Instruments & Clearing User Guide

Oracle Banking Payments

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Instruments & Clearing 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 Oracle Banking Payments. It takes you through the various stages of Instruments, Instrument Clearing and Positive Pay processing.

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
Front Office Operators	DD/Manager's Check issue and payment transactions except authorization
Back Office Operators	Instrument related maintenances/Instrument Transaction Input functions except Authorization
Instrument Department Officers	Instrument Maintenance/ Transaction Authorization

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	*Instruments* provides information on Instruments.
Chapter 3	*Instrument Clearing* provides information on Instrument Clearing.
Chapter 4	*Positive Pay* provides information on Positive Pay.
Chapter 3	*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. Instruments

For customers requesting for issue of Demand Draft/ Manager's Cheque, Oracle Banking Payments has a provision to capture the details of the instrument to be issued and allocate a unique instrument number for the same.

When the instrument is presented for payment, the receiving bank presents the same in local clearing to the bank which issued the instrument. The payment of the instrument can also be effected by internal transfer the proceeds to Beneficiary's account held with the issuing bank itself.

2.1 Instrument Maintenances

Instrument related maintenances helps in defining various parameters as required by the bank, for processing Instrument issuance and payments.

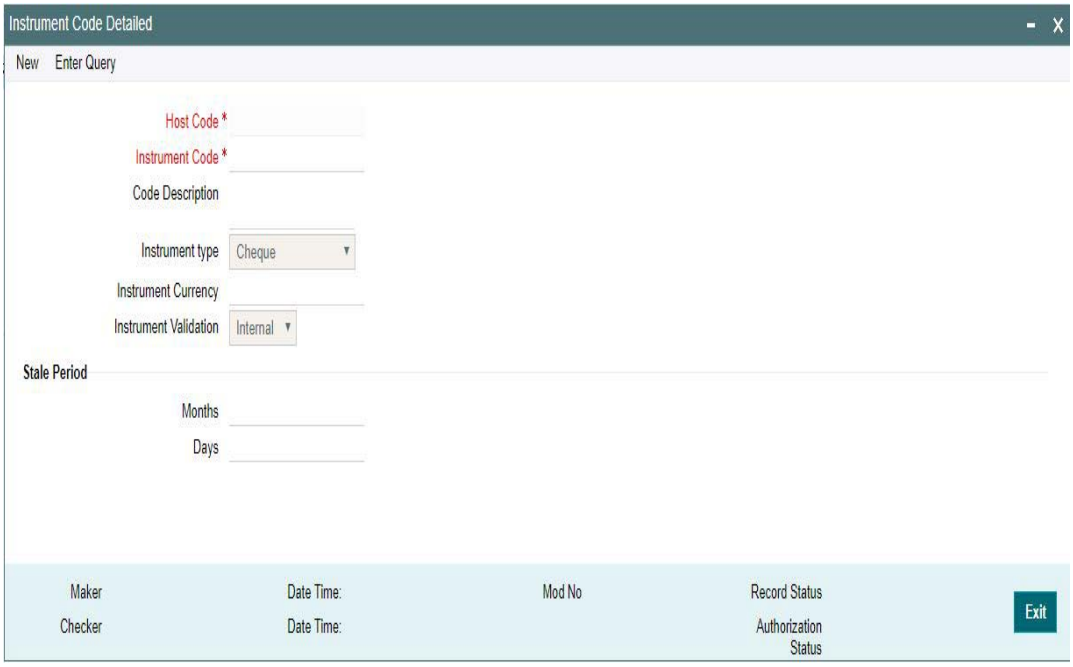
This chapter contains the following section:

- Section 2.1.1, "Instrument Code"
- Section 2.1.2, "Instrument Inventory"
- Section 2.1.3, "Instrument Preferences"
- Section 2.1.4, "Foreign Currency Instrument Issuer"

2.1.1 Instrument Code

User can define the instrument codes through this screen.

You can invoke 'Instrument Code Detailed' screen by typing 'PGDINSCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Host Code

The system indicates the host code that is linked to the transaction branch of the customer

Instrument Code

Specify the Instrument Code

Code Description

Specify the description of the Instrument Code.

Instrument Type

Select the type of Instrument. Choose between Cheque, Demand Draft and Manager's Cheque.

Instrument Currency

All valid currencies are listed. Choose the relevant instrument currency for the code maintained.

Instrument Validation

Select the option from values listed - Internal/External.Instrument Validations can be done both internally and externally.

- Internal - Inventory Validation within the system is done on selecting Internal.
- External - All the validations for the instruments are done by the external system.

Stale Period

This the period till when the instruments code is valid from the day it is created.

Month

Specify the period in number of months.

Days

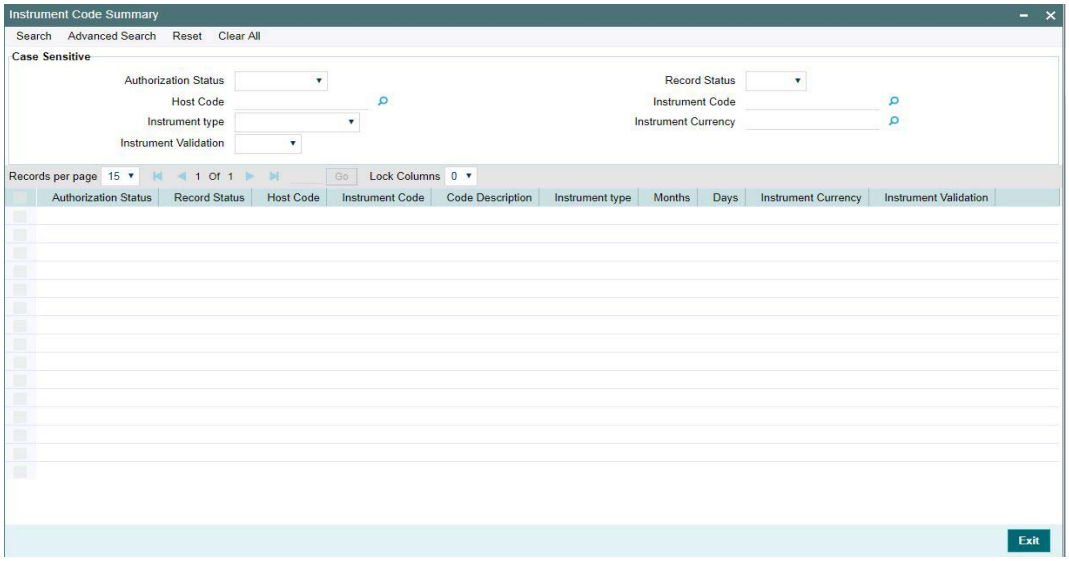
Specify the period in number of days.

Note

- You are allowed to maintain the stale period either in months or in days not as a combination of months and days.
- Stale period specified here is validated when the instrument transaction is booked. System validates the instrument date and the date, the transaction is booked.If it is more than the period defined, error message is displayed.

2.1.1.1 Instrument Code Summary

You can search for records in the Instrument Code Summary Screen. You can invoke 'Instrument Code Summary' screen by typing 'PGSINSCD' 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
- Host Code
- Instrument Type
- Instrument Validation
- Record Status
- Instrument Code
- Instrument Currency

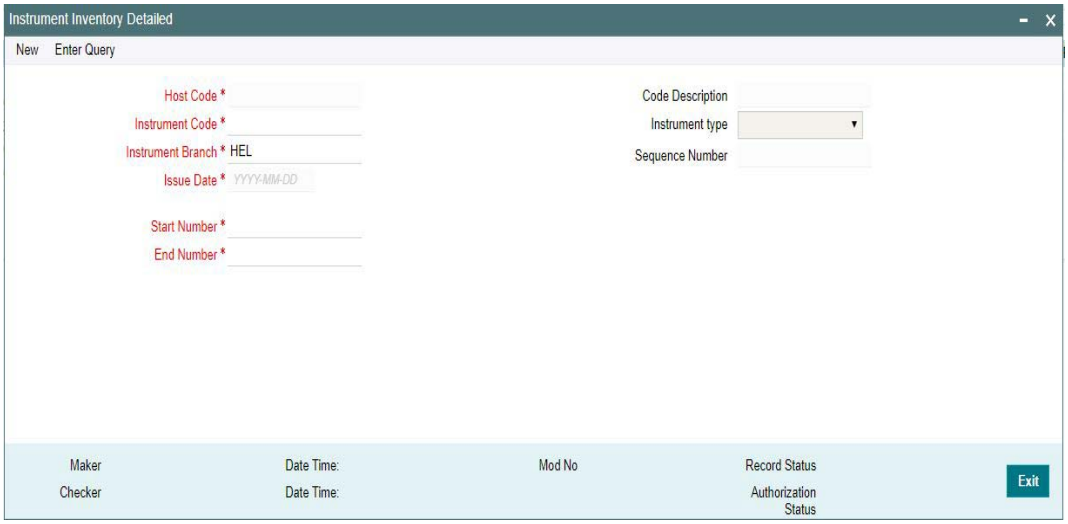
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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

2.1.2 Instrument Inventory

User can maintain valid range of numbers per Instrument Type. This maintenance is branch-wise.

You can invoke ‘Instrument Inventory Maintenance’ screen by typing ‘PIDINSNO’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Host Code

The system indicates the host code that is linked to the logged in branch of the user.

Instrument Code

All valid Instrument codes of instrument type ‘Demand Draft’ and ‘Manager’s Cheque’ are listed. Select the appropriate code.

Instrument Branch

User’s logged in branch is displayed in this field.

Issue Date

System defaults the current date in this field on clicking ‘New’ button.

Start Number

Specify the starting number of the range of inventory numbers to be maintained.

End Number

Specify the end number of the range.of inventory numbers to be maintained

Code Description

System defaults the Code Description of the Instrument Code selected.

Instrument type

System defaults the Instrument Type based on the Instrument Code selected.

Sequence Number

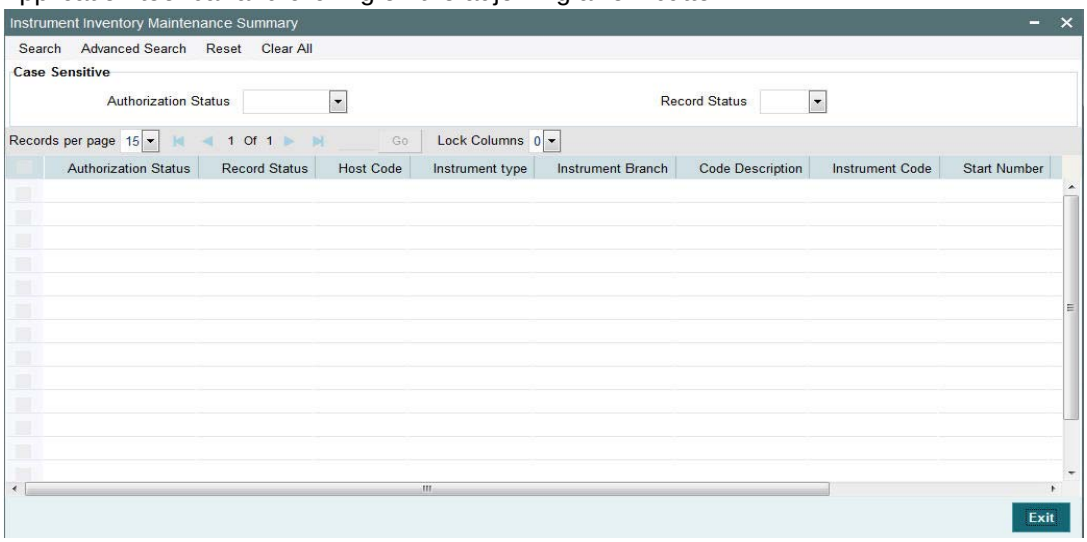
System generates the Sequence Number automatically. It is generated based on the number of times the same Instrument Code is created. When same instrument code is created multiple times, the Sequence number for that code gets incremented.

Note

While allocating inventory number for a processing completed inventory issue transaction, FIFO rule will be followed.

2.1.2.1 Instrument Inventory Summary

You can search for instrument inventory records in this screen. You can invoke 'Instrument Inventory Summary' screen by typing 'PISINSNO' 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
- Instrument Type
- Instrument Code
- End Number
- Record Status
- Instrument Branch
- Start Number

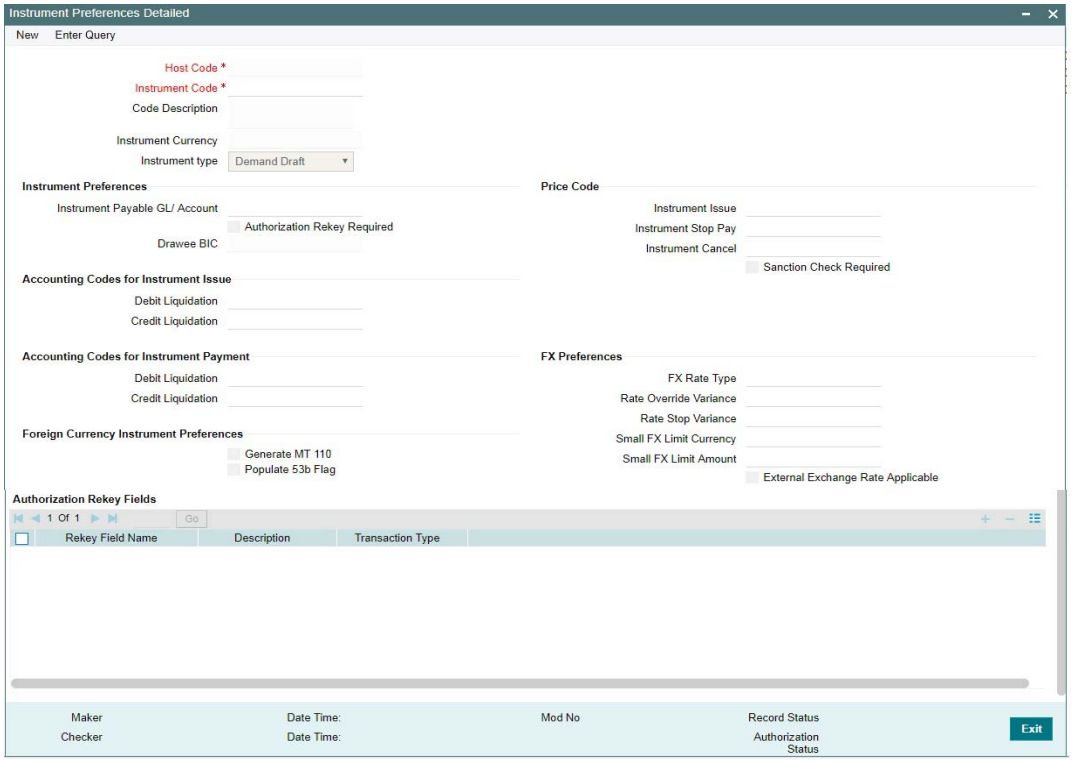
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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

2.1.3 Instrument Preferences

New maintenance is provided for maintaining preferences for an instrument code. This maintenance is applicable to Instruments of type Demand Draft and Manager's cheque only.

You can invoke ‘Instrument Preferences Detailed’ screen by typing ‘PIDINPRF’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Host Code

The system indicates the host code that is linked to the logged in branch of the customer.

Instrument Code

All valid Instrument codes of instrument type ‘Demand Draft’ and ‘Manager’s Cheque’ are listed. Choose the appropriate code from the LOV.

Code Description

System defaults the description of the code based on the Instrument Code selected.

Instrument Currency

System defaults the type of the instrument based on the Instrument Code selected.

Instrument type

The system indicates the type of the instrument based on the Instrument Code selected.

Instrument Preferences

Instrument Payable GL/Account

This field lists all the valid GL’s and Nostro accounts.

Payable GL is fetched as credit account during Instrument issue and Debit account during Instrument liquidation through any payment mode clearing, transfer or cancellation. All valid liability type GLs are listed for this field.

Nostro accounts which are linked to a correspondent BIC in, Currency correspondent maintenance for the Instrument currency will be allowed for the screen if the instrument type is Demand Draft –FCY

Authorization rekey Required

Check this box to enable authorization in the transaction screns for the fields specified in Authorization Rekey fields. System validates the authorization fields in instrument screens based on this.

Drawee BIC

System defaults the Drawee BIC based on the Nostro account selected in Instrument Payable GL/Account. This field will be null and disabled, when a GL is selected.

Price Code

Instrument Issue

Specify the price code for Instrument Issue.

Instrument Stop Pay

Specify the price code for Instrument Stop Pay.

Instrument Cancel

Specify the price code for Instrument Cancel

Sanction Check Required

Check this box to indicate that Sanction Check is required for the instrument issue/payment.

Accounting Codes for Instrument Issues

Debit Liquidation

Accounting template codes are maintained for instrument issue. Specify the accounting code for DRLQ event.

Credit Liquidation

Specify the accounting code for CRLQ event.

Accounting Codes for Instrument Payment

Debit Liquidation

Accounting template codes are maintained for instrument payment. Specify the accounting code for DRLQ event.

Credit Liquidation

Specify the accounting code for CRLQ event.

Accounting codes maintained in this careen are applicable to payments initiated from Instrument Issue / payment screens. For instruments received for payment in clearing accounting code applicable for clearing is used.

Foreign Currency Instrument Preferences

Generate MT 110

Check this box for foreign currency drafts. User can issue Foreign currency drafts, only if this option is enabled.

Populate 53b Flag

Check this box for the Nostro account to be populated in the ‘b’ field. The nostro accounts maintained in Reconciliation external account, gets populated on check this.

FX Preferences

FX Rate Type

Select the FX Rate Type from the list of values. All valid rate type is listed.

Rate Override Variance

Specify the override variance allowed for FX Rate.

Rate Stop Variance

Specify the stop variance allowed for FX rate

Note

If exchange rate is manually provided from queue screens, override/stop variance check is done by the system

---

Small FX Limit Currency

Select the FX Limit Currency from the list of values. Currency other that EUR also can be selected, for cross currency transactions.

Small FX Limit Amount

Specify the FX Limit Amount. Internal and external rates picked are based on the limit maintained here.

Note

- If Small FX limit is defined, then auto rate pick up happens only if the transfer amount is withing the limit. The Transfer Amount is converted to Limit Currency maintained using midrate of FX rate type linked and limit check is done
- If Small FX limit is not maintained, then auto rate pick up is done from internal rates maintained, for all cross currency payment transactions without any limit check

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External Exchange Rate Applicable

Check this box to apply external exchange rate, when the transfer amount is more than the FX Limit specified. System validates the breach amount and checks for External Exchange rate.

Note

- If external system is available, then the transaction details are sent, to receive the exchange rate.
- Instrument transactions are moved to Exchange Rate exception queue if the response is rejected/timed out.
- Valid error message is displayed, when Small FX limit is breached and when there is no Exchange Rate system.

Authorization Rekey Fields

User can define the authorization rekey fields here, which is validated during the transaction authorization.

Rekey Field Name

Select the Rekey fields from the list of values.The field name values are factory-shipped. Following are the Rekey fields available for instrument:

- BENEF_NAME (Beneficiary Name)
- CR_AC_NO (Credit Account Number)
- DR_AC_NO (Debit Account Number)
- INSTRUMENT_AMOUNT (Instrument Amount)
- INSTRUMENT_CCY (Instrument Currency)
- PAYABLE_BRN_CODE (Payable Branch Code)

Description

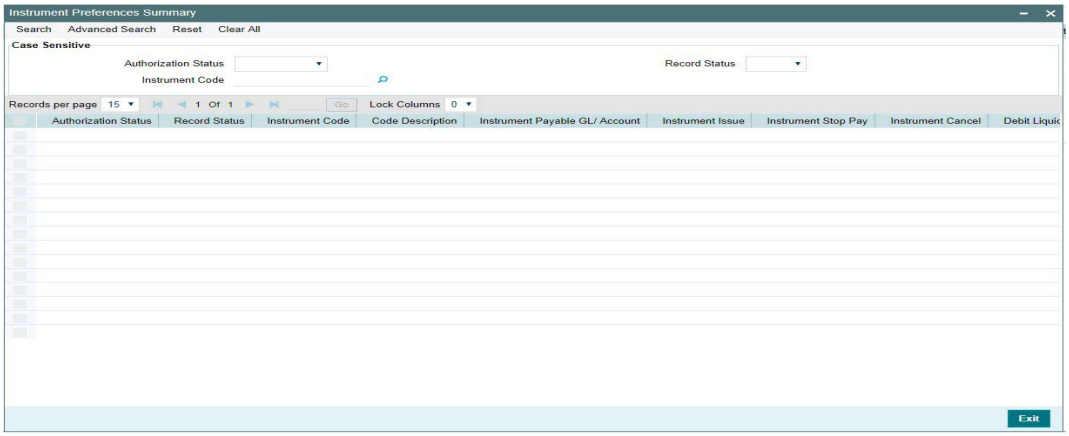
System defaults the description of the Rekey Field name selected.

Transaction Type

Select the Transaction type from the options listed - Instrument Issue/ Instrument Payment.

2.1.3.1 Instrument Preference Summary

You can search for records in the Instrument Preference Summary Screen. You can invoke 'Instrument Preference Summary' screen by typing 'PISINPRF' 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:

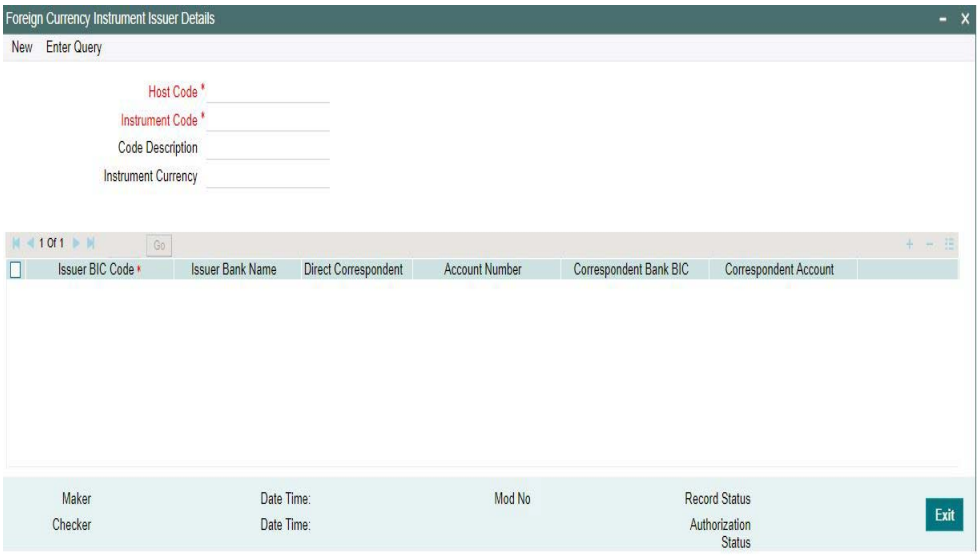
- Authorization Status
- Record Status
- Instrument Code

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

2.1.4 Foreign Currency Instrument Issuer

A new maintenance Foreign Currency Instrument Issuer Details is available. This is applicable when the bank is acting as a drawee bank for foreign currency demand drafts.

You can invoke ‘Foreign Currency Instrument Issuer Details screen by typing ‘PIDFCISR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



Specify the following fields:

Host Code

Host Code for user’s logged in branch is defaulted in this screen.

Instrument code

All valid instrument codes of type ‘Demand Draft-FCY’ are available in the list. Select the required instrument code.

Code Description

This is defaulted based on the instrument code selected.

Instrument currency

The value is defaulted based on the instrument code selected.

Issuer BIC

All valid BICs are available for this field. Select the required BIC.

Issuer Bank Name

This field is defaulted based on the issuer BIC chosen.

Direct correspondent flag

Check this flag if there is a direct correspondent relation with the issuer bank,

Account Number

It is mandatory to maintain the account number if ‘Direct Correspondent ‘flag is checked. All accounts of type OUR/THEIR maintained for the issuer BIC (11 digit BIC if not available 8 digit BIC+XXX) in currency correspondent maintenance for the issuer BIC are listed. 2-7

Correspondent Bank BIC

It is mandatory to maintain Correspondent Bank BIC if ‘Direct Correspondent’ flag is not checked. All valid BICs that are available in currency correspondent maintenance are available for Correspondent Bank BIC field.

Correspondent Bank Account

All valid BICs that are available in currency correspondent maintenance are listed for Correspondent Bank BIC field. All accounts of type OUR/THEIR maintained for the correspondent bank BIC in currency correspondent maintenance are available in correspondent bank account field.

Correspondent Bank Name

This disabled field is auto-populated based on the correspondent BIC chosen.

Mapping of MT 110 fields

The system does a straight through processing of the message and builds demand draft record with the message details upon receiving the MT 110.

Validations & upload of MT110

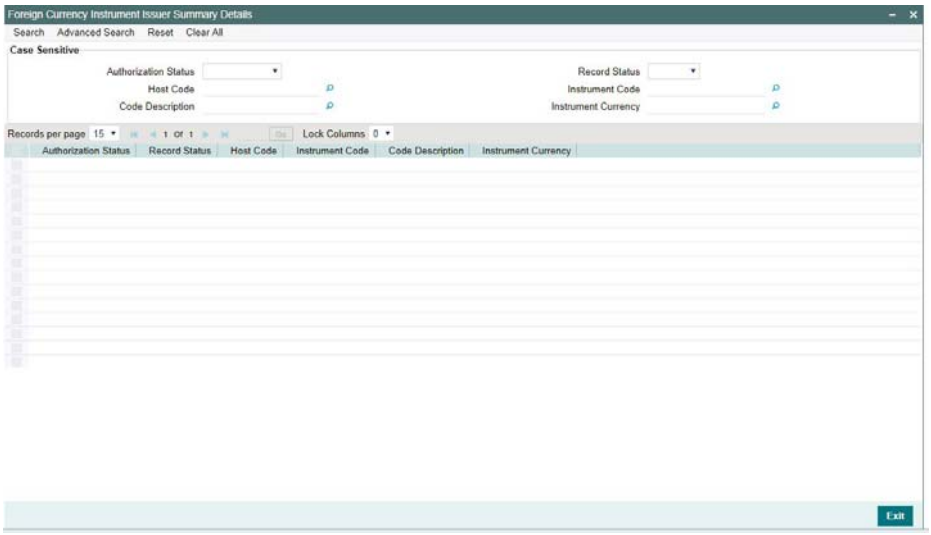
- The messages which were not uploaded because of DD issue transaction will be pending in Incoming Message Browser in repair status. It is possible to repair and to upload the message again.
- The message is marked as repair if field 54 is present.
- System does D2A conversion and bank re-direction for fields 53 & 52.
- Accounting entries are passed by debiting the Vostro/Nostro account of the correspondent bank (issuer bank itself or its correspondent bank, as the case may be and crediting the DD Payable GL.
- The message is marked as repair if the debit account could not be derived or if the incoming message has field 54 details,
- It is possible to initiate the foreign DD payment through the payment screen or through clearing.

Upload of MT 111

- MT111 is processed only if there is a foreign currency instrument in Active status with issuer BIC as drawer BIC (if available), else sender BIC. The instrument currency, amount & Payee in the message matches with issued instrument currency and amount.
- The incoming message is linked to the corresponding instrument issue transaction and stop pay of the instrument is processed. You can view the incoming message from the view message sub-screen of the Instrument view screen with message direction status as ‘In’.
- The message upload fails and message remains in In-browser with the error code & details if the instrument number is not available. If the instrument is in liquidated, cancelled or payment stopped status, the system links the message to the transaction. However, if no straight through processing happen, message remains in the in browser with the related exception details. You must manually generate MT 112 response message in this case.
- The Sending Bank BIC field gets populated.
- The stop pay record is now available in unauthorized status with upload user as the maker. On authorization, record status is Payment stopped.

2.1.4.1 Foreign Currency Instrument Issuer Summary

You can search for records in the Foreign Currency Instrument Issuer Summary Details Screen.You can invoke the Foreign Currency Instrument Issuer Summary Details‘screen by typing ‘PISFCISR’ 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
- Instrument Code
- Code Description
- Instrument 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.

2.2 Instrument Transactions

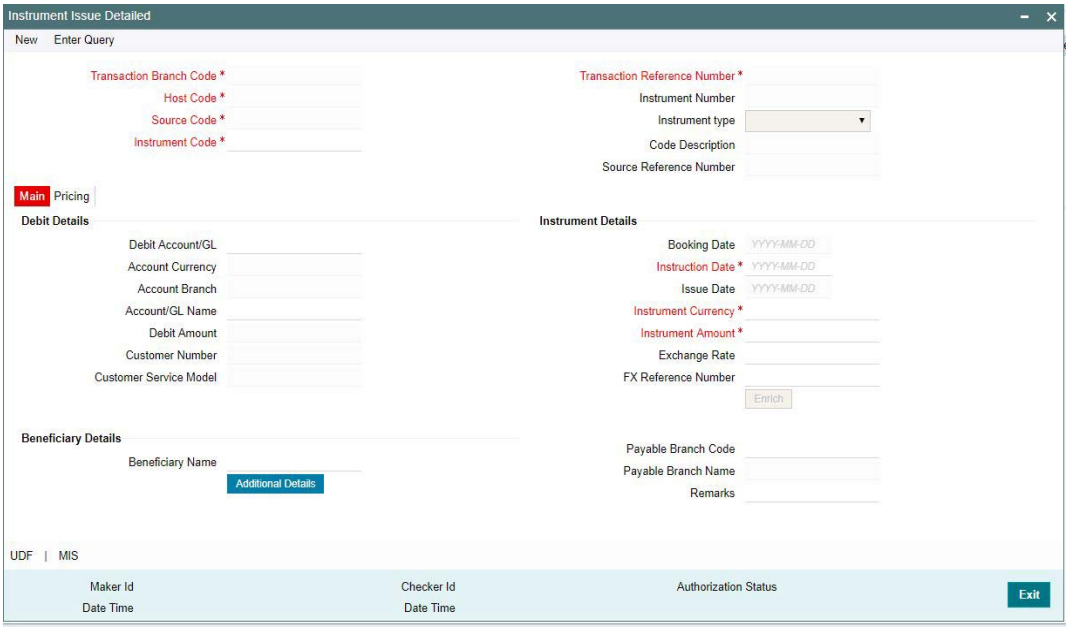
Instrument issuance, payment , stopping of the instrument payments can be done through the Instruments transaction screens.

2.2.1 Instrument Issue

There is a new user interface for entering details of issue of instruments. It is possible to send the instrument issue request through channels. Instrument issue request can be part of Corporate (C2B) bulk files.

You can invoke ‘Instrument Issue’ screen by typing ‘PIDINSIS’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

...



You can specify the following fields:

Transaction Branch Code

The system indicates the logged in branch of the user.

Transaction reference no

The system populates the transaction reference number.

Host Code

This field is defaulted as user's logged in Host.

Instrument Number

This field is populated by system upon successfully completing the instrument issue processing. The new instrument number is allocated based on the branch and instrument code and available inventory in FIFO order.

Source Code

This field is defaulted as 'MANL'.

Instrument type

Based on the instrument code selected, Instrument Type gets auto-populated.

Instrument Code

All valid Instrument codes of instrument type 'Demand Draft' and 'Manager's Cheque' are listed. Choose the appropriate code.

