

India IMPS Payments User Guide
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India IMPS 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 features of India IMPS Payments in Oracle Banking Payments. It takes you through the various stages in processing a Inbound/ Outbound IMPS Payments and NPCI Connectivity.

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 Payments and PM Dashboard/Query functions

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>India IMPS</i> provides information on IMPS Payments related maintenances, initiation and processing of outbound and inbound payments
Chapter 3	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. India IMPS Payments

Immediate Payment Service, commonly known as IMPS, is an instant real time interbank electronic funds transfer service. This service can be accessed any time 24X7X365 and across channels like Internet, Mobile, ATM and Branch. This facility is provided by NPCI through NFS Switch. Messages used for the connection between the NPCI Central switch, remitter and beneficiary is based on ISO-8583:1987 standard.

2.1 India IMPS Maintenances

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

- Network Maintenance (PMDNWMNT)
- Source Maintenance (PMDSORCE)
- Source Network Preferences (PMDSORNW)
- External System Maintenances for Sanctions, External Credit Approval and Accounting
- Queue Connection Profile Maintenance (PMDQPROF)
- Reject Code Maintenance (PMDRJMNT)
- Clearing Infrastructure Detailed (PMDCLRMT)
- Account Level Daily Limits (PMDACCPF)
- Default Daily Limits (PMDDFLMT)
- India Payment Account Preferences (PMDEXACP)
- Beneficiary Registration (PMDBENRN)

For more details on above mentioned maintenance screens, refer to Payments Core User Guide. .

2.1.1 Outbound Payment Preferences

You can maintain the Outbound Preferences for India IMPS through this screen.

You can invoke 'IMPS Outbound Payment Preferences Detailed' screen by typing 'PJDNWOPF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Following are the actions allowed from this screen:

- New
- Save
- Copy
- Print
- Enter Query
- Unlock
- Delete
- Authorize

Specify the following fields:

Network Code

Select the network code of the India IMPS from the list of values.

If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.

Network Description

System defaults the description of the network selected.

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Transaction Currency

System defaults the transaction currency as 'INR' for India IMPS payments

IMPS Transaction Type

'P2A' option is checked by default. This is a mandatory field and you can modify the option defaulted. IMPS transaction types allowed for the network are:

- **P2A:** When checked, this indicates 'Account Number + IFSC based' IMPS transaction type
- **P2P:** When checked, this indicates 'MMID + Mobile Number' based IMPS transaction type
- **P2U:** When checked, this indicates 'Aadhar Number' based IMPS transaction type

Note

It is mandatory to maintain at least one IMPS transaction type for the network as required.

Transaction Limit

Minimum and maximum limit amount per transaction type for IMPS Payments as required by the bank can be maintained here. This can be modified.

P2A

Minimum Amount

Specify the minimum limit allowed per IMPS transaction type

Maximum Amount

Specify the maximum limit allowed per IMPS transaction type

P2P

Minimum Amount

Specify the minimum limit allowed per IMPS transaction type

Maximum Amount

Specify the maximum limit allowed per IMPS transaction type

P2U

Minimum Amount

Specify the minimum limit allowed per IMPS transaction type

Maximum Amount

Specify the maximum limit allowed per IMPS transaction type

Note

- If IMPS Transaction type checked is 'P2A', only P2A transaction limit can be maintained.
 - If Transaction limit values are entered in P2P, P2U without selecting respective IMPS transaction types, system throws a warning message 'Please select applicable IMPS transaction types before maintaining Transaction Limit'.
-

Pricing Details

Transaction Pricing Code

Select the pricing code from the list of values. All the valid Pricing codes maintained in 'Pricing Code Detailed' (PPDCDMNT) are listed here. Pricing codes to be applied for India IMPS can be selected. Computation of Charges and Tax are based on the pricing code linked here.

Accounting Codes

Debit Liquidation

This is a mandatory field. Select the accounting code for the Credit/Debit Leg (Intermediary GL) of event DRLQ/CRLQ

Credit Liquidation

This is a mandatory field. Select the accounting code for the Credit Leg (Clearing GL) of event CRLQ

Network Account Details

Network Account

Select the Network Account from the list of values. All the valid network accounts are listed here. The Network account if maintained here, is replaced with Clearing GL while posting the credit accounting for outbound payments.

Processing Preferences

Time-Out Period (In Seconds)

System automatically generates Verification Request (VR) for the Outbound Payment if no Original Response is received from NPCI Switch within the time out period maintained in seconds here.

This is maintained as 30 seconds for IMPS network code and is modifiable.

Retry Count for VR

This is maintained as '3' for IMPS network code and is modifiable. Based on this, system auto generates Verification Request every '30' seconds with a maximum retry count of '3' for VR as per current NPCI directive. If not maintained, no VR is generated.

Accounting Preference

You can set the preference for accounting during the outbound transaction processing, in this field. Select the accounting preferences from the drop-down values. The options are:

- **Before Messaging** - If the accounting preference chosen for the Network is 'Before Messaging', the Message Generation and Hand-off of Original Request message is subsequent to debit/credit accounting for the outbound payment. However the payment processor does not wait for the accounting success/failure response from Accounting/DDA system.
 - In case of payment rejection as per OR/VR response from network, Accounting reversal request is sent to DDA system and payment status will be reversed.
- **On Confirmation from CI** - If the accounting preference selected is 'On confirmation from NPCI', the debit /credit accounting is passed only after the receipt of OR/VR response from network. If the payment is rejected the balance block (ECA) reversal request is sent to DDA system.

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

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

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.

2.1.2 Inbound Payment Preferences

You can maintain the Inbound Preferences for India IMPS through this screen.

You can invoke 'IMPS Inbound Payment Preferences Detailed' screen by typing 'PJDNWIPF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'IMPS Inbound Payment Preferences' window. It features a top bar with 'New' and 'Enter Query' options. The main content area is divided into several sections: 'Network Code *' and 'Host Code *' (input fields), 'Transaction currency * INR' (dropdown), 'Network Description' and 'Host Code Description' (input fields), 'IMPS Transaction Type' (radio buttons for P2A, P2P, P2U), 'Payment Preferences' (with 'Beneficiary Name Match Required' checked), 'Common Preferences' (with 'National Bank Identification Number' input field), 'Accounting Codes' (with 'Debit Liquidation *' and 'Credit Liquidation *' input fields), and 'Network Account Details' (with 'Network Account' input field). The bottom section contains fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Following are the actions allowed from this screen:

- New
- Save

- Copy
- Print
- Enter Query
- Unlock
- Delete
- Authorize

Specify the following fields:

Network Code

Select the network code of the India IMPS from the list of values.

If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.

Network Description

System defaults the description of the network selected.

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Transaction Currency

System defaults the transaction currency as 'INR' for India IMPS payments

IMPS Transaction Type

'P2A' option is checked by default. This is a mandatory field and you can modify the option defaulted. IMPS transaction types allowed for the network are:

- **P2A:** When checked, this indicates 'Account Number + IFSC based' IMPS transaction type
- **P2P:** When checked, this indicates 'MMID + Mobile Number' based IMPS transaction type
- **P2U:** When checked, this indicates 'Aadhar Number' based IMPS transaction type

Note

It is mandatory to maintain at least one IMPS transaction type for the network as required.

Payment Preferences

Beneficiary Name Match required

This flag indicates, whether 'Beneficiary Name Match' is required for the inbound IMPS payments. Check this box to enable, beneficiary name match. This is unchecked by default.

Accounting Codes

Debit Liquidation

This is a mandatory field. Select the accounting code for the Debit Leg (Clearing GL) of event DRLQ

Credit Liquidation

This is a mandatory field. Select the accounting code for the Credit/Debit Leg (Clearing GL) of event DRLQ/CRLQ

Network Account Details

Network Account

Select the Network Account from the list of values. All the valid network accounts are listed here. The Network account if maintained here, is replaced with Clearing GL while posting the credit accounting for outbound payments.

