

Book Transfer User Guide

Oracle Banking Payments

Release 14.3.0.0.0

Part No. F18473-01

May 2019

Book Transfer 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 Book transfer functionality of Oracle Banking Payments.

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

1.2 Audience

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

Role	Function
Payment Department Operators	Payments Transaction Input functions except Authorization.
Back Office Payment Department Operators	Payments related maintenances/Payment Transaction Input functions except Authorization
Payment Department Officers	Payments Maintenance/ Transaction Authorization
Bank's Financial Controller/ Payment Department Manager	Host level processing related setup for PM module and PM Dashboard/Query functions

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters:

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

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. Book Transfer

2.1 Introduction

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

This chapter contains the following sections:

- [Section 2.2, "Book Transfer Input"](#)
- [Section 2.3, "Book Transfer View"](#)
- [Section 2.4, "Book Transfer - Web Services/REST Services"](#)
- [Section 2.5, "Template"](#)
- [Section 2.6, "Standing Instruction"](#)
- [Section 2.7, "Book Transfer Processing"](#)
- [Section 2.8 "Cancellation Processing"](#)

2.2 Book Transfer Input

This section contains the below topics:

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

2.2.1 Initiating Book Transfer

You can initiate book transfer transaction between accounts of the bank using 'Book Transfer Input' screen. You can invoke "Book Transfer Input" screen by typing 'PBDOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar

You can specify the following fields:

Transaction Branch code

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

Branch Name

System defaults the Branch Name of the Transaction Branch Code

Host Code

System defaults the host code of transaction branch.

Host Code Description

System defaults the description of the host code

Source Code

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

Source Code Description

System defaults the description of the Source code

Network Code

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

Network Code Description

System defaults the description of the Network code

Transaction Reference number

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

User Reference Number

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

Source Reference number

Specify the Source Reference Number

Template Id

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

Note

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

Prefunded Payments

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

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

Credit to GL

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

Note

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

2.2.1.1 Main Tab

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

The screenshot shows the Oracle Main Tab interface. At the top left, there are tabs for 'Main' and 'Pricing'. Below the tabs, there is a dropdown menu for 'Instructed Currency Indicator' with 'Credit Currency' selected. The interface is divided into three main sections: 'Debtor Details', 'Creditor Details', and 'Payment Details'. The 'Debtor Details' section includes fields for Debtor Account Number, Account IBAN, Account Currency, Account Branch, Debtor Name, Debit Amount, Customer Number, Customer Service Model, and SSI Label. The 'Creditor Details' section includes a field for Creditor Account Number. The 'Payment Details' section includes fields for Booking Date, Instruction Date, Activation Date, Exchange Rate, and FX Reference Number, along with an 'Enrich' button. At the bottom of the screen, there is a light blue bar containing fields for Maker ID, Checker ID, Authorization Status, Maker Date Stamp, and Checker Date Stamp, and an 'Exit' button.

Specify the following details:

Instructed Currency Indicator

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

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

Note

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

Debtor Details

Debtor Account Number

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

Account IBAN

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

Account Currency

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

Debit Currency Name

System defaults name of the debit currency.

Account Branch

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

Debtor Name

System defaults the name of the Debtor Account holder

Debit Amount

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

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

Customer Number

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

Customer Service Model

System indicates the service model linked to the customer.

SSI Label

Select the required SSI label from the list of values.

Note

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

Creditor Details**Creditor Account Number**

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

Account Currency

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

Credit Currency Name

System defaults name of the credit currency.

Account IBAN

The system displays the Account IBAN of the Creditor account.

Account Branch

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

Creditor Name

The system defaults the name of the Credit Account holder.

Credit Amount

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

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

Payment Details

Booking Date

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

Instruction Date

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

Note

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

Activation Date

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

Exchange Rate

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

Note

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

FX Reference Number

Specify the FX Reference Number.