Code Description

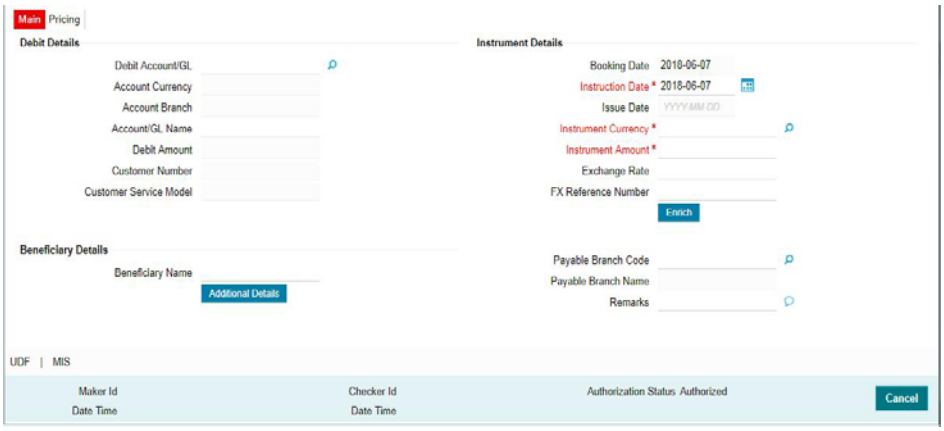
Based on the instrument code selected, Code Description gets auto-populated.

Source Reference Number

Source Reference Number is disabled for Instrument issue through UI. For Gateway, this field is enabled and user can specify the number.

2.2.1.1 Main Tab

Click **Main** tab from the Instrument Issue screen.



You can specify the following fields:

Debit Details

Debit Account/GL

You will be able to select the purchaser details. You can select a valid customer account.

Account Currency

The system indicates the account currency.

Account Branch

The system indicates the branch of account.

Account/GL Name

The system indicates the name of the Account or the GL name depending on your selection.

Debit Amount

Specify the Debit amount to be issued.

Customer Number

The system indicates the unique customer number that is tagged to the account.

Customer Service Model

The system indicates the Customer Service Model for the account. For example, GOLD and PLATINUM.

Instrument Details

Booking Date

The system defaults the current date on clicking ‘New’

Instruction Date

Specify the request date obtained from the customer. This is defaulted as current date. You can change this to a back date or forward date.

Issue Date

The system specifies the Issue Date.If request date is a back dated, issue date will be set as the current date. Instrument Date is the same as Issue Date.

Note

System does holiday check using local holidays maintained for branch, when future dated request is placed. The request is processed with the following possibilities:

- If customer preference is available for Instruction date movement, then issue date is moved forward or backward to a business day.
- If no customer preference is available it is always moved forward to next business day.

Instrument Currency

This is defaulted by the system based on the instrument code selected.

Instrument Amount

Specify the instrument amount for transfer. This is a mandatory field.

Exchange Rate

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

If exchange rate is not specified, then the system populates the exchange rate on enrich or save, if the transfer amount is less than small FX limit maintained. If transfer amount is more than small FX limit and, if external exchange rate is applicable, then rate pick up will happen during transaction processing.

FX Reference Number

Specify the foreign exchange reference

Enrich

Click this button to trigger computation of Charges and populate the Charges in the **Pricing** tab.

Beneficiary Details

Beneficiary Name

Specify the account name of the beneficiary. This is a mandatory field.

Payable Branch Code

This is optional based on the Instrument Type. Select the required branch code from the list of values.

Payable Branch Name

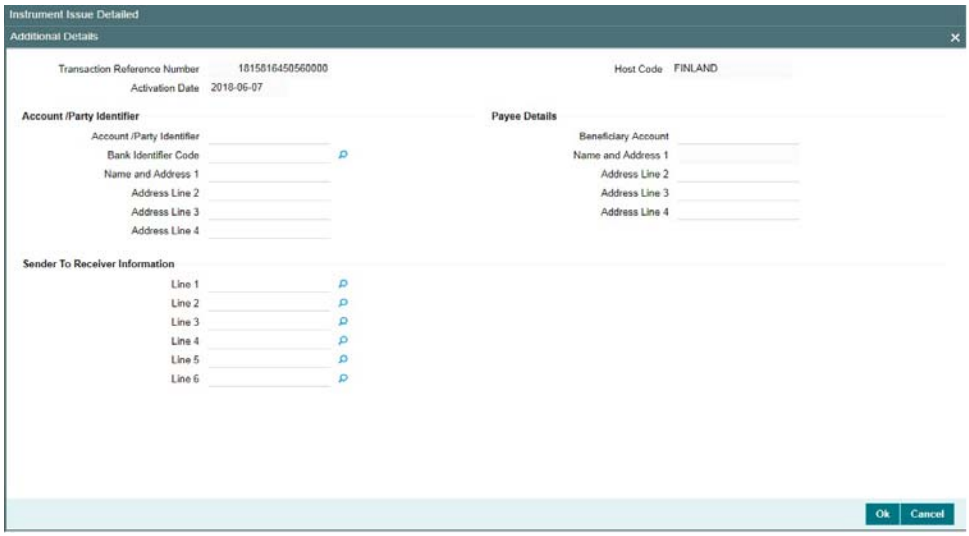
This is defaulted by the system based on the Payable Branch Name selected.

Remarks

Specify internal remarks, if any.

2.2.1.2 Additional details

User can specify the additional beneficiary details by clicking the ‘Additional Details’ button.



You can specify the Following details:

Account/Party Identifier

Account/Party Identifier

Specify the Account/Party Identifier

Bank Identifier Code

Select the BIC from the list of values. All the valid BIC codes are listed here.

Name and Address1

Specify the name and address

Address 2-4

Specify the addresses.

Payee Details

Beneficiary Account

Specify the beneficiary account

Name and Address1

Specify the name and address

Address 2-4

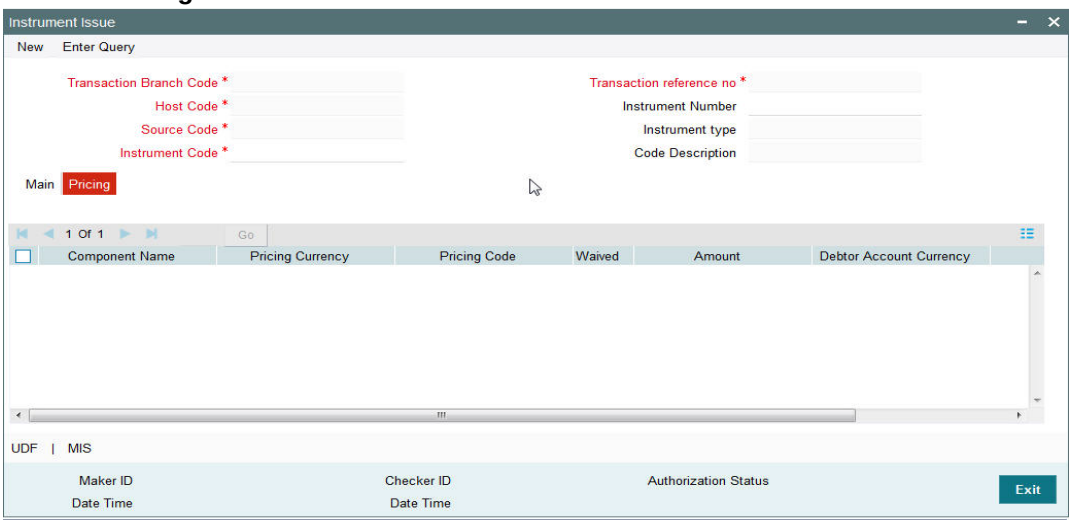
Specify the addresses.

Sender to Receiver Information

Line 1-6
Specify the lines.

2.2.1.3 Pricing Tab

Click the **Pricing** tab from the Instrument Issue screen.:



Note

- On clicking the Enrich button, system would compute the Charges, and Tax on Charges if applicable, based on the maintenance for Pricing Code specified in Instrument Preferences (PIDINPRF).
- There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. For each Charge and/or Tax component, the fixed amount or rate would be fetched from Pricing Value Maintenance screen (PPDV-LMNT)

You can specify the following fields:

Component Name

The system displays the name of the applicable Charge component.

Pricing Currency

The system displays the pricing currency of the component from the Pricing Code Maintenance.

Pricing Code

The system displays the pricing code of the component from the Pricing Code Maintenance.

Amount

The system displays the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Waived

Check this box to select the charge component to waive the associated charges.

Note

- If a particular Charge component is waived by you, then system would automatically also check the Waiver check box for the associated Tax component (identified from the Pricing code maintenance) if displayed in this grid.
- 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.

Amount

The system displays the fixed or calculated charge amount using the Pricing Value Maintenance. You can edit this field to a non-zero value.

Debit Account Currency

The system displays the currency of the selected debit account.

Note

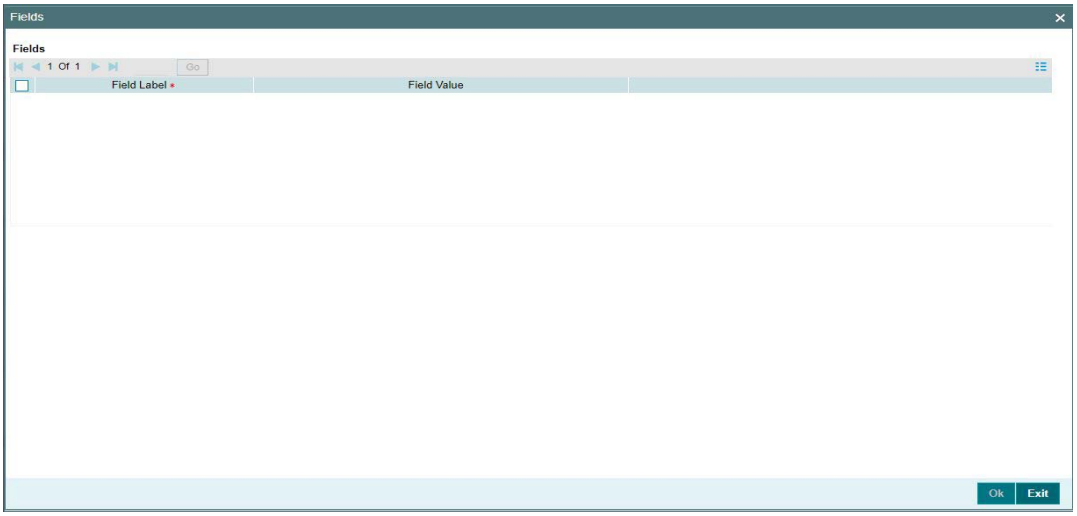
Debit Currency is the same as Pricing Currency.

Debit Amount

The system displays the debit amount.

2.2.1.4 UDF Tab

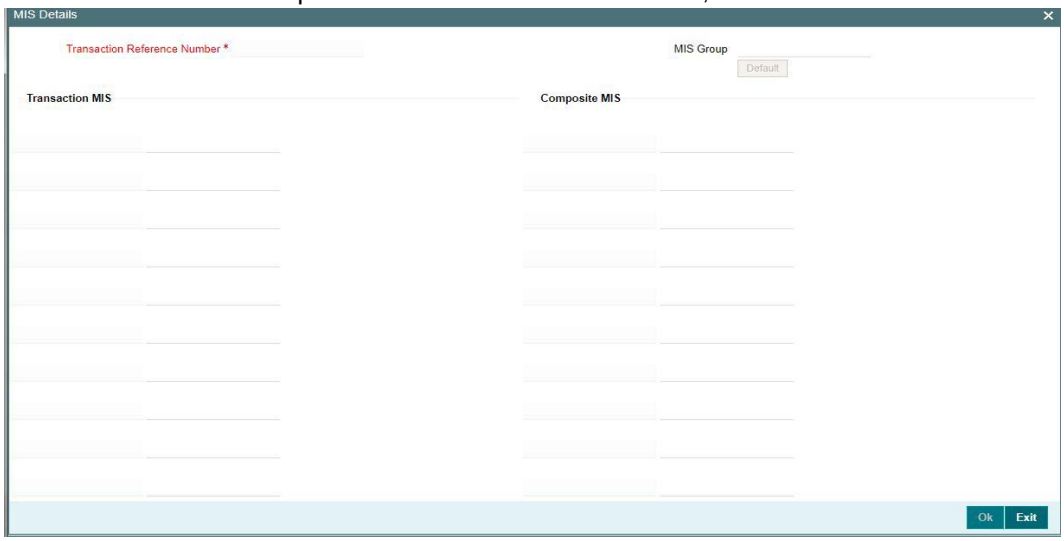
Click on the 'UDF' button present in the bottom of the screen to invoke this screen.



You can specify user defined fields for each transaction.

2.2.1.5 MIS Tab

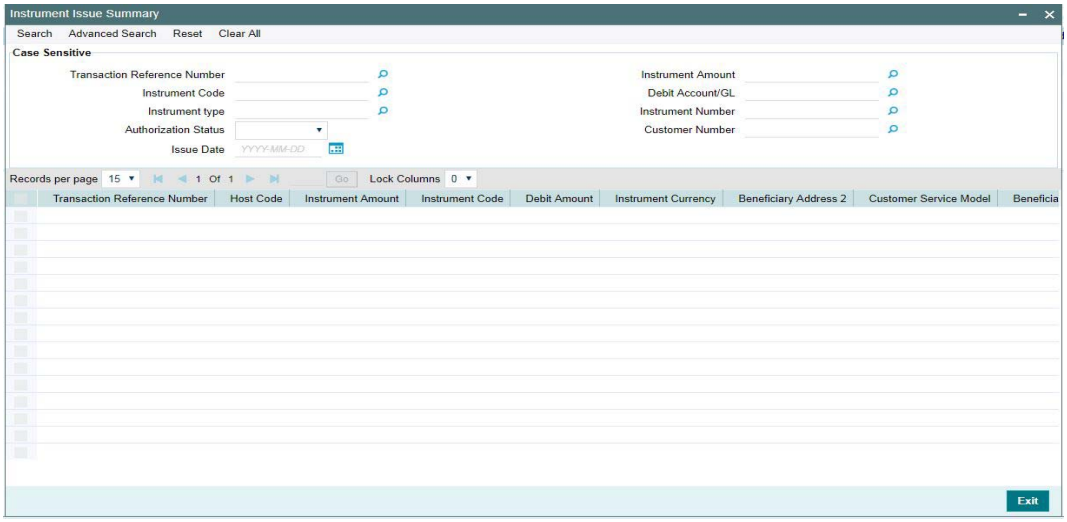
Click on the ‘MIS’ button present in the botton of the screen, to invoke this screen.



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

2.2.1.6 Instrument Issue Summary

You can search for instruments issued records in the summary screen. You can invoke ‘Instrument Issue Summary ‘screen by typing ‘PISINSIS’ 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
- Instrument Amount
- Instrument Code
- Debit Account/GL
- Instrument Type
- Instrument Number
- Authorization Status
- Customer Number
- Issue Date

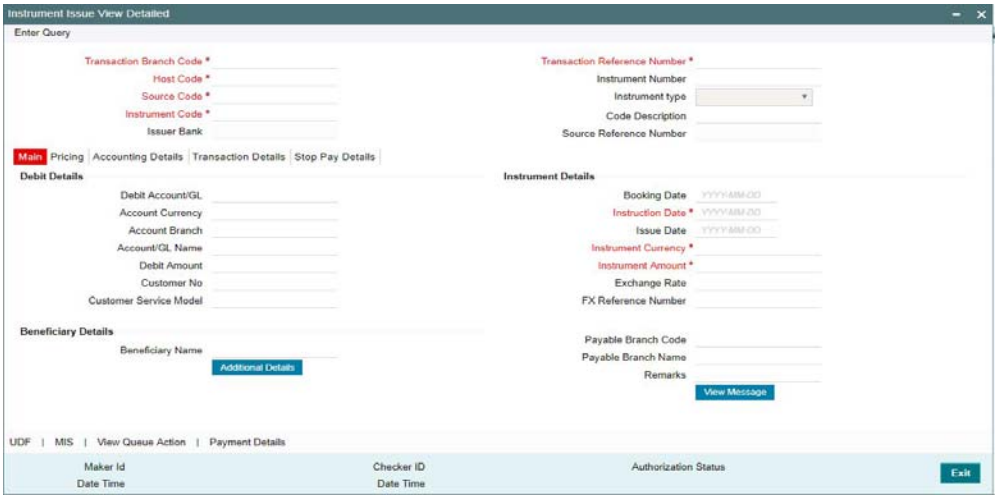
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.2.2 Instrument Issue View

You can view the complete details of the instrument issued in this screen.

You can invoke’Instrument Issue View Detailed ‘ screen by typing ‘PIDINSVW’ 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.

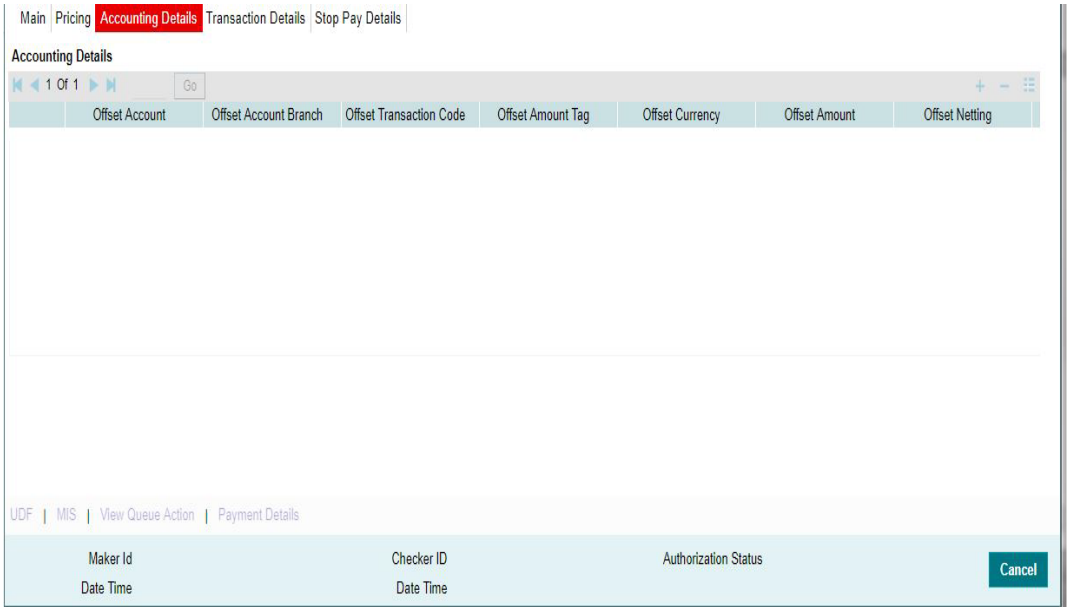


- From this screen, click Enter Query. The Transaction Reference field gets enabled, for the user to specify the Reference Number.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
  - Transaction Status
  - External System Status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

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

2.2.2.1 Accounting Details Tab

Click the Accounting Details tab and view the accounting entries for the transaction initiated.

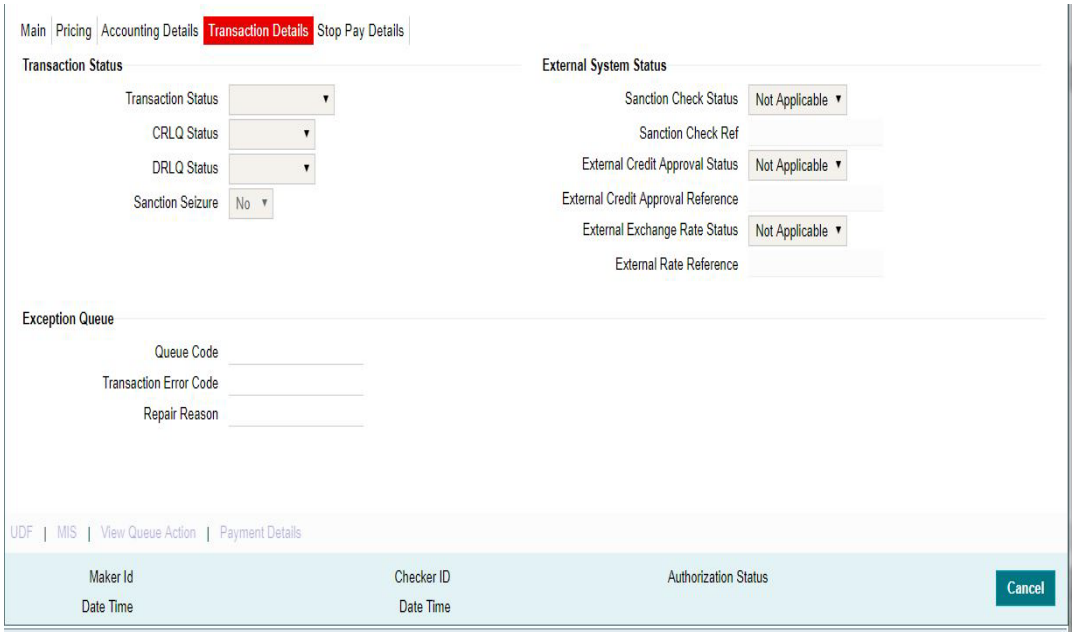


By default, the following attributes of the **Accounting Entries** tab are displayed:

- Event Code
- Transaction Date
- Transaction Account
- Transaction Account Branch
- Transaction Code
- Dr/Cr
- Amount Tag
- Transaction Currency
- Transaction Amount
- Netting
- Offset Account
- Offset Account Branch
- Offset Transaction Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting

2.2.2.2 Transaction Details

You can invoke this screen by clicking '*Transaction Details* ' tab in the Instrument Issue Detailed View screen:



You can view the below status for the instrument issued from Transaction Details tab:

- Transaction status
- CRLQ status - indicates the credit accounting liquidation status
- DRLQ status – indicates the debit accounting liquidation status
- Sanction Seizure

Status of the following External System checks with its respective Reference number are displayed

- Sanction Check Status
- External Credit Approval Status
- External Exchange Rate Status

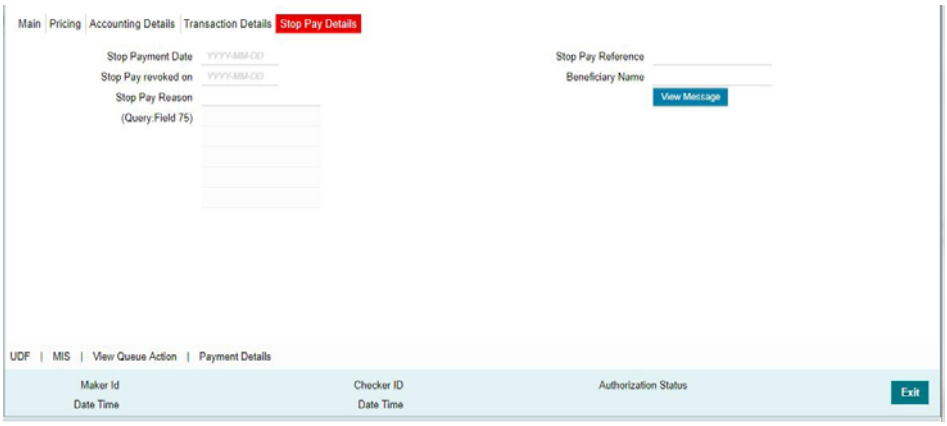
And 'Exception Queue code, Transaction Error code and Repair Reason details are available under *Exception Queue* status.

2.2.2.3 Stop Pay Details

Stop payment details, if initiated for the transaction, the respective detals are displayed here.Click on ' Stop Pay Details' to view the screen.

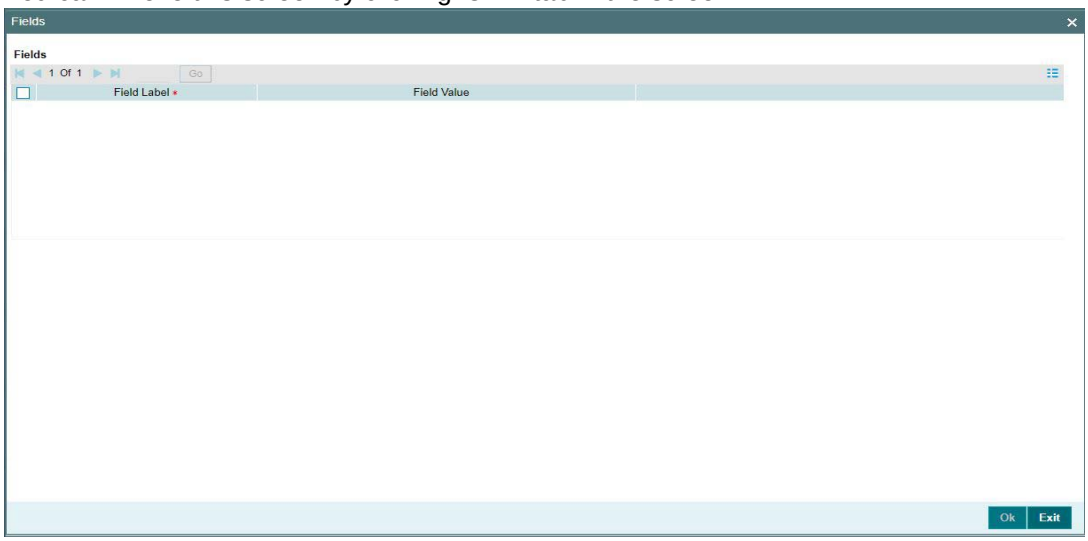
Following details are displayed in the Stop pay details screen:

- Stop Payment Date
- Stop Payment revoked On
- Stop Pay Reason
- Stop Pay Reference
- Beneficiary Name and also you can view the message for the stop pay initiated by clicking ' View Message ' button.



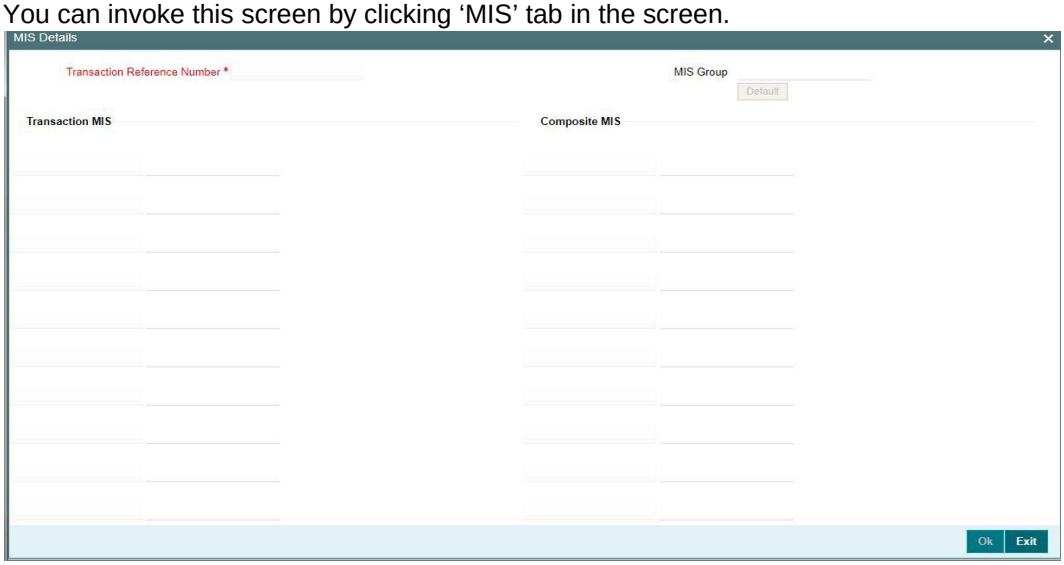
2.2.2.4 UDF Tab

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



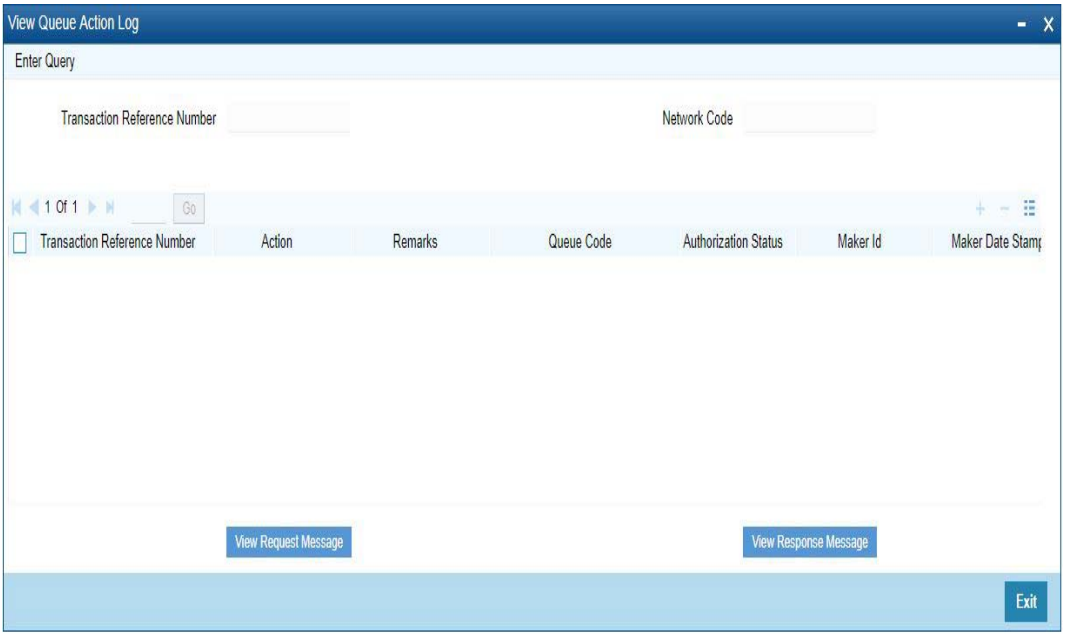
2.2.2.5 MIS Tab

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



2.2.2.6 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.

