China National Advanced Payment System (CNAPS)
User Guide

Oracle Banking Payments

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China National Advanced Payment System (CNAPS) 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 China National Advanced Payment System (CNAPS) functionality of Oracle Banking Payments. It takes you through the various stages in processing a CNAPS payment transaction.

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	*China National Advanved Payment System* provides a snapshot of the local payments or payments limited to a specific region.
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

Icons	Function
	Add row
	Delete row
	Option List

1.6 Abbreviations Glossary

Abbreviation	Detailed Description
CNAPS2	China National Advanced Payment System2 (Second generation payments system)
HVPS	High Value Payment System
BEPS	Bulk Electronic Payment System
UI	User Interface
ReST	Representational State Transfer
SOAP	Simple Object Access Protocol

2. China National Advanced Payment System-CNAPS

This chapter contains the following sections:

- Section 2.1, "Overview of CNAPS"
- Section 2.2, "CNAPS Maintenances"
- Section 2.3, "CNAPS Outbound Payments"
- Section 2.4, "CNAPS Outbound Payments Processing"
- Section 2.5, "CNAPS Inbound Payments"
- Section 2.6, "CNAPS Inbound Payment Processing"
- Section 2.7, "BEPS Real - Time Processing"

2.1 Overview of CNAPS

Processing of inbound/outbound payments through China's second generation payment system CNAPS2 for the following:

- HVPS - High Value Payment System
- BEPS Regular - Bulk Electronic Payment System
- BEPS Real- Time

For each of the above mentioned networks, following payment types are supported:

- Customer Transfer
- Bank Transfer

For each of the transaction, the message generation is done at custom layer and sent to middle-ware and the actual message/file generation for the Network happens from the middle-ware

The transactions/processing considered for HVPS/BEPS are as below:

Sl.No.	Transaction Type	Transaction	Transfer Type
1	Outbound	Credit Transfer	Customer transfer
2	Outbound	Credit Transfer	Bank transfer
3	Outbound	Account information inquiry	N.A.
4	Outbound	Receipt of Acknowledgement Messages	N.A.
5	Inbound	Credit Transfer	Customer transfer
6	Inbound	Credit Transfer	Bank transfer
9	Inbound	Sending Acknowledgements (positive/ Negative)	N.A.

10	Inbound	Directory maintenance	N.A.

2.2 CNAPS Maintenances

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

- Source Maintenance (PMDSORCE)
- Source Network Preferences (PMDSORNW)
- External System Maintenances for - Sanctions, External Credit Approval and Accounting

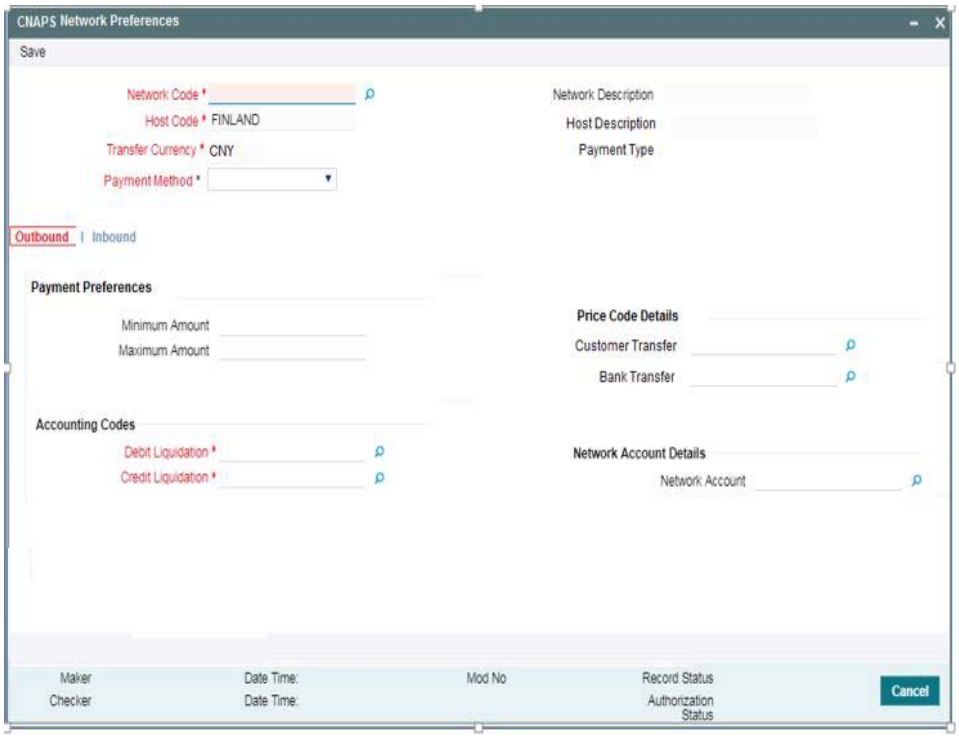
For more details on above mentioned maintenance screens, refer to Payments Core User Guide.

The other key maintenances are as follows:

2.2.1 Network Preferences

You can maintain the CNAPS network preferences in this screen for each payment method.

You can invoke the ‘CNAPS Network Preferences’ screen by typing ‘PHDNWPRF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following fields:

Network Code

Select the Network code from the list of values. All Valid networks maintained with payment type as CNAPS are listed.

Network Description

System defaults the Network description based on the network selected.

Host Code

System defaults the Host code of transaction branch.

Host Code Description

System defaults the description of the Host Code displayed.

Transfer Currency

Transfer currency is defaulted from the Network Currency restriction data store.

Payment Method

Select the payment type from the drop-down list. This is a mandatory field. The list displays the following values:

- HVPS
- BEPS
- BEPS - Real - Time

Outbound Payment Preferences

The following fields are available as part of Outbound preferences for the network and payment method combination:

Payment Preferences

Minimum Amount

Specify the Minimum amount allowed for the network. This is an optional field.

Maximum Amount

Specify the Maximum amount allowed for the network. This is an optional field.

Price Code Details

Customer Transfer

Select the pricing code specific to Customer Transfer from the list of values. All the valid pricing codes maintained in the PPDCDMNT screen are listed here.

Bank Transfer

Select the pricing code specific to Bank Transfer from the list of values. All the valid pricing codes maintained in the PPDCDMNT screen are listed here.

Accounting Codes

Debit Liquidation

Select the Debit liquidation code from the list of values. This is a mandatory field. Accounting codes maintained in Accounting Template maintenance (PMDACCTL) with transaction type as Debit are listed here.

Credit Liquidation

Select the Credit liquidation code from the list of values. This is a mandatory field. Accounting codes maintained in Accounting Template maintenance (PMDACCTL) with transaction type as Credit are listed here.

Network Account Details

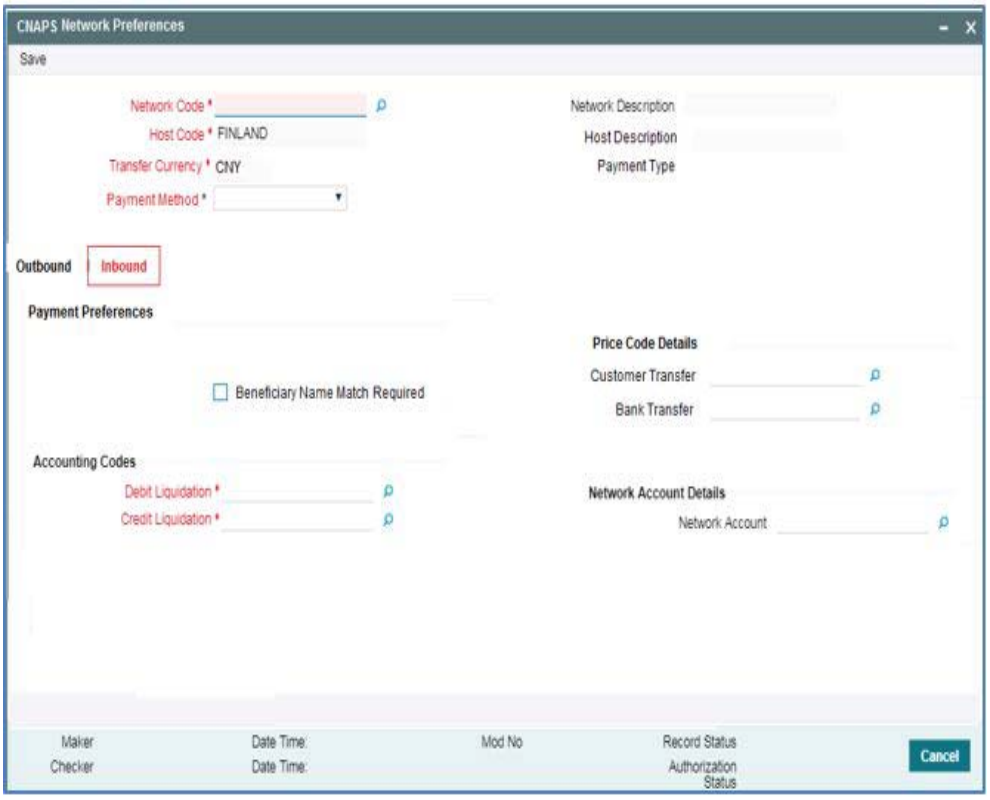
Network Account

Select the valid Network Account from the list of values. All valid Nostro accounts of currency CNY are listed in this field. it is not a mandatory field.

Note

If Clearing GL is maintained in accounting template for credit leg (Offset Account) then system fetches the clearing GL as a Network Account otherwise. System fetches the Network account maintained in this field as credit account.

Inbound Payment Preferences



Payment Preferences

Beneficiary Name Match Required

For inbound payments beneficiary name match is done based on this flag. The preference created here can be applied if the Host Code, Network code, Currency and Payment Method fields inputted during inbound payment processing is exactly matched.

