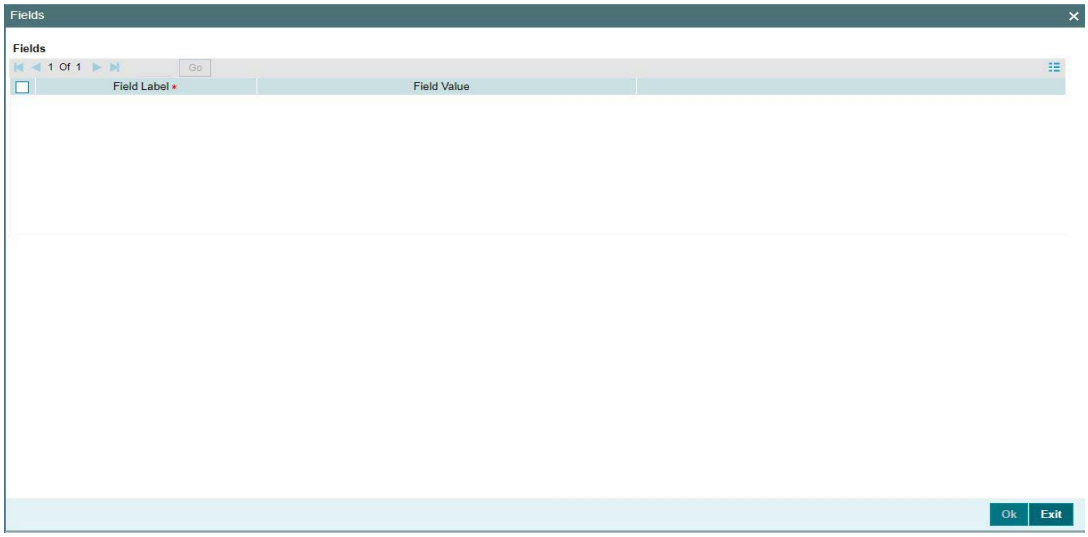
Displays the currency in which the charge amount is debited for the pricing component.

Debit amount

Displays the amount in debit currency to be debited.

3.1.1.4 UDF button

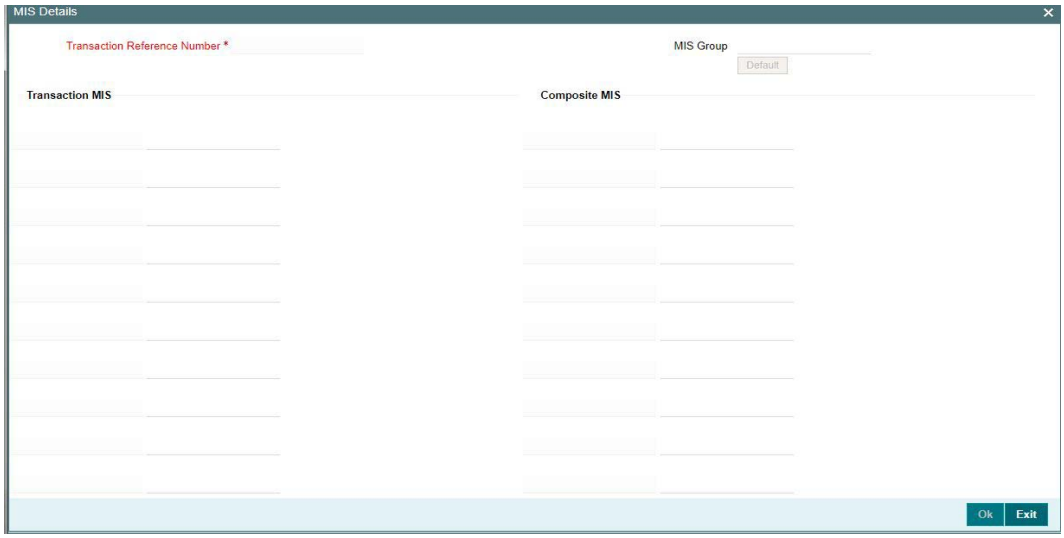
Click on the ‘UDF’ button to invoke this screen.