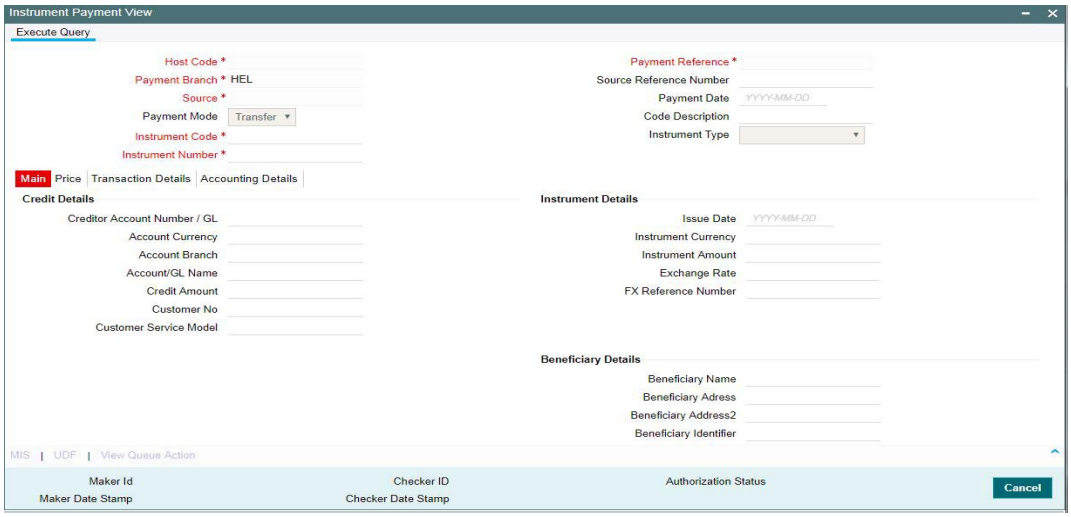
Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External Account Check

- External FX fetch
- External price fetch
- Accounting system

2.2.2.7 Payment Details

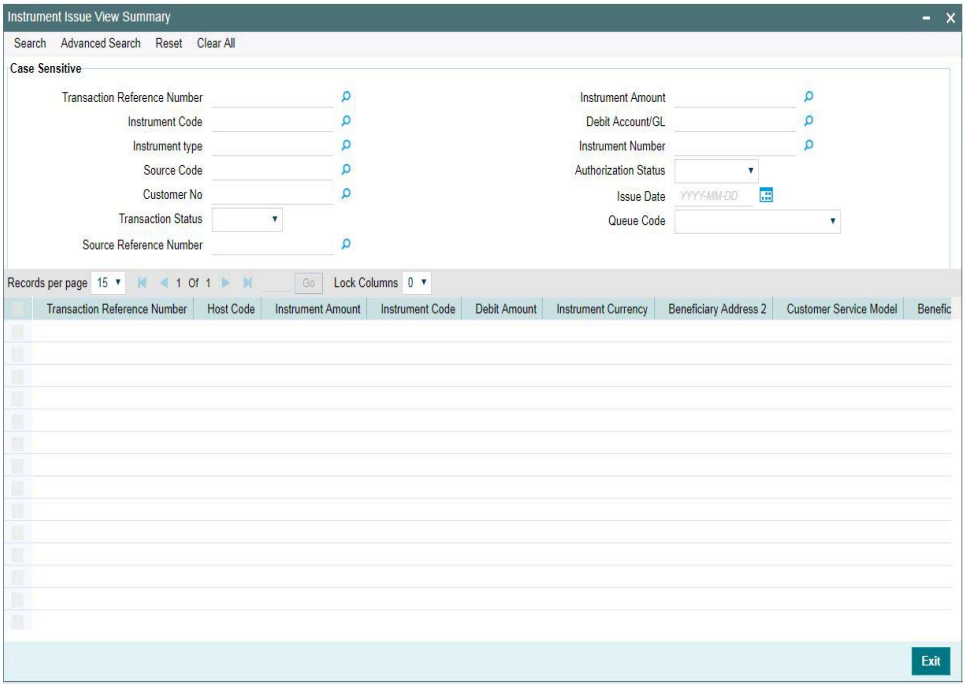
You can invoke this screen by clicking ‘Payment Details’ tab in the screen.



On clicking this, system launches the Instrument Payment view screen, which displays all the details pertaining to Instrument Payment.For more details on Instrument payment view, refer to section - 2.2.6

2.2.2.8 Instrument Issue View Summary

You can invoke the ‘Instruments Issue View Summary’ screen by typing ‘PISINSVW’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.



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

- Transaction Reference Number
- Instrument Amount
- Instrument Code
- Debit Account/GL
- Instrument Type
- Instrument Number
- Source Code
- Authorization Status
- Customer No
- Issue Date
- Transaction Status
- Queue Code
- Source Reference Number.

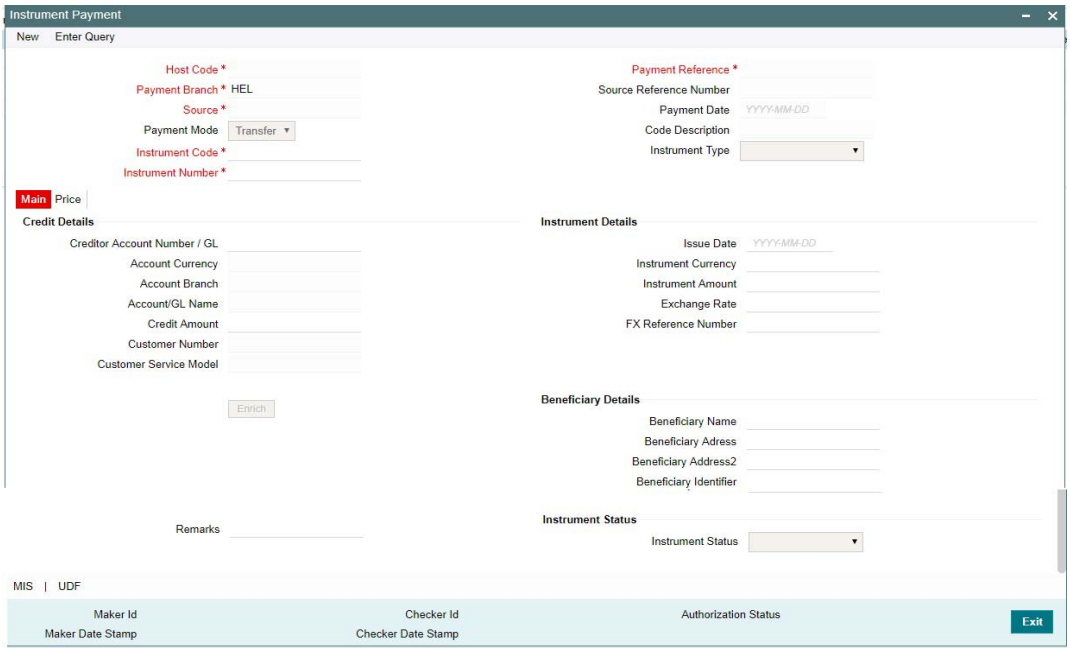
Once you have specified the search parameters, click ‘Execute Query’ button. The system displays the records that match the search criteria.

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

2.2.3 Instrument Payment

Instrument issues can be liquidated by specifying the instrument Number through this screen.Liquidation can be inititated from the channels as well.Instrument can be liquidated to own bank account, GL or can be received as part of local clearing

You can invoke ‘Instrument Payment’ screen by typing ‘PIDINSPY’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Host Code

The system indicates the host code that is linked to the logged in branch of the customer.

Payment Branch

Payment branch is defaulted as the logged in branch of the customer.

Source

The source is defaulted as MANL.

Payment Mode

Payment mode can be ‘Transfer’ or ‘Cancel’.If payment is done by transferring the amount to another account Transfer mode has to be chosen.If purchaser is cancelling the instrument, cancel option to be chosen.

Instrument Code

Select the instrument code.

Instrument Number

Select the instrument number to be paid.All instruments outstanding for the instrument code which are in ‘Active’ status ‘are listed.

Payment Reference

The system populates the payment reference number.

Source Reference Number

Source Reference Number is disabled for Instrument payment through UI. For Gateway, this field is enabled and user can specify the number.

Payment Date

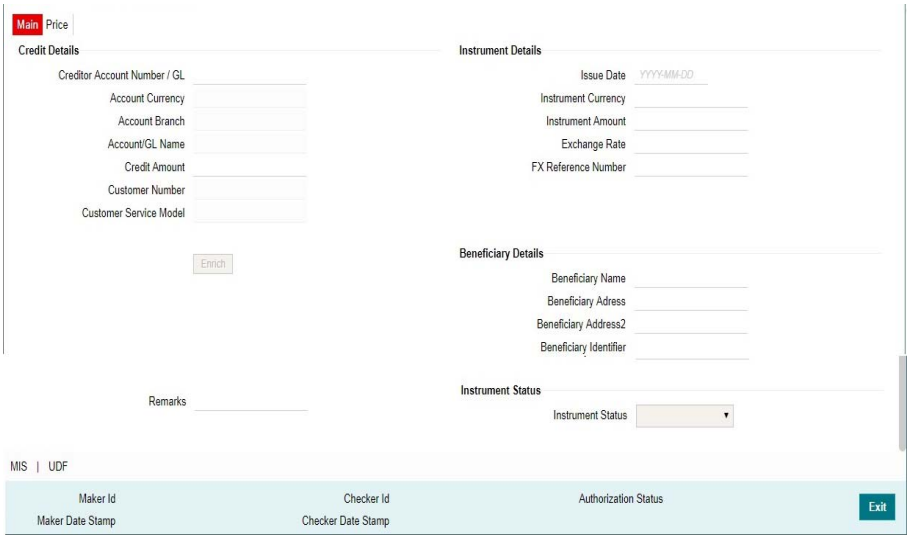
Payment date is defaulted as current date.

Code Description & Instrument Type

Instrument code description and instrument type are defaulted based on Instrument code selected.

2.2.3.1 Main Tab

Click **Main** tab from the Instrument Payment screen.



You can specify the following fields:

Credit Details

Creditor Account Number/GL

Specify the Creditor Account Number from the list of values. If Payment mode is Cancel, system defaults the debit account used for the instrument issue in this field.

Account Currency

This field is defaulted based on account number selected.

Account Branch

This field is defaulted as the account branch of account number selected.

Account/GL Name

The system indicates the name of the Account name depending on your account selection.

Credit Amount

Based on the instrument amount and account currency this amount is computed and populated by the system.

Customer Number

The system indicates the unique customer number that is tagged to the account.

Customer Service Model

The system indicates the Customer Service Model linked to the customer.

Instrument Details

Instrument details are defaulted based on the instrument number selected. The following fields are displayed on the screen.

- Issue Date
- Instrument Currency
- Instrument Amount
- Exchange Rate

Exchange Rate

Based on the instrument currency and account currency and exchange rate related maintenances, exchange rate is computed by the system.

FX Reference Number

Specify the FX Reference Number.

Beneficiary Details

Beneficiary Name

Based on the instrument number selected, this field is defaulted.

Beneficiary Address - Address 2

Based on the instrument number selected, beneficiary address is defaulted.

Beneficiary Identifier

Based on the instrument number selected, this field is defaulted.

Remarks

This s a free text field and specify Remarks, if any.

Enrich

Click this button to trigger computation of Charges and details in the **Main** and **Pricing** tab.

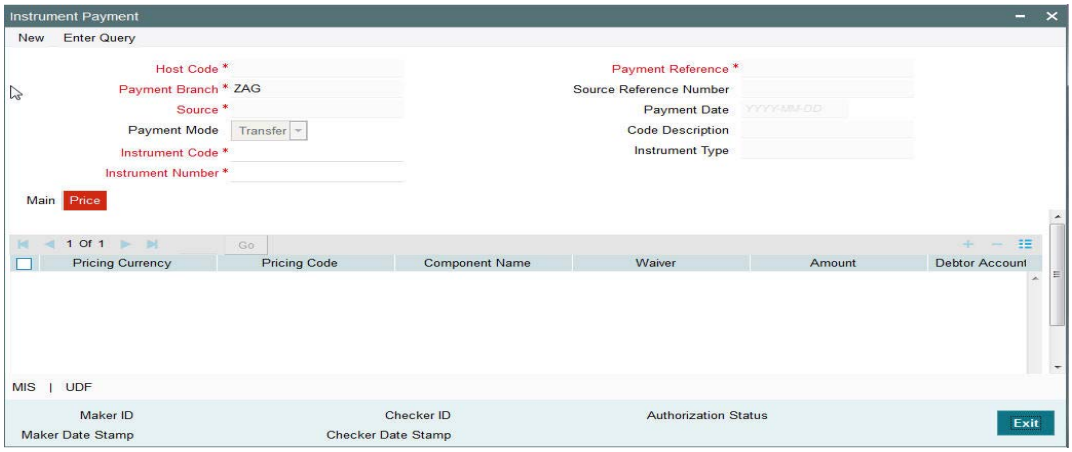
Instrument Status

Instrument Status

The status of the instrument is displayed.

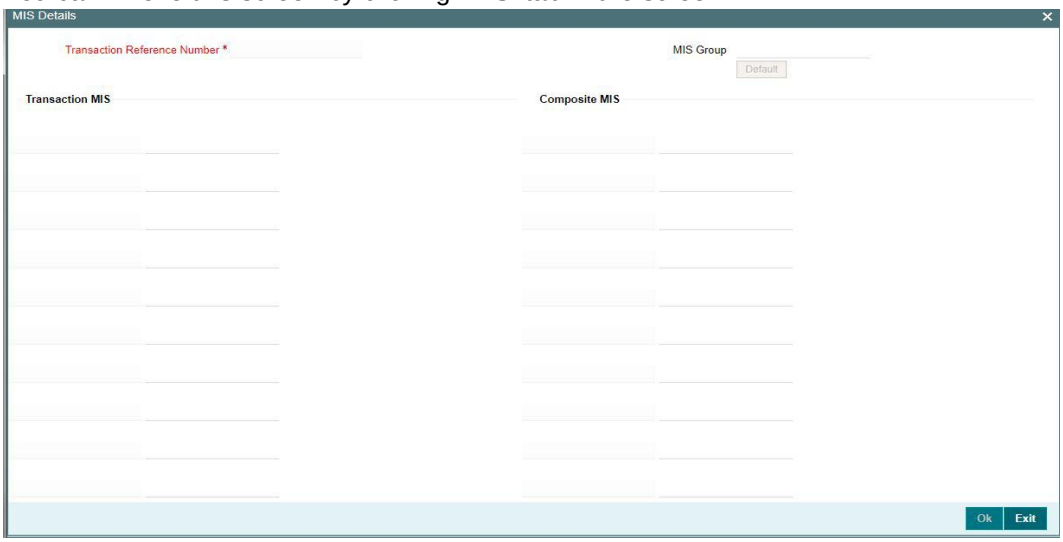
2.2.3.2 Price Tab

Click the **Price** tab from the Instrument Payment screen.For more details on Pricing fields, refer to section 2.2.1.3:



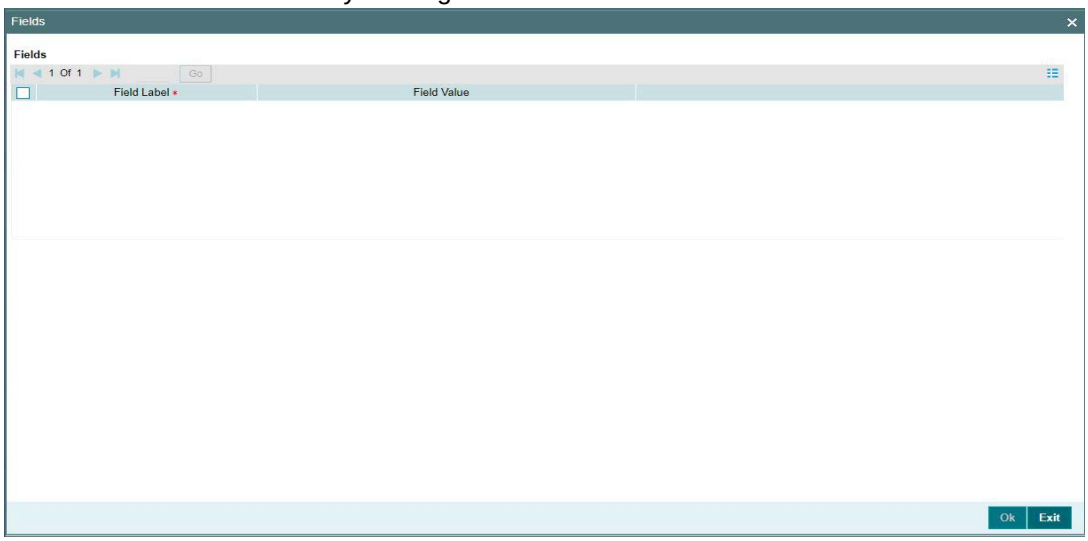
2.2.3.3 MIS Tab

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



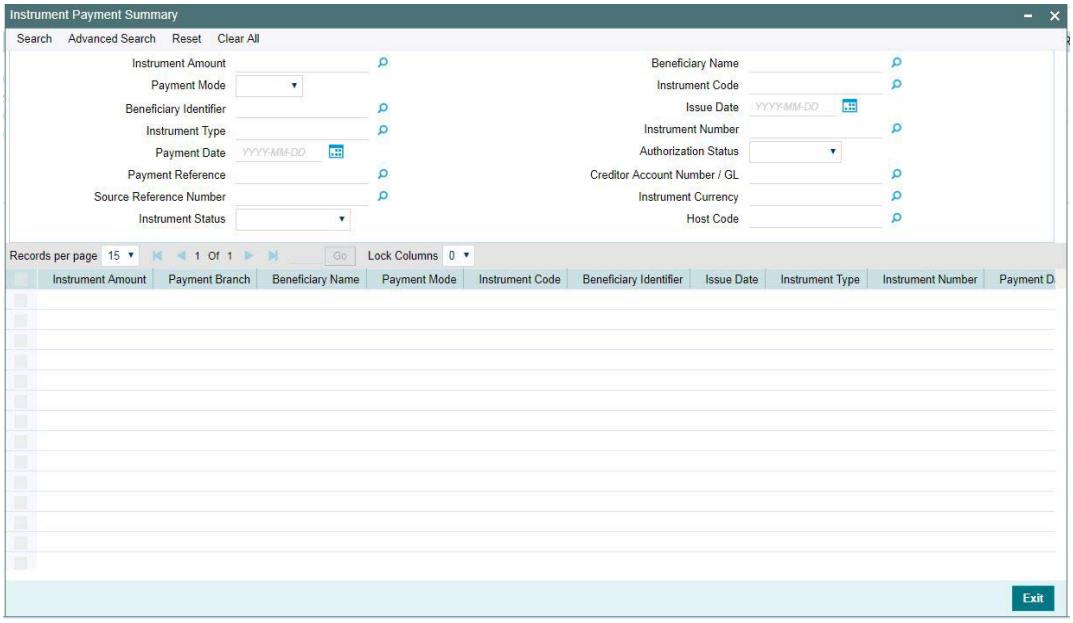
2.2.3.4 UDF Tab

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



2.2.3.5 Instrument Payment Summary

You can search for records in the Instrument Payment Summary Screen. You can invoke ‘Instrument Issue Summary screen by typing ‘PISINSPY’ 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:

- Instrument Amount
- Beneficiary Name
- Payment Mode
- Instrument Code
- Beneficiary Identifier
- Issue Date
- Instrument Type
- Instrument Number

- Payment Date
- Authorization Status
- Payment Reference
- Creditor Account Number/GL
- Source Reference Number
- Instrument Currency
- Host Code

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

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

2.2.4 Instrument Liquidation Process Flow

Instrument can be liquidated to own bank account, or can be received as part of local clearing.

- On initiating the instrument liquidation, the following processing steps will be followed by the system:
  - **Initial Validations:** System should perform mandatory field checks and reference information checks. If the instrument is getting credited to own bank account, then Customer /Account Status Check is done with the status maintained in External customer/account.
  - **Instrument Validation**: Instrument status should be ‘Active’. It should not be in any other status for example, liquidated, cancelled, and stale or payment stopped. If a valid Instrument is found, instrument details currency, amount and issue date are matched with instrument issue record. If the instrument is payable by a particular branch, then the liquidation can be initiated by that branch only.

Note

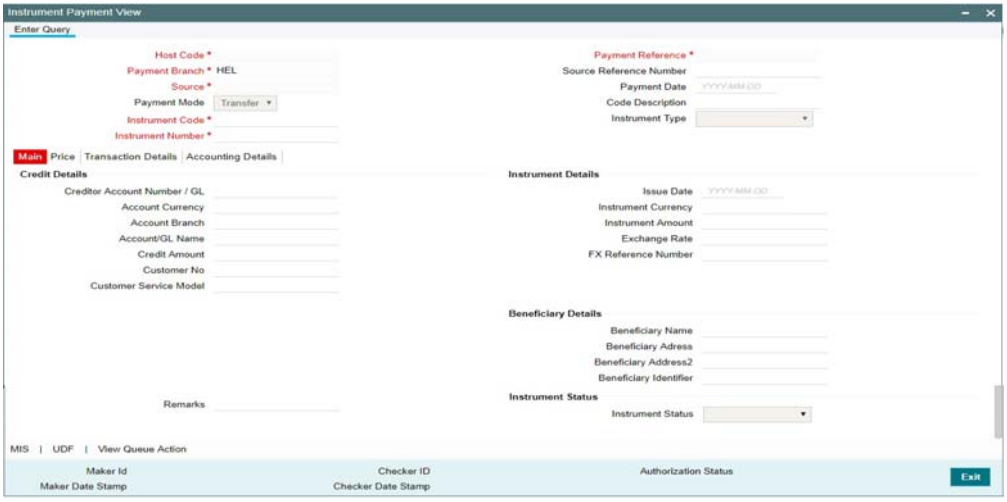
For instrument liquidations initiated from user interface, system will throw error for any validation exception.

  - **Sanction Check**: If Sanction screening is required for instrument payment, then it should be possible to send the clearing party details to the external sanction system for verification.
  - **Exchange Rate Pickup:** Based on instrument currency and credit account currency exchange rate is picked up.This can be internal/external rate.
  - **External Account Check**: If the instrument is getting credited to an account with the same bank, credit account status check to be done with DDA system. This processing step is not applicable for GLs.
  - **Accounting Handoff:** Accounting entries are handed off to external accounting system.

2.2.5 Instrument Payment View

You can view the complete details of the instrument payment in this screen.

You can invoke'Instrument Payment View ' screen by typing 'PIDISPVW' 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.

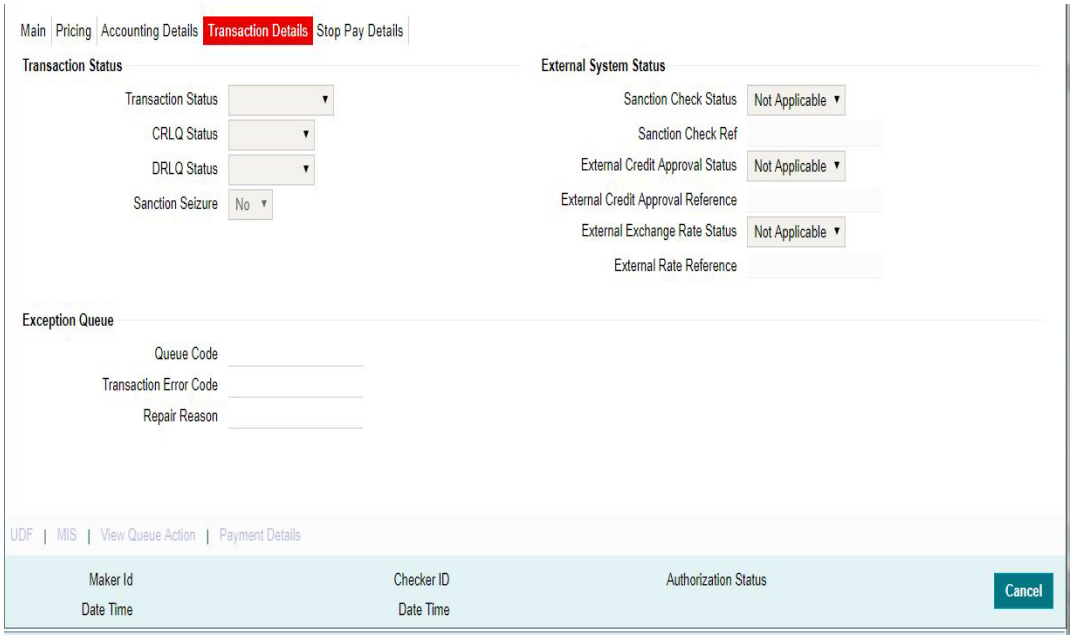


- From this screen, click Enter Query. The Payment Reference field gets enabled, for the user to specify the Reference Number.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
  - Transaction Status
  - External System Status
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

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

2.2.5.1 Transaction Details

You can invoke this screen by clicking '*Transaction Details* ' tab in the Instrument Issue Detailed View screen:



You can view the below status for the instrument issued from Transaction Details tab:

- Transaction status
- CRLQ status - indicates the credit accounting liquidation status
- DRLQ status – indicates the debit accounting liquidation status
- Sanction Seizure

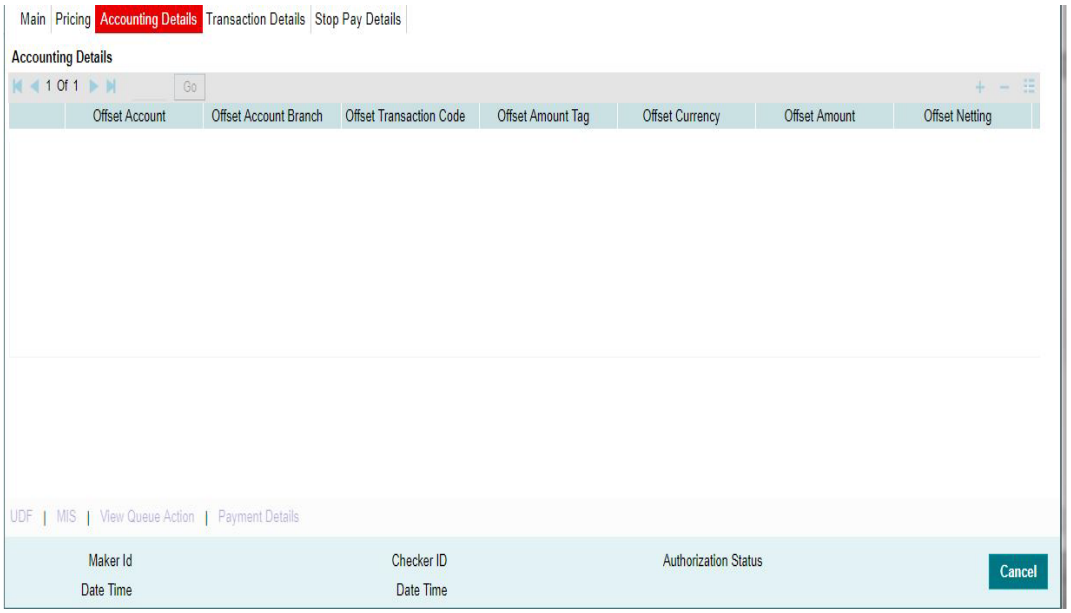
Status of the following External System checks with its respective Reference number are displayed

- Sanction Check Status
- External Credit Approval Status
- External Exchange Rate Status

And ‘Exception Queue code, Transaction Error code and Repair Reason details are available under *Exception Queue* status.

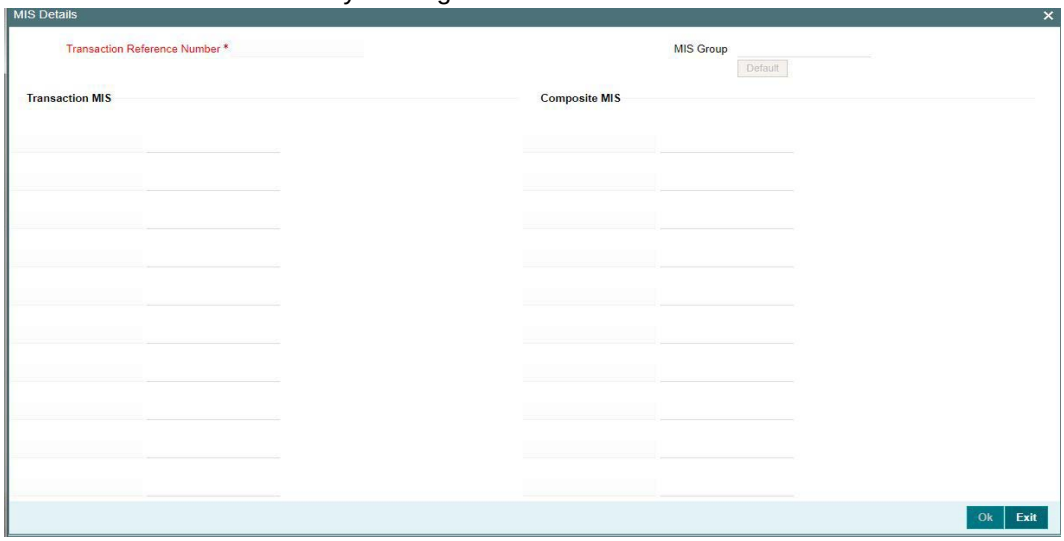
2.2.5.2 Accounting Details Tab

Click the Accounting Entries tab and view the accounting entries for the transaction initiated. For more details on this, refer to section 2.2.2.1.



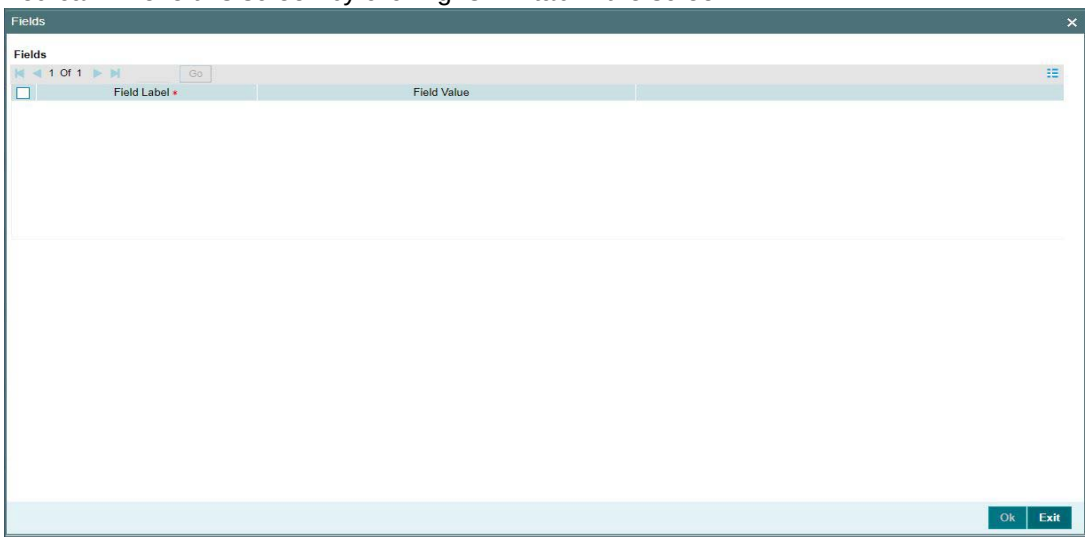
2.2.5.3 MIS Tab

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



2.2.5.4 UDF Tab

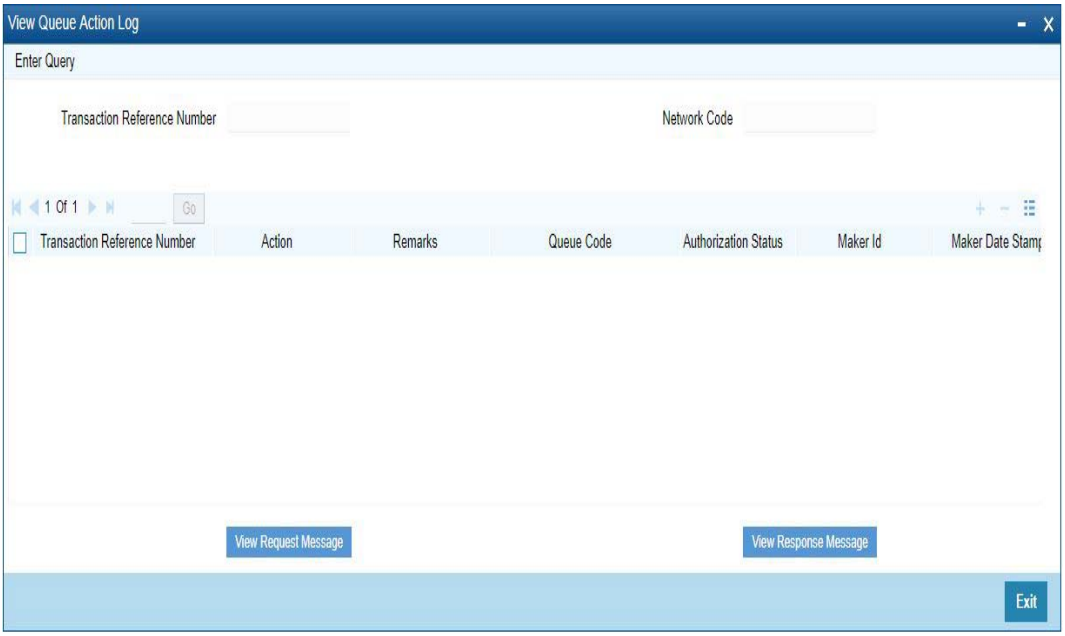
You can invoke this screen by clicking ‘UDF’ tab in the screen.