Remarks

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

Enrich button

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

Note

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

2.2.1.2 Pricing Tab

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

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

The screenshot shows the 'Outbound Book Transfer Transaction Input' window. At the top, there are input fields for 'Transaction Branch Code *', 'Host Code *', 'Source Code *', 'Network Code *', and 'Source Reference Number'. To the right, there are fields for 'Transaction Reference Number *', 'User Reference Number *', and 'Template ID'. Below these are checkboxes for 'Prefunded Payments' and 'Credit to GL'. A 'Main Pricing' tab is selected. A table with the following columns is displayed: Pricing Component, Pricing Currency, Pricing Amount, Waived, Debit Currency, and Debit Amount. The table currently shows '1 Of 1' records. At the bottom, there are fields for 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', and 'Authorization Status', along with an 'Exit' button.

Specify the following details:

Pricing Component

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

Pricing Currency

The system defaults the pricing currency.

Pricing Amount

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

Note

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

Waived

Check this box to waive a charge/tax component.

Debit Currency

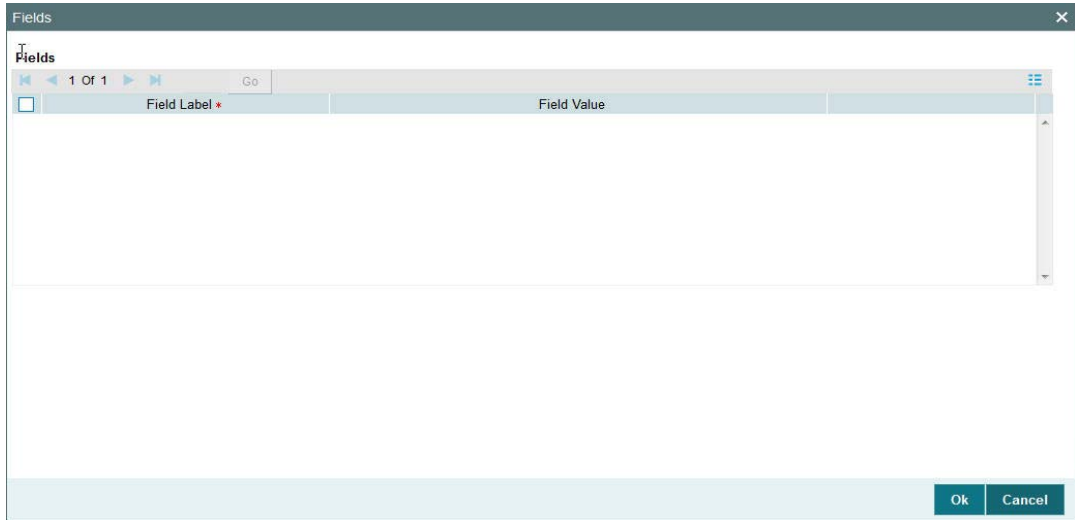
The system displays the debit currency.

Debit Amount

The system displays the debit amount.