You can specify user defined fields for each transaction.

3.1.1.5 MIS button

Click on the ‘MIS’ button to invoke this screen.



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

3.1.1.6 Saving of Inbound Transaction

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

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

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

3.1.1.7 Authorization of Inbound Transaction

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

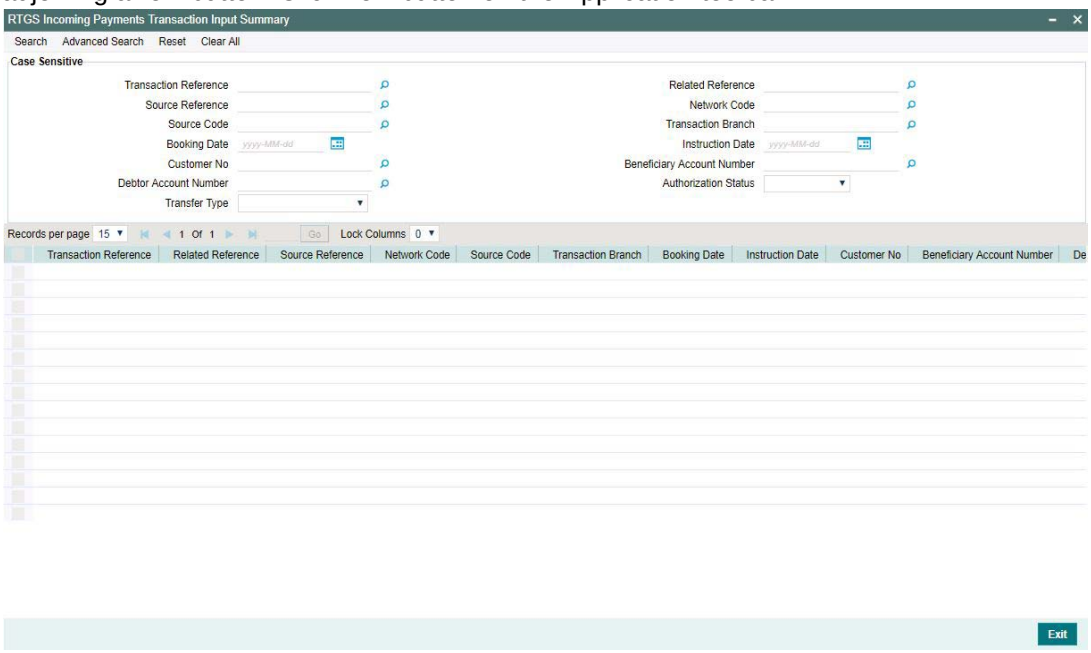
- Authorization Limit 1 Check
- Authorization Limit 2 Check
- Future Values Check
- FX Limit Check
- Sanction Check
- EAC Check
- Debit/Credit Accounting Handoff

3.1.1.8 Operations supported for Inbound Transaction

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

3.1.1.9 India RTGS Inbound Payments Input Summary

You can invoke “India RTGS Inbound Payments Input Summary” screen by typing ‘PLSITONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.