2.2.5.5 View Queue Action Log

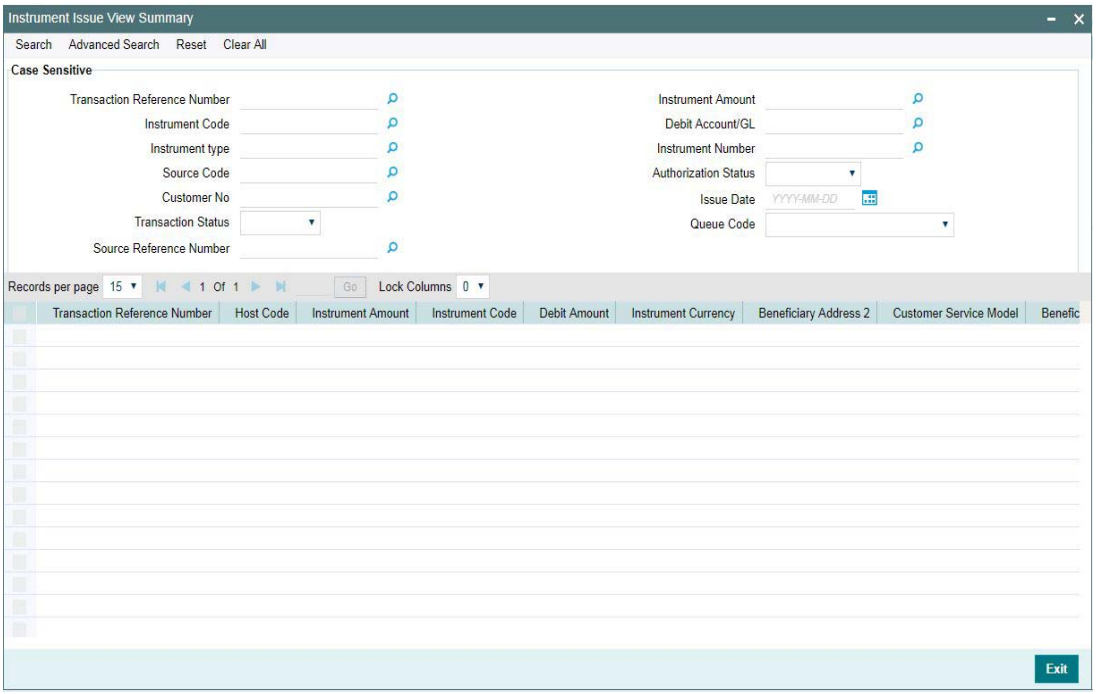
User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the ‘View Queue Action ’ button in View screen , where the Transaction

Reference Number is auto populated and related details are displayed. Refer to section 2.2.2.6 for more details on fields



2.2.5.6 Instrument Payment View Summary

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



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

- Instrument Amount
- Beneficiary Name
- Payment Mode
- Instrument Code
- Beneficiary Identifier

- Issue Date
- Instrument Type
- Instrument Number
- Payment Date
- Authorization Status
- Payment Reference
- Creditor Account Number/GL
- Source Reference Number
- Instrument Currency
- Instrument Status
- Transaction Status
- Queue Code
- Host Code

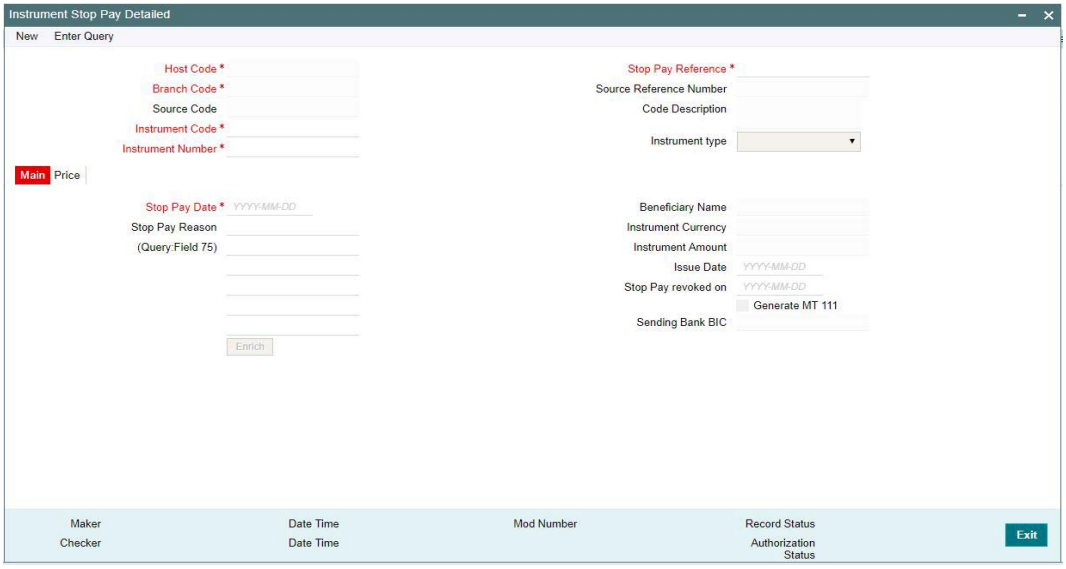
Once you have specified the search parameters, click ‘Execute Query’ button. The system displays the records that match the search criteria.

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

2.2.6 Instrument Stop Payment

It is possible to mark stop payment of an instrument and also to revoke the stop payment. It is also possible to collect charges for stop payment from the purchaser. Instrument status is marked as ‘Payment Stopped’ on authorizing the stop payment. When the stop payment is revoked, the instrument status is moved back to previous status (Active) provided the validity period is not over, else the status is marked as stale.

Payment can be stopped for an instrument which is not in liquidated / cancelled /stale status. You can invoke ‘Instrument Stop Pay’ screen by typing ‘PIDSTPAY’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Host Code

The system indicates the host code that is linked to the transaction branch of the customer.

Branch

The system indicates the transaction branch of the customer.

Source Code

System defaults the Source Code as 'MANL'.

Instrument Code

Specify the Instrument Code.

Instrument Number

Specify the Instrument Number for which stop payment to be marked. Instrument Number field lists instruments for the instrument codes selected which are in Active status.

Stop Pay Reference

System generates the Stop Pay Reference on clicking 'New' button.

Source Reference Number

Source Reference Number is disabled for stop payment through UI. For Gateway, this field is enabled and user can specify the number.

Code Description

The system indicates the instrument code description based on the instrument code chosen.

Instrument type

The system indicates the type of instrument.

2.2.6.1 Main Tab

You can specify the following field details in the Main tab:

Stop Pay Date

This field is displayed as current date.

Stop Pay Reason

Specify a reason to issue the Stop Pay.

Query(Field 75)

Specify the query,if any.

Beneficiary Name

The system indicates the name of the beneficiary as mentioned in the instrument.

Instrument Currency

The system indicates the Instrument Currency.

Instrument Amount

The system indicates the Instrument Amount.

Issue Date

The system indicates the date on which the instrument was issued.

Stop Pay revoked on

You can revoke the stop pay by invoking the 'Revoke' action. The date on which the Stop Pay revoked is displayed in this field.

Generate MT 111

Check this box, when a SWIFT message is to be generated for stop payment request sent for Foreign currency-Demand Draft instrument.

This is applicable only for foreign CCY-Demand Draft.When this is not checked,SWIFT message is not generated

Sending Bank BIC

This field is dis abled, when stop payment is done through UI. For upload, this field is displayed with respective BIC.

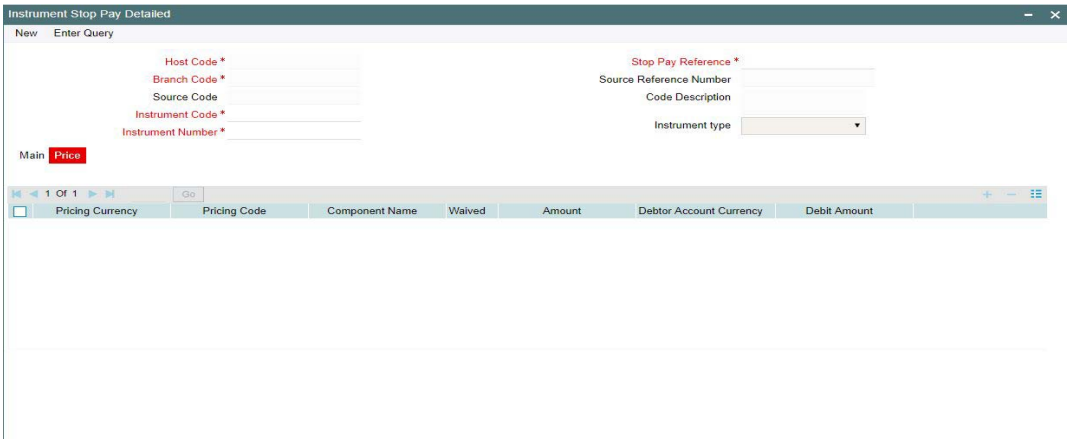
Enrich button

Click the Enrich button to populate charge/tax amounts.

If charge pick up fails, system will throw error. User can then provide the required values and proceed with the transaction.

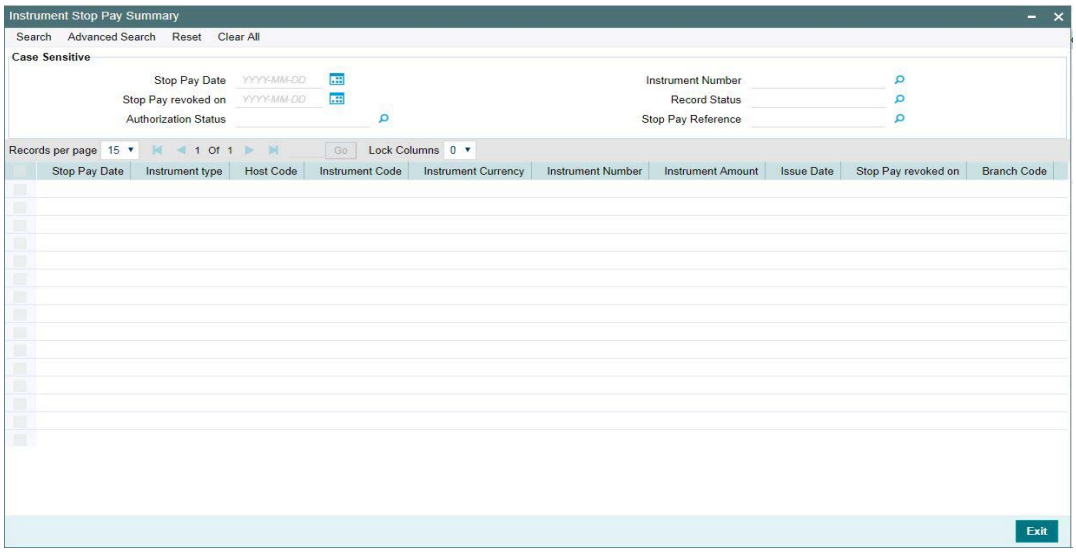
2.2.6.2 Price Tab

Click the **Price** tab from the Instrument Payment screen.For more details on Pricing fields, refer to section 2.2.1.3:



2.2.6.3 Instrument Stop Pay Summary

You can search for records in the Instrument Stop Pay Summary Screen. You can invoke “Instrument Stop Pay Summary” screen by typing ‘PISSTPAY’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..



You can search using the following parameter:

- Stop Pay Date
- Instrument Number
- Stop Pay revoked on
- Record Status
- Authorization Status
- Stop Pay Reference

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

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

3. Instrument Clearing

Highlights of Instrument Clearing

- Lifecycle processing of instruments received for outward clearing
- Straight through processing of inward clearing file received from Clearing House
- Processing of cheque returns

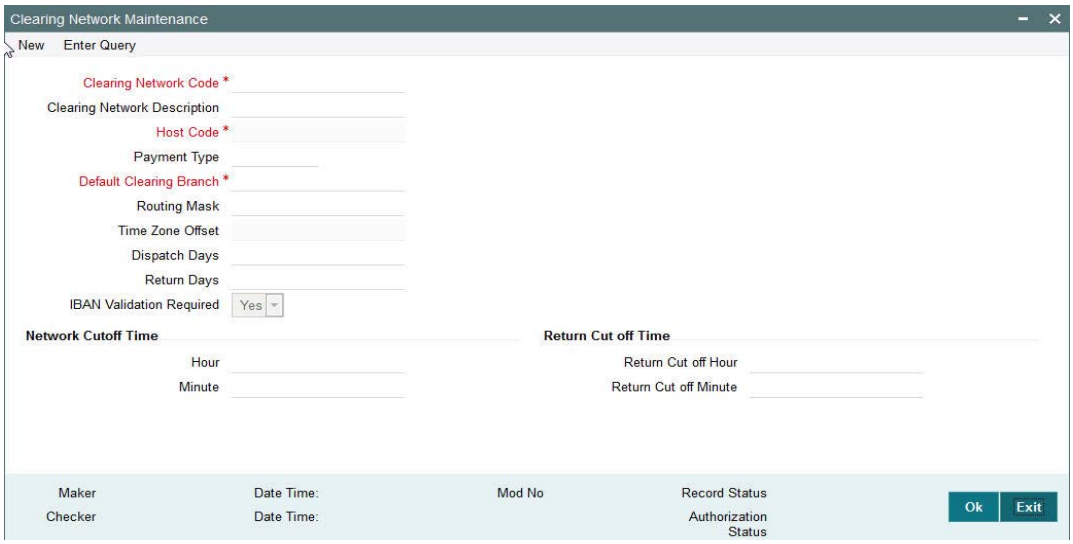
3.1 Clearing Maintenances

Clearing related maintenances helps in defining various parameters as required by the bank, for processing inbound /outbound clearing transactions..

3.1.1 Clearing Network

You can capture Network details for Instrument Clearing exclusively in this screen.

You can invoke ‘Clearing Network Maintenance’ screen by typing ‘’PGDNWMNT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Clearing Network Code

Clearing Network Code can be captured in this field. For each clearing servicing centre of the bank, a different network needs to be maintained.

Clearing Network Description

Network Code description can be maintained in this field.

Host Code

Host code is defaulted based on user’s logged in branch.

Payment Type

The networks created using this screen will have default Payment type as ‘Clearing’

Default Clearing Branch

Specify the Default Clearing Branch from the list of values.

Routing Mask

Routing mask applicable for the network can be captured in this field.

Time Zone Offset

Time zone is defaulted based on the host.

Dispatch Days

This denotes the number of working days before clearing value date, the clearing file has to be generated and dispatched to the Network. Both branch & Network holidays will be considered to find the dispatch date.

Return Days

This denotes the number of working days after clearing value date, the return transactions to be dispatched to Network for an incoming clearing. For an Outbound clearing, the return transaction details should be received within the number of network working days after clearing value date.

IBAN Validation Required

This flag can be checked if IBAN validation is required for Credit/Debit accounts and banks identifiers.

Network Cutoff Time

Hour

Clearing Network cutoff time can be maintained. Specify the hour in HH format that is lesser than 24.

Minute

Clearing Network cutoff time can be maintained. Specify the hour in MM format that is lesser than 60.

Return Cutoff Time

Return Cut off Hour

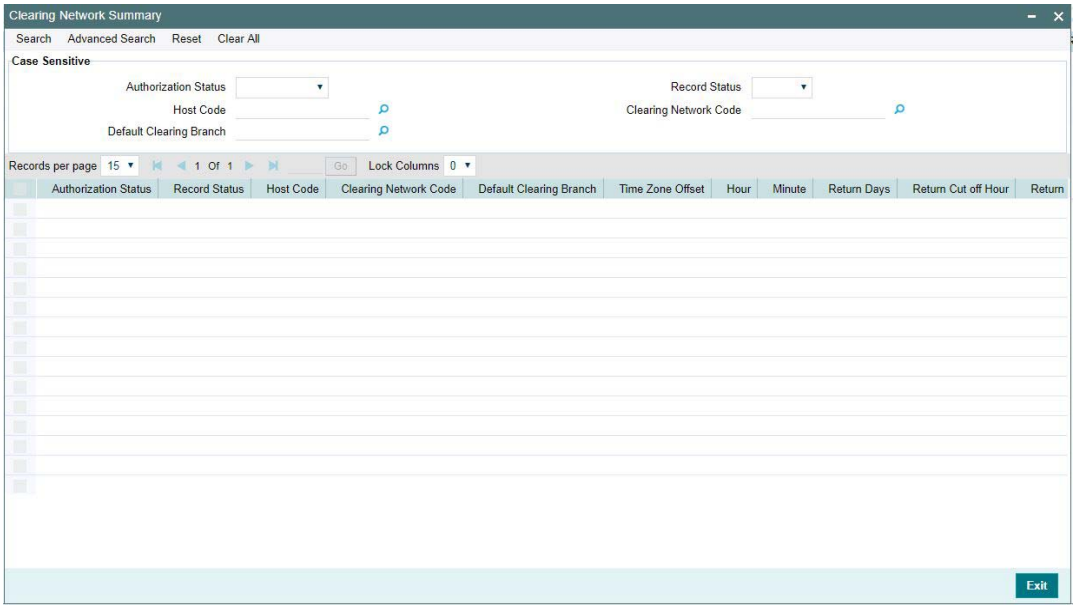
Cutoff time for return transactions in hours can be maintained, if applicable.

Return Cut off Minute

Return cutoff time in minutes can be maintained, if applicable.

3.1.1.1 Clearing Network Summary

You can search for records in the Clearing Network Summary Screen. You can invoke ‘Clearing Network Summary’ screen by typing ‘’PGSNWMNT’ 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
- Clearing Network Code
- Default Clearing Branch

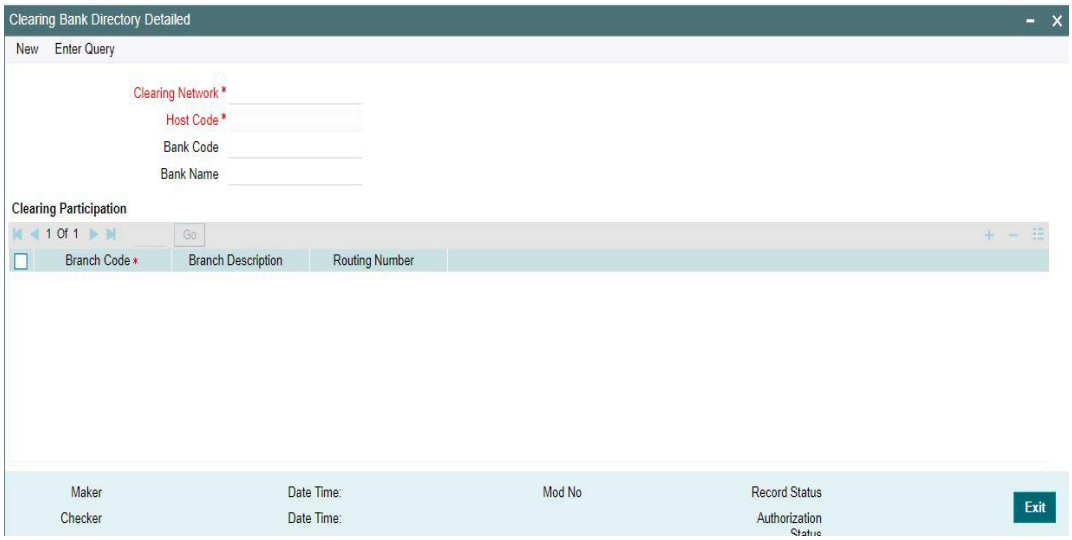
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

3.1.2 Clearing Bank Directory

- User can capture the Bank codes and related Branch codes for a Clearing Network in this screen.
- The Routing details for every branch of a bank which is participating in the clearing needs to be captured in this screen.

You can invoke ‘Clearing Bank Directory Detailed’ screen by typing ‘PGDBANKD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Clearing Network

Specify the Clearing Network Code from the list of values of valid clearing networks available for the Host.

Host Code

The system specifies the host code of the logged in user.

Bank Code

Specify the bank code.

Bank Name

Specify the name of the bank

Clearing Participation

Branch Code

Specify every bank’s Branch, with which clearing transaction needs to be settled.

Branch Description

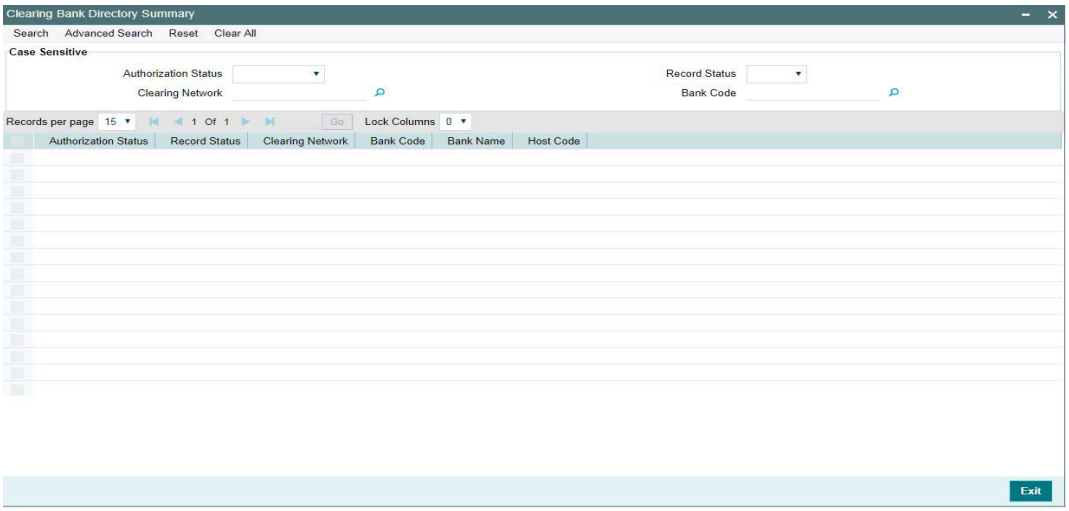
Specify the description of the branch.

Routing Number

Specify the Routing Number.This field is Alphanumeric. The length of the mask is validated with the Routing mask maintained in Clearing Network Maintenance

3.1.2.1 Clearing Bank Directory Summary

You can invoke 'Clearing Bank Directory Summary' screen by typing 'PGSBANKD' 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
- Clearing Network
- Bank Code

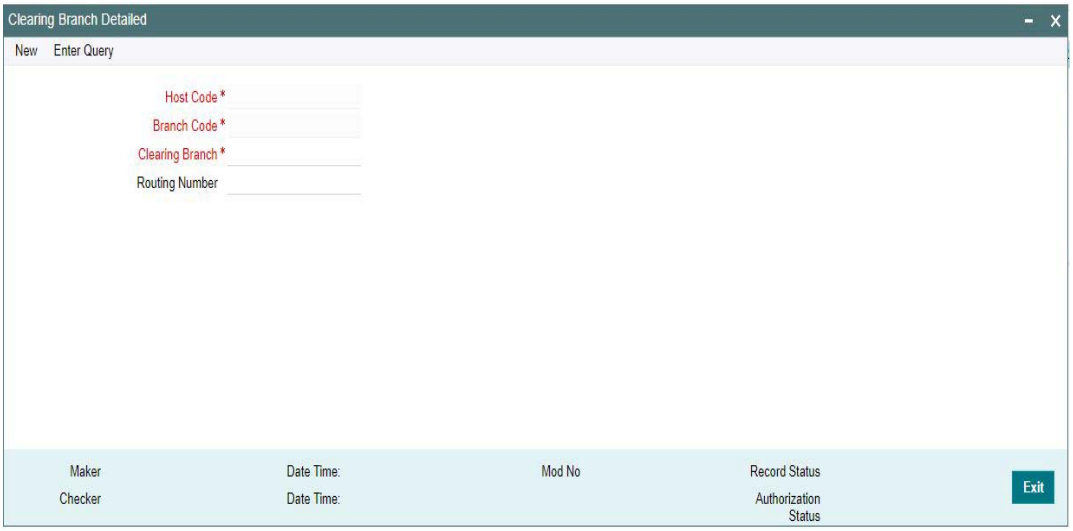
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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

3.1.3 Clearing Branch

- User can capture the following details for each branch of the Bank:
  - Clearing Branch Code
  - Routing Number
- Branches under the same host will only be allowed to be mapped as a clearing branch.

You can invoke ‘Clearing Branch Detailed’ screen by typing ‘PGDBRANH’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Host Code

The system indicates the host code that is linked to the logged in branch of the user.

Branch Code

The system displays the logged in branch code by default when you click **New** button.

Clearing Branch

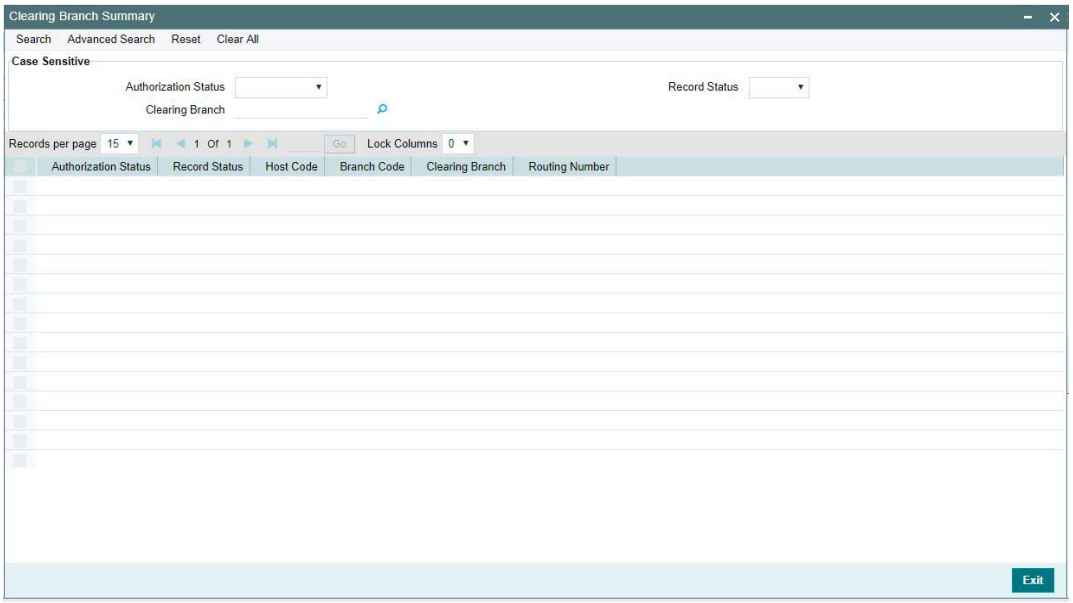
All valid branch codes for the Host will be listed.

Routing Number

Specify the Routing Number.The length of the mask is validated with the Routing mask maintained in Clearing Network Maintenance

3.1.3.1 Clearing Branch Summary

You can search for records in the Claearing Branch summary Screen. You can invoke ‘Clearing Branch Summary’ screen by typing ‘PGSBRANH’ 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
- Clearing branch

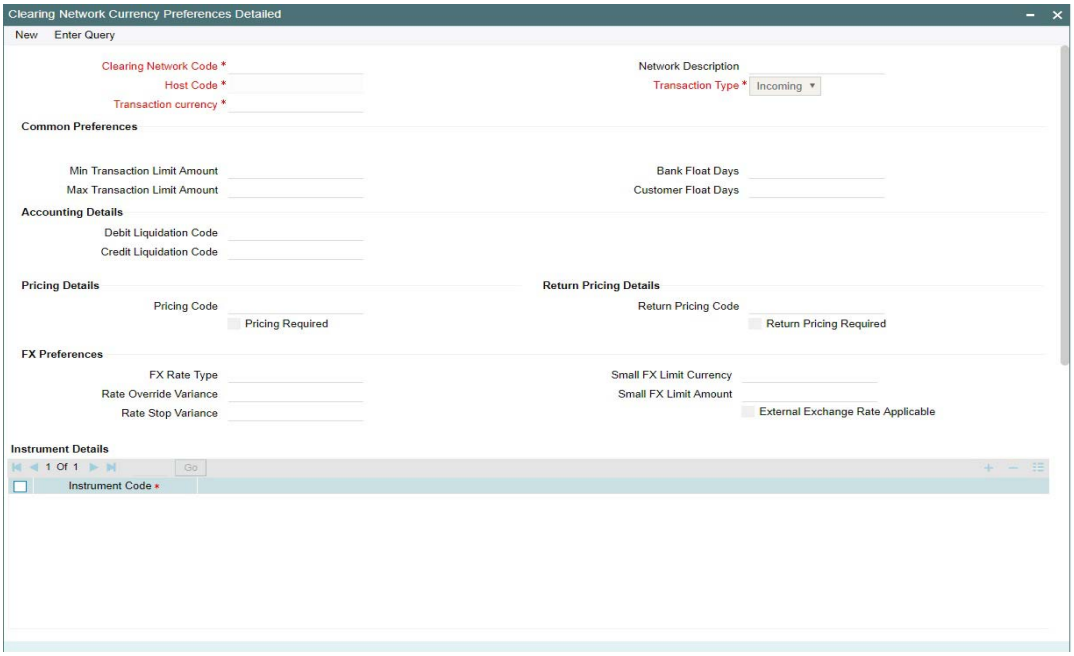
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

3.1.4 Clearing Network Currency Preference

User can capture Clearing Network Currency Preference. For a combination of Network, direction, Clearing currency & Instrument code clearing preferences can be maintained in this screen.

You can invoke ‘Network Currency Preference’ screen by typing ‘PGDNCYPR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Clearing Network Code

You can select the Clearing Network for which preferences are to be maintained. All valid clearing network codes maintained for the Host will be listed.

Network Description

Network description is defaulted based on the Network chosen.

Host Code

This field is defaulted with the Host Code linked to user’s logged in branch.

Transaction Type

Transaction type can be Incoming or outgoing. Select any one.