Common Preferences

National Bank Identification Number (NBIN)

Select the NBIN from the list of values as allotted by NPCI. Values in this LOV are populated from NBIN-IFSC mapping screen (PJDNBIFS).

The NBIN value captured here is used for validating incoming payments to check if the inbound original request message also has the same NBIN of the bank as maintained.

2.1.2.1 Inbound Payment Preferences Summary

You can view all the Inbound payments preferences maintained, in this summary screen.

You can invoke 'IMPS Inbound Payment Preferences Summary' screen by typing 'PJSNWIPF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

IMPS Inbound Payment Preferences Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Network Code Host Code

Transaction currency

Records per page 15 Lock Columns 0

Authorization Status	Record Status	Network Code	Host Code	Transaction currency	Beneficiary Name Match Required	Credit Liquidation	Debit Liquidation	National Bank Identifier
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Exit

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

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

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

2.1.3 **NBIN - IFSC Mapping**

You can maintain the mapping between NBIN and IFSC through this screen.

You can invoke 'NBIN Maintenance' screen by typing 'PJDNBIFS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar.

The screenshot shows the 'NBIN Maintenance' application window. The title bar is blue with the text 'NBIN Maintenance' and standard window controls. Below the title bar is a toolbar with 'New' and 'Enter Query' buttons. The main content area is white and contains five input fields with labels: 'Host Code*', 'Network Code*', 'Bank IFSC Code*', 'Bank Name', and 'National Bank Identification Number*'. The bottom of the window has a light blue status bar with labels for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', and an 'Exit' button on the right.

Following are the actions allowed from this screen:

- New
- Save
- Copy
- Print
- Enter Query
- Unlock
- Delete
- Authorize

Specify the following fields:

Host Code

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

Network Code

Select the network code of the IMPS from the list of values.

If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.

Bank IFSC Code

Select the Bank IFSC Code from the list of values. This maintenance is per bank participating in IMPS network. The Bank IFSC Codes listed in the LOV are unique.

System builds an internal table for the Bank IFSC Code, i.e. only the first four characters of the IFSC Code based on the Local Payment Bank Directory maintenance (PMDBKMNT) where the 11-character IFSC Code (Bank Code) is maintained.

Bank Name

System defaults the Bank Name of the IFSC Code selected.

National Bank Identification Number

Specify the unique NBIN number in this field. This is a unique 4-digit number allotted by NPCI for all banks participating in IMPS. This field is modifiable.

Based on the NBIN and IFSC Code mapping done here, system automatically derives NBIN (example, 4267) by matching only the first four alphabetic characters of the beneficiary IFSC Code (SDPS0000072) input in the IMPS Outbound Payment transaction. The derived NBIN is populated in the DE-2 of outbound original request message.

2.1.3.1 NBIN - IFSC Mapping Summary

You can view all the NBIN-IFSC mapping maintenances done in this screen.

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

Authorization Status	Record Status	Host Code	Network Code	Bank IFSC Code	Bank Name	National Bank Identification Number
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You can search for the records using one or more of the following parameters:

- Authorization Status
- Record Status
- Host Code
- Network Code

- Bank IFSC Code
- National Bank Identification 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 India Payments Network and Queue Connection

You can maintain the IMPS Network Queue Connection details through this screen.

You can invoke 'India Payments Network and Queue Connection Details' screen by typing 'PMDNWQCN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software application window titled "India Payments Network and Queue Connection Details". At the top left, there are buttons for "New" and "Enter Query". The main workspace contains several input fields: "Network Code *" and "Host Code *" on the left, and "Network Description" and "LBL_HOST_CODE_DESC" on the right. Below these is a section header "Network And Queue Connection Details" followed by four more input fields: "Request Queue Profile", "Response Queue Profile", "Request Queue Name", and "Response Queue Name". At the bottom of the window is a light blue footer area containing labels for "Maker", "Date Time", "Mod No", "Record Status", "Checker", "Date Time", and "Authorization Status", with an "Exit" button on the far right.

Following are the actions allowed from this screen:

- New
- Save
- Copy
- Print
- Enter Query

- Unlock
- Delete
- Authorize

Specify the following fields:

Network Code

Select the network code of the IMPS from the list of values.

If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.

Network Code Description

System defaults the description of the Network Code selected.

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Network and Queue Connection Details

Request Queue Profile

Select the Request Queue Profile from the list of values. All the valid profiles from the existing Queue Profile maintenance screen (PMDQPROF) is listed here.

Response Queue Profile

Select the Response Queue Profile from the list of values. All the valid profiles from the existing Queue Profile maintenance screen (PMDQPROF) is listed here.

Request Queue Name

Specify the Outbound Queue JNDI/ Inbound Queue JNDI in this field.

Response Queue Name

Specify the Outbound Queue JNDI/ Inbound Queue JNDI in this field.

2.1.4.1 India Payments Network and Queue Connection Summary

You can view all the Queue Connection details maintained for IMPS network through this screen.

You can invoke 'India Payments Network and Queue Connection Details Summary' screen by typing 'PMSNWQCN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

India Payments Network and Queue Connection Details Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Host Code Network Code

Request Queue Profile Response Queue Profile

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Host Code	Network Code	Request Queue Profile	Response Queue Profile	LBL_HOST_CODE_DESC	Network Description	Request Queu
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Exit

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

- Authorization Status
- Record Status
- Host Code
- Network Code
- Request Queue Profile
- Response Queue Profile

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 Outbound IMPS Payments

Outbound credit transactions can be booked, viewed through the Outbound IMPS transaction screens.

2.2.1 Outbound IMPS Transaction Input

You can book the outbound IMPS transactions through this screen. Outbound IMPS details can be provided here.

You can invoke 'IMPS Outbound Payment Transaction Input Detailed' screen by typing 'PJDOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar.

The screenshot shows the 'IMPS Outgoing Payment Transaction Input Detailed' application window. The window title is 'IMPS Outgoing Payment Transaction Input Detailed'. The interface includes a top toolbar with 'New' and 'Enter Query' buttons. The main area is divided into several sections:

- Transaction Branch:** Host Code, Source Code, Network Code.
- Transaction Reference:** Retrieval Reference, Source Reference, Transaction Type.
- Debtor Details:** Debtor Account Number, Debtor Account Type (dropdown), Debtor Account Branch, Debtor Name.
- Payment Details:** Booking Date (yyyy-MM-dd), Instruction Date (yyyy-MM-dd), Activation Date (yyyy-MM-dd), Transaction currency (INR), Transaction Amount, Remarks.
- Beneficiary ID:** Beneficiary ID.
- Beneficiary Details:**
 - LBL_AC_IFSC:** Beneficiary Name, Beneficiary Account Number, Beneficiary Account Type (dropdown), LBL_IFSC_CODE, Bank Name, Branch Name, Mobile Number, Email ID.
 - LBL_MMID_MOBNO:** Beneficiary Name, MMID, Country (INDIA), Mobile Number.
 - Aadhaar Number:** Beneficiary Name, Aadhaar Number.

An 'Exit' button is located in the bottom right corner.

Following are the actions allowed from this screen:

- New
- Save
- Copy
- Print
- Enter Query
- Unlock
- Delete
- Authorize

Specify the following details:

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

Select the Source Code from the list of values. All valid Source code are listed here. For manually input transactions, source code can be selected from the list of valid source codes.

For transactions received through Rest services, the source code is populated as received in the request.

Network code

The system defaults the Network code as 'IMPS'. If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field.

And you can also select the Network code from the list of values when multiple networks are available. All valid codes maintained in Network maintenance (PMDNWMNT) screen are listed.

Transaction Reference Number

This is a 16-digit unique identifier of the IMPS payment transaction and auto-generated by the system based on the common transaction reference generation logic.