Price Code Details

Customer Transfer

Select the pricing code specific to Customer Transfer from the list of values. All the valid pricing codes maintained in the PPDCDMNT screen are listed here.

Bank Transfer

Select the pricing code specific to Bank Transfer from the list of values. All the valid pricing codes maintained in the PPDCDMNT screen are listed here.

Accounting Codes

Debit Liquidation

Select the Debit liquidation code from the list of values. This is a mandatory field. Accounting codes maintained in Accounting Template maintenance (PMDACCTL) with transaction type as Debit are listed here.

Credit Liquidation

Select the Credit liquidation code from the list of values. This is a mandatory field. Accounting codes maintained in Accounting Template maintenance (PMDACCTL) with transaction type as Credit are listed here.

Network Account Details

Network Account

Select the valid Network Account from the list of values. All valid Nostro accounts of currency CNY are listed in this field. It is a non- mandatory field.

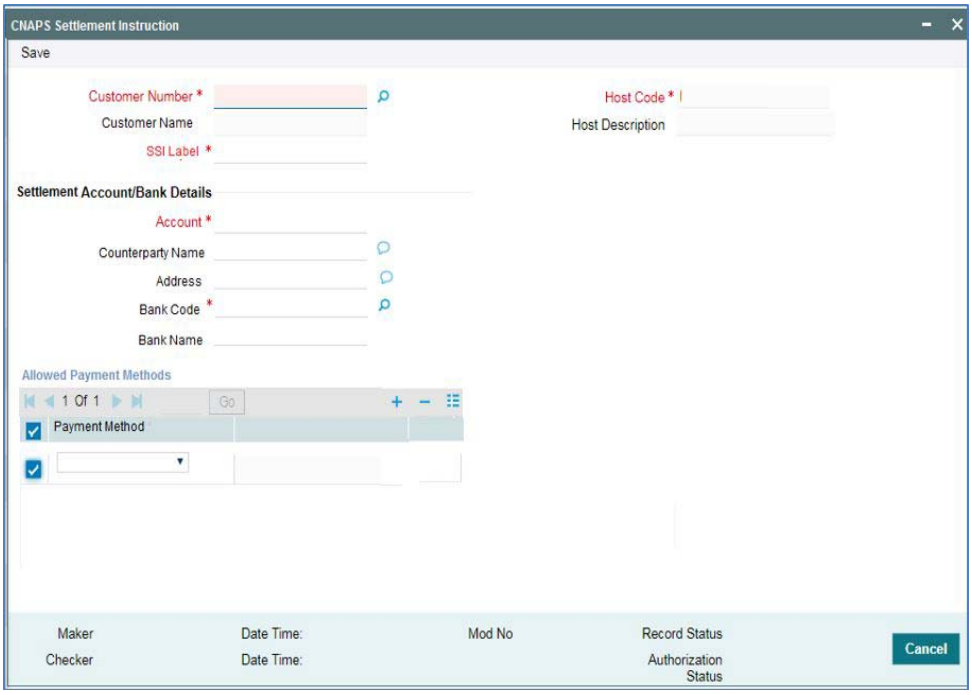
Note

If Clearing GL is maintained in accounting template for debit leg then system fetches the clearing GL as network account otherwise.System fetches the Network account maintained in this field as credit account.

2.2.2 Settlement Instruction

You can maintain the settlement instructions in this screen. The SSI created here can be used as the beneficiary on the outbound payment booking.

You can invoke the 'CNAPS Settlement Instruction' screen by typing 'PHDSSIMT' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.



You can specify the following fields:

Customer Number

Select the Customer Number from the list of values. All the valid customer accounts for the Host are list.

Customer Name

System defaults the Customer Name, based on the Customer Number selected.

SSI Label

Specify the SSI Label and this is an user input field. It is mandatory and allowed character length is 35.

Host Code

System defaults the Host code of transaction branch.

Host Code Description

System defaults the description of the Host Code displayed.

Settlement Account / Bank Details

Account

Specify the beneficiary account details here. This is a mandatory field.

Counterparty Name

Specify the Counterparty name. This is an optional field and allows Chines characters.

Address

Specify the Address. This is an optional field and allows Chines characters.

Bank Code

Select the Bank Code from the list of values. Bank code of Counterparty's bank has to be captured in this field. This is a mandatory field. All Bank codes listed in the CNAPS directory are listed here.

Bank Name

System defaults the name of the Bank Code displayed.

Allowed Payment Methods

Payment Method

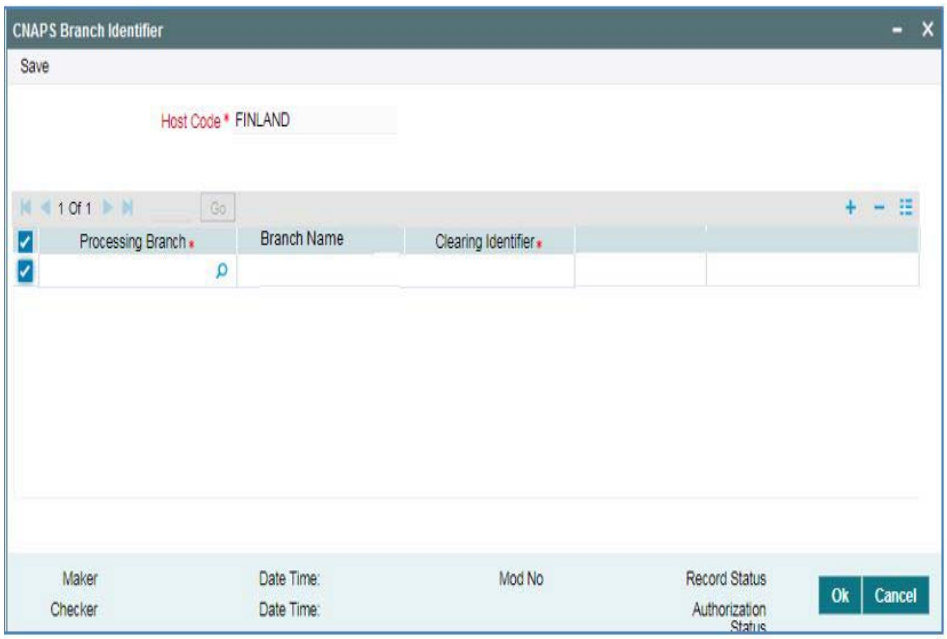
Select the payment type from the drop-down list, for which the settlement instruction to be maintained.The list displays the following values:

- HVPS
- BEPS
- BEPS - Real Time

2.2.3 Branch Identifier

You can maintain the processing branch clearing line number in this screen. This is a host level maintenance.

You can invoke the ‘CNAPS Branch Identifier’ screen by typing ‘PHDBRIDT’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following fields:

Host Code

System defaults the Host code of transaction branch.

Processing Branch

Select the Processing Branch from the list of values. All the valid branches for the Host are listed here.

Branch Name

System defaults the name of the processing branch selected.

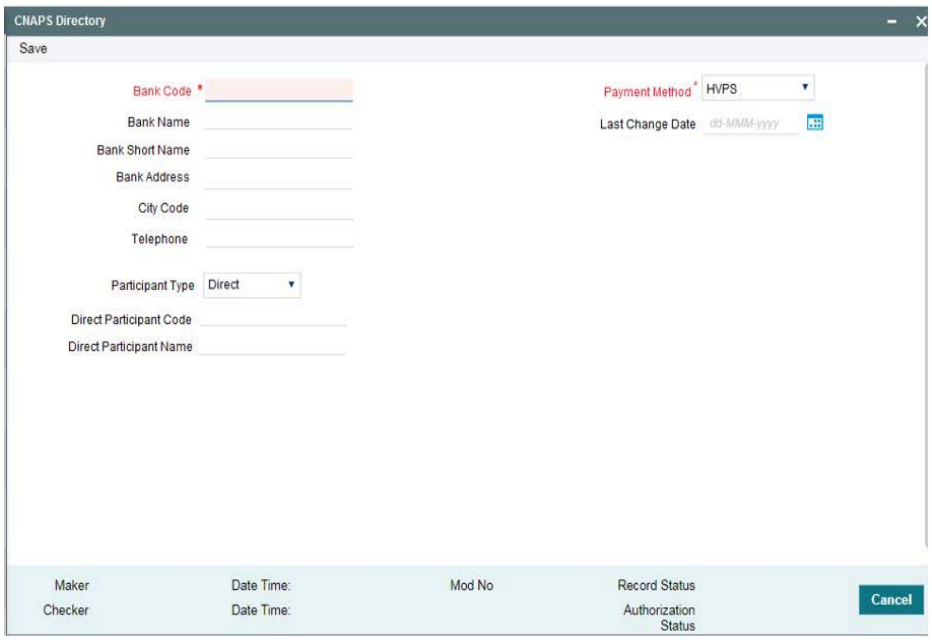
Clearing Identifier

Specify a valid Clearing Identifier. Maximum of 14 alpha-numeric characters are allowed in this field.

2.2.4 Directory

You can maintain the directory records in this screen.

You can invoke the ‘CNAPS Directory’ screen by typing ‘PHDDIREC’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following fields:

Bank Code

Specify a valid Bank Code. This is a mandatory field and allowed character length is 14.

For BEPS - Real Time, Bank Code maintained for BEPS to be referred.

Bank Name

Specify a valid Bank Name. This is a mandatory field and allowed character length is 140.

This field allows Chinese Characters.

Bank Short Name

Specify a valid Bank Short Name. Allowed character length is 35.

Bank Address

Specify a valid Bank Address. This is a mandatory field and allowed character length is 32.

City Code

Specify a valid City Code. This is an optional field and allowed character length is 60.

Telephone

Specify a valid Telephone number. This is an optional field and allowed character length is 70.