2.2.1.3 UDF Tab

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

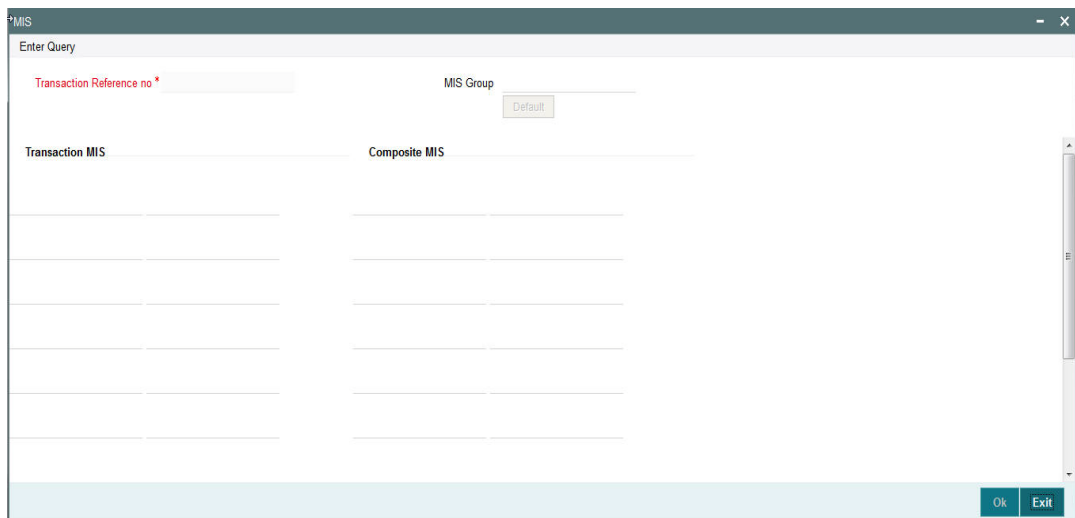


The screenshot shows a window titled 'Fields'. At the top, there is a navigation bar with '1 Of 1' and a 'Go' button. Below this is a table with two columns: 'Field Label *' and 'Field Value'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Cancel' buttons.

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

2.2.1.4 MIS Tab

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

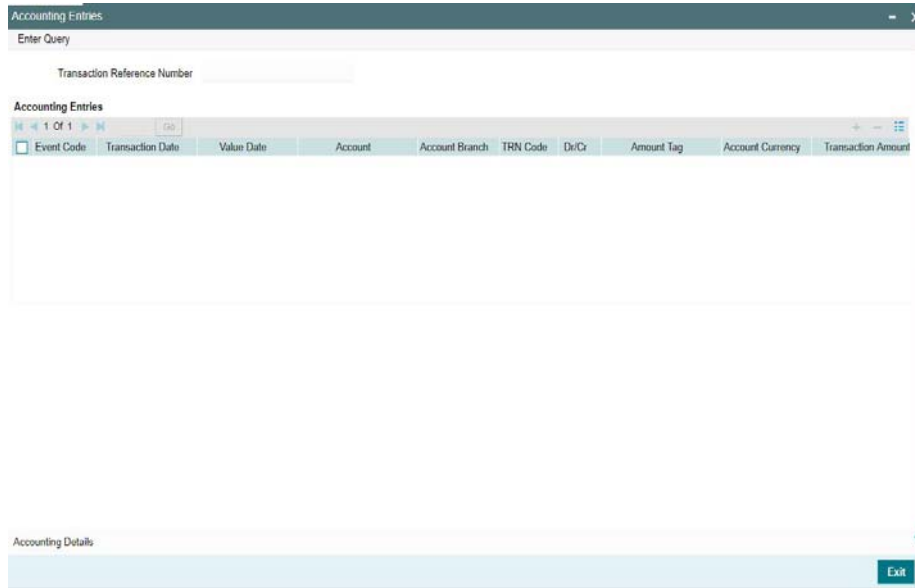


The screenshot shows a window titled 'MIS'. At the top, there is a section 'Enter Query'. Below this, there are four input fields: 'Transaction Reference no *', 'MIS Group', 'Transaction MIS', and 'Composite MIS'. There is a 'Default' button next to the 'MIS Group' field. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

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

2.2.1.5 Accounting Entries Tab

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



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

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

2.2.2 **Book Transfer Summary**

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

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

You can search using the following parameter:

- Transaction Reference Number
- Source Reference Number
- User Reference Number
- Network code
- Source code
- Authorization Status
- Template ID
- Booking Date
- Instruction Date
- Activation Date
- Credit Currency
- Credit Amount
- Maker ID
- Checker ID
- Transaction Branch
- Debtor IBAN
- Debtor Account
- Customer Number
- Creditor IBAN
- Creditor Account

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

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

2.3 Book Transfer View

This section contains the below topics:

- [Section 2.3.1, "Viewing Book Transfer Transactions"](#)
- [Section 2.3.1.1, "View Queue Action Log"](#)
- [Section 2.3.1.2, "UDF Tab"](#)
- [Section 2.3.1.3, "MIS Tab"](#)
- [Section 2.3.1.4, "Accounting Entries"](#)
- [Section 2.3.1.5, "View Repair Log"](#)
- [Section 2.3.2, "Book Transfer View Summary"](#)

2.3.1 Viewing Book Transfer Transactions

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

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

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Purpose Proprietary field mapped to the CreditTransferTransactionInformation/ Purpose/Proprietary of pain.001 file or to field 26T of MT 103 is displayed here, if the value is available.
- Click the Fetch button and select the required transaction.
- Along with the transaction details, user can also view the Status details for the following:
 - Transaction Status
 - Pending Queue Details
 - External System Status
 - Cancellation Request Details (Details pertaining to the cancellation request for the transaction gets updated here)
- Click Execute Query to populate the details of the transaction in the Book Transfer Transaction View screen. The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.

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

2.3.1.1 **View Queue Action Log**

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

The screenshot shows a window titled "View Queue Action Log". At the top, there is an "Execute Query" section with two input fields: "Transaction Reference Number" and "Network Code". Below the input fields is a table with the following columns: Transaction Reference Number, Action, Remarks, Queue Code, Authorization Status, Maker Id, and Maker Date Stamp. The table displays one record. At the bottom of the window, there are three buttons: "View Request Message", "View Response Message", and "Cancel".

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

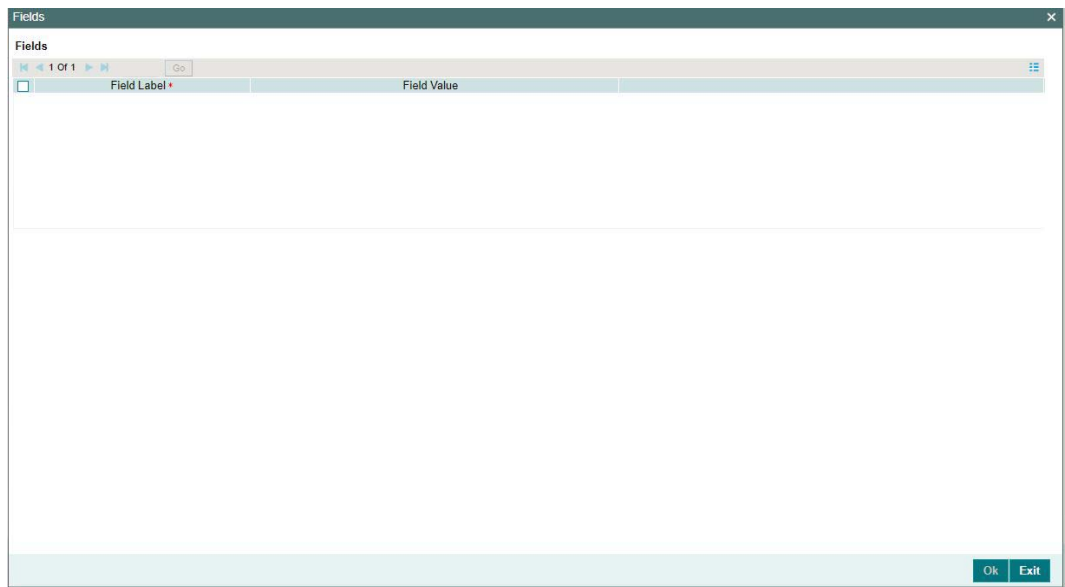
User can view the request sent and the corresponding response received for each row in Queue Action Log.