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

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

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

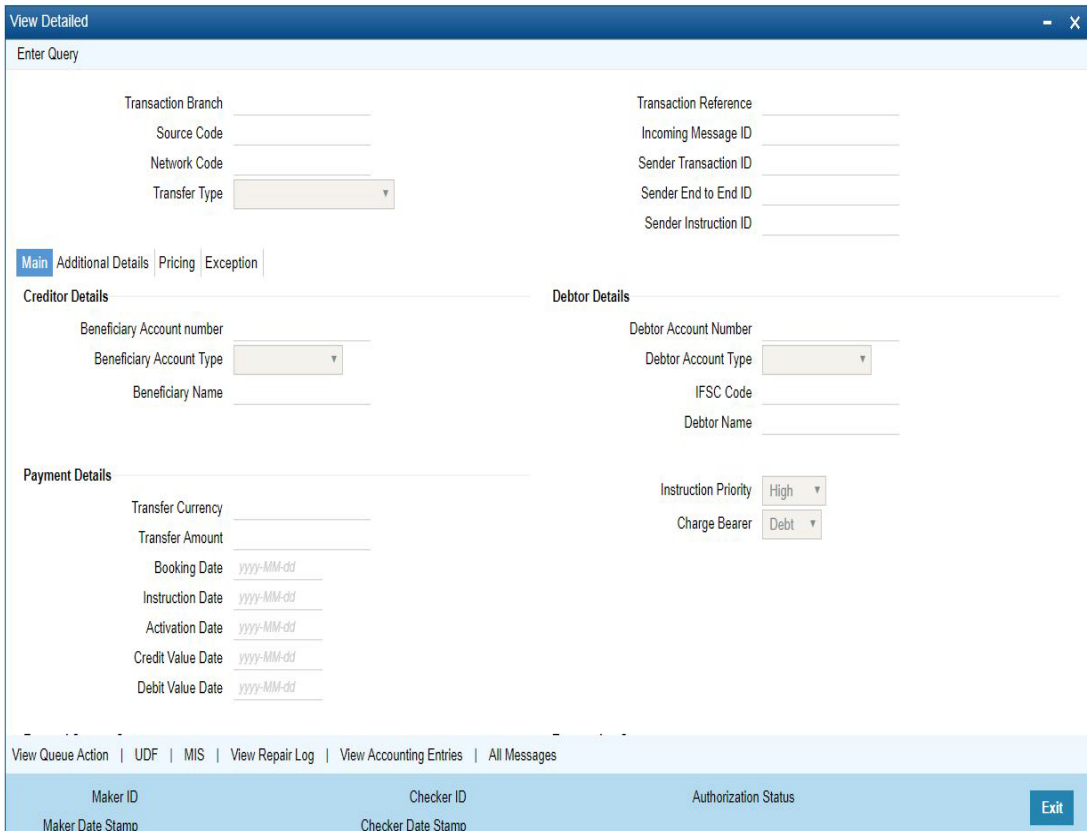
- Transaction Reference no
- Related Reference
- Source Reference
- Network Code
- Booking Date
- Transaction Branch
- Instruction Date
- Customer No

- Beneficiary Account Number
- Debit Account Number
- Authorization Status
- Transfer Type

3.1.2 India RTGS Inbound Payment View

You can view the RTGS Inbound transaction in this screen.