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

Retrieval Reference

System auto generates the RRN (Retrieval Reference Number) on authorization of the payment transaction. This is a 12-digit number. RRN is generated using the following logic:

The RRN Mask is: 'YDDDHSSSSSS'

- Y – Last digit of year.
- DDD – Julian date of transaction
- HH – Hour of transaction (derived from DE-12 as in IST).
- SSSSSS – STAN of transaction (Same as in DE -11 for system generated unique 6-digit number within a business day).

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.

IMPS Transaction Type

Select the IMPS Transaction Type from the drop-down values. The options are:

- **P2A:** You can specify the details of A/C + IFSC in the Beneficiary Details section. System validates and does not allow to enter details in the MMID+Mobile Number / Aadhar Number section for P2A Transaction type.
- **P2P:** You can specify the details of MMID + Mobile Number in the Beneficiary Details section. System validates and does not allow to enter details in the A/C + IFSC / Aadhar Number section for P2P Transaction type.

- **P2U:** You can specify the details of Aadhar Number in the Beneficiary Details section. System validates and does not allow to enter details in the A/C + IFSC / MMID section for P2P Transaction type.

2.2.1.1 Main Tab

Debtor Details

Debtor Account Number

Select the Debit Account Number from the list of values. All open and authorized accounts maintained in the India Payment Account Preferences (PMDEXACP) are listed for this field. System displays only the 'Savings/Current type accounts in the LOV.

System defaults the following details on selecting the Debit Account Number and the details cannot be modified:

- Debtor Account Type
- Debtor Account Branch
- Debtor Name

Payment Details

Booking Date

System defaults the current date as Booking Date. This will be a disabled field for user modification.

Instruction Date

System defaults the current application server date. This date can be modified by the user. This is the requested execution date by the customer. Back dates are not allowed as instruction date.

Activation Date

Activation Date is derived from Instruction date and is disabled for modification.

Since Network / Branch holidays are applicable for IMPS payments, activation date is same as instruction date. Payment is submitted to NPCI on Activation date and processed by NPCI on the same date.

Transaction Currency

System defaults the Transfer currency as 'INR'. This field is disabled for modification.

Transaction Amount

Specify the Transaction Amount.

Remarks

Any internal remarks can be input in this field. This is a free text field of allowed character length '50'

Beneficiary ID

Beneficiary ID

Select the Beneficiary ID from the list of values. This field fetches the Beneficiary IDs maintained for the debtor account number and beneficiary type combination.

Note

- For the selected debtor account number, if IMPS transaction type selected is 'P2A', the LOV displays only beneficiary IDs of type 'P2A' with beneficiary details maintained in A/C+IFSC section of beneficiary registration (PMDBENRN) for the network 'IMPS'.
 - Similarly, for P2P, P2U IMPS transaction types, Beneficiary ID LOV, fetches only the P2P, P2U beneficiary type records maintained for the debtor account number.
-

Beneficiary Details

A/C + IFSC

System defaults the following A/C + IFSC details on selecting the valid Beneficiary ID:

- Beneficiary Name
- Beneficiary Account Number
- Beneficiary Account Type
- IFSC Code
- Bank Name
- Branch Name
- Mobile Number and Email ID (if available)

On saving the transaction, following validations are done by the system:

- System validates if IMPS transaction type applicable is maintained in IMPS Outbound Payment Preferences (PJDNWOPF). If not input for IMPS transaction type, system throws a warning message 'This Particular IMPS Transaction type <IMPS_TXN_TYPE> is not enabled. Unable to process'.
- System validates if the values for the above fields (Beneficiary Name, Ben Account Number and IFSC Code) are present for the IMPS transaction type 'P2A (A/C + IFSC)'. If not input, system throws a warning message 'Please enter Beneficiary Name, Account Number, IFSC Code to proceed'.

- System shows 'Transfer to Overdraft, Cash Credit, Loan Account, NRE Account is not allowed through IMPS.' as per the beneficiary account type input.
- System validates for 'On-US Transfer' (for P2P transfer within same bank) for Outbound IMPS as below:
 - System derives the NBIN based on the first four-digits of beneficiary MMID input at the transaction level.
 - Compare this derived NBIN with the NBIN maintained at the IMPS outbound payment preferences screen PJDNWOPF.
 - If found to be same, the outbound transaction is blocked and rejected. System shows the warning message 'IMPS Transfer within the same bank is not allowed. Unable to Save'.

Note

- All the fields in the grid, except Bank and Branch Name can be edited, only if the Beneficiary ID is 'NULL' (without beneficiary registration).
- System does not allow the user to select same bank as that of remitter bank's IFSC Codes as per the LOV restriction.
- LOV Restriction condition: NBIN maintained in (PJDNWOPF) is equal to Bank IFSC Code (first four characters) as maintained in the screen NBIN Details (PJDNBIFS).

MMID + Mobile Number

System defaults the following MMID + Mobile Number details on selecting the valid Beneficiary ID:

- Beneficiary Name
- MMID
- Mobile Number

On saving the transaction, following validations are done by the system:

- System validates if the values for the above fields (Beneficiary Name, MMID, Mobile Number) are present for the IMPS transaction type 'P2P (MMID + Mobile Number)'. If not input, system throws a warning message 'Please enter Beneficiary Name, MMID, Mobile Number to proceed'
- All the above fields are editable only if Beneficiary ID is 'NULL' (without beneficiary registration) and the debtor account number is not of 'GL' type.

Aadhar Number

System defaults the following Aadhar Number details on selecting the valid Beneficiary ID:

- Beneficiary Name
- Aadhar Number

On saving the transaction, following validations are done by the system:

- System validates if the values for the above fields (Beneficiary Name, Aadhar Number) are present for the IMPS transaction type 'P2U (Aadhar Number)'. If not input, system throws a warning message 'Please enter Beneficiary Name, Aadhar Number to proceed'
- All the above fields are editable only if Beneficiary ID is 'NULL' (without beneficiary registration) and the debtor account number is not of 'GL' type.

Enrich Button

On clicking the Enrich button, system computes the Charges, and Tax on Charges if applicable, based on the maintenance for Transaction Pricing Code specified in IMPS Outbound Payment Preferences screen (PJDNWOPF).

2.2.1.2 Pricing Tab

You can view the computed charges and taxes applicable for each charge component, for the transaction booked by clicking the 'Pricing' tab. Pricing details are populated on clicking the 'Enrich' button.

Charges and Tax components are fetched as maintained in the Pricing Value Maintenance screen (PPDVLMNT) as applicable for the Payment Source code & Customer Service model.

Pricing Component	Pricing Currency	Pricing Amount	Waived	Debit Currency	Debit Amount
-------------------	------------------	----------------	--------	----------------	--------------

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. from the Pricing Code maintenance.

Pricing Amount

Displays the fixed or calculated charge amount using the Pricing Value maintenance. You can edit the amount in this field to a non-zero value.

Waiver

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

- If a particular Charge component is waived by the user then system would automatically also check the waiver the associated Tax component

- If charge/tax component is already waived in the Pricing Value maintenance, this component would still be displayed with the value and the waiver flag checked. This flag would not be allowed to be unchecked by the user.

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 debited amount to the selected debit amount.

2.2.1.3 UDF Tab

You can view or capture the UDF fields and its details for the outbound IMPS transaction input screen by clicking the 'UDF' button.

Based on the UDF Group linked in the Source Maintenance screen, for source code applicable to Manual initiation, UDF fields are available for input while creating the transaction.