Transaction currency

You can select the currency for which clearing preferences are to be maintained..

Common Preferences

Min Transaction Limit Amount

Minimum instrument amount allowed for the clearing Network is maintained in this field.

Max Transaction Limit Amount

Maximum limit of instrument amount allowed for the clearing Network is maintained.

Bank Float Days

You can maintain the Bank settlement days for the clearing. Working days is counted considering the Network holidays. Clearing settlement date will be Clearing date + Bank float days.

Customer Float Days

Clearing float days for clearing settlement will be maintained in this field. Working days is counted considering the Network holidays. Clearing value date will be Activation date + Bank float days

Accounting Details

Debit Liquidation Code

Specify the Accounting code for Debit Liquidation.

Credit Liquidation Code

Specify the Accounting code for Credit Liquidation.

Pricing Details

Pricing Code

If pricing required flag is checked, then maintaining pricing code is mandatory.Pricing codes specific to clearing is listed here.

Pricing Required

Check this box to indicate that charge/tax application is required for a clearing return transaction.

Return Pricing Details

Return Pricing Code

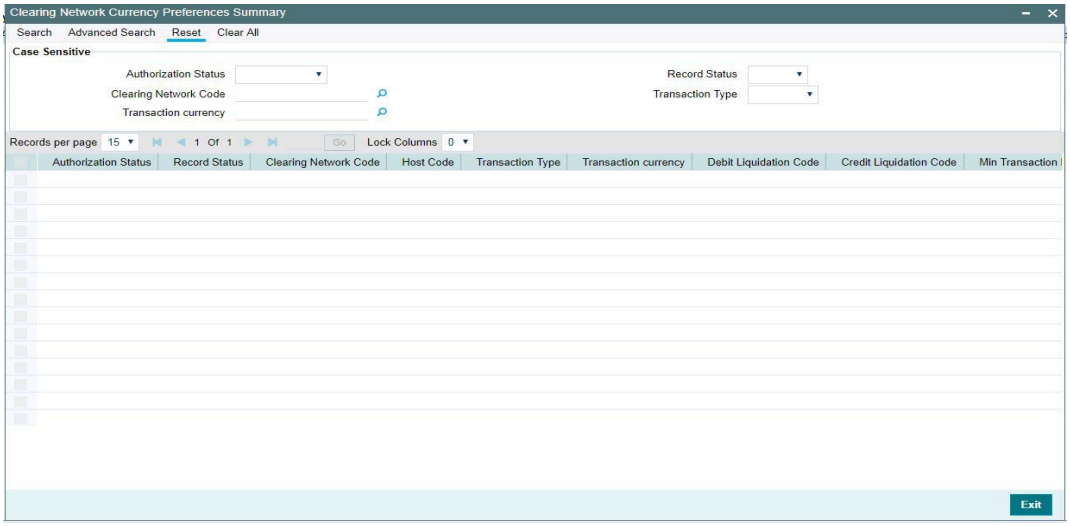
Specify the Return Pricing Code from the list of values.If 'Return Pricing required ' flag is checked, then maintaining Return pricing code is mandatory

Return Pricing Required

Check this box to maintain Return Pricing Code for a clearing return transaction.

3.1.4.1 Clearing Network Currency Preferences Summary

You can invoke 'Clearing Network Currency Preferences Summary screen by typing 'PGSNCYPR' 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
- Clearing Code Network
- Transaction Type
- 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. You can also export the details of selected records to a file using ‘Export’ button.

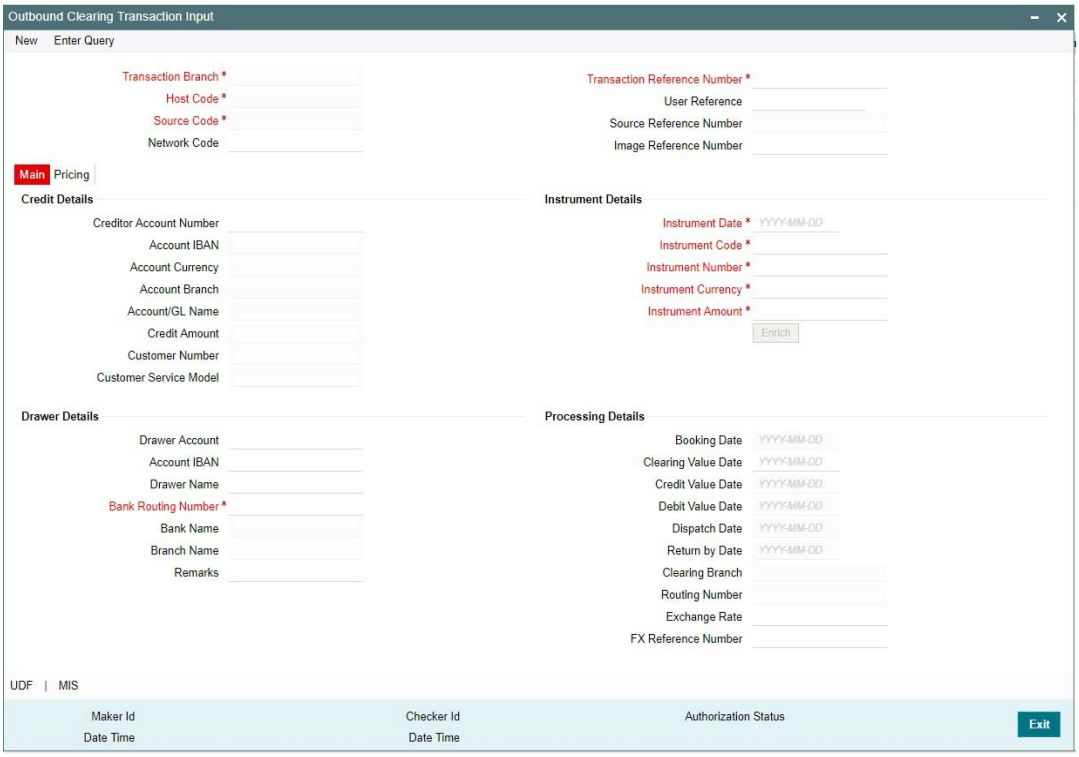
3.2 Clearing Transactions

Bulk and single inbound/outbound clearing and return of inbound clearing can be done through the Clearing transaction screens.

3.2.1 Outbound Clearing

Outbound Clearing screen allows you to book a Transaction by capturing details of the outgoing clearing instrument.

You can invoke ‘Outbound Clearing Transaction Input’ by typing ‘PGDOTONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



You can specify the following fields:

Transaction Branch

The system displays the logged in user’s logged in Branch code.

Host Code

The system displays the logged in host code.

Source Code

The displays the source code as MANL.

Network Code

Specify the network code. Alternatively you can select the network code from the option list. The list displays all valid clearing networks maintained for the Host.

If only once Network is available, that network will be auto populated on initiating New action

Transaction Reference Number

The system displays the auto-generated Transaction reference number.

User Reference

The system defaults the transaction number here. You can modify if required.

Source Reference Number

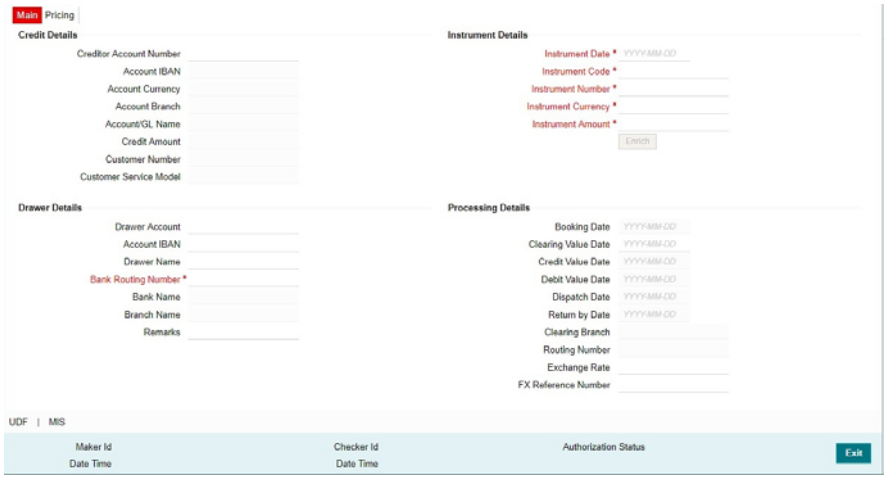
Source Reference Number is disabled for Clearing transaction through UI. For Gateway, this field is enabled and user can specify the number.

Image Reference Number

Clearing transactions can be booked through Image file as well. The image reference for the image file uploaded is specified here.

Image Reference Number is disabled for Clearing transaction through UI. For Gateway, this field is enabled and user can specify the number.

3.2.1.1 Main Tab



You can specify the following details here:

Credit Details

Creditor Account Number

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

Account IBAN

The system displays the account IBAN based on the account selected.

Account Currency

The system displays the account currency based on the account selected.

Account Branch

The system displays the account branch based on the account selected.

Account/GL Name

The system displays the account name based on the account selected.

Credit Amount

System populates the credit amount based on the instrument amount specified.

Customer Number

The system displays the customer number based on the account selected.

Customer Service Model

The system displays the customer service model applicable to the customer like Gold, Platinum, Elite etc.

Drawer Details

Drawer Account

Specify the drawer account number.

Account IBAN

Specify the account IBAN.

Drawer Name

Specify the name of the drawer.

> **Note**
>
> Drawer details are optional fields.

Bank Routing Number

Specify the routing number of the bank on which the instrument is drawn. Alternatively, you can select the routing number from the option list. The list displays all the all bank branches participating in the same clearing network.

Bank Name

The system displays the bank name based on the routing number selected.

Branch Name

The system displays the branch name based on the routing number selected.

Remarks

This is a free text field. Any internal remarks related to the clearing transaction can be entered in this field.

Instrument Details

Instrument Date

Select the Instrument date. Current date and Future date is accepted as Instrument Date.

Instrument Code

Specify the instrument code. Alternatively, you can select the instrument code from the option list. The list displays all the all valid instrument codes for the host.

Instrument Number

Specify the instrument number.

Instrument Currency

The system displays the instrument currency based on the instrument selected.

Instrument Amount:

Specify the instrument amount.

Processing Dates

Booking Date

The system displays the current date as booking date and cannot be edited.

Clearing Value Date

The system defaults the clearing same as the instruction date if its a working day for the branch and network. In case of a holiday, this will be moved to the next working day.

Credit Value Date

The system calculates the credit value date as below:

Clearing Date+ Credit float days

Working days based on Network holidays maintained will be considered

Debit value date

The system calculates the debit value date as below:

Clearing Date+ Bank Float Days

Working days based on Network holidays maintained will be considered. This is the settlement date for clearing.

Dispatch Date

The system calculates the dispatch date as below:

Clearing date – Dispatch days

Working days based on Network holidays maintained will be considered. If dispatch date arrived at by system is a back date, then it will be set as current date and clearing date will be moved forward.

Return by Date

The system calculates the return by date as below:

Clearing Date+ Return days based on Network Working Days

Clearing Branch

The system defaults the clearing branch to which the transaction branch is linked based on the clearing branch linkage available.

Routing Number

The system displays the routing number based on the clearing branch selected.

Exchange Rate

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

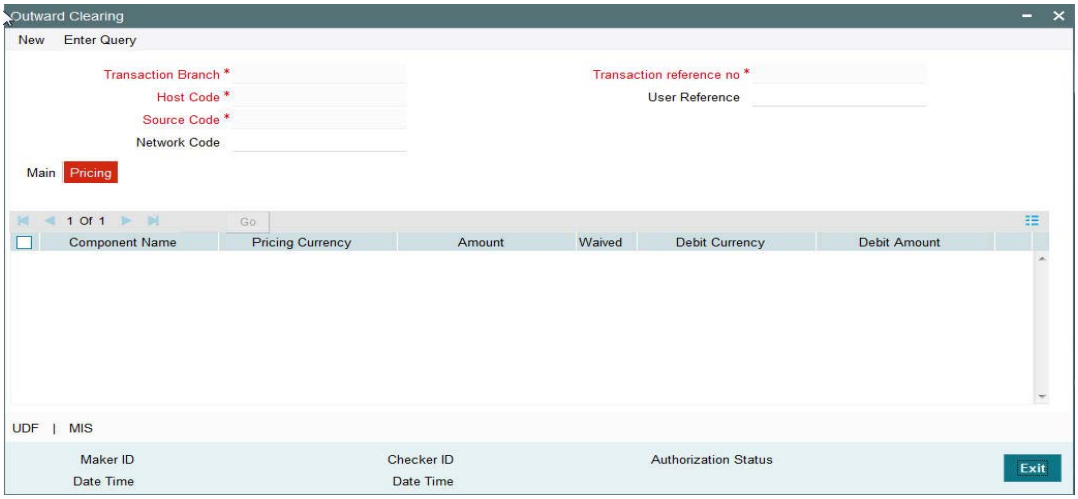
If exchange rate is not specified, then the system populates the exchange rate on enrich or save, if the transfer amount is less than small FX limit maintained. If transfer amount is more than small FX limit and, if external exchange rate is applicable, then rate pick up will happen during transaction processing.

FX Reference Number

Specify the foreign exchange reference

3.2.1.2 Pricing Tab

You can view the charge amount computed by the system for each of the Pricing components of the Pricing code linked to the network code of the transaction. Click the “Pricing” tab.



Specify the following details:

Component Name

The system displays each Pricing component of the Pricing code from the Pricing Code maintenance.

Pricing Currency

The system displays the Pricing currency of each Pricing component of the Pricing code.

Amount

The system displays the calculated Charge amount for each Pricing component of the Pricing code.

Waived

The system displays if charges for any Pricing component are waived in the Pricing maintenance.

Debit Currency

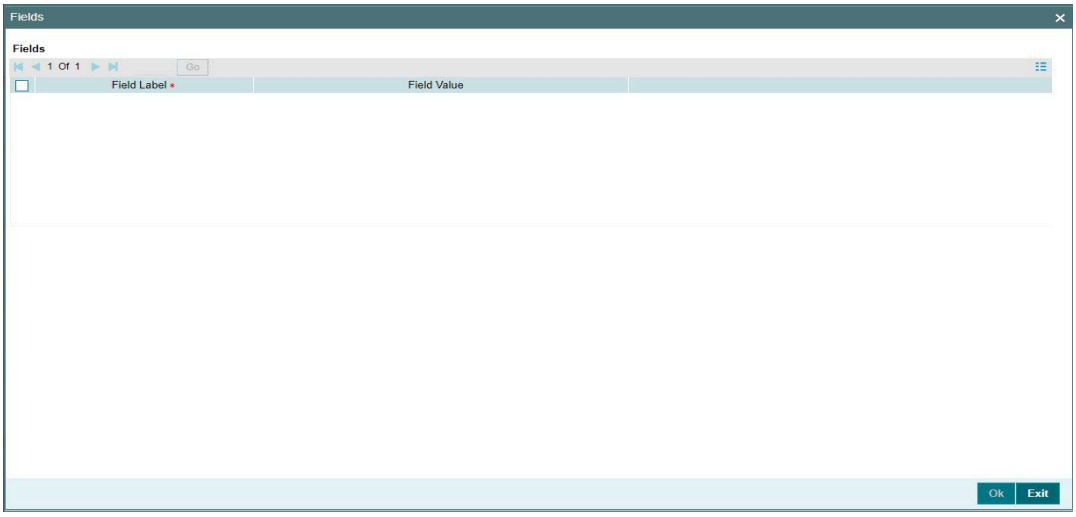
The system displays the currency of the Charge account to be debited for the charges.

Debit Amount

The system displays the Charge amount for each Pricing component debited to the charge account in Debit currency. If the Pricing currency is different from the Debit currency the calculated charges are converted to the Debit currency and populated in this field.

3.2.1.3 UDF Tab

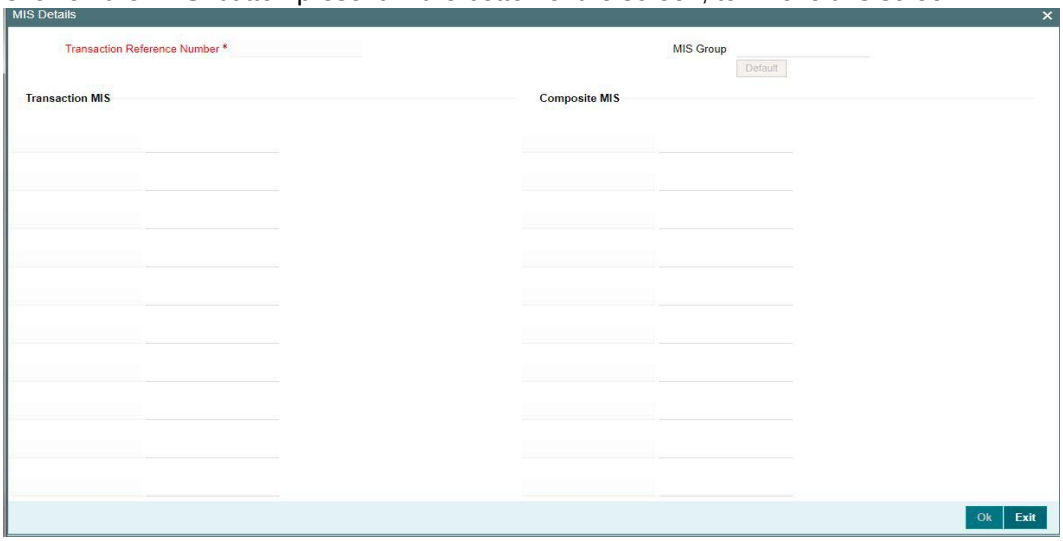
Click on the 'UDF' button present in the bottom of the screen to invoke this screen.



You can specify user defined fields for each transaction.

3.2.1.4 MIS Tab

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



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

Saving of Clearing transaction

On saving the transaction from UI initial validations are exceuted

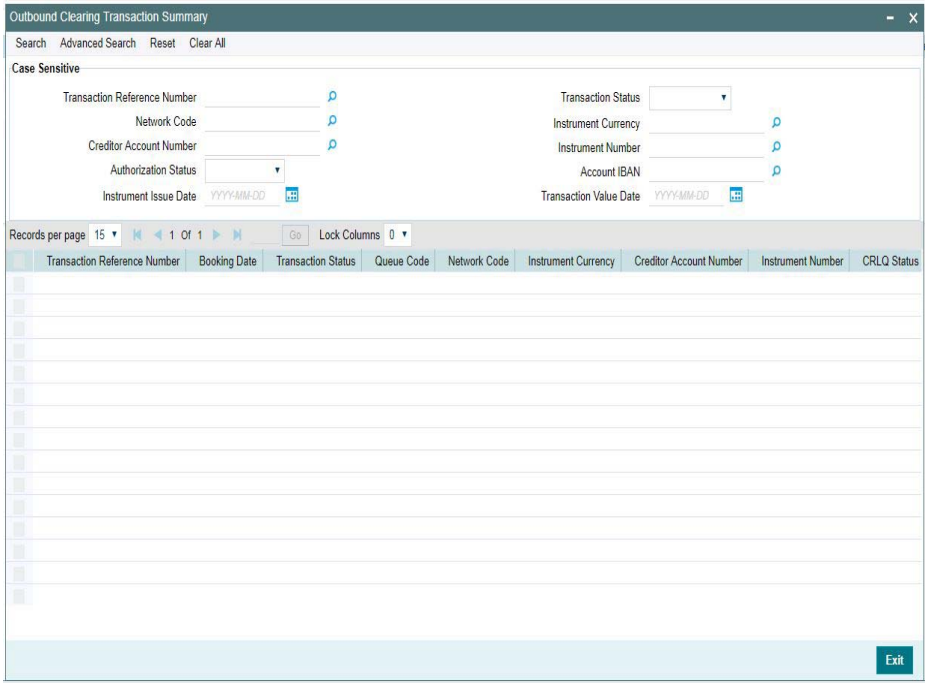
- Referential checks
- Network limits , Network allowed currencies
- Instrument date checks (stale period/future date)
- Account/Customer status checks
- Holiday checks
- Error message is displayed, in case of invalid details.

When the transaction is received through channels or file upload, it goes as auto authorized. On authorization of an Outgoing Clearing transaction, the following steps clearing process flow:

- Initial validations
  - Account/Bank re-direction
  - Referential checks
  - Network limits , Network allowed currencies
  - Instrument date checks (stale period/future date)
  - Account/Customer status checks
  - Holiday checks
- Duplicate check
- Sanction Check
- Charge computation
- Exchange rate processing
- EAC & Accounting –On clearing date

3.2.1.5 Outbound Clearing Transaction Summary

You can search for outbound clearing transactions in the summary screen. You can invoke 'Outbound Clearing Transaction Summary 'screen by typing 'PGSOTONL' 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
- Transaction Status
- Network Code
- Instrument Currency
- Credit Account Number
- Instrument Number
- Authorization Status

- Account IBAN
- Instrument Issue Date
- Transaction Value Date

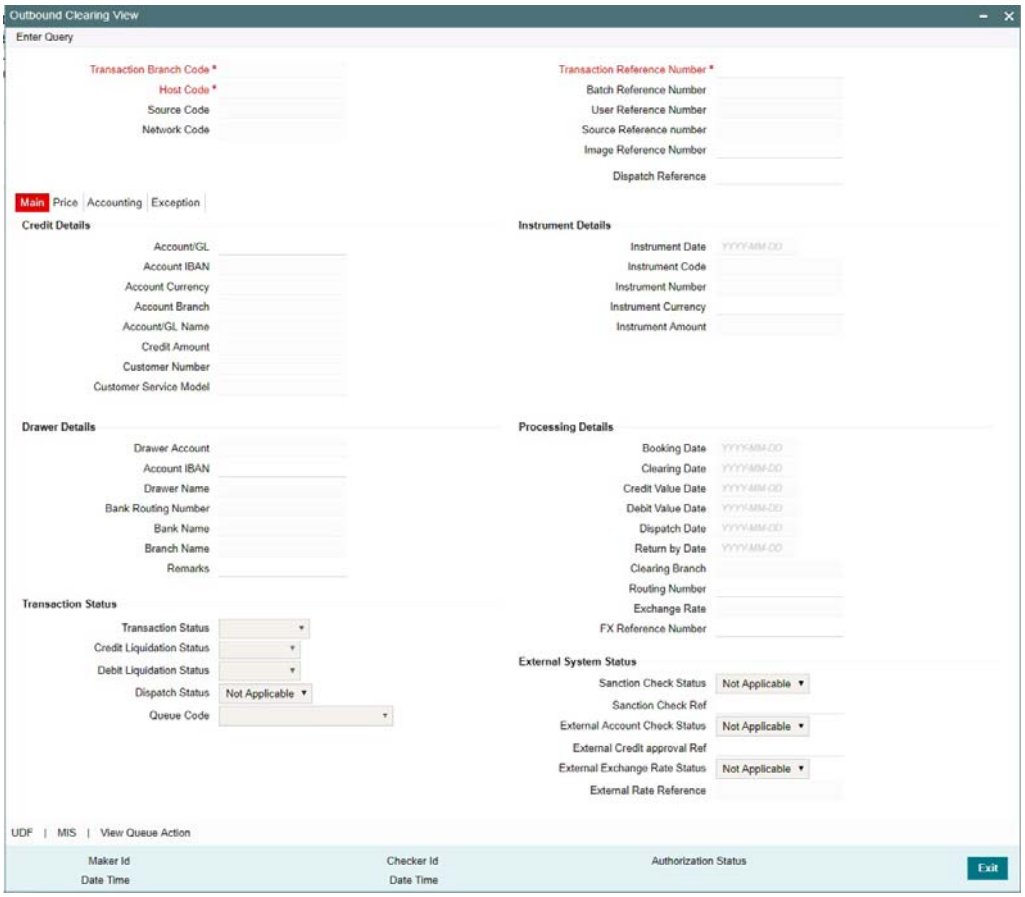
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

3.2.2 Outbound Clearing View

User can view the complete outbound Clearing transaction details in this screen

You can invoke ‘Outbound Clearing View’ screen by typing ‘PGDOVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

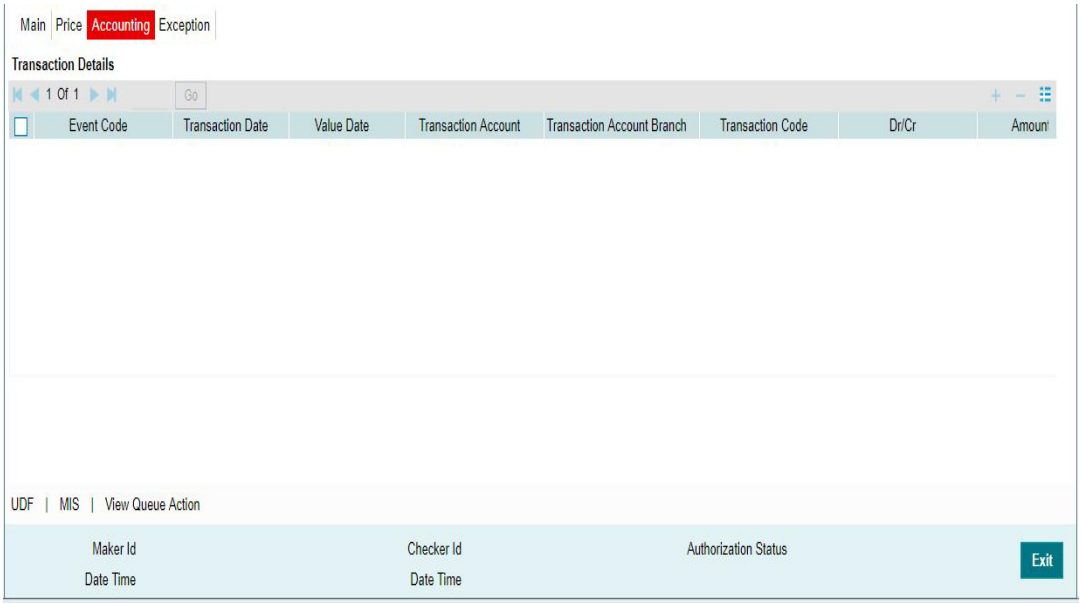


- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- All details of the transaction, including the accounting entry posted / reversed, its dispatch status & return status can be viewed on this screen
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
  - External System Status
  - Transaction Status
- Click Execute Query to populate the details of the transaction in the Outbound Clearing View screen.

For more details on Main,Pricing tabs refer to ‘PGDOTONL’ screen details above.

3.2.2.1 Accounting Tab

Click the Accounting tab and view the accounting entries for the transaction initiated.



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

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

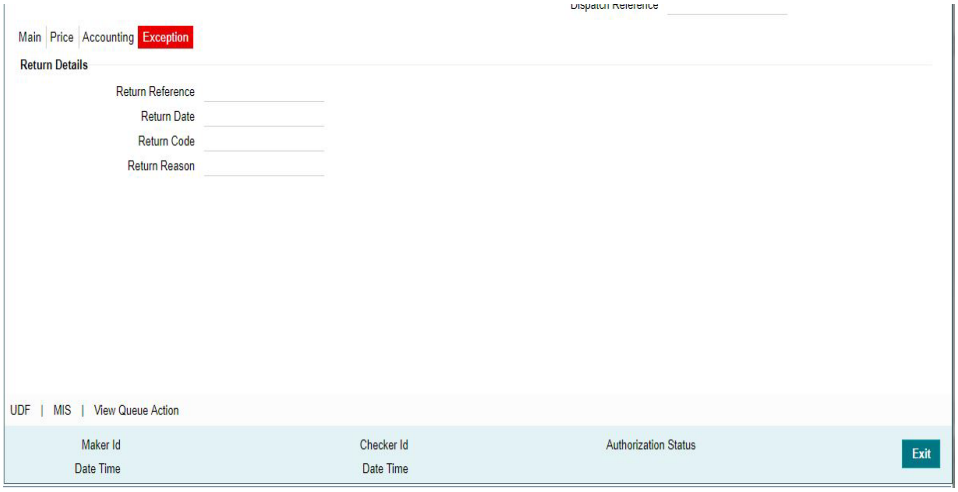
For an outbound clearing transaction, following entries are posted, upon successful liquidation: Dr. Customer Account/Instrument Payable GL and Cr. Intermediary Clearing Suspense Gl.

On credit value date, - Dr. Intermediary Clearing Suspense Gl and Cr. Customer Account.

For all the transactions, the entry date is marked as Clearing Date and Value date is marked as Debit Value Date and Credit Value Date for respective Dr/Cr liquidations

3.2.2.2 Exception Tab

Click the Exception tab and view the Return details, if any for the transaction initiated.