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

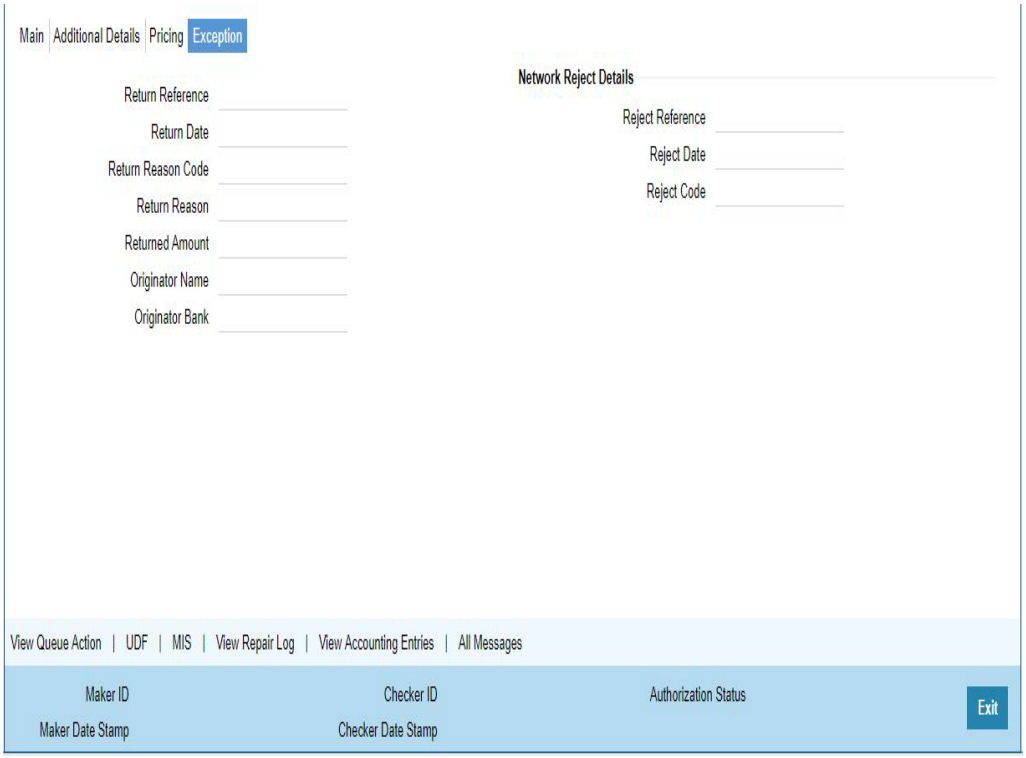


- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Along with the transaction details in the Main, Additional Details and Pricing tabs user can also view the Status details for the following: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

For more details on Main and Pricing tabs refer to ‘PLDITONL’ screen details above.

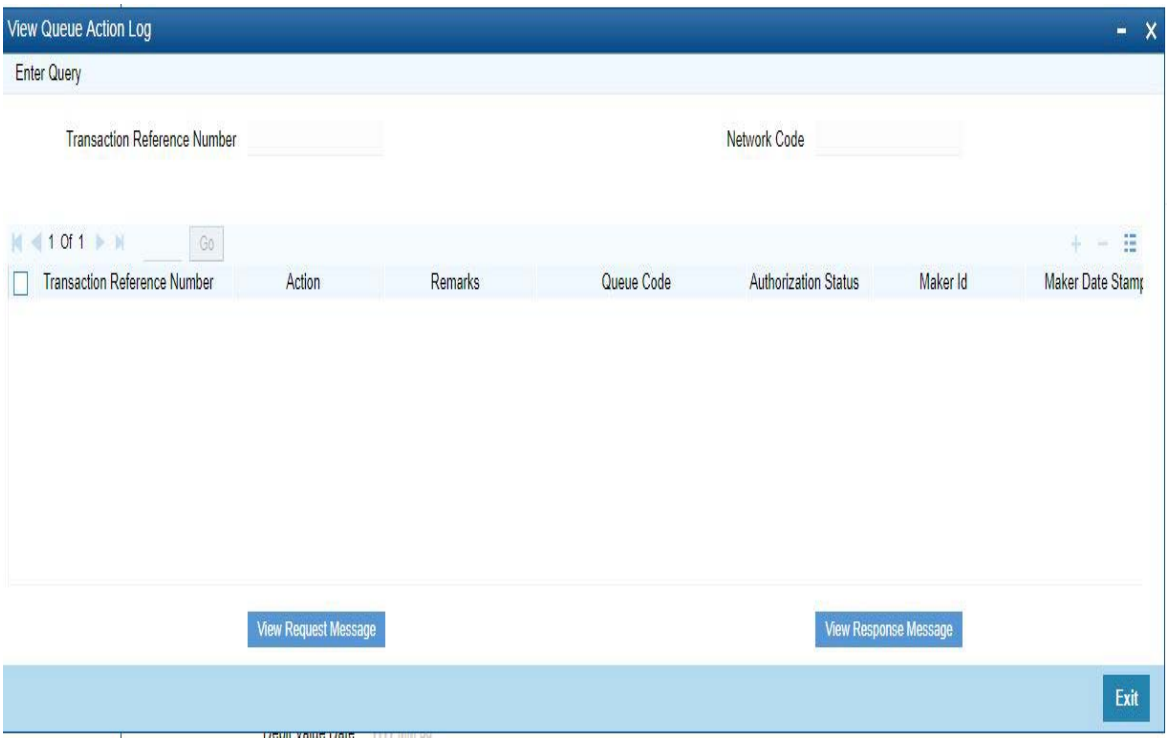
3.1.2.1 Exceptions Tab

You can view the Return details and its references, if available in the Exception tab for the specified Transaction Reference Number. Click on the 'Exceptions Tab' to view the return references.