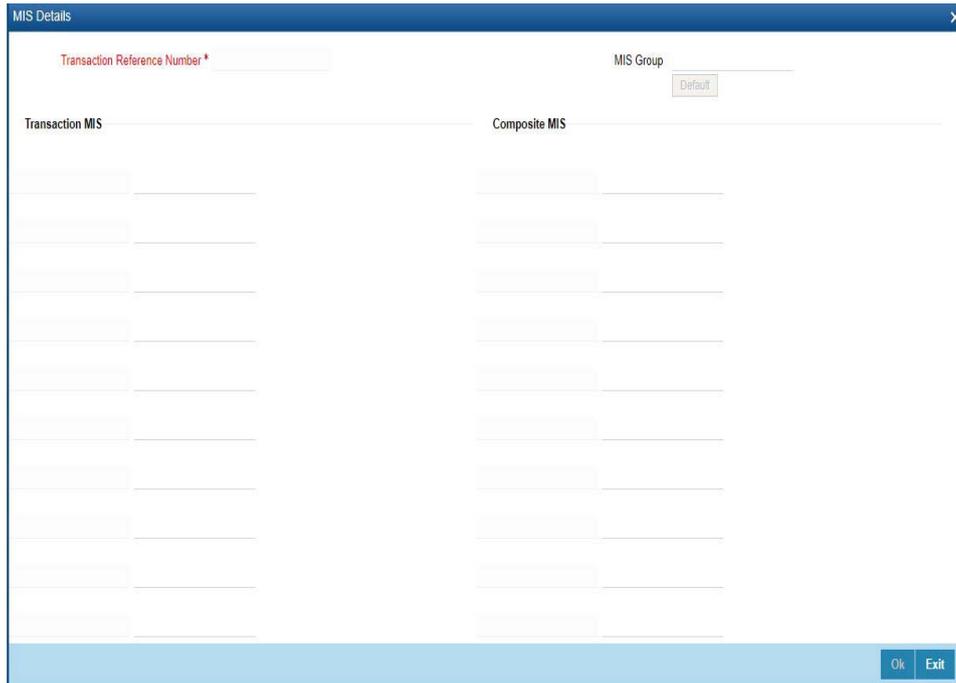
Field Label	Field Value

2.2.1.4 MIS Tab

You can view/ edit the MIS details for the outbound IMPS transaction input screen by clicking the 'MIS' button.

Based on the MIS Group linked in the Source Maintenance screen, for source code applicable to Manual initiation, MIS default values are populated for the IMPS payment transaction.

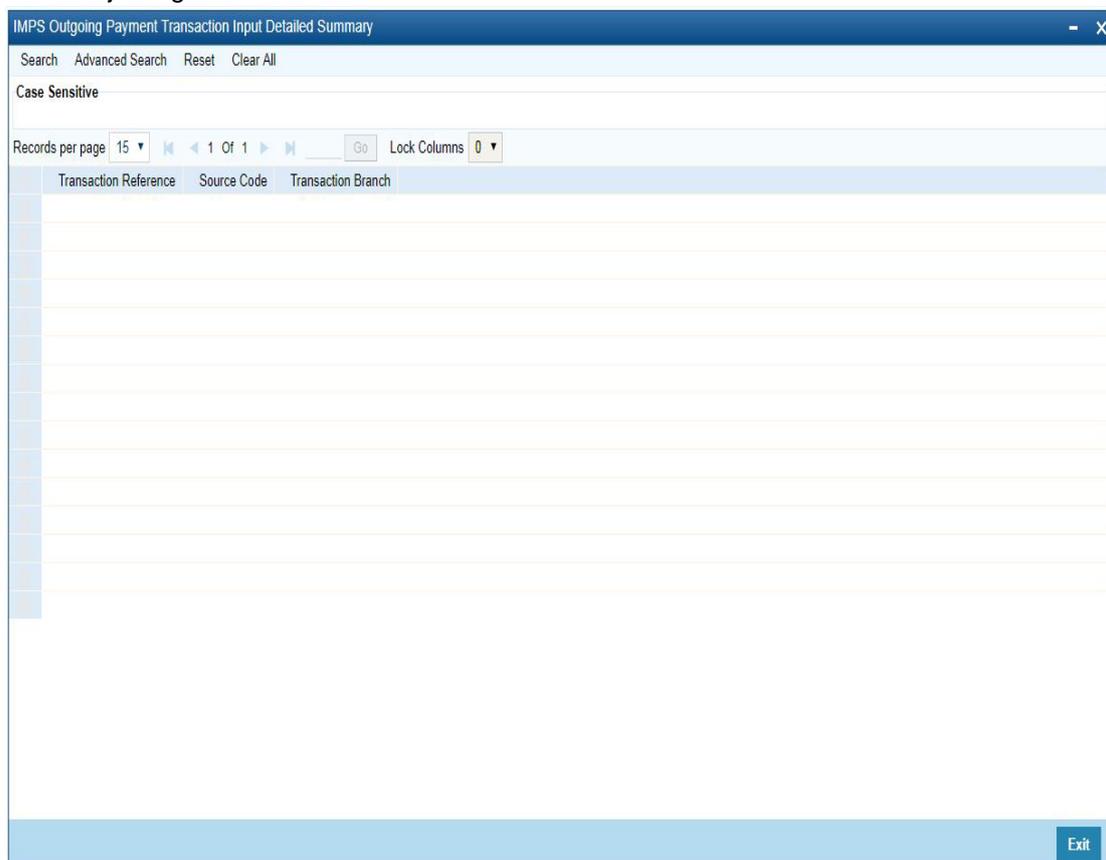
You can change the default MIS values and input values for other MIS fields for which no value is defaulted.



2.2.1.5 IMPS Outbound Payments Transaction Summary

You can view all the IMPS outbound transactions booked in this summary screen.

You can invoke 'IMPS Outbound Payments Transaction Summary' screen by typing 'PJSOTONL' 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
- Source Code
- Transaction Branch

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 'Details' button to view the detailed maintenance screen.

2.2.2 ReST Services

Rest services for Outbound IMPS transaction are supported.

2.2.3 Single Payout Service

IMPS Outbound Payment Transaction can be initiated using Single payment Rest service. The mapping of the ReST fields to IMPS outbound payment is done.

2.2.4 Outbound IMPS Payment Processing

- Following are the processing steps for outbound payments:
 - Initial Validations
 - Duplicate Check
 - Daily limit Check
 - Sanctions Check
 - Pricing
 - ECA Check
 - Accounting
 - Messaging

Initial Validations

The following processing are covered as part of initial validations:

- Data enrichment - Account / Bank Re-direction, Network character replacement
- Beneficiary ID Validation if registered for the IMPS network with corresponding Beneficiary Type.
- Mandatory fields validations
- Network Limit validations
- Account/Customer Validations based on core maintenance
- Network Character replacement
- If Account re-direction or bank re-direction is maintained, then the account / bank details are replaced by that values. Account re-direction is applicable for debtor account only.
- Network character replacement is done for characters not allowed by the Network if the corresponding maintenance is available in the screen (PMDSPCHR).
- Mandatory Fields / Referential data checks are done based on the details received in the payment request and the values populated by system. Validation is available to verify if the below fields are present in the request

- Host Code
- Network Code
- Transaction Branch
- IMPS Transaction Type
- Debtor Account (Validation will be available to check only INR currency accounts allowed for IMPS.)
- IFSC Code
- Beneficiary Account Number
- Beneficiary Name
- Transaction Currency
- Transaction Amount
- Instruction Date
- Beneficiary bank IFSC Code is allowed for IMPS network (PMDBKMNT).
- Corresponding IFSC Code (only for the first four character) and NBIN mapping is available (PJDNBIFS)
- Transaction amount limit check is done for the minimum and maximum amount limits defined for the Network, as maintained in IMPS Outbound Payment Preferences (PJDNWOPF)
- In case of validation failure for any of the above, transaction is rejected with proper error code.
- Account Type Restrictions: System validates if the beneficiary account type belongs to any of the below

DE-3: Digit 1 and 2	DE-3: Digit 3 and 4(Debtor Account Type)	DE-3: Digit 5 and 6(Beneficiary Account Type)	Result
90	Equal to '10', '11',	Any of these '12', '13', '14', '40'	Move to PE queue.
	Populate this in the 0200 message	Do not populate this in the 0200 message	

- Customer /Account Status validations:
 - The status of the Debtor account (which is present in the External Customer Input screen STDCIFCR) would be checked if it is not one of the following – Closed, Frozen, Whereabouts Unknown or Deceased.
 - System validates whether Account status is Closed, Blocked, Frozen, Dormant or No Debit. Based on the status derived for Customer / Account, the transaction is moved to Process Exception/Business Override Queues.