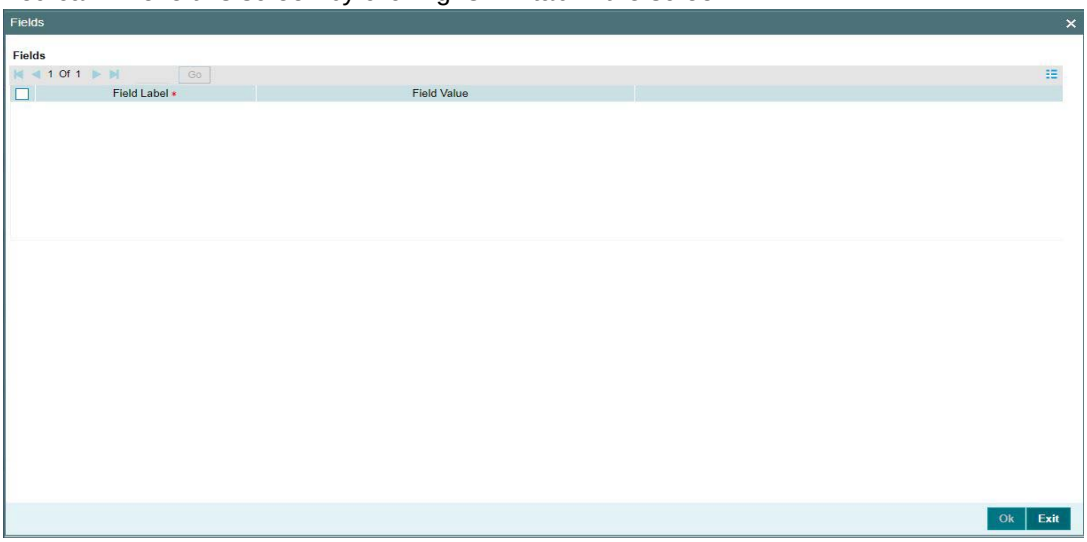


Following Return details are displayed in the exception screen:

- Return Reference
- Return Date
- Return Code
- Return Reason

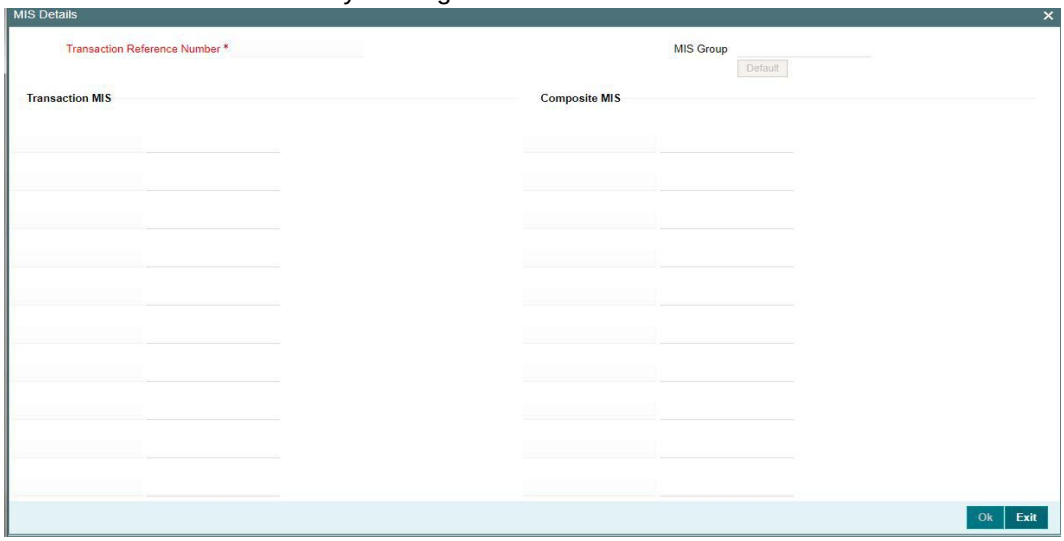
3.2.2.3 UDF Tab

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



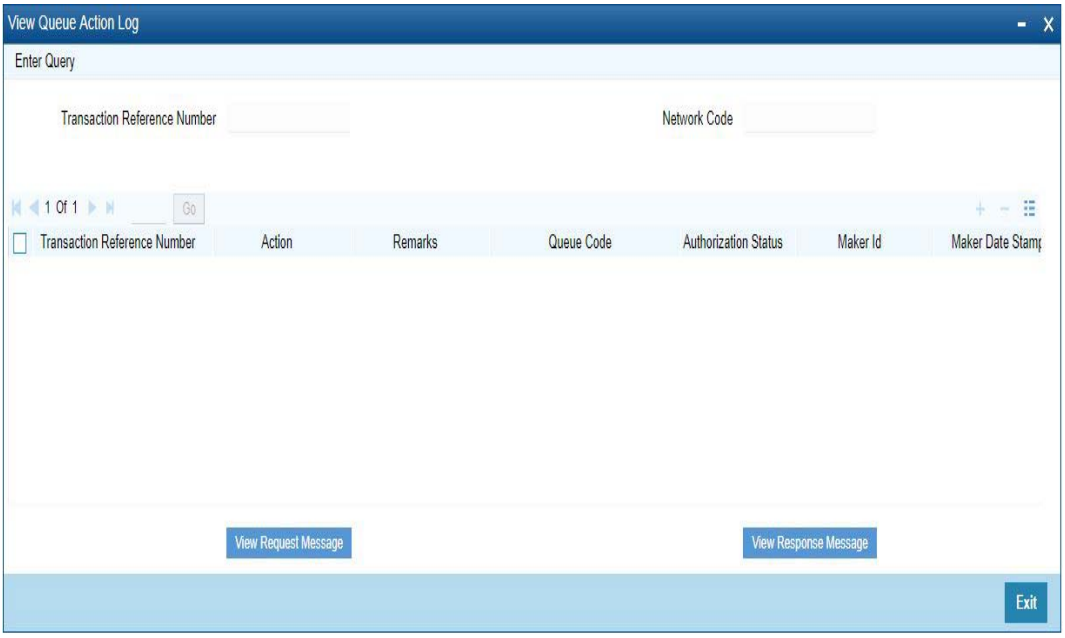
3.2.2.4 MIS Tab

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



3.2.2.5 View Queue Action Log

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



Following details are displayed:

- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID

- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

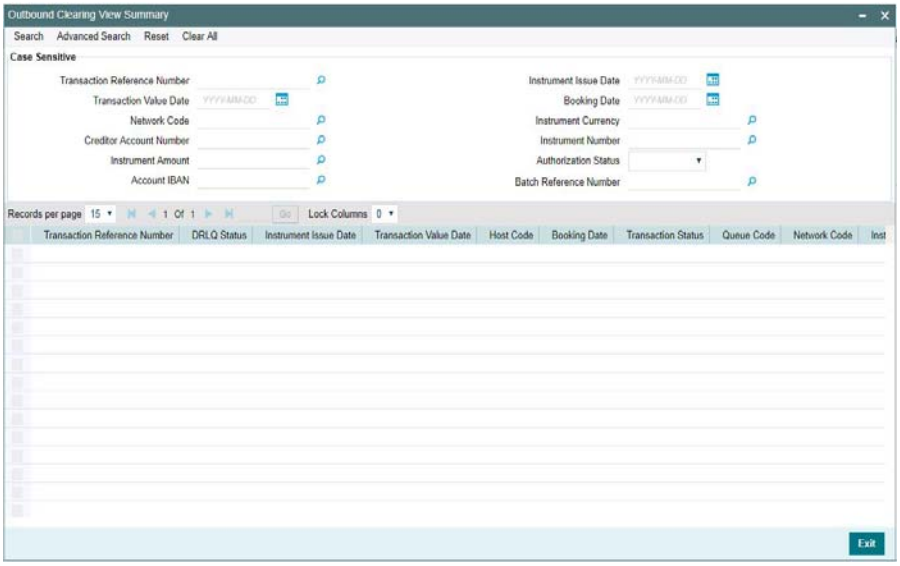
User can view the request sent and the corresponding response received for each row in Queue Action Log.

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

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

3.2.2.6 Outbound Clearing View Summary

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



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

- Transaction Reference Number
- Instrument Issue Date
- Transaction Value Date
- Booking Date
- Network Code
- Instrument Currency

- Credit Account Number
- Instrument Number
- Instrument Amount
- Authorization Status
- Account IBAN
- Batch Reference Number

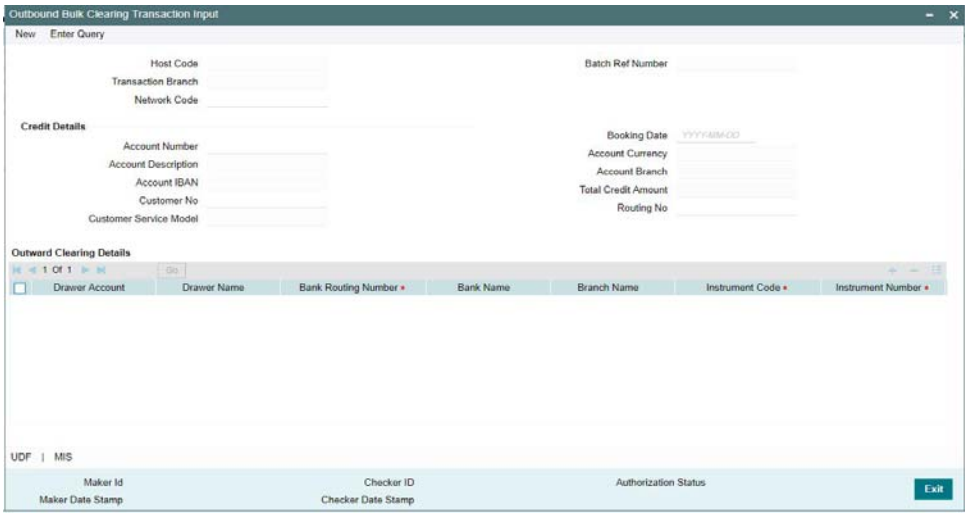
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

3.2.3 Outbound Bulk Clearing

An outward bulk input screen is provided for capturing the outward clearing cheque details which are to be credited to same account.User can enter details of multiple outgoing clearing details for the same customer account provided.

You can invoke ‘Outward Bulk Clearing Transaction Input ’ Screen by typing ‘PGDOBULK’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



You can specify the following details:

Host Code

The system displays the logged in user’s host code.

Transaction Branch

The system displays the logged in user’s Branch code.

Network Code

Select a Network Code from the list of values. All valid codes are displayed in the list.

Batch Reference Number

The system displays the auto-generated Batch reference number.

Credit Details

Account Number

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

Account Description

The system displays the account description based on the account selected.

Account IBAN

The system displays the account IBAN based on the account selected.

Customer Number

The system displays the customer number based on the account selected.

Customer Service Model

The system displays the customer service model applicable to the customer like Gold, Platinum, Elite etc.

Booking Date

Select the booking date. Both current date and future date is accepted..

Account Currency

The system displays the account currency based on the account selected.

Account Branch

The system displays the account branch based on the account selected.

Total Credit Amount

System populates the total credit amount on adding new rows in Outward clearing details.

Routing Number

Specify the Routing number. Alternatively, you can select the routing number from the option list.

Outward Clearing Details

Drawer Account

Specify the Drawer/debtor account here.

Drawer Name

Drawer/Debtor name of the account is specified

Bank Routing Number

Select the Banking Routing Number from the list of values.

Bank Name

Drawer’s Bank Name based on the routing number available as part of transaction is displayed

Branch Name

Drawer’s Bank Branch Name based on the routing number available as part of transaction is displayed.

Instrument Code

Select the Instrument Code from the list of values.

Instrument Number

Specify the Instrument number here

Instrument Amount

Specify the instrument amount here

Instrument Currency

Select the Instrument currency from the list of values.

Instrument Date

Select the Instrument date.

External Reference

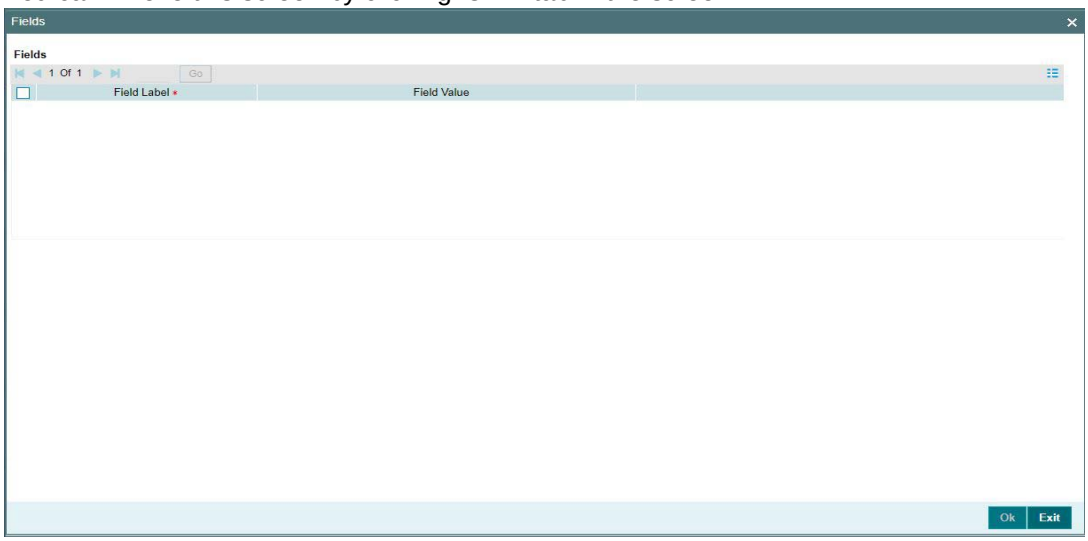
Specify the External reference here

Transaction Reference Number

Specify the Transaction Reference number here.

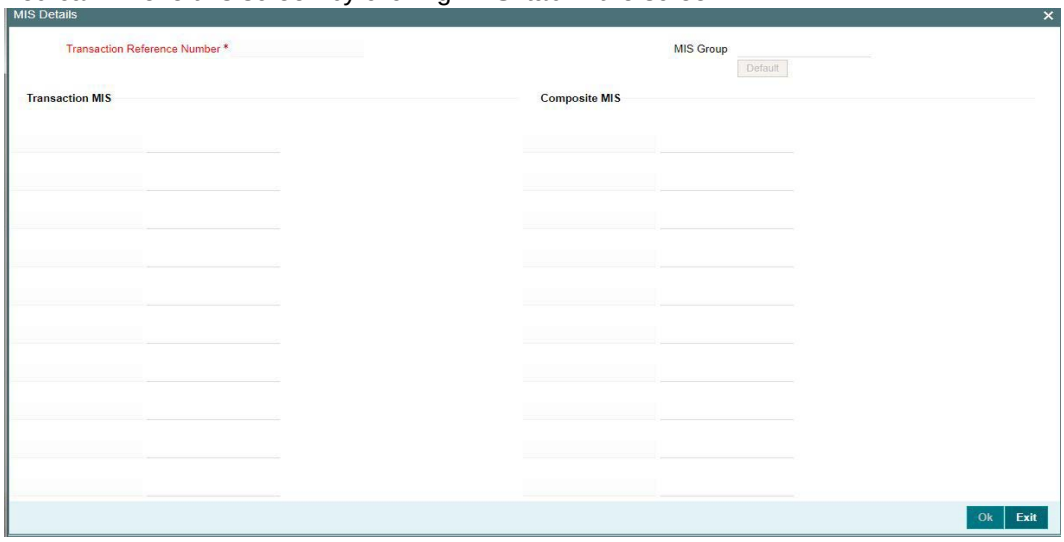
3.2.3.1 UDF Tab

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



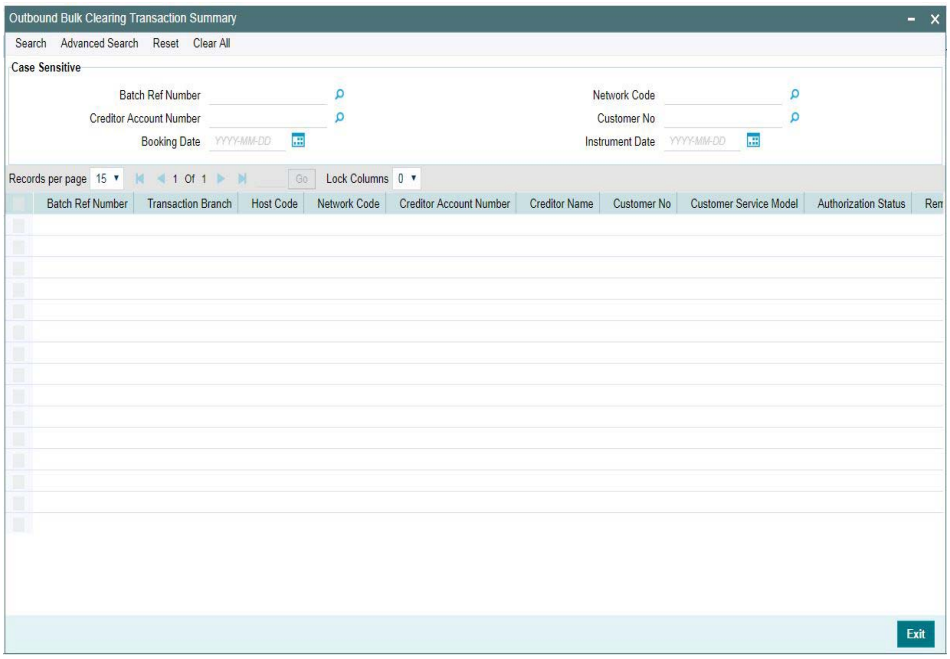
3.2.3.2 MIS Tab

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



3.2.3.3 Outbound Bulk Clearing Transaction Summary

You can search for outbound bulk clearing transactions in this screen. You can invoke 'Outbound Bulk Clearing Transcation Summary screen by typing 'PGSOBULK' 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:

- Batch Ref Number
- Network Code
- Credit Account Number
- Customer Number
- Booking Date
- Instrument Date

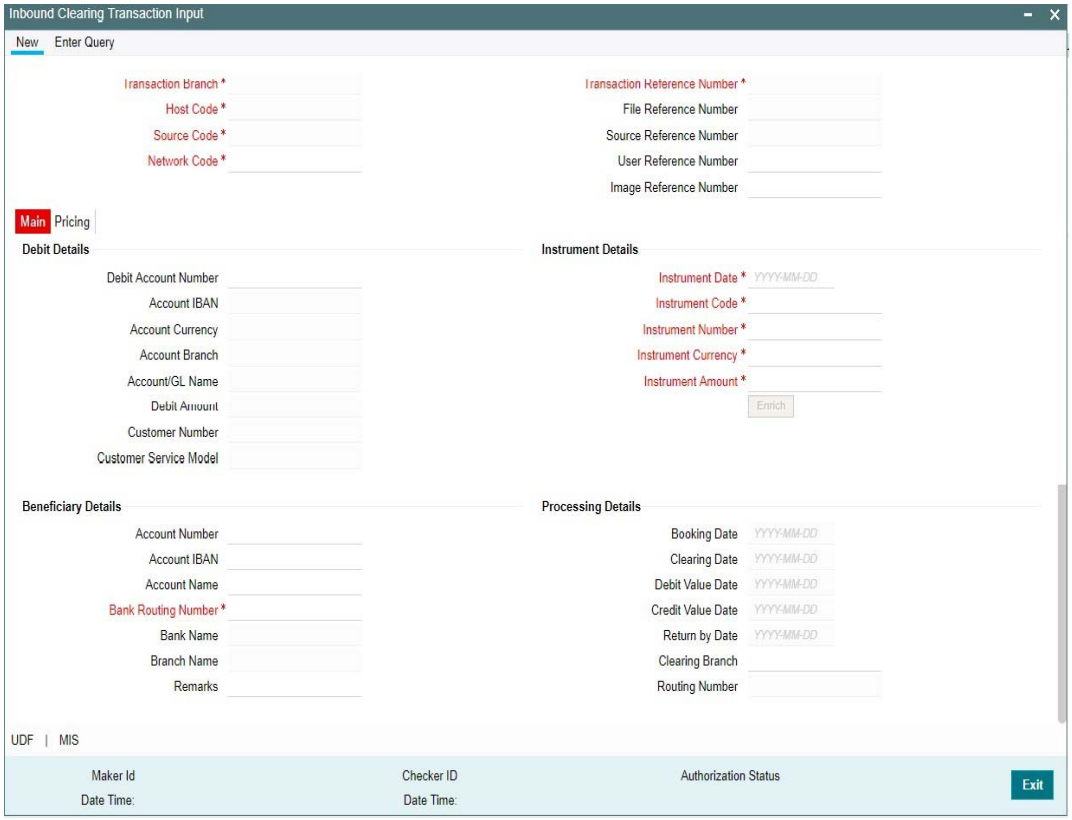
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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

3.2.4 Inbound Clearing

Inward Clearing screen allows you to book an inward Clearing Transaction by capturing details of the inward clearing instrument.

You can invoke ‘Inward Clearing Transaction Input’ Screen by typing ‘PGDITONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



You can specify the following fields:

Transaction Branch

The system displays the logged in user’s Branch code.

Host Code

The system displays the logged in user’s host code.

Source Code

The displays the source code as MANL.

Network Code

Specify the network code. Alternatively you can select the network code from the option list. The list displays all valid clearing networks maintained for the Host.

If only once Network is available, that network will be auto populated on initiating New action

Transaction Reference Number

The system displays the auto-generated Transaction reference number.

File Reference Number

File Reference Number is disabled for Clearing transaction through UI. For Gateway, this field is enabled and user can specify the number.

Source Reference Number

Source Reference Number is disabled for Clearing transaction through UI. For Gateway, this field is enabled and user can specify the number.

User Reference

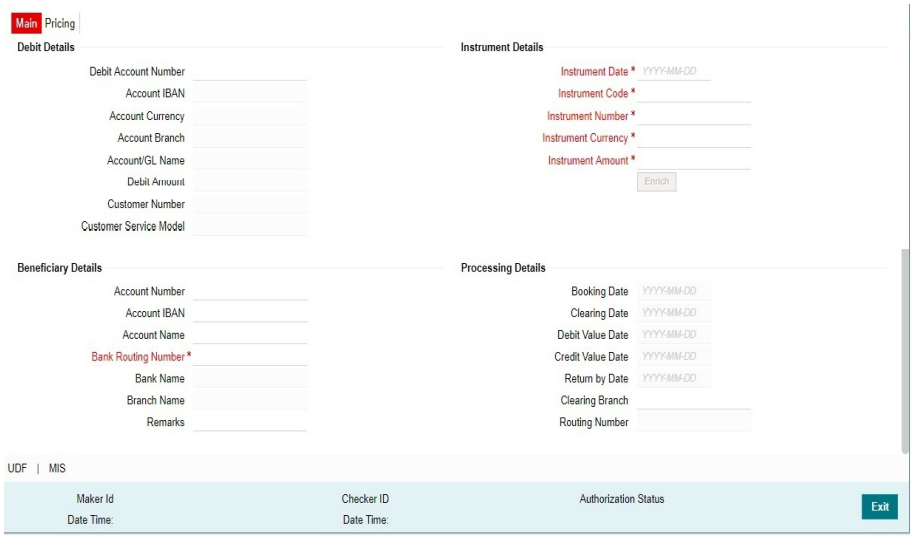
The system defaults the transaction number here. You can modify if required.

Image Reference Number

Clearing transactions can be booked through Image file as well. The image reference for the image file uploaded is specified here.

Image Reference Number is disabled for Clearing transaction through UI. For Gateway, this field is enabled and user can specify the number.

3.2.4.1 Main Tab



You can specify the following details here:

Debit Details

Debit Account Number

Specify the Account / GL number. Alternatively, you can select the account number from the option list. The list displays all the valid account numbers maintained in the system.

Account IBAN

The system displays the account IBAN based on the account selected.

Account Currency

The system displays the account currency based on the account selected.

Account Branch

The system displays the account branch based on the account selected.

Account/GL Name

The system displays the account name based on the account selected.

Debit Amount

The system displays the Debit amount.

Customer Number

The system displays the customer number based on the account selected.

Customer Service Model

The system displays the account IBAN based on the account selected.

Beneficiary Details

Account Number

Specify the Beneficiary account number.

Account IBAN

Specify the account IBAN.

Account Name

Specify the name of the Beneficiary.

Bank Routing Number

Specify the routing number of the bank on which the instrument is drawn. Alternatively, you can select the routing number from the option list. The list displays all the all bank branches participating in the same clearing network.

Bank Name

The system displays the bank name based on the routing number selected.

Branch Name

The system displays the branch name based on the routing number selected.

Remarks

Specify any internal remarks related to the clearing transaction.

Instrument Details

Instrument Date

Select the Instrument date. Current date and Future date is accepted as Instrument Date.

Instrument Code

Specify the instrument code. Alternatively, you can select the instrument code from the option list. The list displays all the all valid instrument codes for the host.

Instrument Number

Specify the instrument number.

Instrument Currency

The system displays the instrument currency based on the instrument selected.

Instrument Amount

Specify the instrument amount.

Processing Details

Booking Date

The system displays the current date as booking date and cannot be edited.

Clearing Date

The system defaults the clearing same as the instruction date if its a working day for the branch and network. In case of a holiday, this will be moved to the next working day.

Debit value date

The system calculates the debit value date as below:

Clearing Date+ Bank Float Days

Working days based on Network holidays maintained will be considered. This is the settlement date for clearing.

Credit Value Date

The system calculates the credit value date as below:

Clearing Date+ Credit float days

Working days based on Network holidays maintained will be considered

Return by Date

The system calculates the return by date as below:

Clearing Date+ Return days based on Network Working Days

Clearing Branch

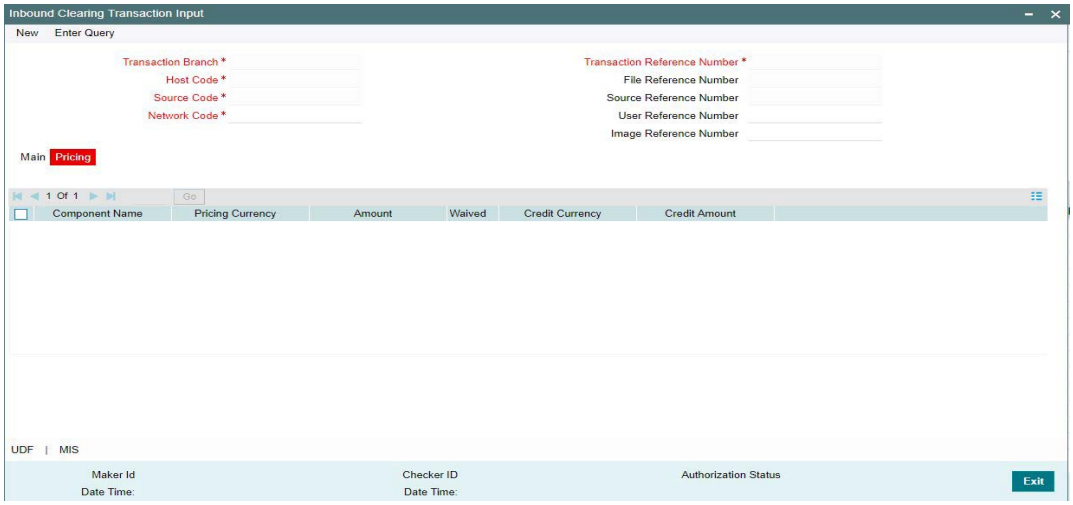
The system defaults the clearing branch to which the transaction branch is linked based on the clearing branch linkage available.

Routing Number

The system displays the routing number based on the clearing branch selected.

3.2.4.2 Pricing Tab

You can view the charge amount computed by the system for each of the Pricing components of the Pricing code linked to the network code of the transaction. Click the “Pricing” tab.



Specify the following details:

Pricing Component

The system displays each Pricing component of the Pricing code from the Pricing Code maintenance.

Pricing Currency

The system displays the Pricing currency of each Pricing component of the Pricing code.

Pricing Amount

The system displays the calculated Charge amount for each Pricing component of the Pricing code.

Waived

The system displays if charges for any Pricing component are waived in the Pricing maintenance.

Debit Currency

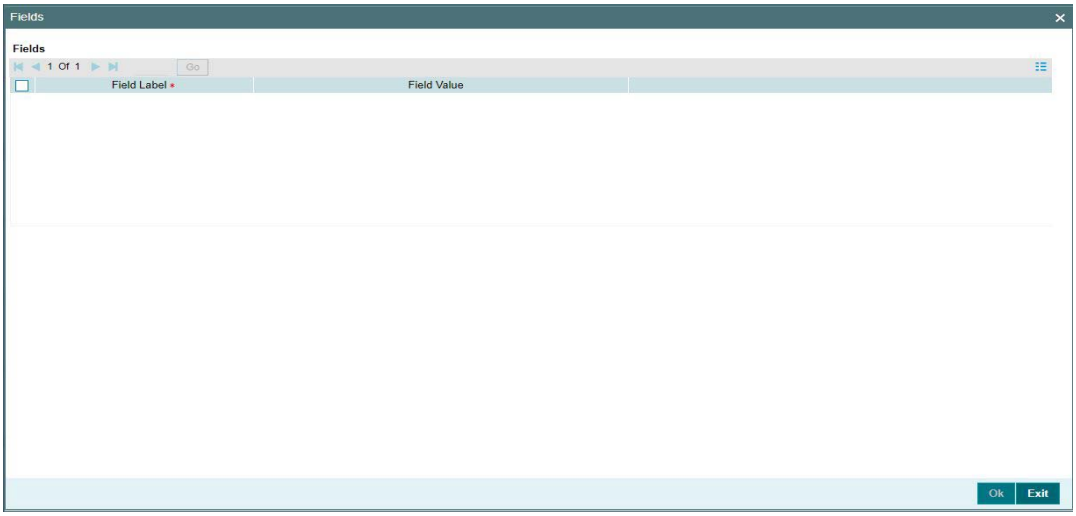
The system displays the currency of the Charge account to be debited for the charges.

Debit Amount

The system displays the Charge amount for each Pricing component debited to the charge account in Debit currency. If the Pricing currency is different from the Debit currency the calculated charges are converted to the Debit currency and populated in this field.

3.2.4.3 UDF Tab

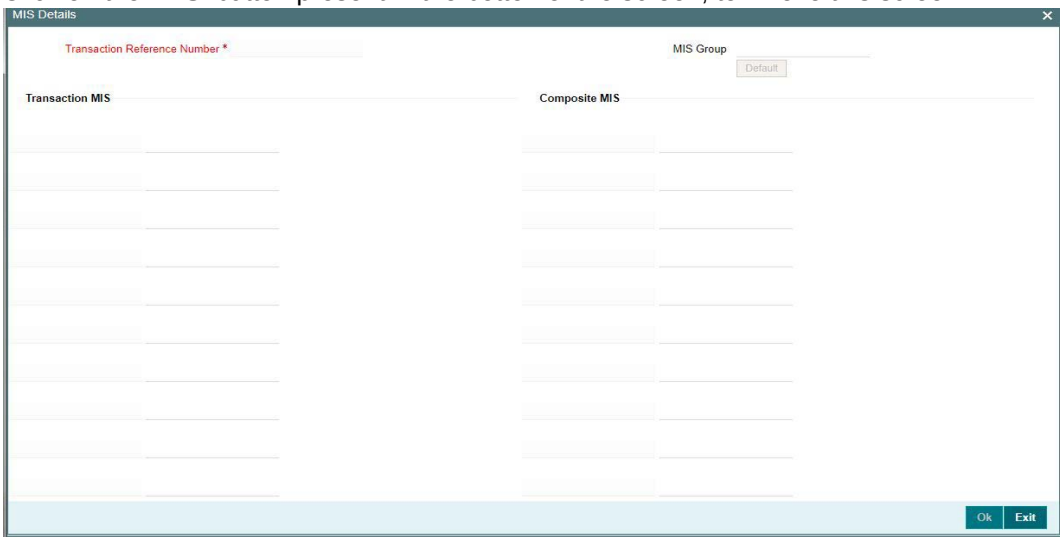
Click on the 'UDF' button present in the bottom of the screen to invoke this screen.



You can specify user defined fields for each transaction.

3.2.4.4 MIS Tab

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



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

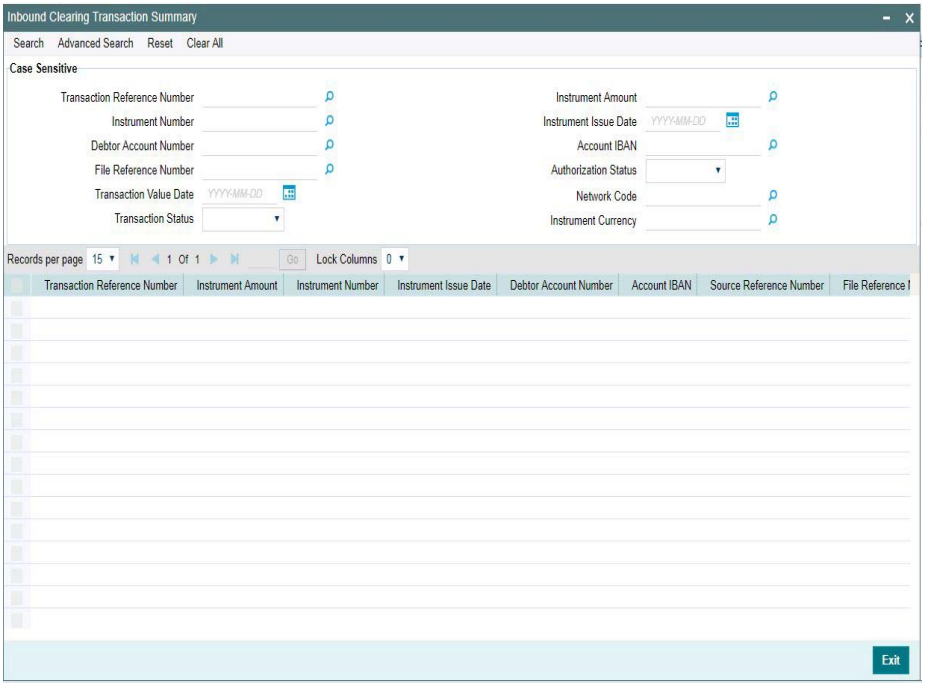
Saving of Clearing transaction

Click Save to save the transaction. On save, the initial validations will be executed.When the transaction is received through channels or file upload, it will be auto authorized.