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

2.3.1.2 **UDF Tab**

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



2.3.1.3 MIS Tab

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

The screenshot shows a window titled 'MIS'. At the top, there is an 'Enter Query' section with two input fields: 'Transaction Reference no*' (with a red asterisk indicating a required field) and 'MIS Group'. Below these fields is a 'Default' button. The main area of the window is a table with two columns: 'Transaction MIS' and 'Composite MIS'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

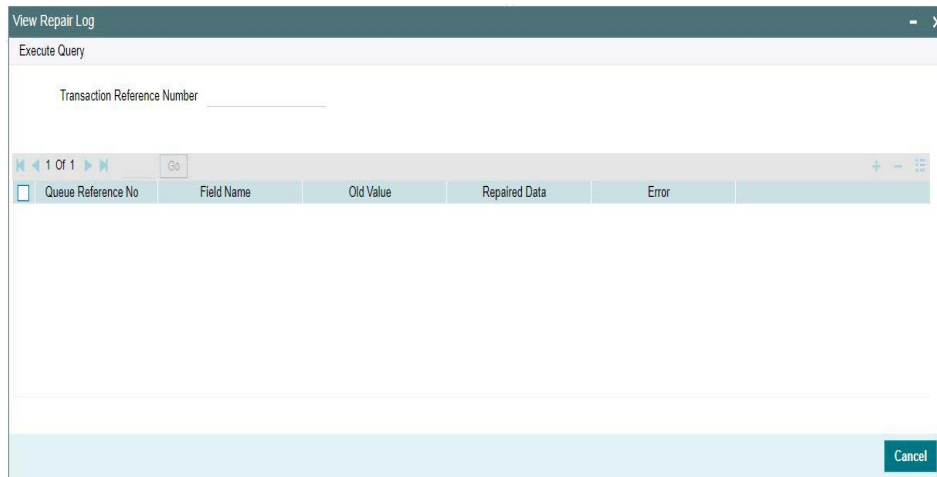
2.3.1.4 Accounting Entries

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

The screenshot shows a window titled 'Accounting Entries'. At the top, there is an 'Enter Query' section with a 'Transaction Reference Number' input field. Below this is a table with the following columns: 'Event Code', 'Transaction Date', 'Value Date', 'Account', 'Account Branch', 'TRN Code', 'Dir/C', 'Amount Tag', 'Account Currency', and 'Transaction Amount'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

2.3.1.5 View Repair Log

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



Following details are displayed:

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

2.3.2 Book Transfer View Summary

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

Outbound Book Transfer View Summary

Search Advanced Search Reset Clear All

Transaction Reference Number Booking Date Transaction Branch

Source Reference Number Instruction Date Debtor Account

User Reference Number Activation Date Debtor IBAN

File Reference Number Credit Currency Customer Number

Payment Batch ID Credit Amount Customer Service Model

FX Reference Number Transaction Status

Network Code Sanctions Check Status

Source Code External Credit Approval Status

Template ID Debit Liquidation Status

SSI Label Prefunded Payments

Transaction Branch

Debtor Account

Debtor IBAN

Customer Number

Customer Service Model

Creditor Account

Creditor IBAN

Exception Queue

Credit to GL

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

Transaction Reference Number	Booking Date	Transaction Branch	Source Reference Number	Instruction Date	Debtor Account	User Reference Number	Activation Date	Debtor IBAN	File Reference Number	Credit Currency	Custo
------------------------------	--------------	--------------------	-------------------------	------------------	----------------	-----------------------	-----------------	-------------	-----------------------	-----------------	-------

Cancel Request

Exit

You can search using the following parameter:

- Transaction Reference Number
- Source Reference Number
- User Reference Number
- File Reference Number
- Payment Batch ID
- FX Reference Number
- Network code
- Source code
- Template ID
- SSI Label
- Booking Date
- Instruction Date
- Activation Date

- Credit Currency
- Credit Amount
- Transaction Status
- Sanction Check Status
- External Credit Approval Status
- Debit Liquidation Status
- Prefunded Payments
- Transaction Branch
- Debtor Account
- Debtor IBAN
- Customer Number
- Customer Service Model
- Creditor Account
- Creditor IBAN
- Exception Queue
- Credit to GL

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

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

2.3.2.1 **Book Cancellation Request**

You can input the cancellation requests for book transfer transactions in this screen.