Duplicate Check:

- Duplicate parameters can be maintained for the source (PMDSORCE). Based on the duplicate days and fields set, duplicate check for the transaction is done.
- If the transaction is identified as a duplicate transaction, then the transaction is moved to business override queue.
- The following parameters are validated during duplicate check:

- Debtor Account - DBTR_ACC
- Beneficiary Account - CRDTR_ACC
- Transaction Amount - TFR_AMT
- Instruction Date - VALUE_DATE
- Beneficiary Bank IFSC Code - CRDTR_IFSC_CODE
- Beneficiary Name - CRDTR_NAME

Daily limit check:

- System tracks the daily aggregate limit and source wise limit allowed for a customer account on a daily basis. The limits can be maintained in the Account Level Daily Limits screen (PMDACCPF). If no record is available for account –wise limits, system applies the default limits maintained in (PMDDFLMT).
- If the limit is breached, the transaction is moved to BO queue.

Sanction Check:

- Sanction check for IMPS outbound payment transaction is done on payment instruction date for current dated payments. For future dated transactions, sanction check is done on booking date as well.
- System verifies whether sanction check is applicable in Network Preferences (PMDSORNW)/Customer level preferences, and based on that system initiates sanction check validation.
- The external system status can be linked to one of the following system status:
 - Approved
 - Rejected
 - Interim
 - Seizure
 - Timed out
- If sanction is approved, the transaction is resumed with the further processing.
- In case of seizure, customer account is debited, and the Seizure GL is credited. If the status is rejected, interim or timed out, the transaction is moved to sanction check queue.
- Sanction Check System maintenance is updated to have specific In/Out queues for real time instant payment in general. The sanction requests originating from IMPS is sent through separate JMS queues.

Future Valued Check:

- System checks if the instruction date is future dated. If yes, transaction is moved to Warehouse queue.
- Future dated IMPS transactions are processed by separate jobs.
- Processing of transactions would be completed till sanction check on booking date itself and is stored in future dated transaction tables.
- During beginning of day, future dated transaction job will pick up transactions with value date as current date and will do complete steps for processing from initial validations.

Pricing - Charge /Tax Computation:

- Price code can be linked in Outbound IMPS Payment preferences (PJDNWOPF). Internal /External charge/tax values are applied based on the configuration.

Balance Check with DDA System:

- The debit details are sent to the DDA system for account validation and balance check. The external system status can be linked to one of the following system status:
 - Approved
 - Rejected
 - Interim
 - Timed out
- If balance check is approved, the transaction is resumed with the further processing. If the status is rejected, interim or timed out (15 seconds), the transaction is moved to external credit approval queue.

Accounting:

- Accounting preference can be set at Outbound IMPS Payment preferences (PJDNWOPF) for the outbound transactions.
- If the preference maintained is 'Before Messaging' accounting entries are handed off to Accounting system before Messaging and Payment is marked as 'Processed'.
 - On payment reject, the reversal entries are posted and handed-off to Accounting system and the Payment is marked as 'Reversed'.
- If the preference maintained is 'On Confirmation from NPCI', the accounting hand-off is deferred till response is received from NPCI.
 - Based on the response received, payment is marked as 'Processed' or 'Reversed'.
 - On payment success/reject, the accounting entries/reversal entries gets posted and handed-off to Accounting system.

Accounting Entries:

Details in Accounting hand-off	Debit Liquidation	Credit Liquidation
Accounting Event	DRLQ	CRLQ
Amount Tag	XFER_AMT	XFER_AMT
Transaction Account	Debit Customer Account	IMPS Outward Clearing GL maintained in the Accounting code. If Nostro Account (Network Account) is maintained in (PJDNWOPF) that will be considered.
Offset Account	This is picked from the Debit Liquidation Accounting code maintenance.	This is picked from the Credit Liquidation Accounting code maintenance.
Transaction Currency	INR	INR
Transaction Amount	Debit Amount	Transfer Amount
Value Date	Transaction Value Date	Transaction Value Date
Offset Currency	Transaction Currency	Transaction Currency
Offset Amount	Transaction Amount	Transaction Amount

Messaging:

Every payment generates a MTI 0200 Original Request (OR) message in ISO 8583 format. Time stamp put in the message gets stored for the transaction. Message is forwarded to NPCI Switch.

2.2.4.1 Message Mapping

Message field details and its corresponding mapping is done.

2.2.4.2 Response Handling

System processes OR/VR Response (as per IMPS circular 76 and 77) for the request messages sent as below:

Transaction Type (DE-120 Tag 001 - from the Incoming Response Message – MTI 0210 45 or 48	Response Resolution (MTI 0210)	Response Code	Transaction Status	Response Status
	Original Response	00	Processed	Approved
		91	Processed	Deemed Approved
		Other than '00', '91'	Reversed/ Cancelled	Declined

32 or 34	Verification	00	Processed	Approved
	Response	M0	Reversed/ Cancelled	Declined
		Other than 'M0'	Processed	Approved

- System matches the response messages to the request message based on the data element DE-37 for Retrieval Reference Number (RRN) which is present in both OR and VR messages.
- For 'Deemed Approved' transactions, System allows update of final responses if response code received is '00', or 'Declined' response codes as forwarded from NPCI within 120 seconds of original request sent.

2.2.5 Process Monitoring

- Response Monitor Process tracks if the Original Request message sent out has received corresponding Original Response (MTI 0210) within the time-out period (30 seconds) maintained in Outbound Payment Preferences screen (PJDNWOPF).
- If no response received within '30 seconds' time-out period from the beneficiary bank, system generates a Verification Request (VR: MTI 0200) with required details from the Original Request sent.
- The maximum number of retry allowed is '3' for IMPS payments.
- System generates Verification Request and forward to NPCI Switch maximum 3 times every 30 seconds if no response (Original Response/Verification Response: MTI 0210) is received from beneficiary bank.
- System does not generate any Verification Request if a corresponding Original Response/Verification Response is received OR after maximum retry count.

2.2.6 Outbound IMPS Transaction View

You can view all the outbound IMPS transactions with all the processed details in this screen.

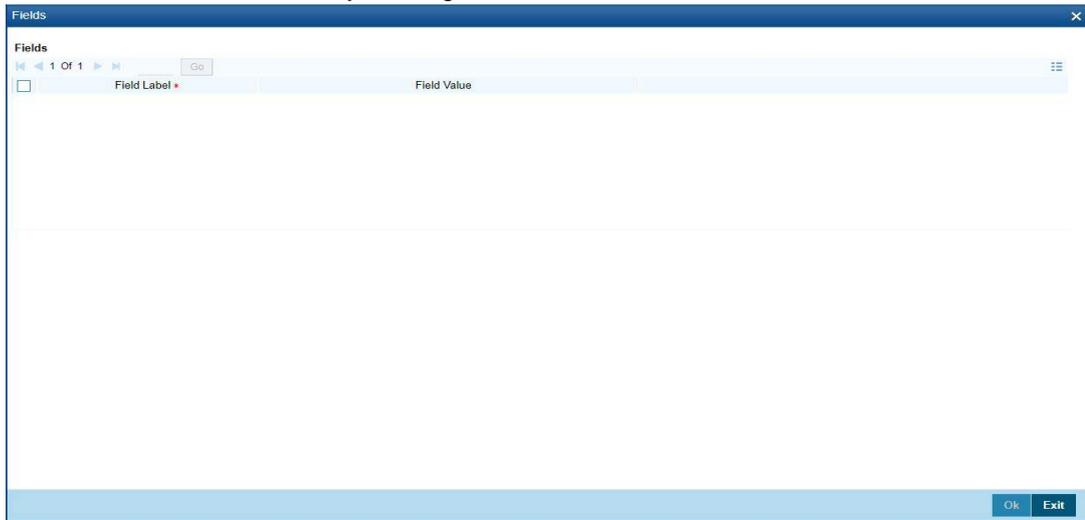
You can invoke 'Outbound IMPS Transaction View Detailed' screen by typing 'PJDOVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

- 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
 - Error Details
- Click Execute Query to populate the details of the transaction in the Outbound IMPS Transaction View screen.