Participant Type

Select the Participant Type from the drop-down values. System defaults the value as ‘Direct’. The options are - Direct, Indirect.

Direct Participation Code

Specify a Direct Participation Code. This is a mandatory field and allowed character length is 14.

Direct Participation Name

Specify a Direct Participation Name.

Payment Method

Select the Payment Method from the drop-down values. System defaults the value as ‘HVPS’. The options are - HVPS, BEPS.

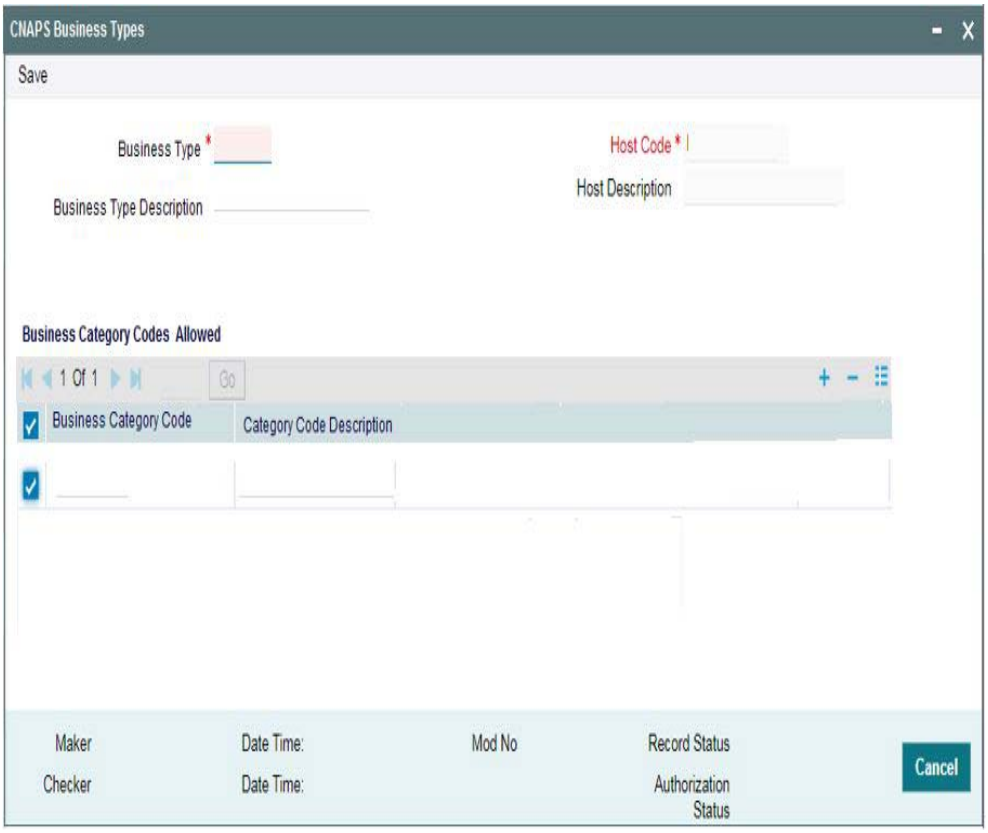
Last Change Date

Specify the Last Change Date.

2.2.5 Business Type

You can maintain business types allowed for CNAPS in this screen. This is host-level maintenance.

You can invoke the ‘CNAPS Business Types’ screen by typing ‘PHDBTYPE’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following fields:

Business Type

This is an input field with allowed character length of 4. Alphanumeric characters are allowed and is mandatory.

Note

Chinese characters are not allowed in this field,

Business Type Description

Specify the Business Type Description. Alphanumeric characters are allowed and supported length is 255 characters.

Note

Chinese characters are allowed in Business type Description field.

SSI Label

Specify the SSI Label and this is an user input field. It is mandatory and allowed character length is 35.

Host Code

System defaults the Host code of transaction branch.

Host Code Description

System defaults the description of the Host Code displayed.

Business Category Codes Allowed

Business Category Code

Specify the Business Category Codes allowed for the business type here. It is mandatory to maintain atleast one Business Category Code per business type. Alphanumeric values are allowed up-to a length of 5 characters.

Note

Chinese characters are not allowed in this field,

Category Code Description

Specify the Category Code Description. Alphanumeric characters are allowed and supported length is 255 characters.

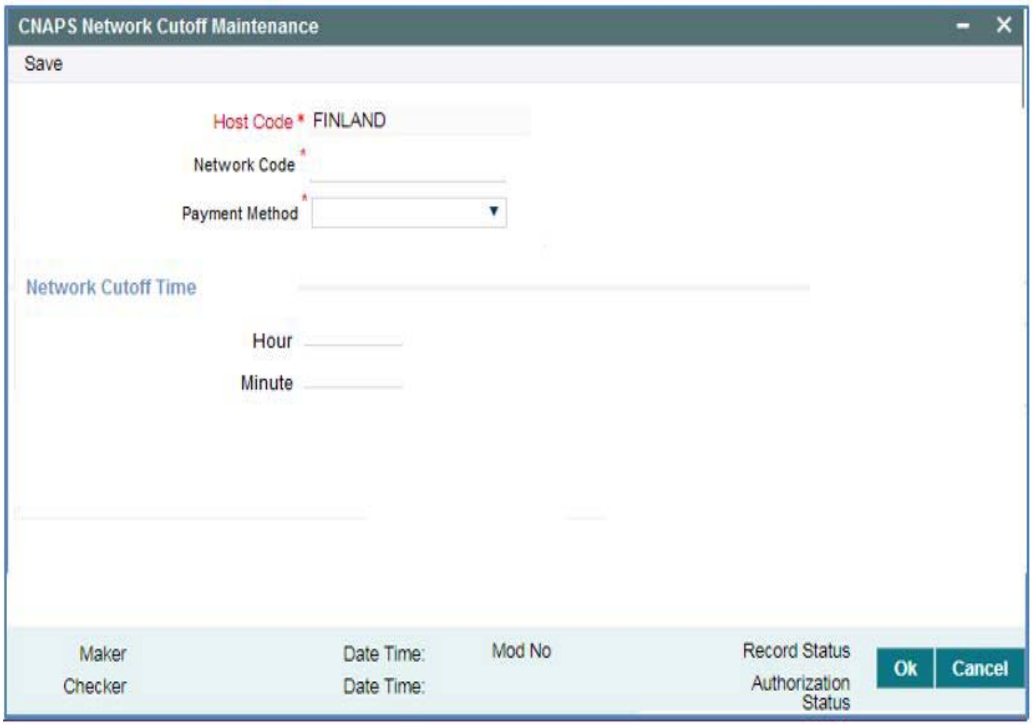
Note

Chinese characters are allowed in Category Code Description field.

2.2.6 Network Cutoff

You can maintain the network cutoff time for the CNAPS Network for each payment mode in this screen.

You can invoke the ‘CNAPS Network Cutoff Maintenance’ screen by typing ‘PHDCTOFF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following fields:

Host Code

System defaults the Host code of transaction branch.

Network Code

Specify the Network code, for which the cutoff maintenances to be done.

Payment Method

Select the payment type from the drop-down list, for which the Network cutoff to be maintained.The list displays the following values:

- HVPS
- BEPS
- BEPS - Real Time

Network Cutoff Time

Hour

Specify the network cut-off hour.

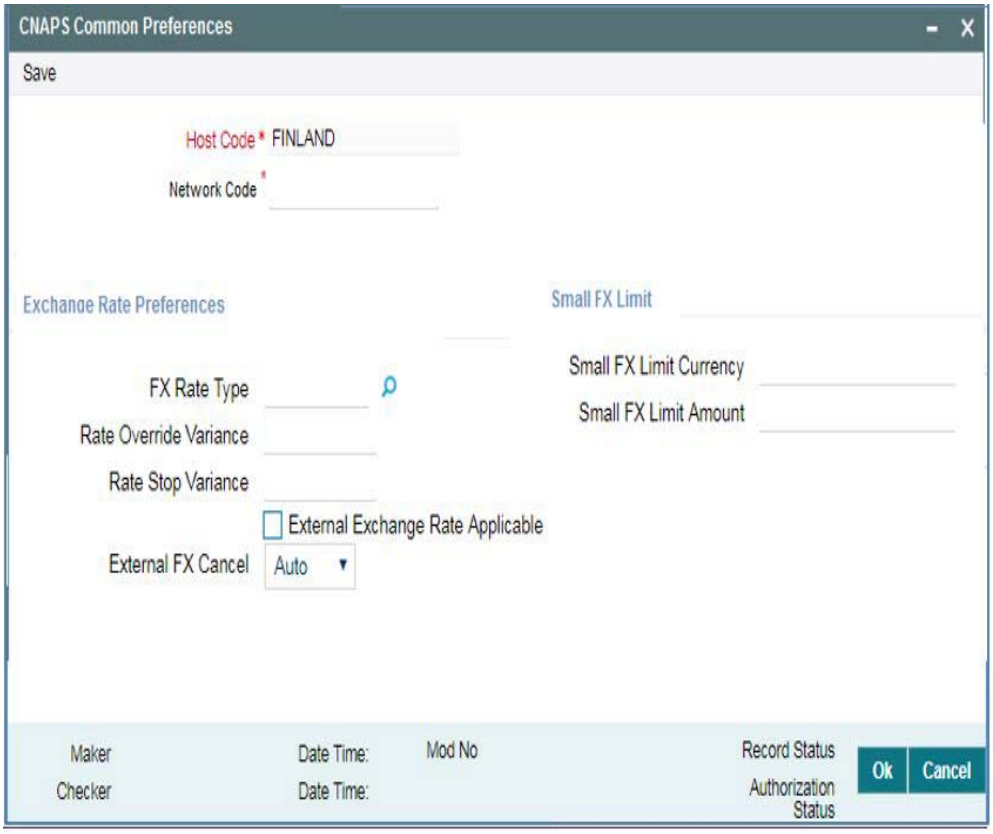
Minute

Specify the network cut-off in minutes.