You can invoke this screen by clicking 'Cancel Request' action button in the Outbound Book Transfer View Summary screen (PBSOVIEW).

Book Cancellation Request

Save

Host Code* _____ Source Code _____

Cancellation Request Reference* _____ Source Reference Number _____

Requested Date* *dd-MMM-yyyy* _____ Remarks _____

Cancellation Reason Details

Reason Code _____ Reason Proprietary _____

Reason Description _____

1 Of 1

<input type="checkbox"/>	Transaction Reference Number	Transaction Status	Network Code	Cancellation Request Status	Cancellation Status	Customer Number	Customer Name	Instr

Maker Id _____ Checker ID _____ Authorization Status _____

Maker Date Stamp _____ Checker Date Stamp _____

Cancel

To initiate a cancellation request for the Book Transfer transaction, select a record in the PBSOVIEW screen and click on 'Cancel Request' action.

Following details gets defaulted on selecting the record and is not modifiable:

- Host code
- Source Code
- Cancellation Request Reference
- Source Reference Number (No value is displayed here)
- Requested Date

Remarks

Specify the cancellation request input here, if any.

Cancellation Reason details

Reason Code

Select the Reason code from the list of values. All the ISO cancellation reason codes maintained are listed here.

Reason Description

System defaults the description of the reason code selected.

Reason Proprietary

Specify the Reason Proprietary. Allowed character length is 35.

The following fields in the grid are defaulted with details of the book transaction selected for cancellation:

- Transaction Reference Number
- Transaction Status (Displays the status of the transaction)
- Network Code
- Cancellation Request Status (Drop down options are - 'Cancellation Requested' and 'Cancellation Rejected'. By default it is 'Null')
- Cancellation Status (Drop-down options are - 'Cancelled', 'Exception'. By default it is 'Null')
- Customer Number
- Customer Name
- Instruction Date
- Debtor Account Number
- Debit Amount
- Creditor Account Number
- Credit Amount
- Error Code – Displays the Error code for Rejected requests (or) requests marked as 'Exception'
- Error Description – Error Description for rejection / exception is displayed

Following are the validations, on saving the cancellation request:

- If Reason Code or Reason Proprietary is not inputted, system throws a error message on saving the request
- For the transactions, for which the Cancellation Request Status is marked as 'Cancellation Rejected', on saving further validations are done, such as:

- Previous cancellation request for the transaction is in unauthorized status
- Transaction status is in Cancelled / Seized / Processed

On authorization of the cancellation request:

- For each transaction selected, below validations are done and transaction level cancellation request status are marked as 'Cancellation Rejected'
 - Previous cancellation request for the transaction is in unauthorized status
 - Transaction status is in Cancelled / Seized / Processed
- After successful validations, the cancellation request for successful transactions are logged into a module specific cancellation request table
 - Cancellation Request status is marked as 'Cancellation Requested'
 - Cancellation request reference & cancellation reason code are updated in the transaction which can be viewed in the View Detail screen (PBDVIEW)

2.4 **Book Transfer - Web Services/REST Services**

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

Following fields are mandatory in the request required:

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

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

2.5 **Template**

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

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

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

Outbound Book Transfer Transaction Template Detailed

New Enter Query

Transaction Branch Code *
Host Code *
Source Code *
Network Code *
Source Reference Number

Transaction Reference Number *
User Reference Number *
Template ID
Prefunded Payments
Credit to GL

Main Pricing

Instructed Currency Indicator Credit Currency ▾

Debtor Details

Debtor Account Number
Account IBAN
Account Currency
Account Branch
Debtor Name
Debit Amount
Customer No
Customer Service Model
SSI Label

Payment Details

Booking Date YYYY-MM-DD
Instruction Date YYYY-MM-DD
Activation Date YYYY-MM-DD
Exchange Rate
FX Reference Number
Enrich