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

2.2.6.1 UDF Tab

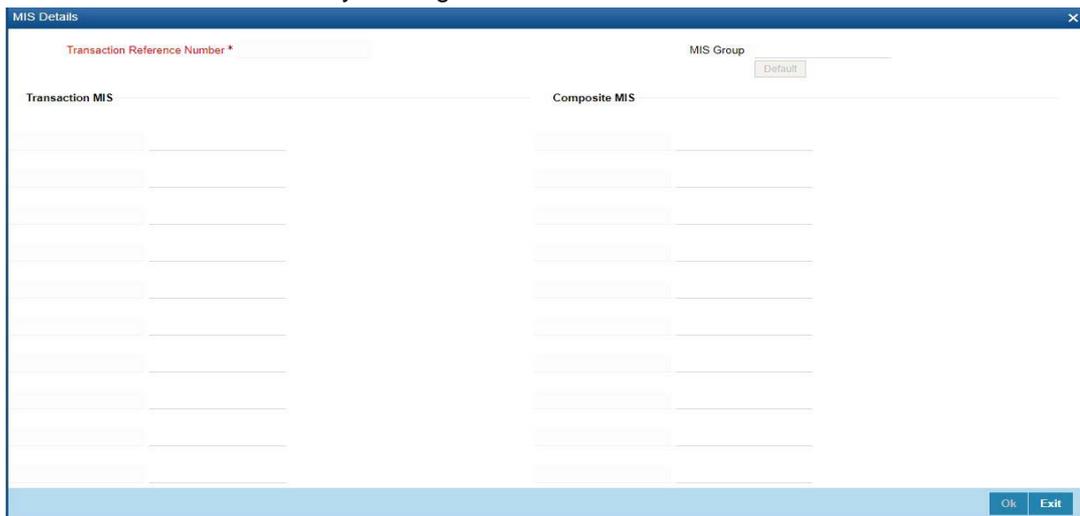
You can invoke this screen by clicking 'UDF' tab in the screen.



The screenshot shows a window titled "Fields" with a close button (X) in the top right corner. Below the title bar is a navigation bar with a left arrow, "1 Of 1", a right arrow, and a "Go" button. The main area contains a table with two columns: "Field Label" and "Field Value". The table is currently empty. At the bottom right of the window, there are "Ok" and "Exit" buttons.

2.2.6.2 MIS Tab

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



The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. Below the title bar are two input fields: "Transaction Reference Number" (with a red asterisk) and "MIS Group" (with a "Default" button). Below these are two sections: "Transaction MIS" and "Composite MIS". Each section contains a vertical list of input fields. At the bottom right of the window, there are "Ok" and "Exit" buttons.

2.2.6.3 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 a web application window titled "View Queue Action Log". At the top, there is a search area labeled "Enter Query" with two input fields: "Transaction Reference Number" and "Network Code". Below the search 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 displays "1 Of 1" records. At the bottom of the window, there are three buttons: "View Request Message", "View Response Message", and "Exit".

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.

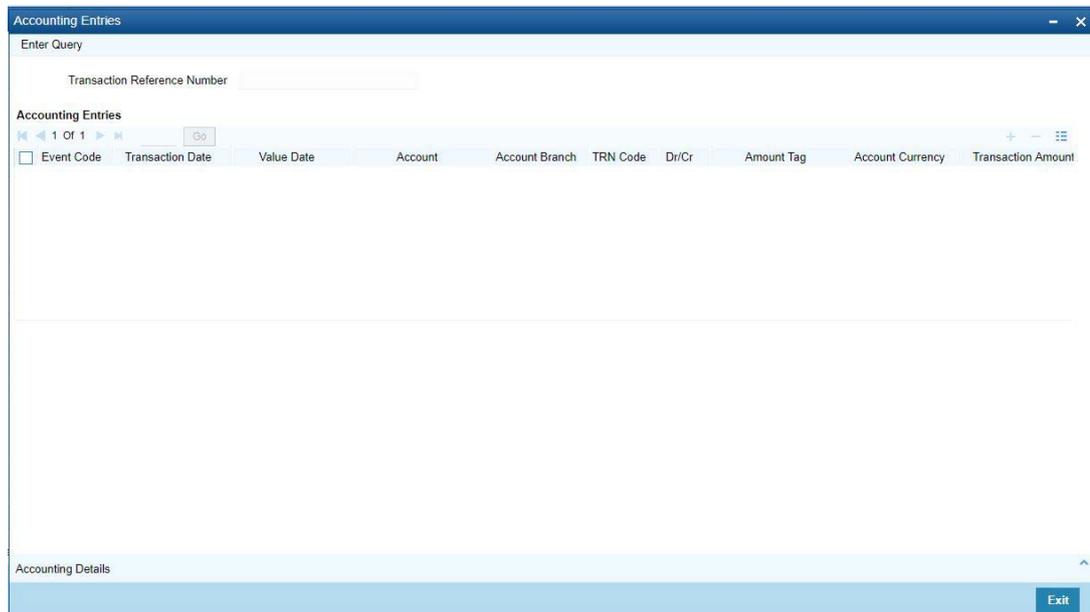
Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External Account Check

- External FX fetch
- External price fetch
- Accounting system

2.2.6.4 Accounting Entries Tab

You can view the Accounting Entries posted for the Outbound IMPS 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
- Hand-off Status

2.2.6.5 All Messages

Click the 'All Messages' link in the Outbound IMPS Payments View screen, to invoke this sub-screen.

The screenshot shows a web application window titled "All Messages". At the top, there is a search bar with the text "Enter Query" and a "Go" button. Below the search bar, there is a text input field labeled "Transaction Reference Number". Below the input field, there is a table with the following columns: "Message Reference No", "Message Type", "IMPS Transaction Code", "VR Count", "Response Status", "Response Code", and "Message Date". The table is currently empty. At the bottom of the table area, there is a "Message" button. In the bottom right corner of the window, there is an "Exit" button.

You can view the generated messages and the response messages for the transaction in this sub screen for the Transaction Reference Number specified. Following details are displayed in the screen:

- Message Reference Number
- Message Type
- IMPS Transaction Code
- VR Code
- Response Status
- Response Code
- Message Date

2.2.6.6 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.

The screenshot shows a web application window titled "View Repair Log". At the top, there is a search bar labeled "Enter Query". Below it is a text input field for "Transaction Reference Number". A table below the input field displays a single record. The table has five columns: "Queue Reference No", "Field Name", "Old Value", "Repaired Data", and "Error". The table is currently empty of data rows. Navigation controls for the table include a "Go" button and a "1 Of 1" indicator. An "Exit" button is located at the bottom right of the window.

Following details are displayed:

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

2.2.6.7 Outbound IMPS Transaction View Summary

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

The screenshot shows a web application window titled "View Summary". At the top, there are search options: "Search", "Advanced Search", "Reset", and "Clear All". Below this is a "Case Sensitive" section with four search fields: "Transaction Reference No", "Debtor Account Number", "Retrieval Reference", and "Beneficiary Name", each with a magnifying glass icon. A "Records per page" dropdown is set to "15", and a "Go" button is next to it. To the right, "Lock Columns" is set to "0". Below the search area is a table with the following headers: "Source Code", "Network Code", "Transaction Branch", "Transaction Reference No", "Retrieval Reference", "Source Reference Number", "Booking Date", "Instruction Date", and "Activation Date". The table body is currently empty. An "Exit" button is located in the bottom right corner of the window.