2.2.7 Common Preferences

You can maintain the preferences common for the CNAPS Network in this screen.

You can invoke the ‘CNAPS Common Preferences’ screen by typing ‘PHDCNPRF’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.Click ‘New’ button on the Application toolbar.



You can specify the following fields:

Host Code

System defaults the Host code of transaction branch.

Network Code

Specify the Network code.

Exchange Rate Preferences

FX Rate Type

Select the FX Rate Type from the list of values. Exchange rate pick up for a payment transaction is based on Small FX rate type maintained in Network Preferences. All open and authorized exchange rate types available in core system are listed for this field.

Rate Override Variance

Specify the Rate Override Variance. If exchange rate provided for a payment transaction exceeds the override limit specified, then system logs an override and transaction is saved.

Rate Stop Variance

Specify the Rate Stop Variance.

In case the exchange rate specified exceeds the Stop limit specified, the system throws an error.

External Exchange Rate Applicable

Payment details are sent to external system to obtain exchange rate, if this flag is checked.

External FX Cancel

Select the External FX Cancel option from the drop- down values. System defaults the option as ‘Auto. The options are:

- Auto
- Manual

If FX reference number is available for a transaction and if it is cancelled or rolled over from an exception queue, the preference specified here, is applied.

Processing of FX Request:

- FX reversal request is sent to external system automatically if the mode is auto.
- If the Mode is Manual, the transaction is inserted into FX unwind queue for the operator to take a manual reversal of FX contract. The transaction then proceeds with cancellation or roll over as the case may be.

Small FX Limit

Small FX Limit Currency

Specify the currency of the small FX limit. All the valid currencies are listed here.

Small FX Limit Amount

Specify the amount of the small FX amount. System converts the transfer amount in Small FX limit currency and compares with this limit.

2.3 CNAPS Outbound Payments

CNAPS can be initiated for the following payment types / payment methods/ Transfer Types:

#	Payment Type	Payment Method	Transfer Types
1	CNAPS	HVPS	Customer Transfer & Bank Transfer
2	CNAPS	BEPS	Customer Transfer & Bank Transfer
3	CNAPS	BEPS -Real-time	Customer Transfer & Bank Transfer

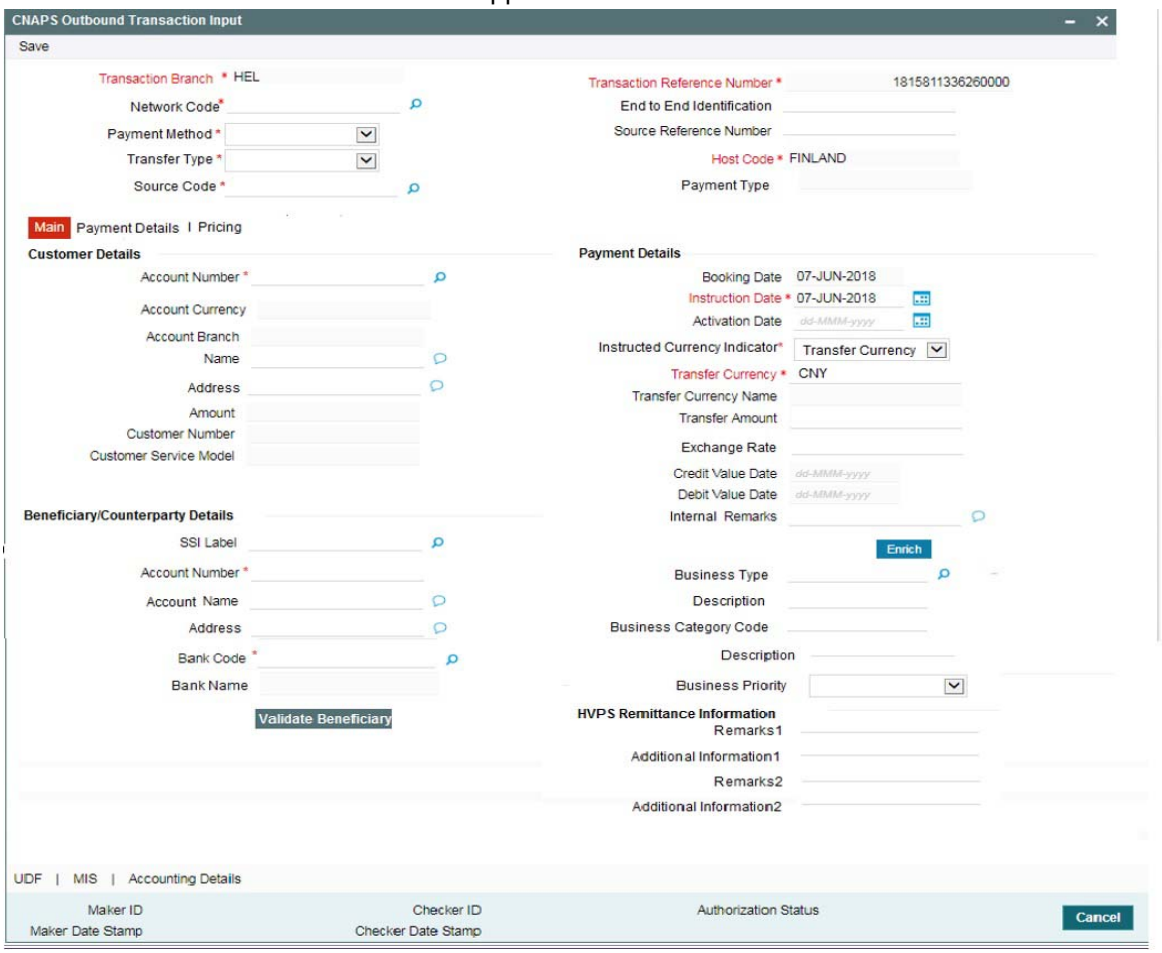
This section contains the following topics:

- Section 2.3.1, "CNAPS Outbound Payments Transaction Input"
- Section 2.3.2, "CNAPS Outbound Payment View"
- Section 2.3.3, "CNAPS Outbound Browser"
- Section 2.3.4, "Webservices"

2.3.1 CNAPS Outbound Payments Transaction Input

You can perform CNAPS Outbound transaction. All transactions that are entered using this screen has payment type as ‘CNAPS” and transaction type as ‘Outbound’.

You can invoke ‘CNAPS Outbound Transaction Input’ screen by typing ‘PHDOTONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click ’New’ button on the Application toolbar.



You can specify the following fields:

Transaction Branch

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

Network Code

Select the Network Code from the list of values. All networks of payment type CNAPS are listed based on Network Code maintenance. If only one Network is defined, that Network is defaulted on ‘New’ operation itself.

Payment type gets populated, based on the Network selected.

Payment Method

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

- HVPS - High Value Payments System
- BEPS - Bulk Electronic Payment System
- BEPS - Real Time - Online Faster Payments

Transfer Type

Select the transfer type from the drop-down list. System defaults the transfer type as ‘Customer Transfer. The list displays the following values:

- Customer Transfer

- Bank Transfer

Source Code

Select the Source Code from the list if values. All valid source codes maintained in the Source Maintenance, are listed here.

Transaction Reference Number

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

This is a unique identifier of the CNAPS payment transaction and auto-generated by the system based on the common transaction reference generation logic. The same reference is used as Message ID.

End to End Identification

Specify the End to end ID provided by the originating customer (debit account owner). This is a mandatory field.

If not provided by the customer, system populates the transaction reference number automatically on saving the transaction.

Source Reference Number

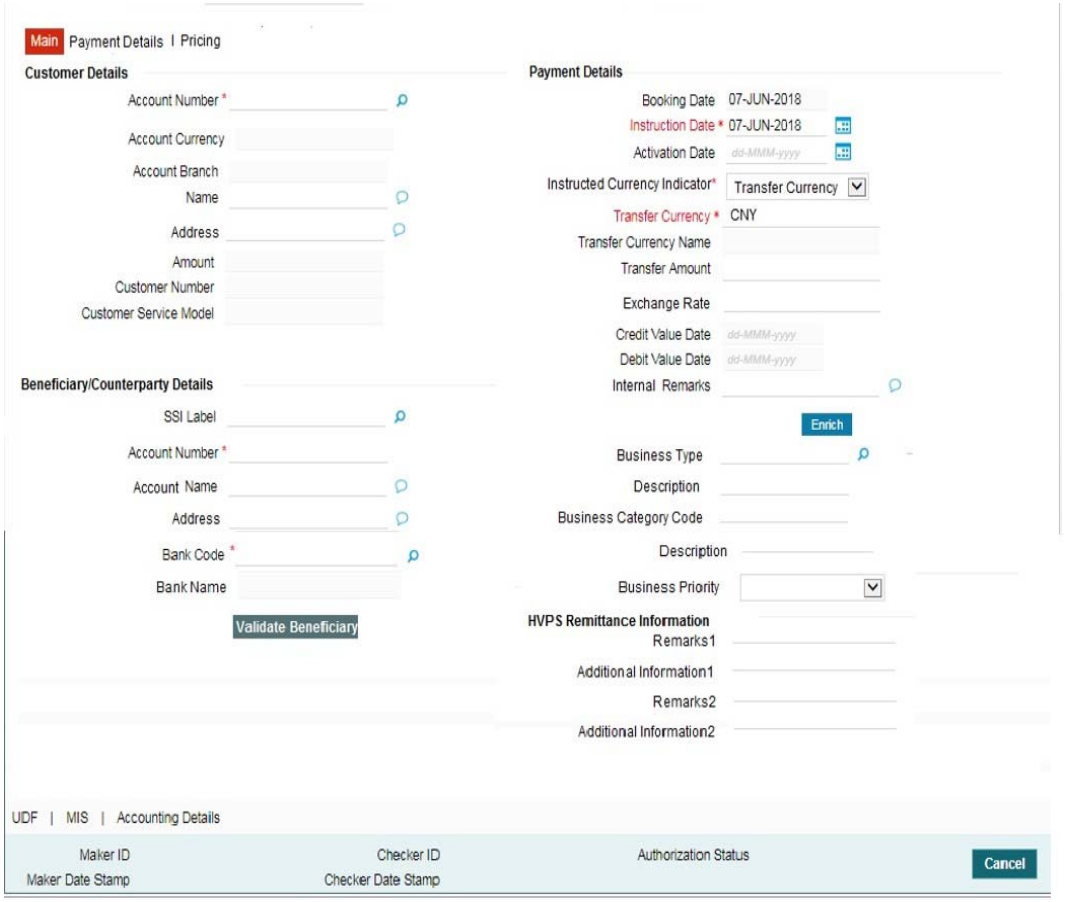
Specify the Source Reference number. The external system reference can be input in this field. This is optional for manually input transaction and is mandatory for channel input transactions.