For more details on the process while saving the transaction, refer to section 3.3.2.3.

3.2.4.5 Inbound Clearing Transaction Summary

You can search for outbound clearing transactions in the summary screen. You can invoke 'Inbound Clearing Transaction Summary 'screen by typing 'PGSITONL' 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
- Instrument Amount
- Instrument Number
- Instrument Issue Date
- Debit Account Number
- Account IBAN
- File Reference Number
- Authorization Status
- Transaction Value Date
- Network Code
- Transaction Status
- Instrument Currency

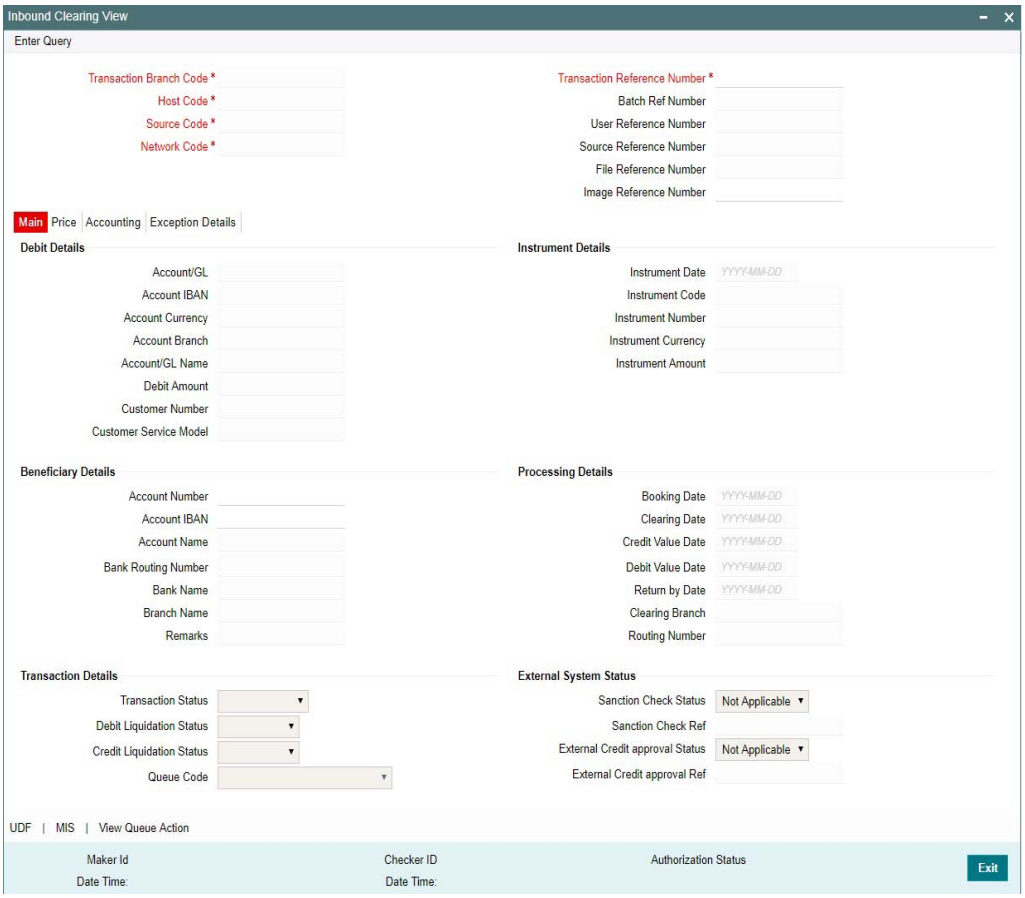
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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

3.2.5 Inbound Clearing View

User can view the complete Inbound Clearing transaction details in this screen

You can invoke ‘Inbound Clearing View’ screen by typing ‘PGDIVIEW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button

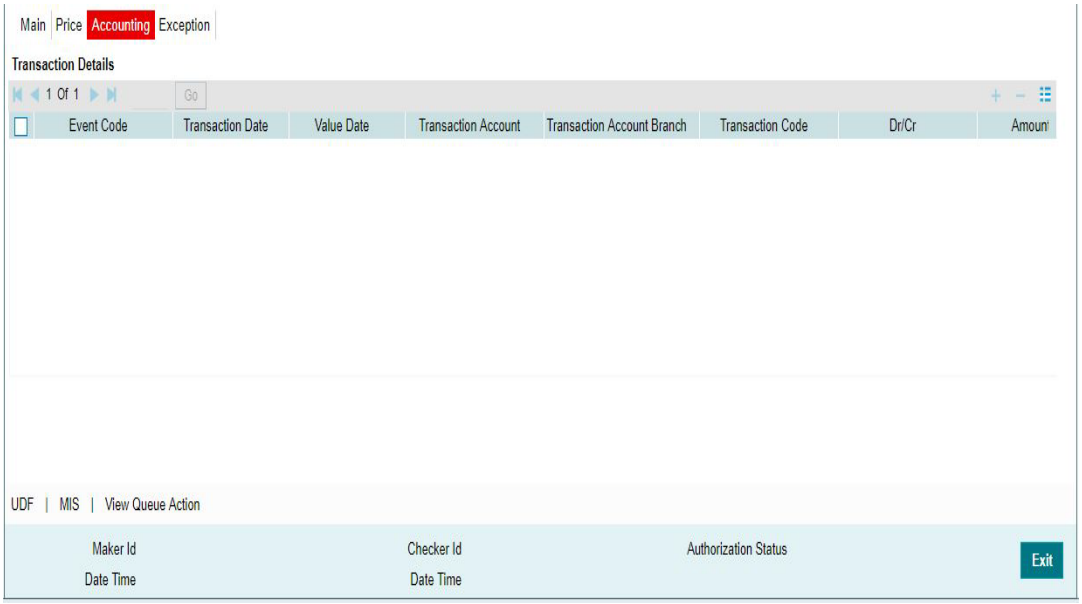


- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- All details of the transaction, including the accounting entry posted / reversed, its dispatch status & return status can be viewed on this screen
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
  - External System Status
  - Transaction Status
- Click Execute Query to populate the details of the transaction in the Outbound Clearing View screen.

For more details on Main,Pricing tabs refer to ‘PGDITONL’ screen details above.

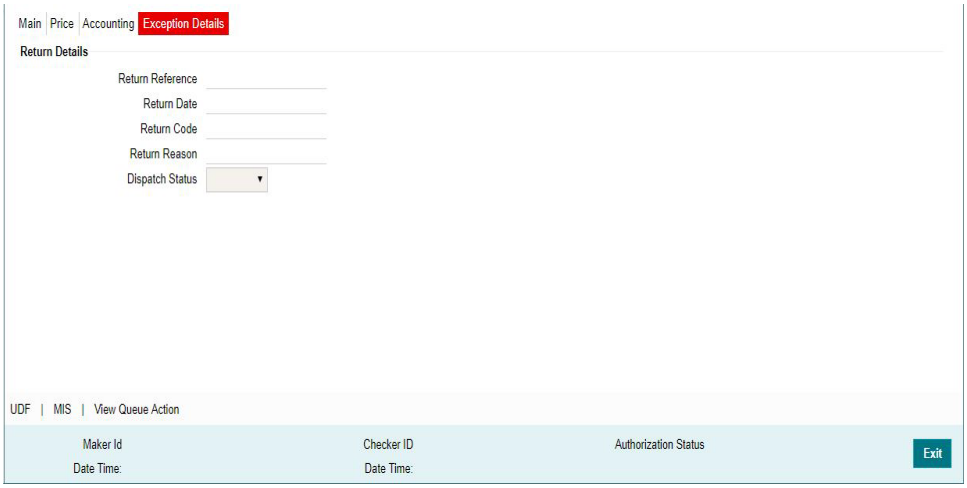
3.2.5.1 Accounting Tab

Click the Accounting tab and view the accounting entries for the transaction initiated.For more details on accounting screen fields and function, refer to section 3.2.2.1



3.2.5.2 Exception Tab

Click the Exception tab and view the Return details, if any for the transaction initiated.

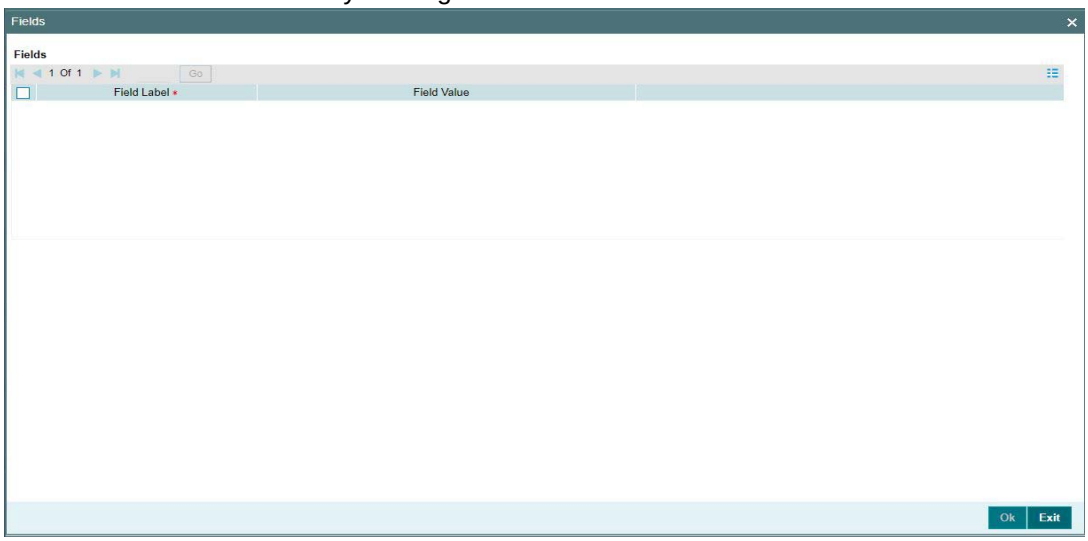


Following Return details are displayed in the exception screen:

- Return Reference
- Return Date
- Return Code
- Return Reason
- Dispatch Status

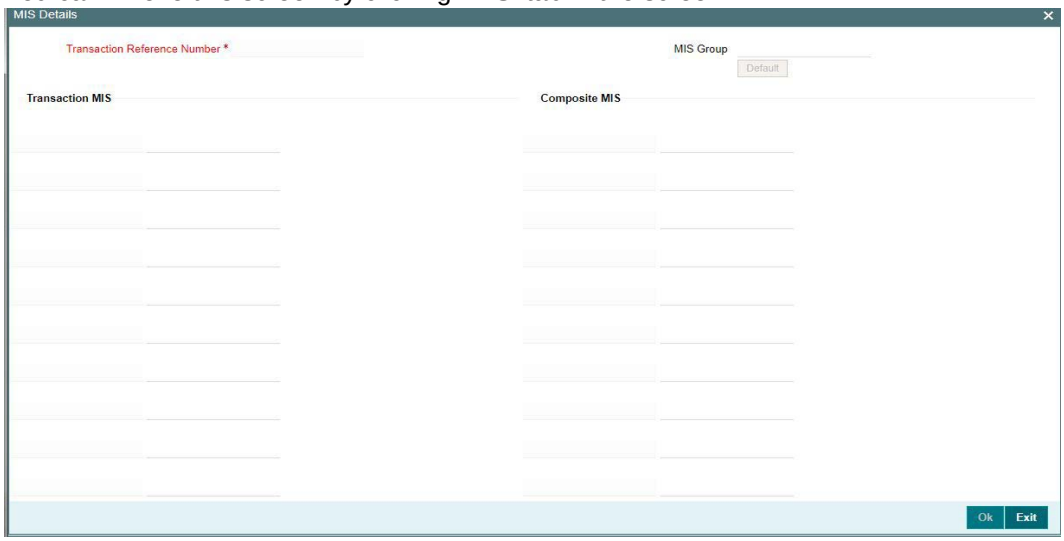
3.2.5.3 UDF Tab

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



3.2.5.4 MIS Tab

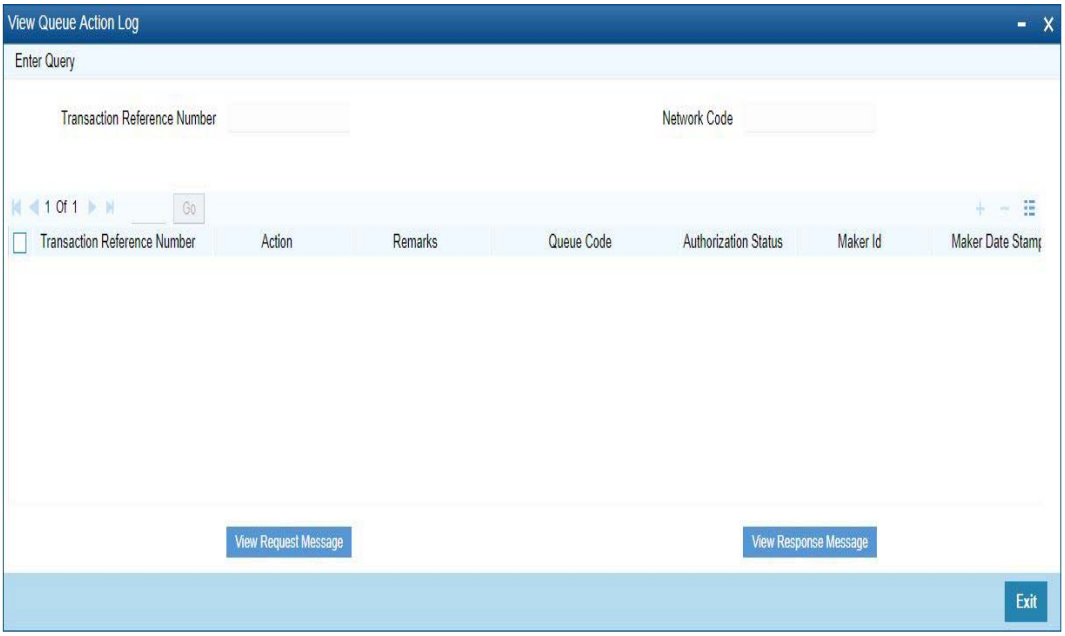
You can invoke this screen by clicking ‘MIS’ tab in the screen.



3.2.5.5 View Queue Action Log

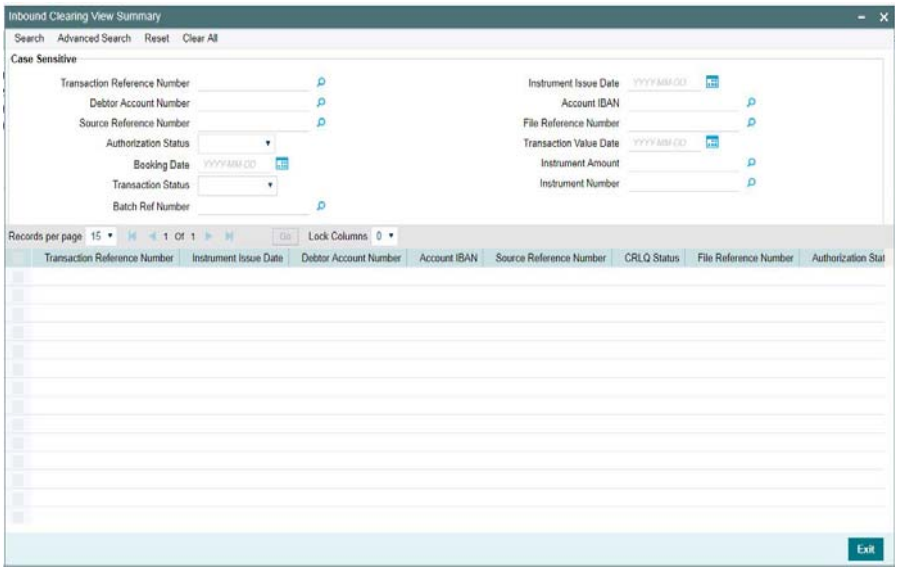
User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the ‘View Queue Action ’ button in View screen , where the Transaction

Reference Number is auto populated and related details are displayed. For more details on fields, refer to section 3.2.2.5:



3.2.5.6 Inbound Clearing View Summary

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



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

- Transaction Reference Number
- Instrument Issue Date
- Debit Account Number
- Account IBAN
- Source Reference Number
- File Reference Number
- Authorization Status
- Transaction Value Date

- Booking Date
- Instrument Amount
- Transaction Status
- Instrument Number
- Batch Ref Number

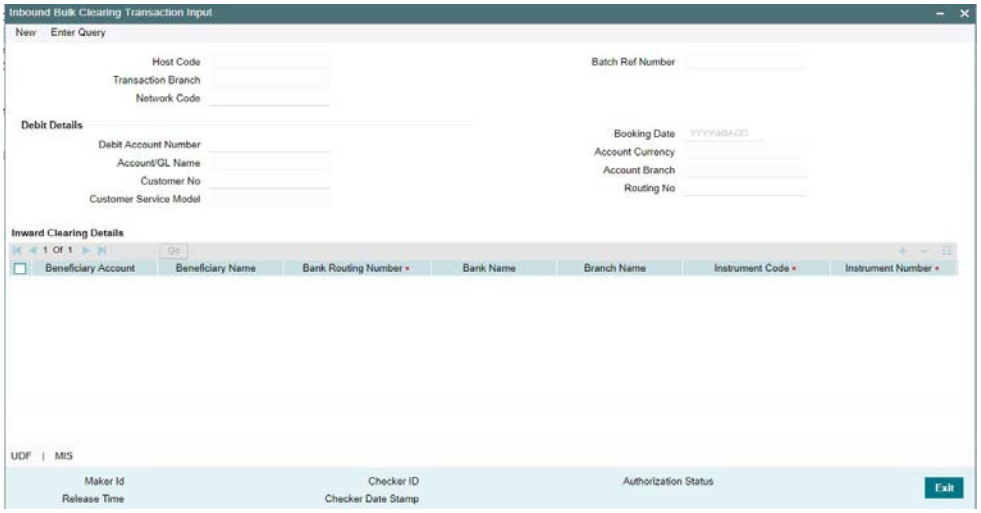
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

3.2.6 Inbound Bulk Clearing

An inbound bulk input screen is provided for capturing the inward clearing cheque details which are to be credited to same account.User can enter details of multiple inbound clearing details for the same customer account provided.

You can invoke ‘Inbound Bulk Clearing Transaction Input ’ Screen by typing ‘PGDIBULK’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button



You can specify the following details:

Host Code

The system displays the logged in user’s host code.

Transaction Branch

The system displays the logged in user’s Branch code.

Network Code

Select a Network Code from the list of values. All valid codes are displayed in the list.

Batch Reference Number

The system displays the auto-generated Batch reference number.

Debit Details

Debit Account Number

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

Account/GL Name

The system displays the account/ GL name based on the account selected.

Customer Number

The system displays the customer number based on the account selected.

Customer Service Model

The system displays the customer service model applicable to the customer like Gold, Platinum, Elite etc.

Booking Date

Select the booking date. Both current date and future date is accepted..

Account Currency

The system displays the account currency based on the account selected.

Account Branch

The system displays the account branch based on the account selected.

Routing Number

Specify the Routing number. Alternatively, you can select the routing number from the option list.

Inward Clearing Details

Benificiary Account

Specify the Beneficiary/creditor account here.

Beneficary Name

Beneficiary/Creditor name of the account is specified

Bank Routing Number

Select the Banking Routing Number from the list of values.

Bank Name

Drawer’s Bank Name based on the routing number available as part of transaction is displayed

Branch Name

Drawer’s Bank Branch Name based on the routing number available as part of transaction is displayed.

Instrument Code

Select the Instrument Code from the list of values.

Instrument Number

Specify the Instrument number here

Instrument Amount

Specify the instrument amount here

Instrument Currency

Select the Instrument currency from the list of values.

Instrument Date

Select the Instrument date.

External Reference

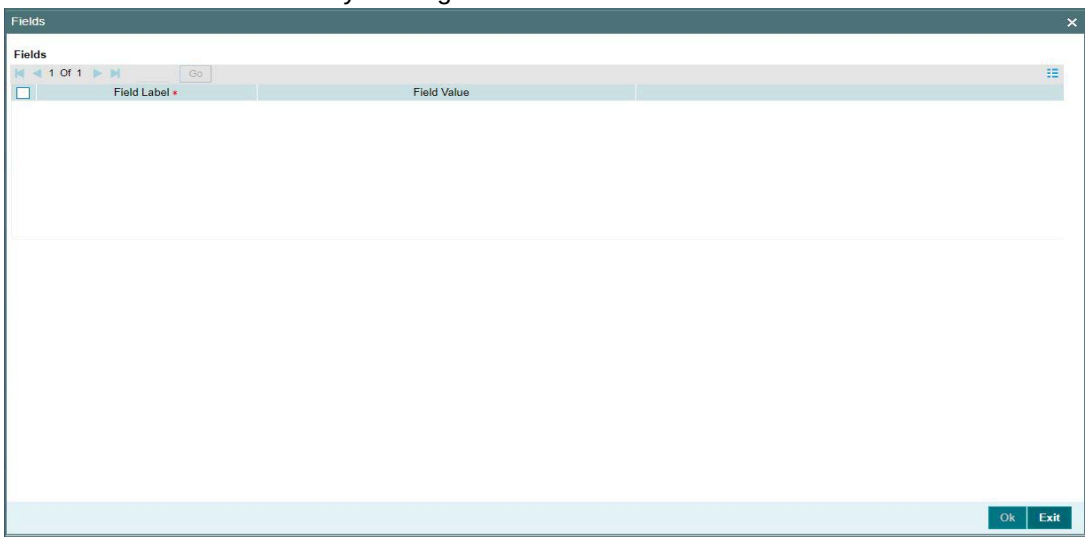
Specify the External reference here

Transaction Reference Number

Specify the Transaction Reference number here.

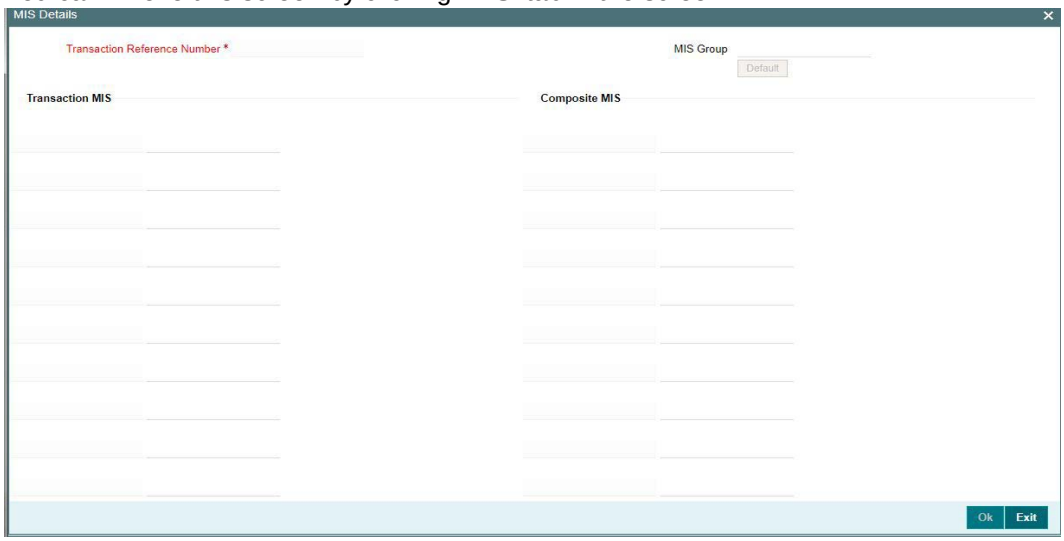
3.2.6.1 UDF Tab

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



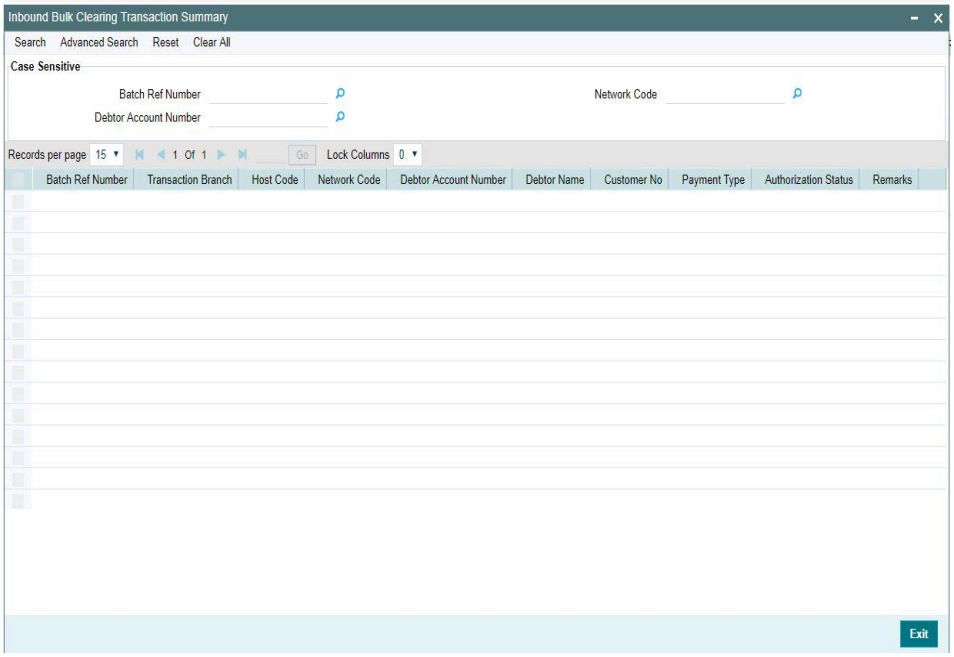
3.2.6.2 MIS Tab

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



3.2.6.3 Inbound Bulk Clearing Transaction Summary

You can search for Inbound bulk clearing transactions in this screen. You can invoke ‘Inbound Bulk Clearing Transcation Summary screen by typing ‘PGSIBULK’ 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:

- Batch Ref Number
- Network Code
- Debtor Account Number

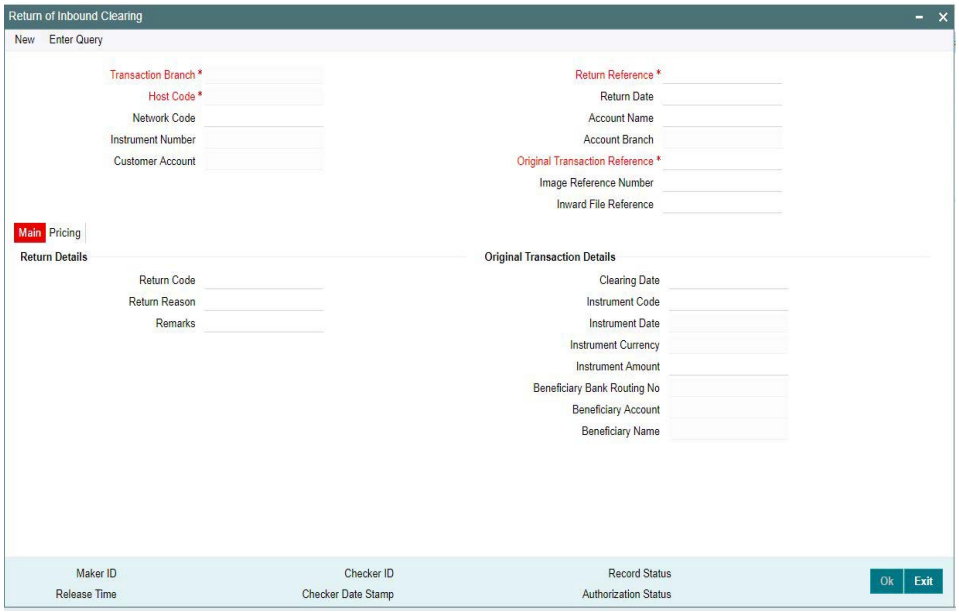
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

3.2.7 Return of Inbound Clearing

Return of inbound clearing transactions can be initiated through this screen. Original transaction details and the respective return code and reason is specified to proceed with with Return.

You can invoke ‘Return of Inbound Clearingscreen by typing ‘PGDINRTN’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



System defaults the following details on clicking ‘ New’ button.

- Transaction Branch
- Host Code
- Return Reference (System generates a reference number automatically)
- Return Date (System defaulta the Current date and user can modify the same)

Original Transcation Reference Number

Select a transaction reference number from the list of values for which the return to be initiated. All valid transaction references are listed here. On selecting the Transaction reference number, system defaults the data in following fields:

- Network Code
- Instrument Number
- Customer Account
- Account Name
- Account Branch
- Image Reference Number (if any)
- Inward File Reference (if any)

Original Transaction Details

- Clearing Date
- Instrument Code
- Instrument Date
- Instrument Currency
- Instrument Amount
- Beneficiary Bank Routing No
- Beneficiary Account
- Beneficiary Name

Return Details

Return Code

Select the Reason code from the list of values. All valid codes are listed here. Select the required reason for the return.

Return Reason

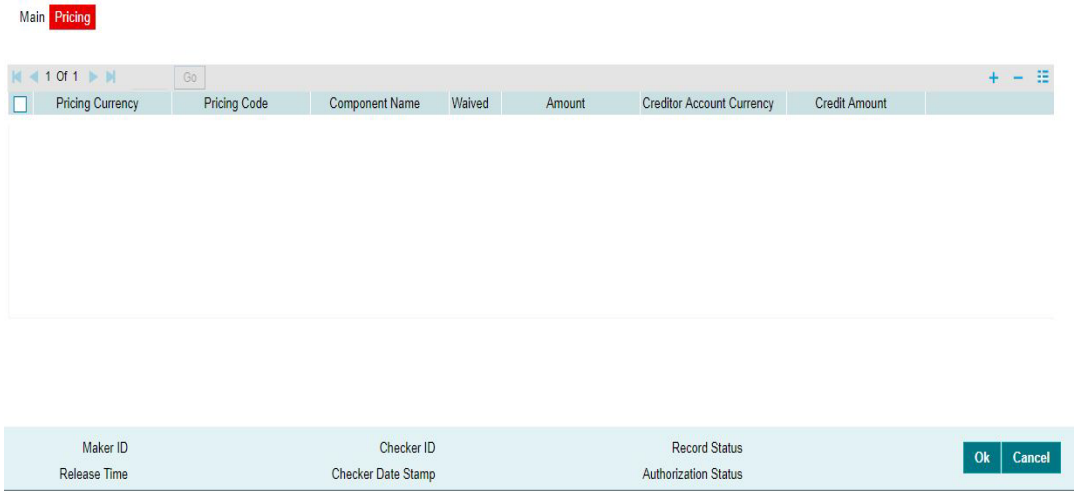
System defaults the return reason on selecting the Reason Code.