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

- Transaction Reference Number
- Retrieval Reference
- Debtor Account Number
- Beneficiary 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.

2.2.7 Outbound IMPS Message Browser

You can view all the outbound messages generated in this screen.

You can invoke 'IMPS Outbound Message Browser' screen by typing 'PJSOUTBR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

IMPS Outbound Message Browser

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference No Retrieval Reference

Message Reference Message Status

Records per page 15 1 Of 1 Go Lock Columns 0

Transaction Reference No	Retrieval Reference	Transaction Type	Message Reference	Request Message Type	LBL_RESPONSE_MSG_TYPE1	VR Sequence	Response Status
--------------------------	---------------------	------------------	-------------------	----------------------	------------------------	-------------	-----------------

View Message | View Transaction

Exit

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

- Transaction Reference Number
- Retrieval Reference
- Message Reference
- Message Status

You can select a record and click on 'View Message' to view the message details. The following messages can be viewed from this browser:

- MTI 200 – Outbound Original Request and Verification Request
- MTI 210 – Outbound Original Response and Verification Response

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

You can select a record and click on 'View Transaction' to view the complete transaction details.

2.3 Inbound IMPS Payments

The inbound IMPS payments are received as MTI 0200 messages from NPCI. System receives and processes the payments based on predefined processing steps.

2.3.1 Inbound IMPS Payment Processing

- Inbound payments follows the below listed processing steps:
 - Message Parsing and Message Type/Transaction Type Derivation
 - Initial Validations
 - Host/Branch Derivation
 - Duplicate Check
 - Sanctions Check
 - External
 - Account Credit Check
 - Original Response Message Generation (MTI 0210), and Verification Response generation (MTI 0210) if applicable
 - Accounting

2.3.1.1 Message Type/Transaction Type Derivation

- System parses the inbound message and derives the Message Type Indicator (0200) and Transaction Type (DE-120 Tag 001).

Message Type Indicator	Transaction Type (DE-120 Tag 001 - from the Incoming Request Message – MTI 0200)	Request Resolution (MTI 0200)
0200	45 or 47 or 48	Original Request
	32 or 34	Verification Request

- Request Resolution is derived as per the above table.
 - If it is derived as Verification Request, system processes steps, as described below for Verification Request Handling section.
 - If it is derived as Original Request, system processes, as per the below steps

2.3.1.2 Initial Validations

The validations are similar to that of Outbound Payments. Mandatory field checks/ Referential data checks are done as below:

NBIN Validation:

- System derives the Beneficiary bank NBIN from the first four digits of the DE-2.
- The derived NBIN value is checked against the NBIN maintained in the Inbound IMPS payment preferences screen (PJDNWIPF)

IMPS Transaction Type:

System derives the IMPS transaction type from below:

- From the 'Seventh' digit of DE-2 and from Tag 001 of DE-120 for P2P.
- From the 'Seventh' digit of DE-2 and from Tag 001 of DE-120 and from Tag 062 of DE-120 for P2A and P2U

Data Element	Default Value (Indicator Digit) For P2A	Default Value (Indicator Digit) For P2P	Default Value (Indicator Digit) For P2U
DE -2	00 1 00	00 1 00	00 3 00
DE-120	48	45	48
TAG 001			
DE-120	Beneficiary	--na--	Beneficiary
TAG 062	Account Number		Aadhar Number

- System checks if the bank is enabled for IMPS Transaction types (P2A, P2P, P2U) as maintained in the IMPS Inbound payment preferences screen (PJDNWIPF).
 - If 'Yes' for the specific IMPS transaction type, system proceeds with subsequent steps below.
 - If 'No', system generates a response message with appropriate reason code.

Beneficiary Account Derivation

System derives the Beneficiary Account Number from below:

- From Tag 062 of DE-120 for P2A
- From the combination of MMID and Mobile Number for P2P.

Data Element	For P2A	For P2P	For P2U

DE -2	--na--	<p>a. For MMID: The first 'Four' digits of DE-2 and the 'Three' digits of DE-120 TAG 049.</p> <p>b. For Mobile Number, Last 'Ten' digits of DE-2.</p> <p>c. Based on the MMID and Mobile Number combination, derive beneficiary account number from the India Payments account preferences screen (PMDEXACP).</p>	<p>a. For NBIN: The first 'Four' digits of DE-2.</p>
DE-120 TAG 062	Beneficiary Account Number	--na--	<p>Beneficiary Aadhar Number</p> <p>b. Based on the Aadhar Number, derive beneficiary account number from the India Payments account preferences screen (PMDEXACP). If more than one account is found, derive the account number which has 'Aadhar Seeded' flag checked.</p>

- System derives the beneficiary account type associated with the account number. The beneficiary account type derived is populated in the response message generated (5th and 6th digit of DE-3)

Transaction Account Branch Derivation

System derives the transaction account branch as below

For P2A	For P2P	For P2U
---------	---------	---------

Derive Based on IFSC Code present in DE-120 TAG 059	Derive the Branch Code associated with Account number arrived as per the above step for P2P.	Derive the Branch Code associated with Account number arrived as per the above step for P2P.
---	--	--

- Once the above validations and derivations are done, system continues with the below mandatory fields checks:
 - Network Code: Validated against the static maintenance (PMDNWMNT) available.
 - Host Code: This field is checked against valid host codes available in Host Code maintenance (STDHSTCD).
 - Transaction Branch Code: This should be a valid branch in core maintenance.
 - Debtor Bank Identification Code
- Account/Bank re-direction is done for the credit account.
- Any failure during validation processing results in a transaction reject and Original Response message (MTI 0210) is sent to NPCI with appropriate reason code.

2.3.1.3 Customer and Account Status Check

- Beneficiary Customer: This is validated to check whether customer is valid and existing. If Customer status is closed, frozen, whereabouts unknown or deceased, then the transaction is rejected.
- Beneficiary Account Number: The customer account is verified to check whether it is valid and existing for the customer. If the account status is 'Closed', 'No credit', 'Blocked', 'Dormant' or Frozen status, then the transaction is rejected.
- Beneficiary Account Currency: System validates if only INR accounts are allowed for incoming credits.
- Non NRE to NRE payments Check: From DE-3, the from account type and to account type validations are done

2.3.1.4 Duplicate Check

- If the inbound payment is found as duplicate it is rejected. (ISO Response Code: '94').

2.3.1.5 Sanction Check

- If sanction is approved, the transaction is resumed with the further processing.
- In case of seizure, Nostro account is debited, and the Seizure GL is credited. (ISO Response Code: '34')
- If the status is rejected, interim or timed out, the transaction gets rejected.

2.3.1.6 External Account Check

- Transaction details are sent to DDA system, for the validation of the credit account. If External Account Check is approved, the transaction is marked as 'Processed' and response message is generated.
- If the EAC status is rejected, interim or timed-out (15 seconds), then the transaction is be rejected. (ISO Response Code: '08')

2.3.1.7 Original Response Message Generation & Accounting Hand-off

- System generates original response message (MTI 0210) with response code '00' for successfully 'processed' transaction (Transaction Status 'Processed', Event 'CRLQ').
- Accounting is handed off to the external system.
 - Dr. Inward Settlement GL
 - Cr. Intermediary GL

- Dr. Intermediary GL
- Cr. Customer Account

2.3.1.8 Notification

- Notification to Beneficiary is generated after the credit accounting is successfully handed off (Transaction Status 'Processed', Event 'CRLQ').