Host Code

System defaults the Host code of transaction branch.

2.3.1.1 Main Tab

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



Specify the following details

Customer Details

Account Number

Specify the account number. Alternatively, you can select the account number from the option list. The list displays all open and authorized accounts as available in External Account Maintenance (STDCRACC).

System allows the account number as GL also. The account number length allowed in CNAPS is 32 and the system validates the same on saving the transaction.

Note

Prefunded GL functionality is applicable for CNAPS.

Account Currency

System defaults the currency based on the Account number selected.

Account Branch

System defaults the branch based on the Account number selected.

Name

System defaults the Name based on the Account number selected. The name displayed is trimmed to a length of 60 when defaulted. This is not modifiable.

Address

System defaults the Address based on the Account number selected, if available. This is an optional field and you can modify the defaulted address.

Amount

Amount is displayed upon clicking Enrich.

Customer Number

System defaults the customer Number, linked to the debtor account number, if any.

Customer Service Model

System defaults the customer service model, linked to the debtor account number, if any.

Note

System does not default Customer Number and Customer Service Model, when GL is selected as Account Number.

Payment Details

Booking Date

The system defaults the booking date as current date. This is disabled for modification.

Instruction Date

The system defaults the Instruction date as current application server date.

This field can be edited by you. This is the requested execution date by the customer. Back dates are not allowed as instruction date. If instruction date is a Network holiday, it is moved to next working day for Network.

Activation Date

Activation date is derived as Instruction Date – Debit Float days as maintained in Process cutoff maintenance. Holiday check is done for Activation date based on Branch holidays maintained.

Instructed Currency Indicator

Select the Currency indicator from the drop down values. Options available are:

- Transfer Currency
- Debit Currency

System defaults the value as ‘Transfer Currency’ on New action and transfer currency field is defaulted as CNY. You can change Instructed currency indicator to Debit currency if required.

- If the Instructed currency indicator is ‘Transfer currency’ Transfer Amount field is enabled for user input.
- If the Instructed currency field is ‘Debit Currency’ Amount field (meant for debit amount) under customer details is enabled for input

Transfer Currency

System defaults the Transaction Currency as 'CNY' for CNAPS payments.

Transfer Currency Name

System defaults the name of the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Exchange Rate

Specify the Exchange Rate.

If transfer currency & debtor account currency are different then Exchange rate can be provided by you too. System retains the input value and validates the same against override and stop variances maintained at Network Preferences.

Exchange Rate Validations:

- If exchange rate is not a user input, system picks up exchange rate during 'Enrich' provided the transfer amount is less than small FX limit maintained. If exchange rate is not available, system throws error.
- Based on debit amount/transfer amount input, the other amount is computed by the system.
- If transfer amount is more than small FX limit and if external exchange rate is applicable, then rate pick up happens during transaction processing.

Credit Value Date

The system derives the credit value date as part of transaction processing on clicking Enrich button. This field is disabled.

Debit Value Date

The system would derive the debit value date as part of transaction processing on clicking Enrich button. This field is disabled for user input.

Internal Remarks

Specify the internal remarks if any.

Note

Accounts of other currencies can be used as debit account CNAPS. Multi-currency accounts also can be used as debit accounts.

Beneficiary/ Counterparty Details

SSI Label

Select the SSI Label from the list of values.

If the Creditor details are maintained in PHDSSIMT for the customer, the same can be selected in this field. Creditor details are populated based on the SSI label details.

Note

It is optional to input SSI labels. Either you can directly input the beneficiary details or you can select the listed SSI label. If beneficiary details are defaulted from SSI label, it is disabled for further modification.

Account Number

Specify the Beneficiary account number here.

Account Name

Specify the Beneficiary account name here. This is an optional field.

Address

Specify the Beneficiary Address here. This is an optional field.

Bank Code

Select the Bank code from the list of values. All open and authorized Bank Codes available in CNAPS directory are listed here, for the payment method chosen.

Bank Name

System defaults the Bank Name, based on the bank code selected.

Business Type

Select the Business Type from the list of values. This lists all the combinations of business type& related business category codes maintained in CNAPS Business Type Maintenance.

Description

System defaults the description based on the business type selected.

Business Category Code

Business Category Code is defaulted based on the business type selected.

Description

System defaults the description based on the business type selected.

Business Priority

System defaults the option as NORM. Other options in the drop down list are: HIGH, URGT.

HVPS Remittance Information

These fields are applicable only for the Payment Method - HVPS.

Remarks 1

Specify the remarks if any, for payment method - HVPS.

Additional Information 1

Specify the additional info if any, for payment method - HVPS.

Remarks 2

Specify the remarks if any, for payment method - HVPS.

Additional Information 2

Specify the additional info if any, for payment method - HVPS.

Note

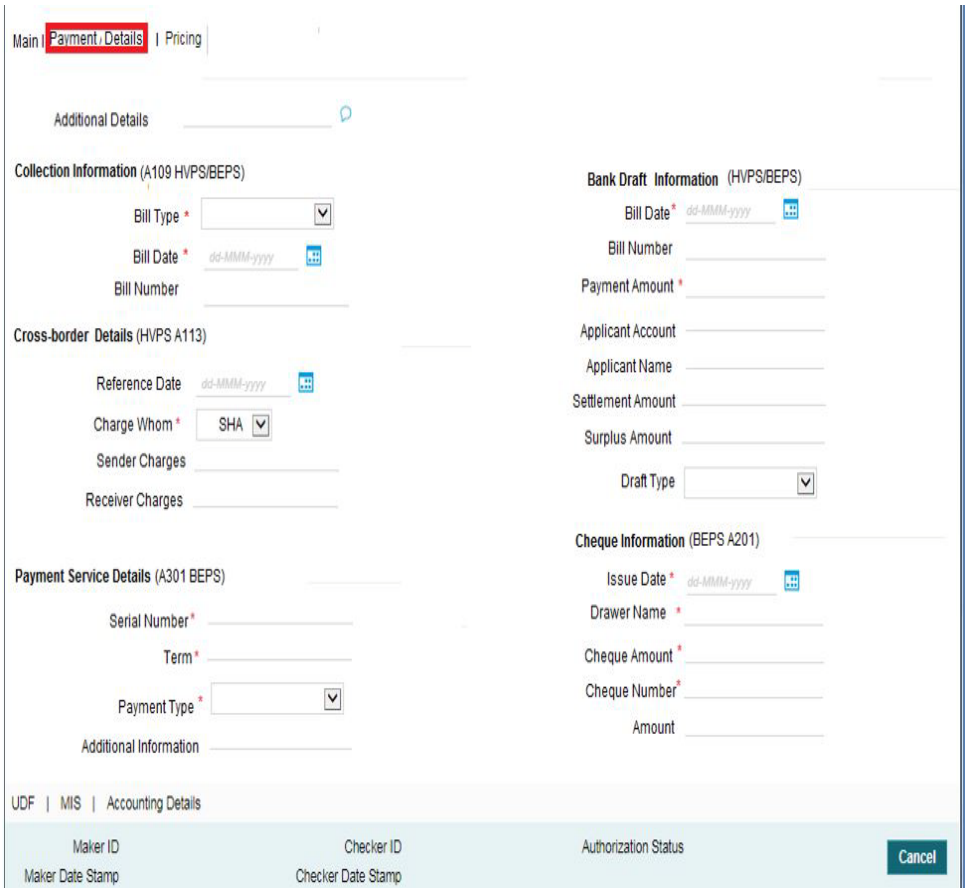
Remittance information line1 & 2 (Remarks 1&2) is disabled if payment method is HVPS & transfer type is bank transfer.

2.3.1.2 Payment Details Tab

You can invoke this screen by clicking the Payment Details Tab.

You can specify any additional details applicable for BEPS-regular or Real-time transactions can be entered in this tab.

This tab is enabled if the Network type is BEPS-Real-time ‘or ‘BEPS-Regular’.



You can specify the following details:

Additional Details

Specify the additional details. Chinese characters are allowed and the character length is 256.

Collection Information (A109 HVPS/ BEPS)

Bill Type

Select the option from drop down values. This is a mandatory field. The options are:

- 01: Domestic letter of credit
- 02: time certificate
- 03: certificate T-bonds
- 04: off-site current passbook
- 99: Others

Bill Date

Specify the Bill date. This is a mandatory field. This is modifiable before authorization.

Bill Number

Specify the Bill number. This is an option field with character length 32. This is modifiable before authorization.

Cross -Border Details (HVPS A113)

Reference Date

Specify the Reference Date. This is an option field.

Charge Whom

System defaults the option as NULL. Select the option from drop down values. This is an optional field. The options are:

- OUR
- BEN
- SHA
- NULL

Sender Charges

Specify the Sender Charges. This is an option field.