3.1.2.2 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

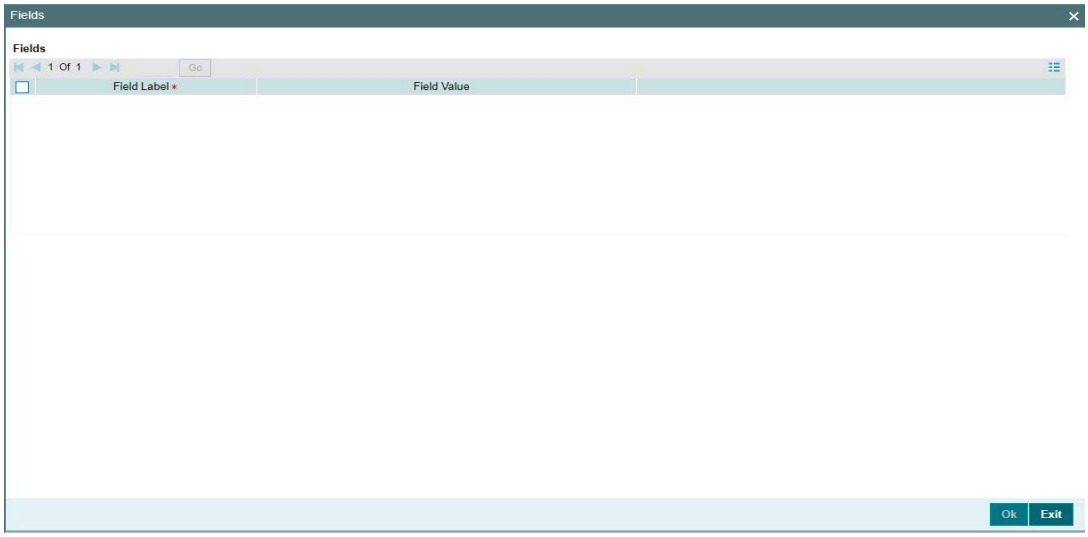
User can view the request sent and the corresponding response received for each row in Queue Action Log.

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

3.1.2.3 UDF button

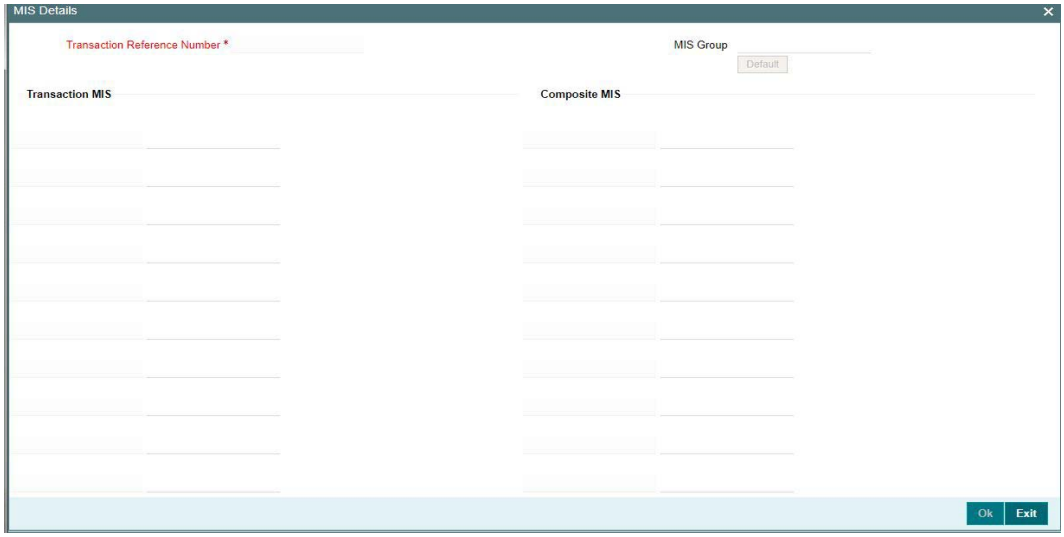
Click on the ‘UDF’ button to invoke this screen.