2.3.1.9 Verification Response Handling

If the incoming request message is derived as Verification Request, system processes, the steps as described below

- System checks if Original Request is received based on the corresponding Retrieval Reference Number (DE-37)
 - If 'Yes', verification response handling is as below:

Inbound Original Request (OR) Received	Inbound Transaction Status	VR Sent by Debtor Bank	Inbound Verification Request (VR) Received	System Action for Inbound Transaction
Yes	In Progress, Exception	31-60 secs	Yes (Verification Request Sequence 1)	1. Log Verification request sequence 1 2. Verification Response (Sequence 1) will not be generated
Yes	Processed, Cancelled	61-90 secs	Yes (Verification Request Sequence 2)	1. Log Verification request sequence 2. 2. Generate Verification Response and hand off.
Yes	Processed, Cancelled	91-120 secs	Yes (Verification Request Sequence 3)	1. Log Verification request sequence 3. 2. Generate Verification Response and hand off.

2.3.2 Processing Monitoring

- System reads the incoming Original Request messages (MTI 0200) and populates the data into the staging table.
- System checks the incoming Verification Request messages (MTI 0200) and send Verification Response based on the conditions under verification response handling.

2.3.3 Inbound IMPS Transaction View

Inbound payment status can be viewed from this screen. Payments received from all channels are listed in this screen. The related messages are listed in the 'All Messages' sub-screen.

You can invoke 'Inbound IMPS Transaction View' screen by typing the function ID 'PJDIVIEW' 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
 - Error Details
- Click Execute Query to populate the details of the transaction in the Inbound IMPS Transaction View screen.

For more details on Main, Pricing tabs refer to 'PJDOTONL' screen, (section 2.2.1) details above.

2.3.3.1 UDF Tab

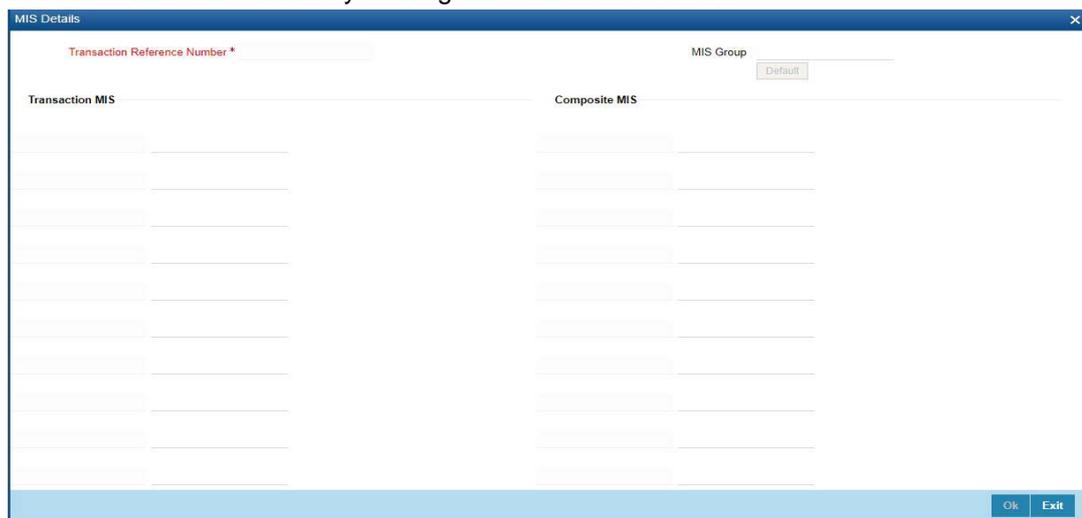
You can invoke this screen by clicking 'UDF' tab in the screen.



The screenshot shows a window titled "Fields" with a close button (X) in the top right corner. Below the title bar is a navigation bar with a left arrow, "1 Of 1", a right arrow, and a "Go" button. The main area contains a table with two columns: "Field Label" and "Field Value". The table is currently empty. At the bottom right of the window, there are "Ok" and "Exit" buttons.

2.3.3.2 MIS Tab

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



The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. Below the title bar are two input fields: "Transaction Reference Number" (with a red asterisk) and "MIS Group" (with a "Default" button next to it). Below these fields are two columns of input fields: "Transaction MIS" on the left and "Composite MIS" on the right. Each column contains ten rows of input fields. At the bottom right of the window, there are "Ok" and "Exit" buttons.

2.3.3.3 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.:

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

For more details on the fields, refer to section 2.2.6.3

2.3.3.4 Accounting Entries Tab

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

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

For more details on the fields and tabs, refer to section 2.2.6.4

2.3.3.5 All Messages

Click the 'All Messages' link in the Inbound IMPS Transaction View screen, to invoke this sub-screen.

The screenshot shows a web application window titled "All Messages". At the top, there is a search bar labeled "Enter Query" with a text input field for "Transaction Reference Number" and a "Go" button. Below the search bar, there is a table with the following columns: "Message Reference No", "Message Type", "IMPS Transaction Code", "VR Count", "Response Status", "Response Code", and "Message Date". A "Message" button is located below the table. In the bottom right corner, there is an "Exit" button.

You can view the generated messages and the response messages for the transaction in this sub screen for the Transaction Reference Number specified. For more details on the fields, refer to section 2.2.6.5

Message mapping is done and system populates the field values as per the field mapping done for the below mentioned fields:

- Retrieval Reference Number
- Beneficiary Name (derived from STDCIFCR for the beneficiary account number);
- Beneficiary Account Type (Account type derived from PMDEXACP for the beneficiary account number)
- Debtor Mobile Number
- Debtor Bank Identification Code
- Debtor Bank Name

2.3.3.6 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.

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

For more details on the fields, refer to section 2.2.6.6

2.3.3.7 Inbound IMPS Transaction View Summary

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

Source Code	Network Code	Transaction Branch	Transaction Reference	Source Reference	Instruction Date	Transaction Currency	Transaction Amount	Debtor Account Num
-------------	--------------	--------------------	-----------------------	------------------	------------------	----------------------	--------------------	--------------------

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

- Transaction Reference Number
- Source Reference
- Instruction Date
- Transaction Currency
- Transaction Amount
- Debit Account Number
- Debtor Account Type
- IFSC Code
- Beneficiary Account Number
- Beneficiary Account Type
- Queue Code
- Authorization Status
- Sanction Seizure

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 Inbound IMPS Message Browser

You can view all the inbound messages generated in this screen.

You can invoke 'IMPS Inbound Message Browser' screen by typing 'PJSINBRW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

IMPS Inbound Message Browser

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference No Retrieval Reference

Message Reference Received Date Time

Received Date

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

Transaction Reference No	Retrieval Reference	Transaction Type	Message Reference	Request Message Type	Request Transaction Code	VR Sequence	Response Code	Ret
--------------------------	---------------------	------------------	-------------------	----------------------	--------------------------	-------------	---------------	-----

View Message | View Transaction

Exit

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

- Transaction Reference Number
- Retrieval Reference
- Message Reference
- Received Date Time
- Received Date

You can select a record and click on 'View Message' to view the message details. The following messages can be viewed from this browser:

- MTI 200 – Inbound Original Request and Verification Request
- MTI 210 – Inbound Original Response and Verification Response

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

You can select a record and click on 'View Transaction' to view the complete transaction details.

2.4 Notifications

Following are the events for which the notifications are triggered:

- Notification is triggered to Creditor after successful accounting posting on CRLQ event.
- Notification is triggered to Debtor after the receipt of original response message (MTI 0210) with response codes as below:
 - Positive response codes '00' ('Approved' response from Beneficiary bank, '91' (Time-out response from NPCI: 'Deemed Approved')
 - Negative Response Codes: Any response codes other than '00', '91'

Field	XML Tag
Retrieval Reference Number	<Retrieval Reference Number>

3. Function ID Glossary

P

PJDIVIEW2-42
PJDNBIFS2-5, 2-10
PJDNWIPF2-6
PJDNWOPF2-2
PJDOTONL ...2-15, 2-29, 2-42
PJSINBRW2-48
PJSIVIEW2-46

PJSNBIFS 2-11
PJSNWIPF 2-9
PJSNWOPF 2-5
PJSOTONL 2-22
PJSOVIEW 2-35
PMDEXACP 2-1
PMDNWQCN 2-12
PMSNWQCN 2-14