Receiver Charges

Specify the Receiver Charges. This is an option field.

Payment Service Details (A301 BEPS)

Serial Number

Specify the Serial Number. This is a mandatory field with allowed character length of 20. This is modifiable before authorization.

Term

Specify the Term in numbers. This is a mandatory field with allowed character length of 16. This is modifiable before authorization.

Payment Type

Select the option from drop down values. This is a mandatory field. The options are:

- TP00: cash payment
- TP01: Transfer in the same city
- TP02: by cheque
- TP03: off-site Remittance
- TP04:Others

Additional Information

Specify the additional details. Chinese characters are allowed and the character length is 256

Bank Draft Information (HVPS/ BEPS)

Bill Date

Specify the Bill date. This is a mandatory field. This is modifiable before authorization.

When collection acceptance information are entered, Bill date and number are mandatory in this section.

Bill Number

Specify the Bill number. This is an option field with character length 32. This is modifiable before authorization.

Payment Amount

Specify the payment amount in numbers. This is a mandatory field and is modifiable before authorization.

Applicant Account

Specify the applicant account. This is an optional field and allowed character length is 32.

Applicant Name

Specify the applicant name. Chinese characters are allowed and the character length is 60.

Settlement Amount

Specify the settlement amount. This is an optional field.

Surplus Amount

Specify the Surplus amount. This is an optional field.

Draft Type

Select the option from drop down values. This is a mandatory field. System defaults the option as 'Null'. The options are:

- CT00: Transferable draft
- CT01: Non-transferable draft
- CT02: cash draft
- CT03: Fixed Promissory Note
- CT04: Irregular promissory note

Cheque Information (BEPS A201)

Issue Date

Specify the Issue date. This is a mandatory field.

Drawer Name

Specify the Issue date. This is a mandatory field. Chinese characters are allowed and the character length is 60.

Cheque Amount

Specify Cheque Amount. This is a mandatory field.

Cheque Number

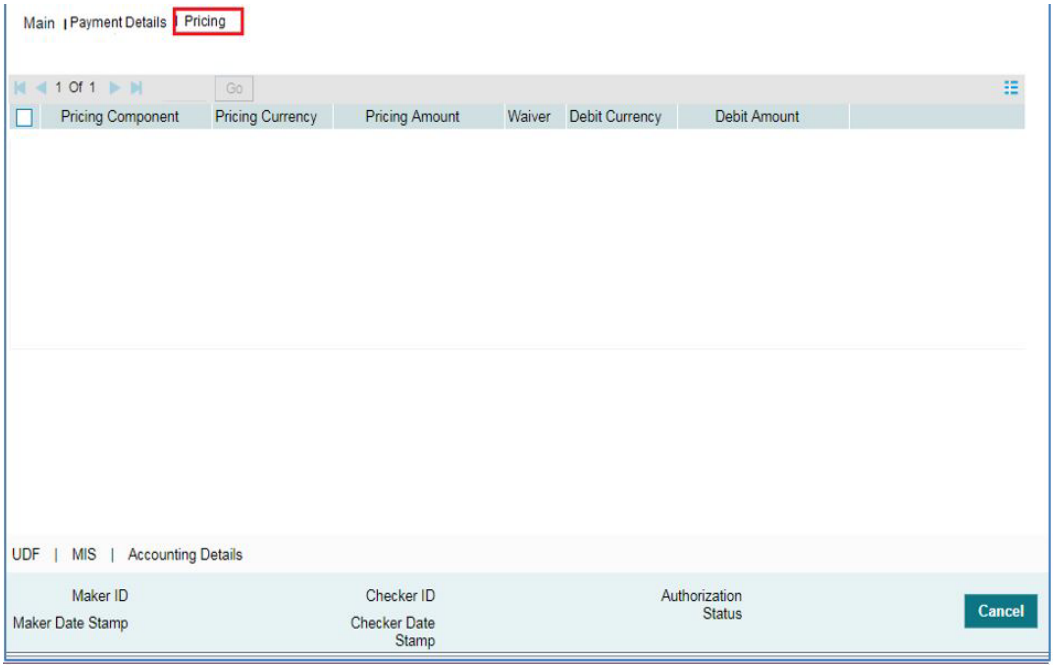
Specify the Cheque Number. This is a mandatory field and allowed character length is 4.

Amount

Specify the Amount.

2.3.1.3 Pricing Tab

You can view the pricing details populated by system in this screen on clicking Enrich.



There may be one or more applicable Charge and Tax components as defined in the Pricing Code maintenance. The fixed amount or rate is fetched from Pricing Value Maintenance screen (PPDVLMNT) for each Charge and/or Tax component, as applicable for the Payment Source code & Customer Service model.

The computed charges, and taxes if applicable, are populated for each charge component in the following fields as described below.

Pricing Component

The system defaults the pricing component based on the Pricing code linked in Network Currency Preferences.

Pricing Currency

The system defaults the pricing currency of the component from the Pricing code maintenance

Pricing Amount

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

Note

Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.

Waiver

The system defaults the waiver. However you can modify this value.

Note

- If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag. This component is still displayed with the value and the waiver flag checked
- If a particular Charge component is waived, then system automatically checks the waiver of the associated Tax component

Debit Currency

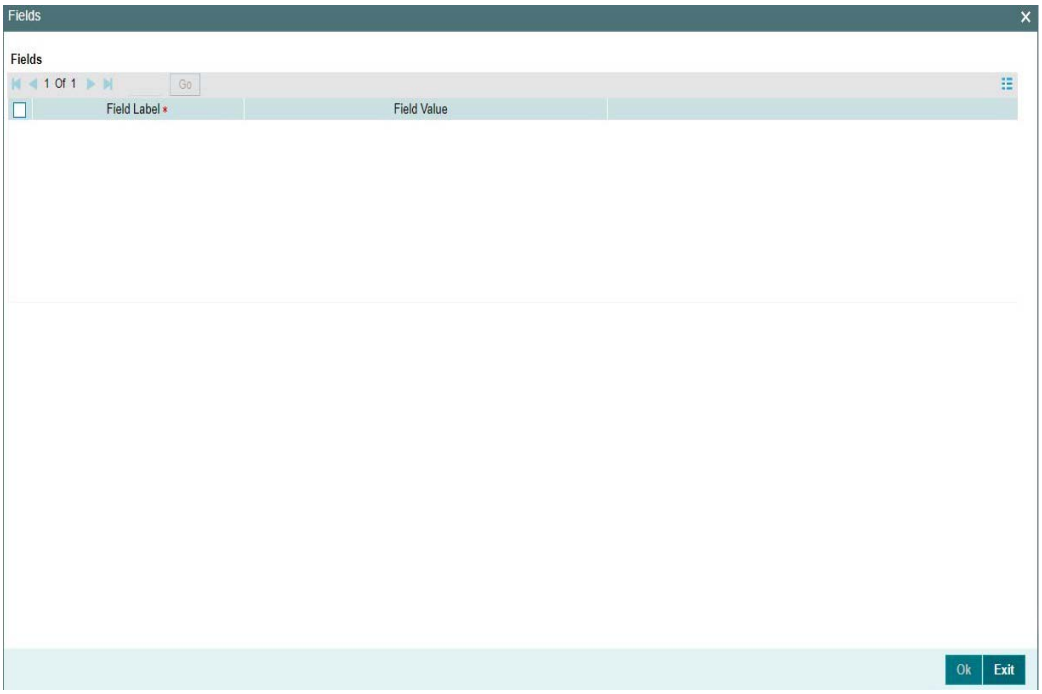
System displays the customer debit currency for charge/tax.

Debit amount

Displays the amount debited to the selected debit account.

2.3.1.4 UDF

Click this link to specify the user defined fields.



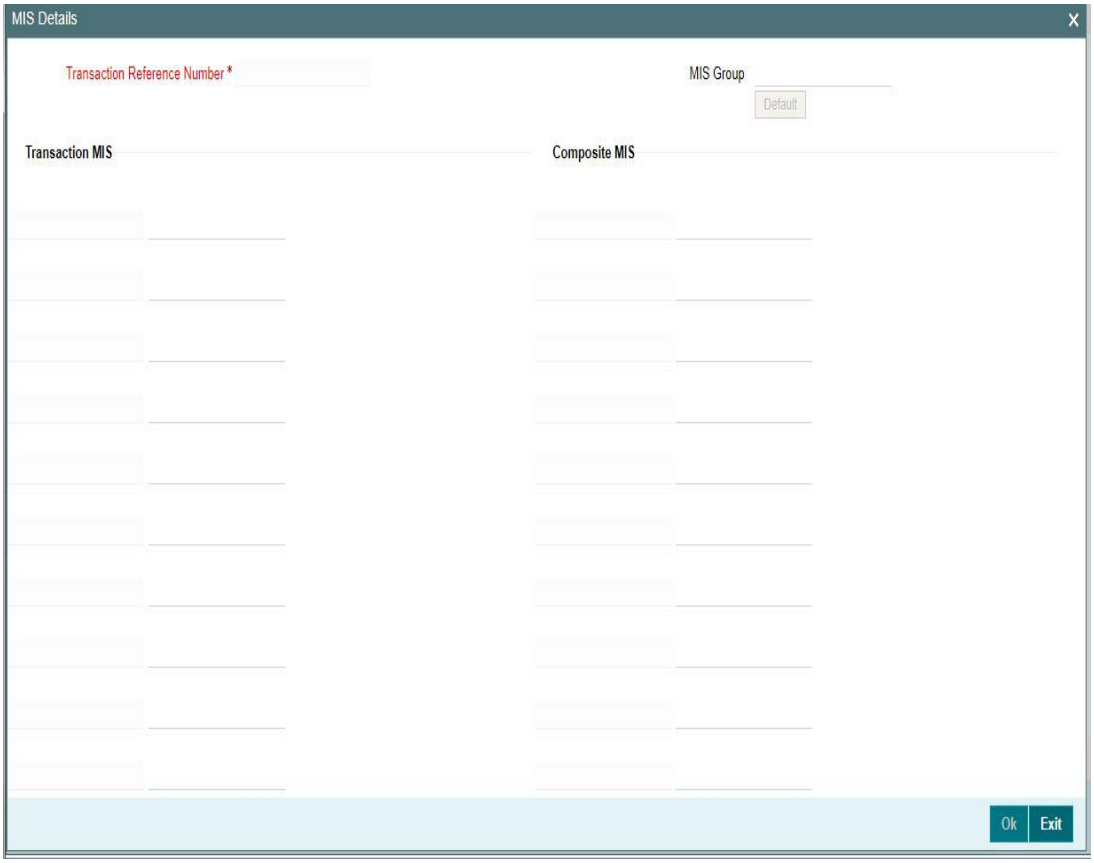
Based on the UDF Group linked in the Source Maintenance screen for source code applicable to Manual initiation, UDF fields are available for input while creating the transaction.