You can specify user defined fields for each transaction.

3.1.2.4 MIS button

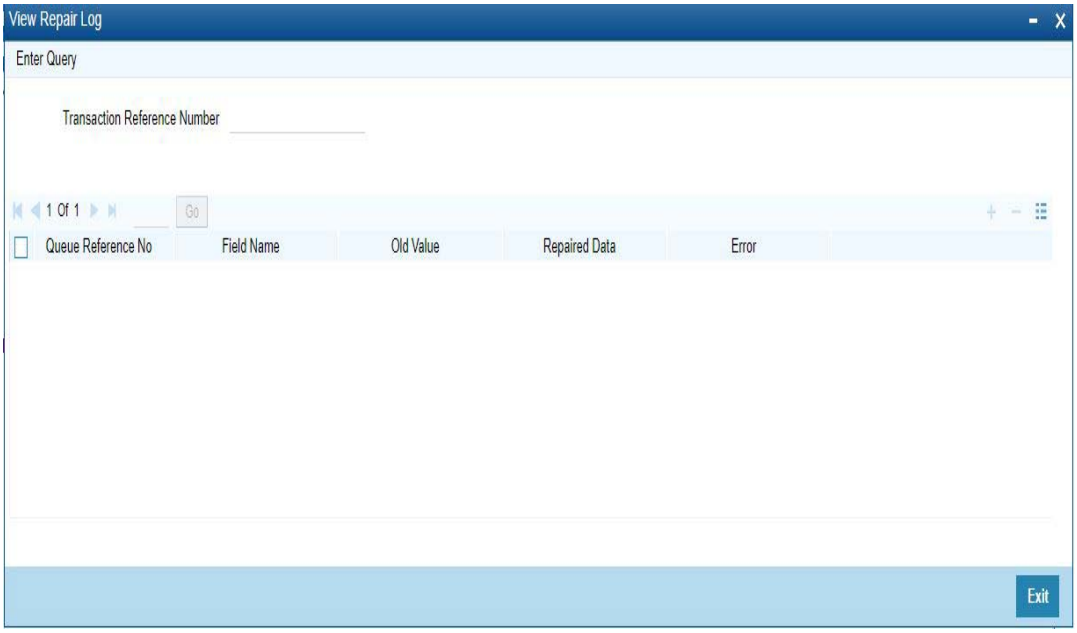
Click on the ‘MIS’ button to invoke this screen.



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

3.1.2.5 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.