Creditor Details

Account Currency
Creditor Account Number

UDF | MIS | Accounting Entries

Maker Id
Maker Date Stamp

Checker Id
Checker Date Stamp

Authorization Status

Exit

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

Note

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

2.5.1 Template Summary

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

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

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

2.6 Standing Instruction

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

2.6.1 Standing Instruction Template

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

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

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

The screenshot shows the 'Outbound Book Transfer Transaction Standing Instruction Template Detailed' application window. It features a top navigation bar with 'New' and 'Enter Query' options. The main content area is organized into several sections: 'Main Pricing' (with fields for Transaction Branch Code, Host Code, Source Code, Network Code, Source Reference Number, Transaction Reference Number, User Reference Number, and Template ID), 'Debtor Details' (with fields for Debtor Account Number, Account IBAN, Account Currency, Account Branch, Debtor Name, Debit Amount, Customer No, and Customer Service Model), 'Creditor Details' (with fields for Account Currency and Creditor Account Number), and 'Payment Details' (with fields for Booking Date, Instruction Date, Activation Date, Exchange Rate, and FX Reference Number). There are also buttons for 'Enrich', 'Prefunded Payments', and 'Credit to GL'. The bottom of the screen has a status bar with fields for Maker Id, Checker Id, Authorization Status, Maker Date Stamp, and Checker Date Stamp, along with an 'Exit' button.

- Standing Instructions executed for the specific 'Template ID' created can be queried using 'Transaction Input Summary' screen (PBSOTONL) and 'View Summary' screen (PBSOVIEW)

- SI templates created in this screen are linked in the Standing Instruction Creation Screen(PMDSIMNT)

Note

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

2.6.1.1 Standing Instruction Template Summary

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

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

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

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

2.7 Book Transfer Processing

This section contains the below topics:

- [Section 2.7.1, "Processing Book Transfer"](#)
- [Section 2.7.2, "Mandatory Field Check"](#)
- [Section 2.7.3, "Referential Integrity Check"](#)
- [Section 2.7.4, "Holiday Check"](#)
- [Section 2.7.5, "Cutoff Check"](#)
- [Section 2.7.6, "Debit/Credit Accounting"](#)
- [Section 2.7.7, "Notifications"](#)

2.7.1 Processing Book Transfer

System performs below mentioned checks while saving a transaction:

- Mandatory Field Check
- Referential Integrity Check
- Holiday Check

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

2.7.2 Mandatory Field Check

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

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

- Credit Amount

2.7.3 Referential Integrity Check

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

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

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

2.7.4 Holiday Check

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

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

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

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

2.7.5 Cutoff Check

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

2.7.6 Debit/Credit Accounting

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

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

Values handed off for Accounting	Debit Liquidation	Credit Liquidation
Event	DRLQ	CRLQ
Amount Tag	XFER_AMT	XFER_AMT
*Transaction Account	Debit Account	Credit Account
Offset Account	This is maintained as part of accounting code	This is maintained in accounting system as part of accounting code
Transaction Currency	Debit Account Currency	Credit Account Currency
Transaction Amount	Debit Amount	Credit Amount
Value Date	Transaction Value Date	Transaction Value Date
Offset Currency	Credit Currency	Credit Currency
Offset Amount	Credit Amount	Credit Amount
Local Currency Amount	If either debit currency or credit currency is local currency, corresponding amount will be handed off as local currency amount If not, debit amount will be converted to local currency in mid rate.	Local currency amount of DRLQ will be used

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

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

2.7.7 Notifications

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

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

2.8 Cancellation Processing

- After successfully accepting a cancellation request for an outbound transaction, the cancellation request is logged in a module specific request table
- Cancellation requests logged in module specific tables is checked during key processing steps of outbound transaction processing:
 - Before Sanctions Check
 - Before ECA Check
 - Before Accounting
- Based on the transaction status, payment type, transfer type, the cancellation processing is done

2.8.1 Non-Dispatched/ Unprocessed Payments

Transaction Status – Future Valued

- If the transaction status is in 'Future Valued' – in 'Warehouse Queue', then the cancellation processing is done as below.
 - Transaction is moved out of Warehouse queue and transaction cancellation processing is initiated
 - Cancellation status of Cancellation request is marked as 'Cancelled'

Note

As per the current cancellation processing, Sanction check is done on cancellation of a transaction from Future Valued queue based on Sanctions preferences.