Note

User & Role Limit Checks are applicable to outbound/inbound input screens.

2.3.1.5 MIS

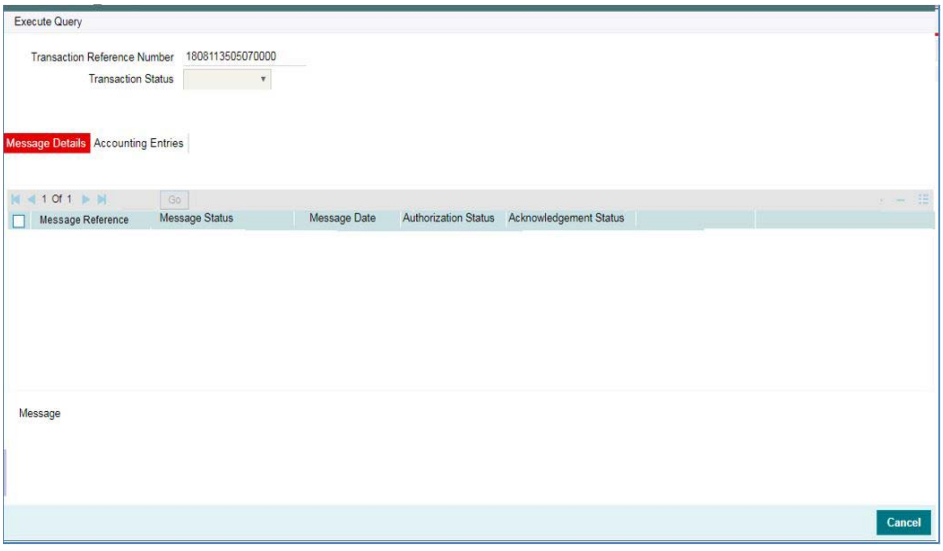
Click this button to specify the MIS fields.



- Based on the MIS Group linked in the Source Maintenance screen for source code applicable to Manual initiation, MIS default values are populated for the CNAPS payment transaction.
- You can change the default MIS values and input values for other MIS fields for which no value is defaulted.

2.3.1.6 Accounting Details

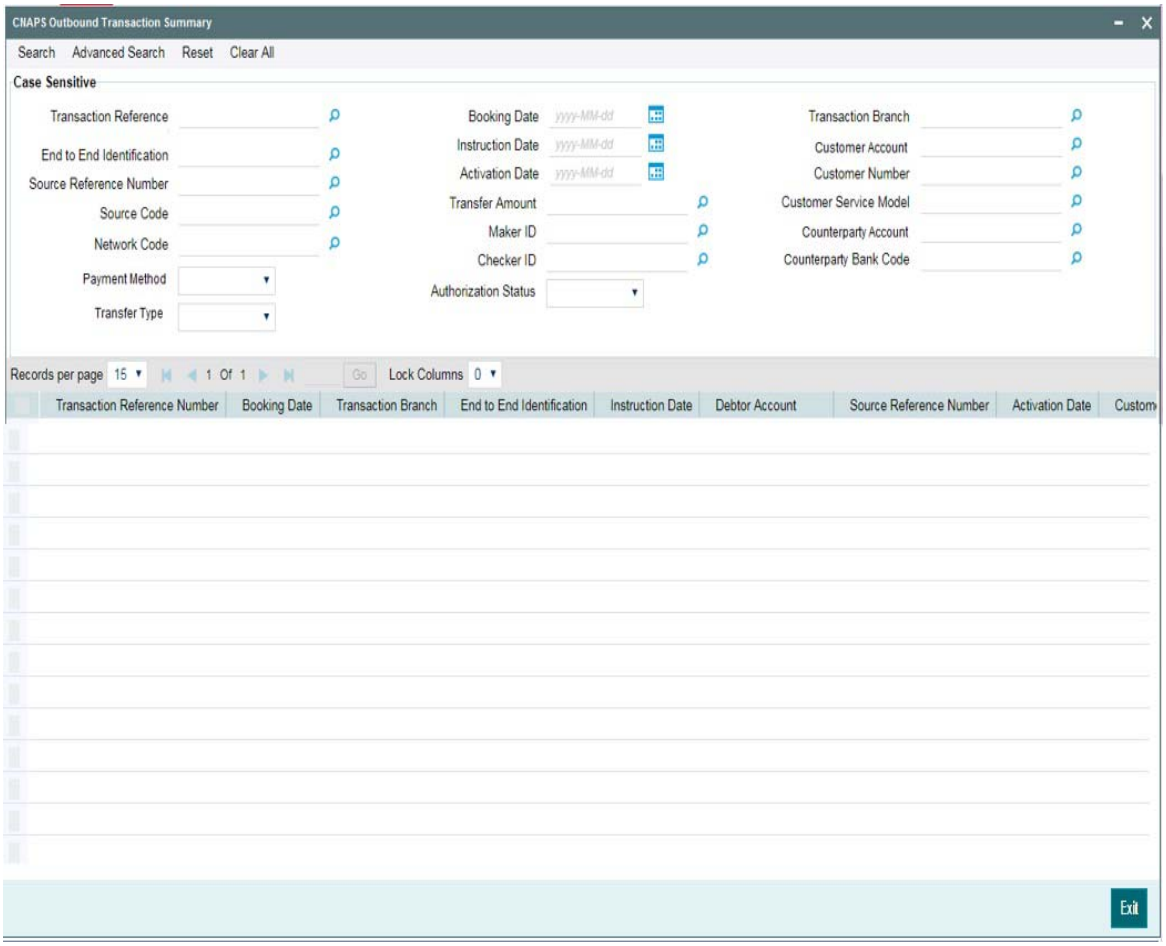
The accounting entries and message generated on completion of transaction processing can be viewed from Messages & Accounting entries sub-screen.



2.3.1.7 CNAPS Outbound Payments Transaction Summary

You can view the CNAPS outbound transactions booked in the transaction summary screen.

You can invoke the 'CNAPS Outbound Payments Transaction Input Summary' screen by typing 'PHSOTONL' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Transaction Reference
- Booking Date
- Transaction Branch
- End to End Identification
- Instruction Date
- Customer Account
- Source Reference Number
- Activation Date
- Customer Number
- Source Code
- Transfer Amount
- Customer Service Model
- Network Code
- Maker ID

- Counterparty Account
- Payment Method
- Checker ID
- Counterparty Bank Code
- Transfer Type
- Authorization Status

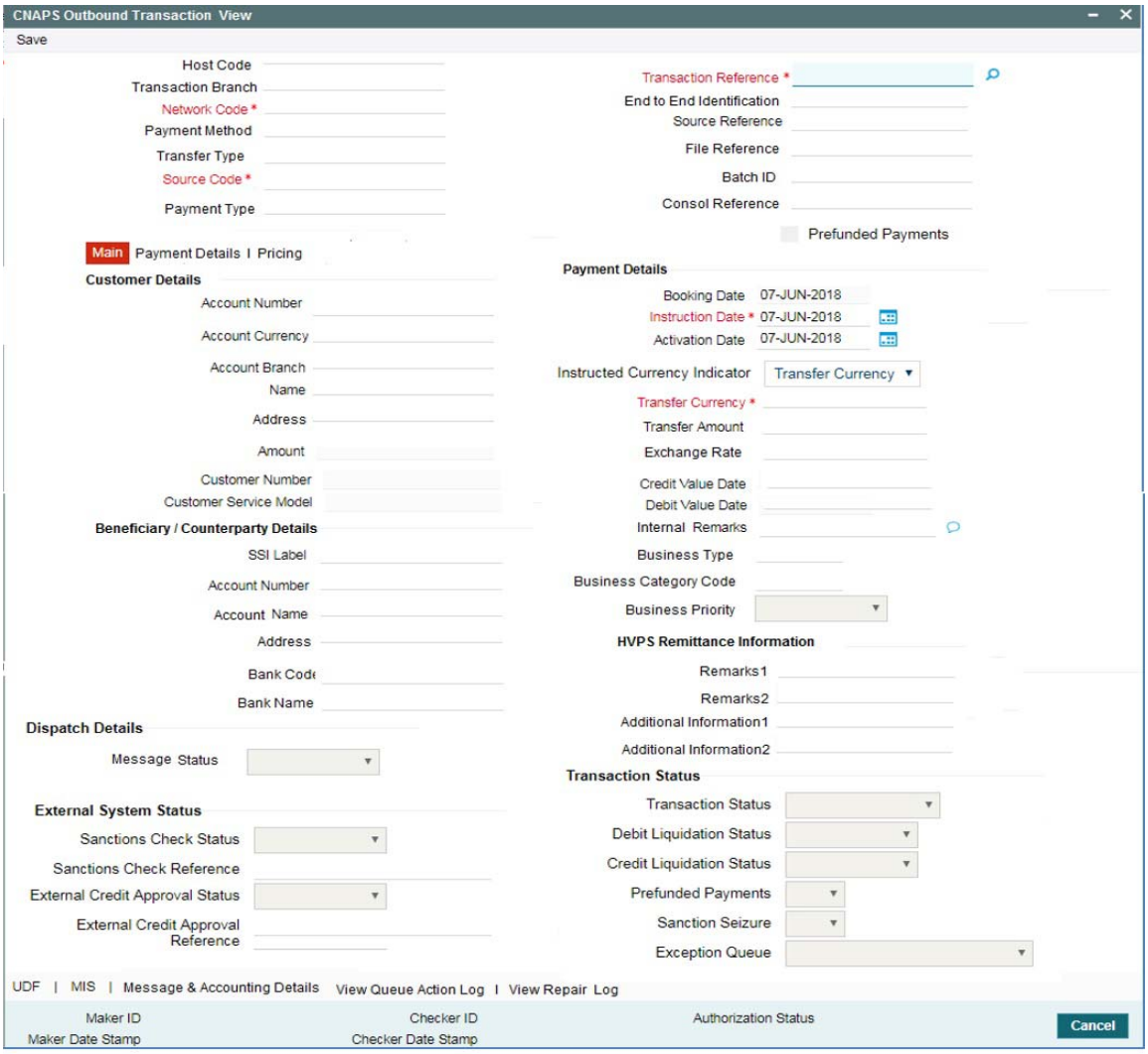
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.3.2 CNAPS Outbound Payment View