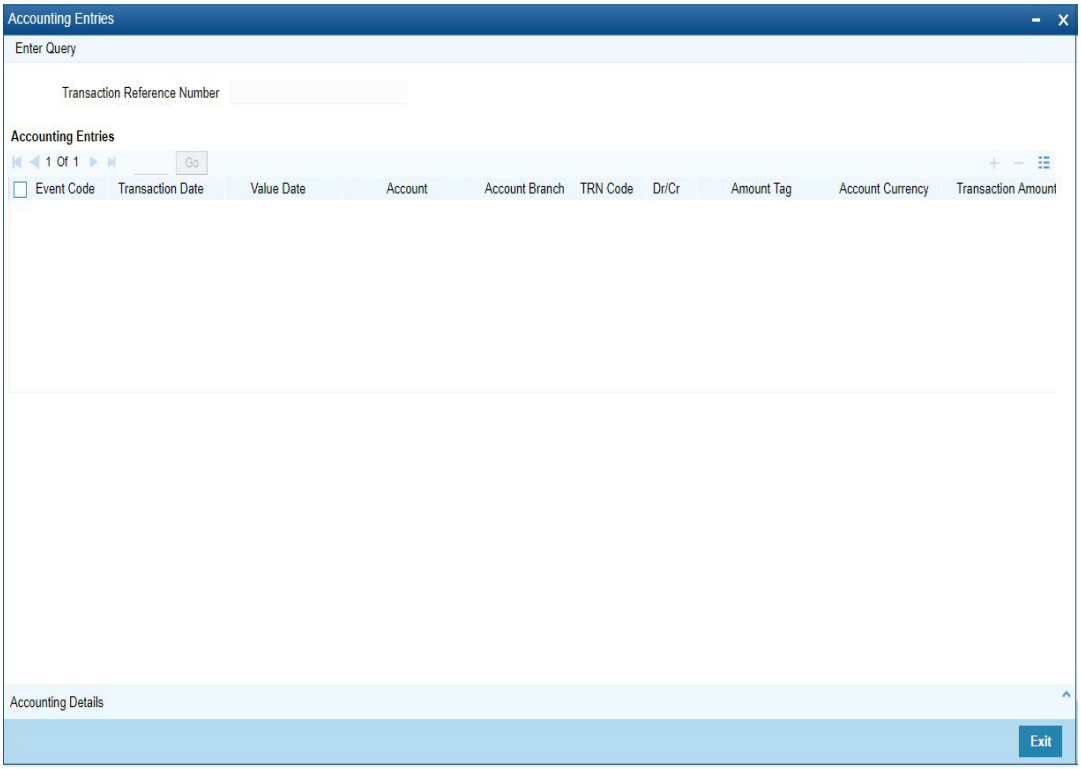


Following details are displayed:

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

3.1.2.6 Accounting Entries

You can click the “Accounting Entries” link in the transaction input screen to invoke the screen



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

Transaction Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

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

Account Branch

The system displays the account branch.

TRN Code

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

Dr/Cr.

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

Amount Tag

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

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

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

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

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

Offset Amount Tag

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

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

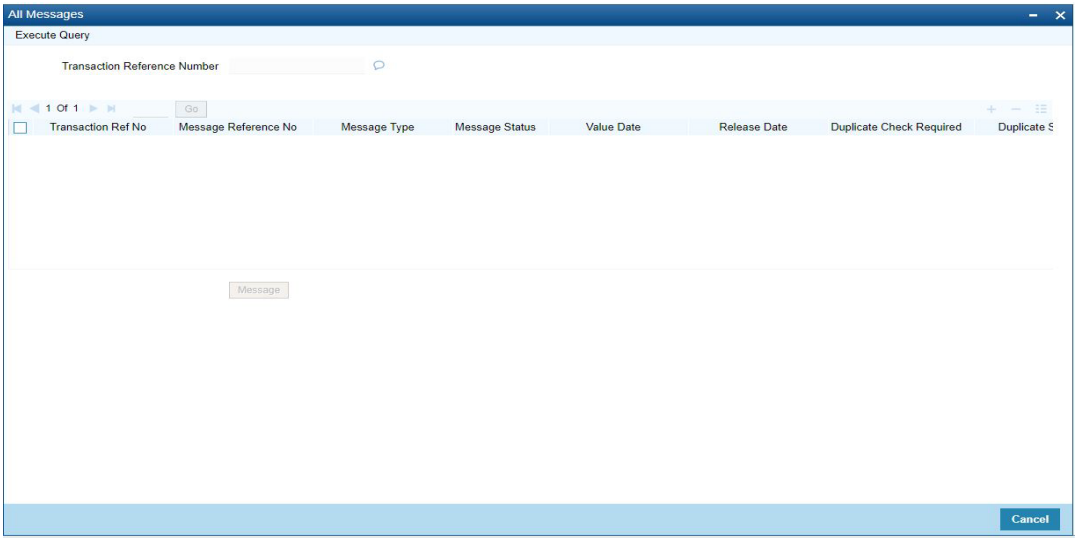
The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

3.1.2.7 All Messages Tab

Click the “All Messages” link in the View screen to invoke this sub-screen.