Transaction Status – Exception

- If the transaction status is 'Exception', then whether the transaction is in an Internal queue (or) not is checked.
- If the transaction is in an Internal exception queue and queue authorization status is authorized, then the following actions are taken on the transaction
 - Transaction is moved out of the internal queue
 - Cancellation processing for the transaction is initiated
 - Cancellation status of Cancellation request is marked as 'Cancelled'
 - ECA Reversal Request is sent out if ECA Check was applicable and transaction is in Network Cutoff queue
 - FX Reversal Request is sent out if External Exchange Rate was applicable and transaction is in Network Cutoff queue
 - FX Unwind request is logged if FX Reference is present

List of internal queues considered are

- Settlement Review
- Transaction
- Repair
- Processing Exception
- Business Override
- Authorization Limit 1

- Authorization Limit 2
- Processing Cutoff
- Exchange Rate
- Network Cutoff
- If the transaction is in an Internal exception queue and the last queue action authorization status is 'Unauthorized', then based on the user action cancellation processing happens

User Action	System Action
Delete	<p>System checks if any cancellation request is pending for the transaction. If any cancellation request is found, then the following actions are taken on the transaction.</p> <ul style="list-style-type: none"> • Transaction is moved out of the internal queue • Cancellation processing for the transaction is initiated • Cancellation Status • of Cancellation request is marked as 'Cancelled' • ECA Reversal request is sent out if ECA check was applicable • FX Reversal Request is sent out if External Exchange rate was applicable • FX Unwind Request is logged if FX reference is present
Authorize	No changes are done to the existing processing. In case, the transaction is moving out the queue, the cancellation request check introduced in key processing steps does the cancellation processing.

List of internal queues that will be considered

- Settlement Review
- Transaction Repair
- Processing Exception
- Business Override
- Processing Cutoff
- Exchange Rate
- Network Cutoff
- If the transaction is in any external queue [Sanction Check, ECA, External Exchange Rate, External Pricing], then the cancellation processing is done once the transaction is out of the external queue.
- The cancellation request check introduced in key processing steps of outbound transaction processing does cancellation as mentioned below.

Processing Step	System Action
Before Sanctions Check	<ol style="list-style-type: none"> 1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'.

Before ECA Check	<ol style="list-style-type: none"> 1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'. 3. FX Cancellation Request message is sent to External system if External exchange rate was applicable.
Before Accounting	<ol style="list-style-type: none"> 1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'. 3. FX Cancellation Request message is sent to External system if External exchange rate was applicable. 4. ECA Reversal Request will be sent out.
Before Dispatch / Message generation	<ol style="list-style-type: none"> 1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'. 3. Reversal accounting entries is sent to accounting system.

- In the external queues, certain queue actions are not allowed, and additional processing is done for few actions if a cancellation request is found for a transaction.

User Action	System Action	Queues
Carry Forward	This action is not allowed. An error message is shown to user that a cancellation request is registered for the transaction	Sanctions Check, ECA, Exchange Rate
Cancel	Additional processing is done. Cancellation status is marked as 'Exception'. Error Code & Error reason is captured.	Sanctions Check, ECA, Exchange Rate, External Pricing

3. Function ID Glossary

P

PBDOTONL2-1
PBDOVIEW2-11
PBSOTONL2-10
PBSOVIEW2-16
PMDNCPRF2-7

PMDNWPRF 2-6
PMDSIECT 2-20
PMDSIMNT 2-20
PMDSORCE 2-3
PMSSITMP 2-20
PQSTMPLQ 2-19