Remarks

This is a free text field. Any internal remarks related to the clearing return can be entered in this field.

3.2.7.1 Pricing Tab

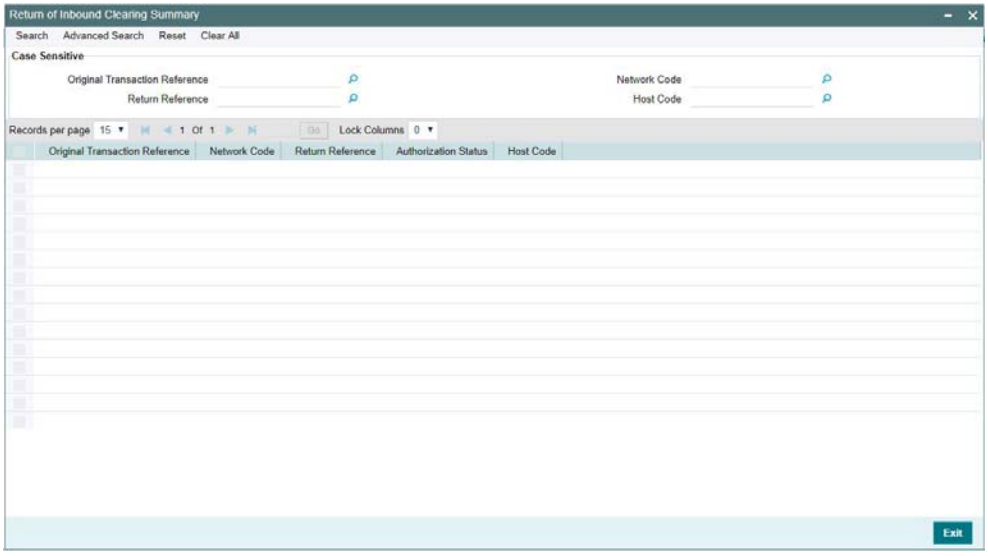
You can view the charge amount computed by the system for each of the Pricing components of the Pricing code linked to the network code of the transaction. Click the “Pricing” tab.



For more details on the pricing fields, refer to section 3.2.1.2

3.2.7.2 Return of Inbound Clearing Summary

You can search for inbound return transactions in this screen. You can invoke ‘Return of Inbound Clearing Summary’ screen by typing ‘PGSINRTN’ 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:

- Original Transaction Reference
- Network Code
- Return Reference
- Host Code

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

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

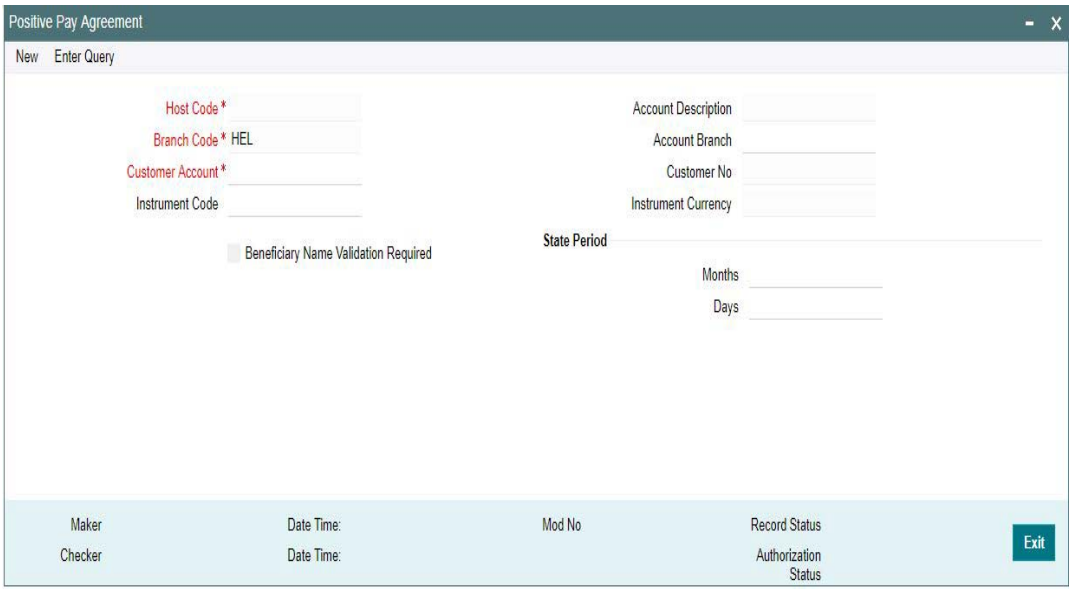
4. Positive Pay

Corporate customers can provide the bank with ‘Cheque Issue File’ which contains the details of the cheques issued. These details are matched against cheques received for payment in Inward clearing. If a cheque listed in the Cheque Issue File has been lost or stolen or otherwise cannot be accounted for, customer can place a stop payment order on such cheque.

4.1 Positive Pay Agreement Maintenance

There is a provision to maintain Positive Pay Agreement for a customer account. If this maintenance is available, when a cheque comes in for payment, the instrument validation will be done with the Positive Pay details available for the account.

You can invoke “Positive Pay Agreement” screen by typing ‘PYDAGRMT’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Host Code

The system indicates the host code that is linked to the logged in branch of the user.

Branch Code

The system indicates the branch code of the logged in user.

Customer Account

All valid accounts available for the branch are listed. Based on the account chosen, account description and account branch details are populated.

Instrument Code

Instrument codes of type ‘Cheque’ and instrument currency same as account currency will be listed. Select the required one.

Beneficiary Name Validation Required

Check this flag to indicate whether the Beneficiary name validation is required while process an inward positive pay transaction in clearing.

Account Description

System displays the account description.

Account Branch

System displays the branch details.

Customer No

System displays the customer number upon the selection of Customer Account.

Instrument Currency

System displays the Instrument Currency upon the selection of Customer Account.

State Period

Months

Stale period is defaulted based on Instrument code. You can modify the same. The number of months can be indicated for computing the expiry of the cheque.

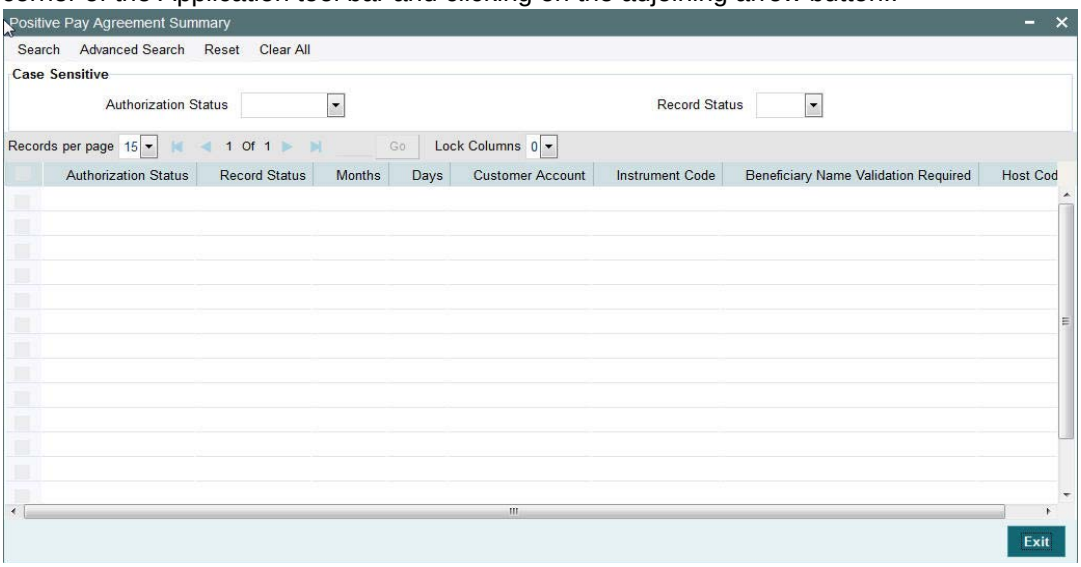
Days

The number of days can be indicated for computing the expiry of the cheque.

> **Note**
>
> Stale period can be maintained either in Months or in Days. Maintaining stale period as a combination of Months and Days is not allowed.

4.1.0.1 Positive Pay Agreement Summary

You can search for records in the Positive Pay Agreement Summary Screen. You can invoke "Positive Pay Agreement Summary" screen by typing 'PYSAGRMT' 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

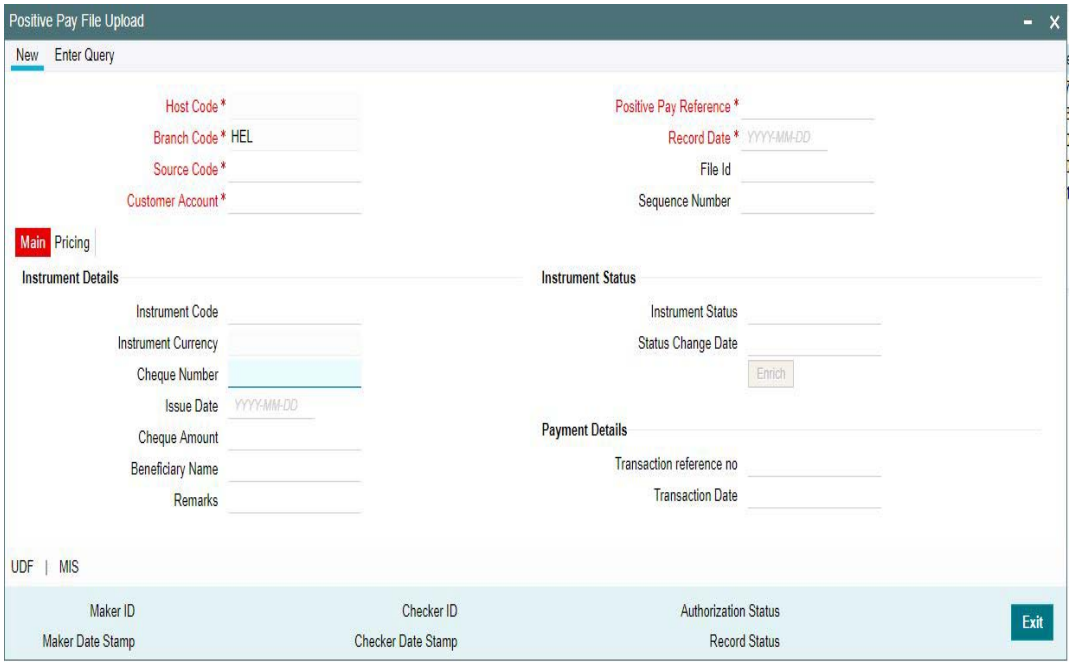
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

4.2 Positive Pay File Upload

There is a provision for uploading and storing Positive Pay files received for an account. The combination of account number and the cheque number has to be unique. A reference is generated for each positive pay record getting uploaded.

Manual input screens are required when the request is received over fax. The Positive Pay File Upload screen is be provided to input, view or amend the positive pay details.

You can invoke “Positive Pay File Upload” screen by typing ‘PYDFUPLD’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Host Code

The system indicates the host code that is linked to the logged in branch of the user.

Branch Code

The system indicates the logged in branch code of the user.

Source Code

This will be defaulted as MANL for entries using the user interface. For uploads, corresponding Source code will be defaulted.

Customer Account

Accounts that have positive pay agreement maintained for the branch are listed. Based on the account chosen, account description and account branch details are populated.

Positive Pay Reference

This reference is generated and defaulted by system.

Record Date

This will be defaulted as current date.

File Id

Specify the File Id of the customer file received.

Sequence Number

Specify the Sequence Number based on the details available in the customer file.

Instrument Details

Instrument Code

Specify the Instrument Code from the list of values.

Instrument Currency

The system displays the currency of the instrument.

Cheque Number

Specify the Cheque Number.

Issue Date

Specify the issue date as mentioned in the customer file.

Cheque Amount

Specify the amount as mentioned of the cheque issued.

Beneficiary Name

Specify the name of the beneficiary. This field is mandatory if Beneficiary Name validation is required as per Positive Pay agreement.

Remarks

Specify remarks, if any. It can be customer remarks or internal instructions. This field is optional.

Instrument Status

Instrument Status

Instrument status is populated by the system.

Status Change Date

Date of the latest status change is displayed in this field.

Payment Details

Transaction reference no

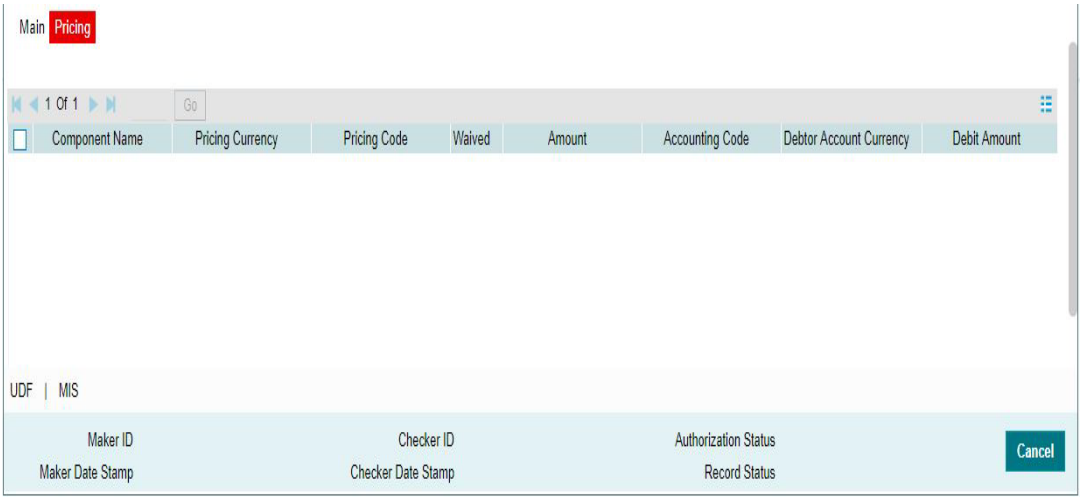
Once the cheque payment is done in the system, you can view the clearing transaction reference.

Transaction Date

You can view the clearing date of the transaction if the payment of the cheque is done.

4.2.0.1 Pricing Tab

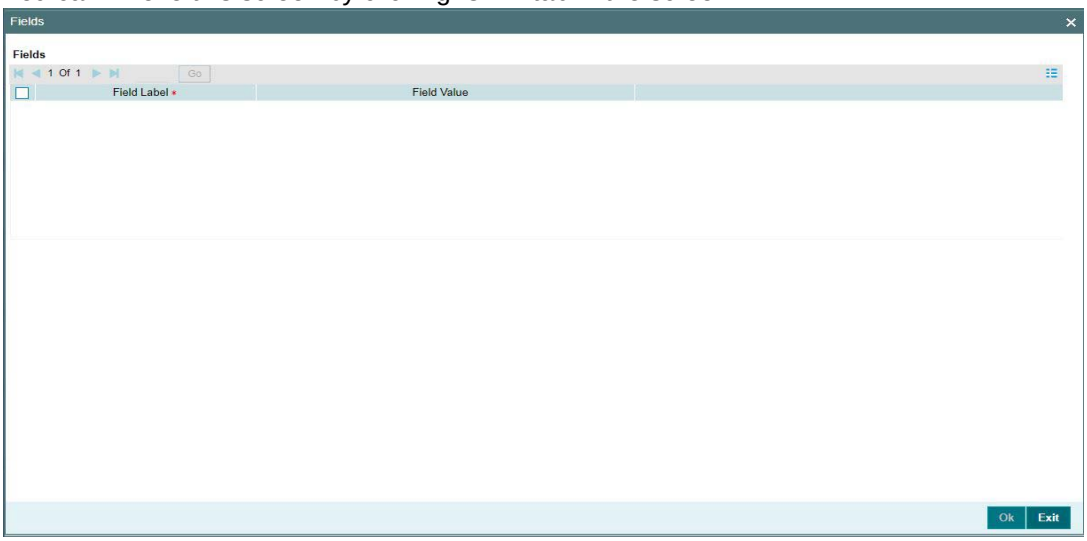
You can view the charge amount computed by the system for each of the Pricing components of the Pricing code linked to the network code of the transaction. Click the “Pricing” tab.



For more details on the pricing fields, refer to section 3.2.5.2.

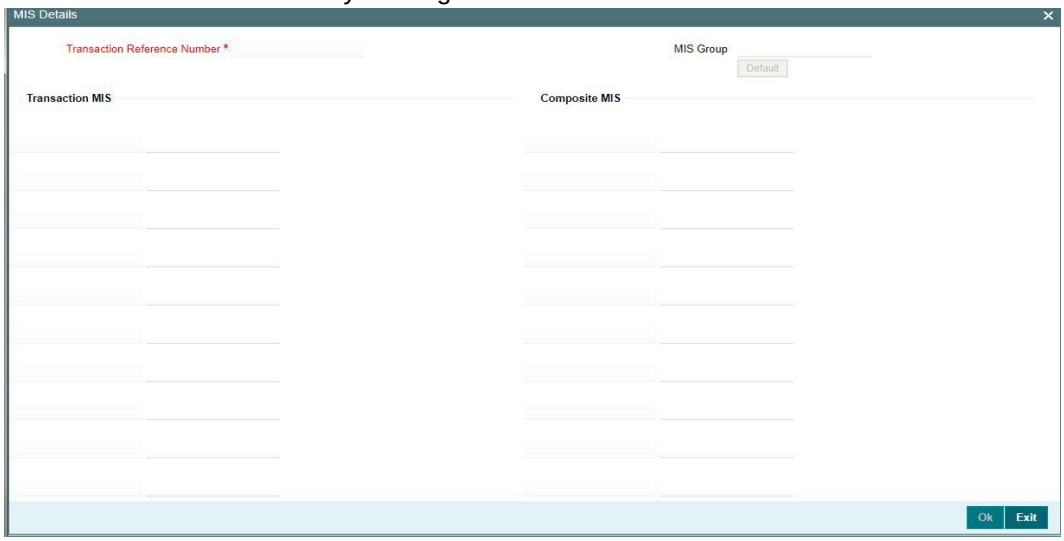
4.2.0.2 UDF Tab

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



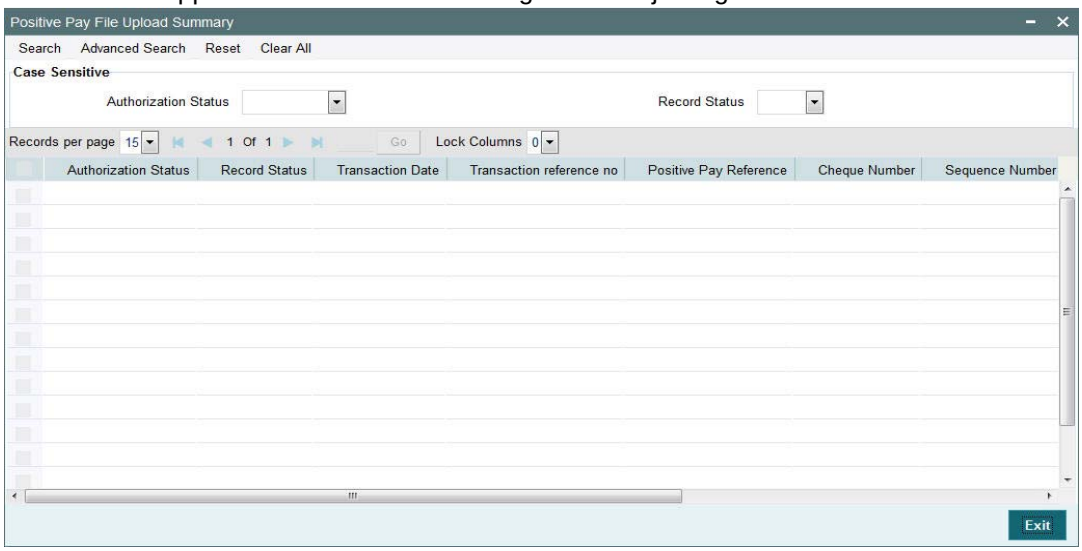
4.2.0.3 MIS Tab

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



4.2.0.4 Positive Pay File Upload Summary

You can search for records in the Positive Pay File Upload Summary Screen. You can invoke “Positive Pay File Upload Summary” screen by typing ‘PYSFUPLD’ 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

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

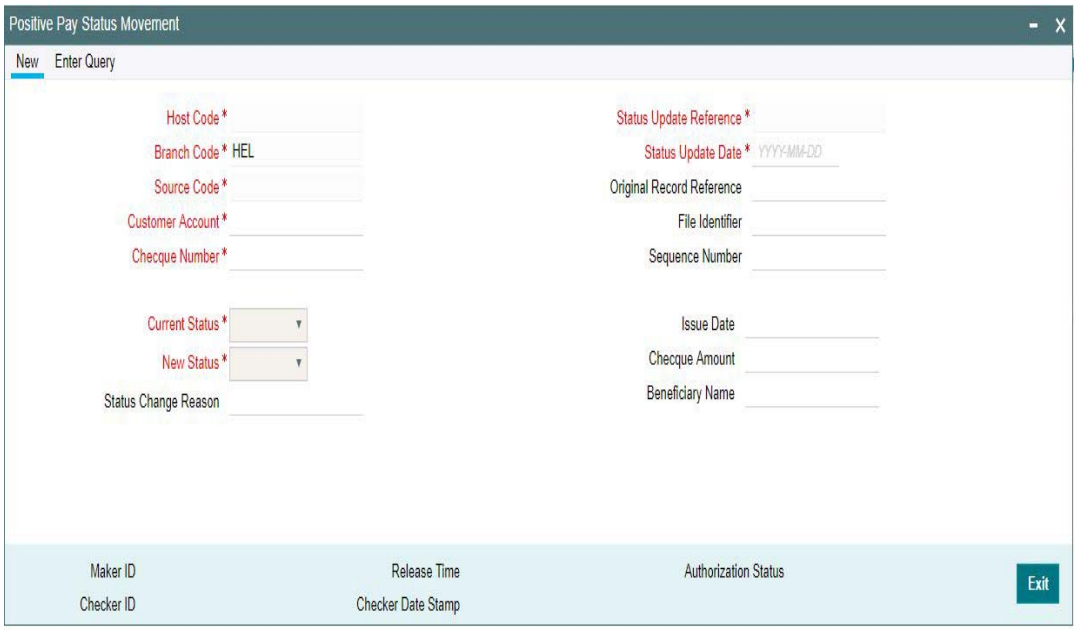
The following actions can be performed for transactions from the Summary Screen.

Actions	Functions
Amendment	It is possible to amend the positive pay records which are not in statuses like ‘Lliquidated’, ‘Cancelled’ or Payments Stopped’. The modifiable fields are Amount, Date and Beneficiary. Instruments are marked as stale after the stale days maintained. This is done by a system job. It is possible to mark them as Open records when the revalidation o f the instrument is done with the new date. Whenever date is amended for the cheque system re-computes valid till date and cheque status is updated for instruments that has current status as ‘Active’ or ‘Stale’.
View	It is possible to view the records received through all channels from this screen. The positive pay records input /upload can be queried and viewed with the system reference number or account & cheque number combination. Cheque status is displayed for each record with date of status change.

4.3 Positive Pay Status Movement

- Cheque status can be Active, Liquidated, Payment Stopped, Cancelled or Stale.
- Records with ‘Liquidated’ status will not be listed for Status movement. There will be facility to cancel a cheque and revoke the cancellation. Stop Payment can be marked and it will be possible to revoke the Stop Payment.
- Based on the Current status, the new status field will restrict the allowed values.

You can invoke “Positive Pay Status Movement” screen by typing ‘PYDSTMOV’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...



You can specify the following fields:

Host Code

The system indicates the host code that is linked to the logged in branch of the user.

Branch Code

The system indicates the branch code of the logged in user.

Source Code

This will be defaulted as MANL for entries using the user interface. For uploads, corresponding Source code will be defaulted.

Customer Account

All valid accounts for which positive pay records are available are listed.

Cheque Number

Please select the cheque number for which status movement needs to be initiated.Based on the cheque number selected the following cheque details are populated:

- Original Record Reference
- File Identifier
- Sequence Number
- Issue Date
- Cheque Amount
- Beneficiary Name

Current Status

Current status of the instrument is displayed by the system.

New Status

Select the new status for the record.

- Cheque status can be Active, Liquidated, Payment Stopped, Cancelled or Stale.
- Records with 'Liquidated' status will not be listed for Status movement. There will be facility to cancel a cheque and revoke the cancellation. Stop Payment can be marked and it will be possible to revoke the Stop Payment.
- Based on the Current status, the new status field will restrict the allowed values.

Current Status	Allowed List of New Status
Open	Payment Stopped, Cancelled or Liquidated
Cancelled	Open
Payment Stopped	Open

Note

- When one status update record is pending for authorization for a account and cheque number combination, system will not allow saving another status update record for the same combination.
- Close and reopen options are not available for this screen.
- An authorized record will be allowed to be amended only for Reason field. Other fields will be disabled while unlocking the record.

Status Change Reason

Specify the Status Change Reason

Status Update Reference

System defaulst teh update reference on clicking New button

Status Update Date

System defaults the current date. User can modify the date.

Original Record Reference

Specify the Record reference

File Identifier

Specify the File identifier

Sequence Number

Specify the Sequence number

Issue Date

System defaults the current date

Cheque Amount

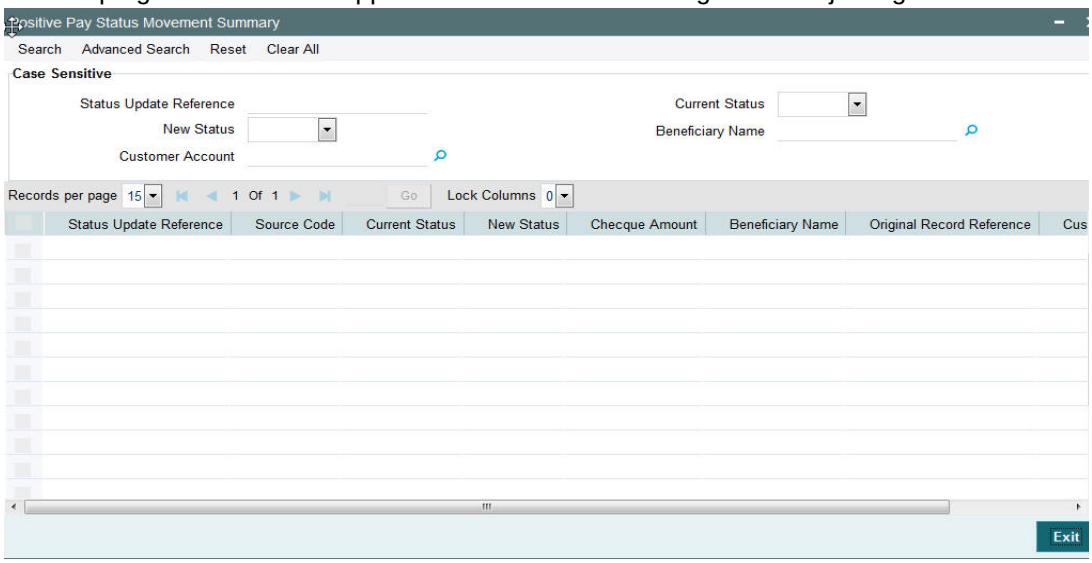
Specify the Cheque amount

Beneficiary Name

Specify the benficiary name.

4.3.0.1 Positive Pay Status Movement Summary

You can search for records in the Positive Pay Status Movement Summary Screen. You can invoke “Positive Pay Status Movement Summary” screen by typing ‘PYSSTMOV’ 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:

- Status Update Reference
- New Status
- Customer Account
- Current Status
- Beneficiary Name

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

4.4 Positive Pay Cheque Processing

Positive pay cheques received in Inward clearing follows the process flow like paper cheques with the exception that instrument validation is done based on the positive pay record available. Positive Pay reference is stamped to the clearing record.

The following are the processing steps for a Positive Pay instruction:

- **Initial Validations:** System performs mandatory field checks and reference information checks. Account/Bank re-direction is also done at this stage. Instrument currency can be one of the local clearing currencies allowed for the Network. System segregates Positive Pay clearing records from normal cheque records at this stage.
- **Customer/Account Status Check**: Customer status check to be done during initial validations based on the details available in Payments. Customer a/c is validated at the time of transaction validation to verify that the credit account is a valid customer account with valid status.
- **Instrument Stale Period Check:** This validation is required if issue date of the instrument is back dated. Stale period is validated based on the maintenance available in Positive Pay agreement.
- **Future dated Instruments Check**: Future dated instruments aremoved to exception queue for return processing.
- **Positive Pay Reconciliation**: If Positive pay agreement is available for the account, the inward clearing transaction is marked for Positive Pay reconciliation. An open record is required for the account with same cheque number, amount and date. If beneficiary name validation is required as per the PP agreement, the same has to be done. If the Cheque status is invalid, the appropriate exception is raised. Any validation failure will move the transaction to cheque return queue. From where it can be approved or Returned.
- **Duplicate Cheque:** Validation is done to identify the duplication of the transaction using the below key values, as configured for the source:
- **Sanction Check:** If Sanction screening is required for inward clearing, then it should be possible to send the clearing party details to the external sanction system for verification.
- **Charge Computation**: If charge computation is applicable, system should be able to compute the charges at this stage. Charges applicable as on activation date should be picked up for application.
- **External Credit Approval:** For an incoming clearing, account status and account balance verification and blocking of the cheque amount is done with DDA system.
- **Accounting**: Accounting entries are handed off to Accounting System.
- **Cheque Return**: Return processing is the same as inward clearing return processing. Return processing is posted on individual cheque basis.

5. Function ID Glossary

P

PGDBANKD 3-4
PGDBRANH 3-6
PGDIBULK 3-36
PGDINRTN 3-39
PGDINSCD 2-1
PGDITONL 3-26, 3-32
PGDIVIEW 3-32
PGDNCYPR 3-8
PGDNWMNT 3-1
PGDOBULK 3-22
PGDOTONL 3-10, 3-18
PGDOVIEW 3-17
PGSBANKD 3-5
PGSBRANH 3-7
PGSIBULK 3-39
PGSINRTN 3-41
PGSINSCD 2-3
PGSITONL 3-31
PGSIVIEW 3-35
PGSNCYPR 3-9
PGSNWMNT 3-3
PGSOBULK 3-25
PGSOTONL 3-16
PGSOVIEW 3-21
PIDFCISR 2-10
PIDINPRF 2-6
PIDINSNO 2-4
PIDINSPY 2-26
PIDINSVW 2-20
PIDISPVW 2-32
PIDSTPAY 2-36
PISFCISR 2-11
PISINPRF 2-9
PISINSIS 2-19
PISINSNO 2-5
PISINSPY 2-31
PISINSVW 2-25
PISISPVW 2-35
PISSTPAY 2-39
PYDAGRMT 4-1
PYDFUPLD 4-3
PYDSTMOV 4-7
PYSAGRMT 4-2
PYSFUPLD 4-6