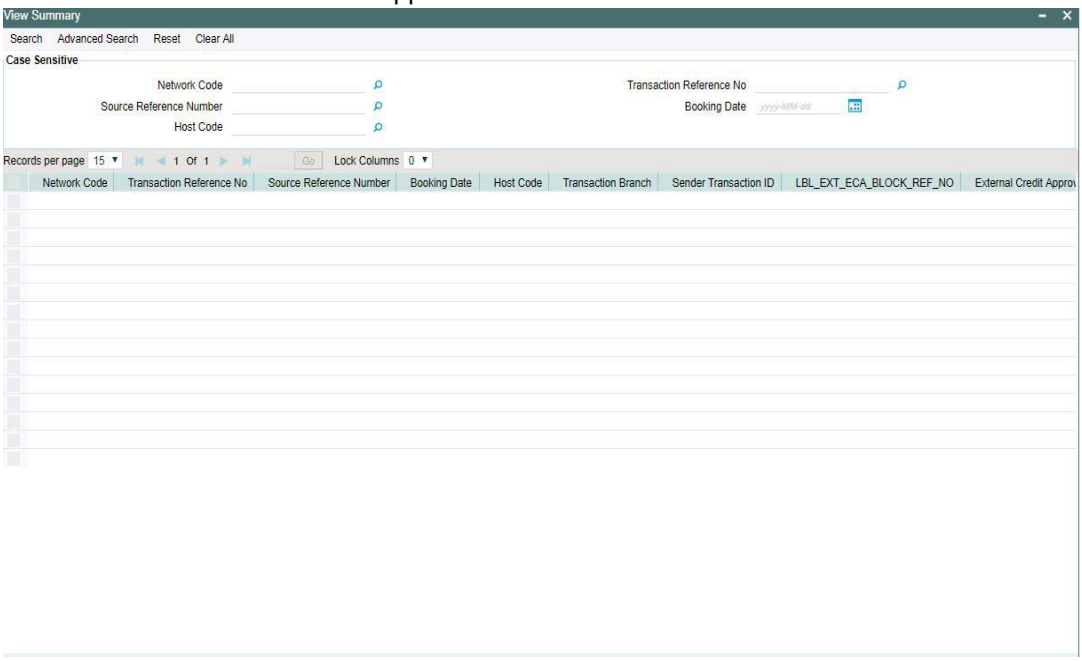
The system displays the following details in a grid form containing one or multiple rows for the Transaction Reference Number specified.

- Transaction Ref No
- Message Reference No
- Message Type

- Message Status
- Value Date
- Release Date
- Duplicate Check Required
- Duplicate Status
- Direction

3.1.2.8 RTGS Inbound Payment View Summary

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



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

- Transaction Reference no
- Network Code
- Booking Date
- Source Reference Number

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

3.1.3 India RTGS – Return of Payments

Return of Inbound payments

- The Beneficiary bank will return the transaction to the originating bank within one hour of the receipt of the payment or before the end of the RTGS Business day, whichever is earlier, if it is not possible to credit the funds to the beneficiary customer’s account for any valid reasons.
- The Return can be initiated for the below reasons:
  - Inward Credit to a NRE account from a Non-NRE account
  - Invalid Beneficiary account

  - Rejection/Cancellation from the Inbound Exception queues (such as Process Exception/Business Override/Repair Queue/Authorization Limit Check/ Sanction Check/Pricing Queue/EAC)
- Transactions will move to the repair queue. Returns can be done only from the Repair Queue.

Return of Outbound payments

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

4. Function ID Glossary

P

PLDITONL 3-19
PLDIVIEW 3-27
PLDOTONL 3-1
PLDOVIEW 3-11
PLSITONL 3-26
PLSIVIEW 3-33
PLSOTONL 3-9
PLSOVIEW 3-18
PMDNFTPF 2-2
PMSNFTPF 2-6