You can view the CNAPS Outbound transactions in this screen.

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



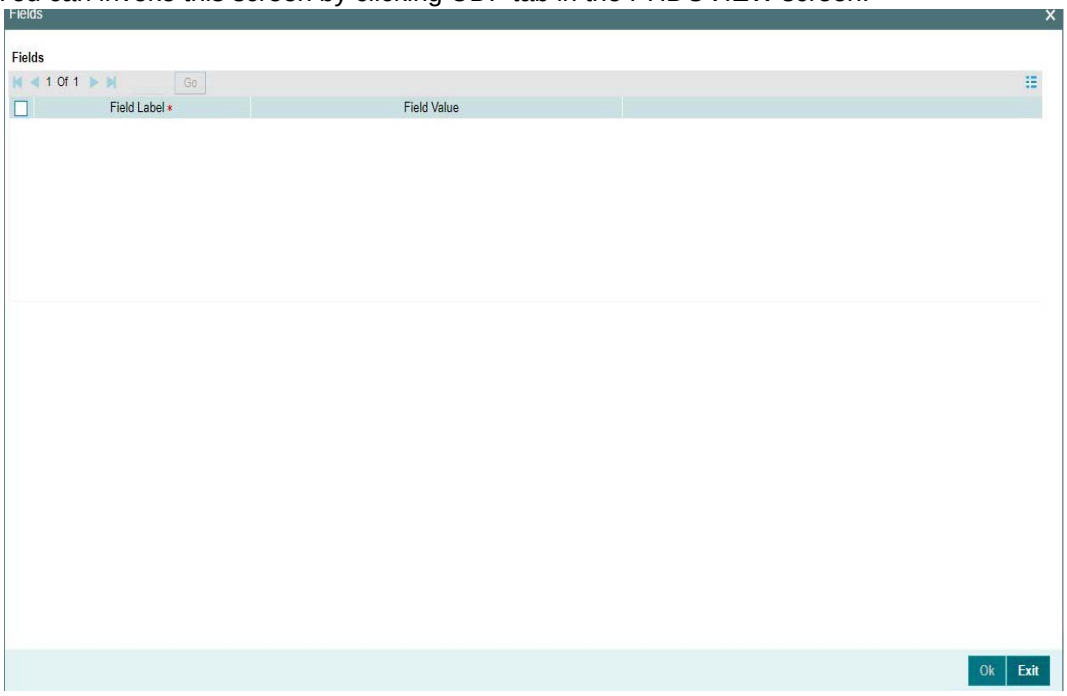
- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required transaction.

- Along with the transaction details, you can also view the Status details for the following:
  - Dispatch Details
  - External System Status
  - Transaction Status
- Click Execute Query to populate the details of the transaction in the Outbound CNAPS Payments 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, Payment Details and Pricing tabs refer to ‘PHDOTONL’ screen details above.

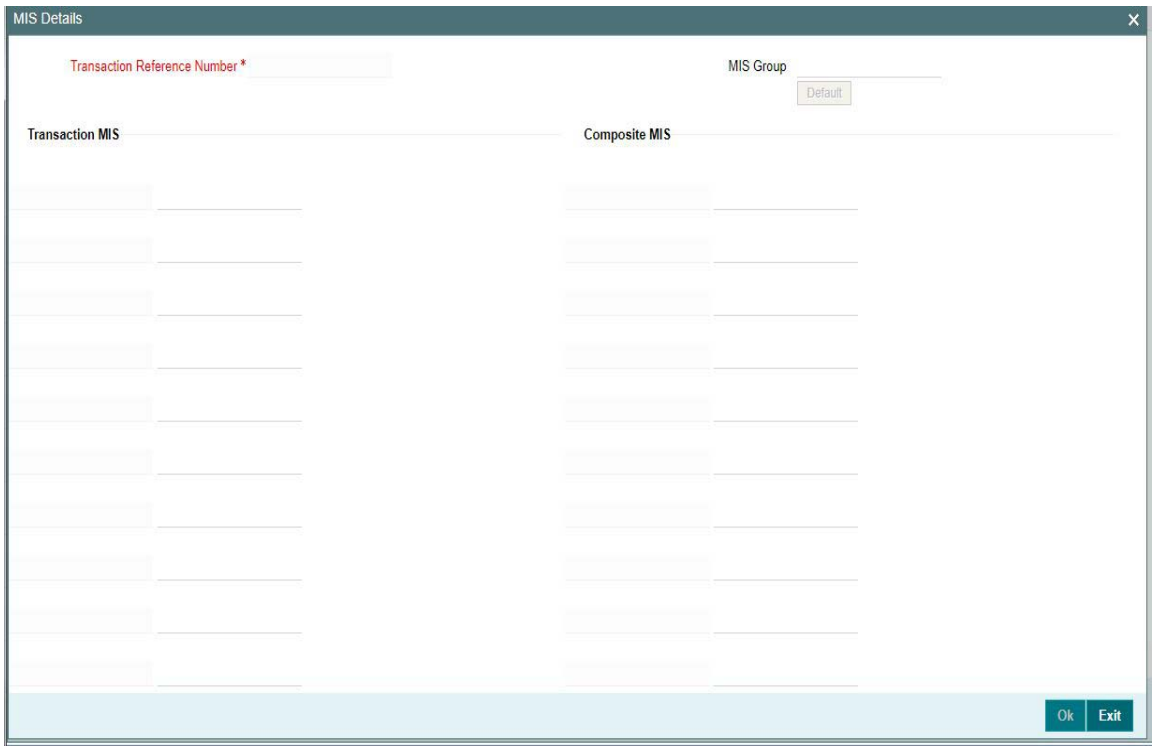
2.3.2.1 UDF Tab

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



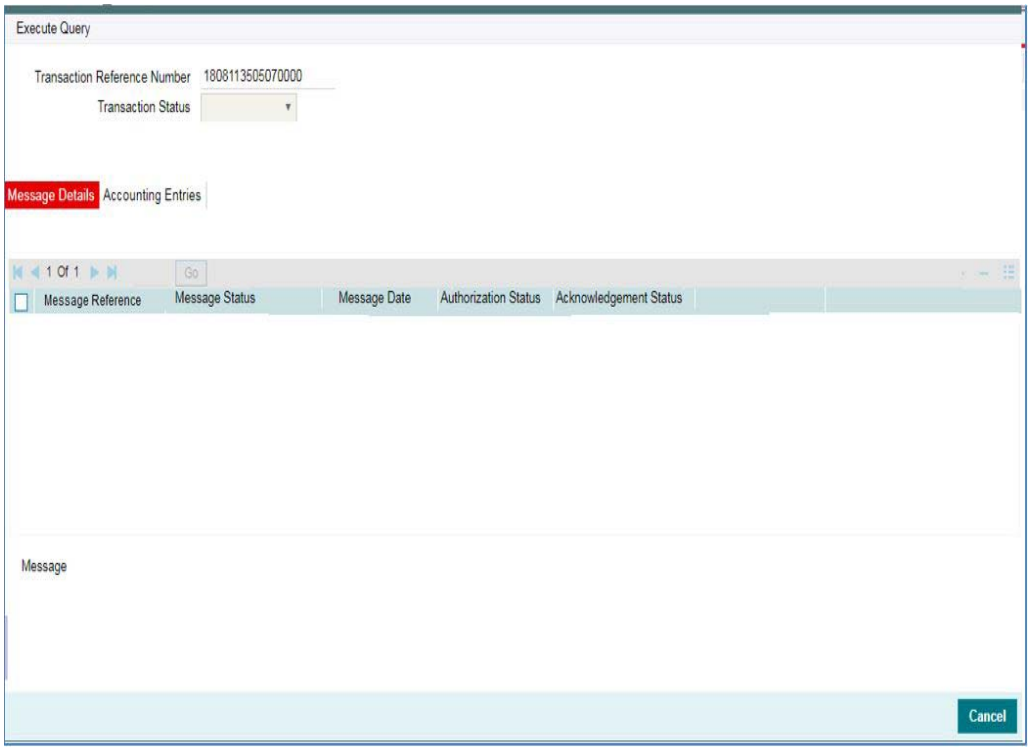
2.3.2.2 MIS Tab

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



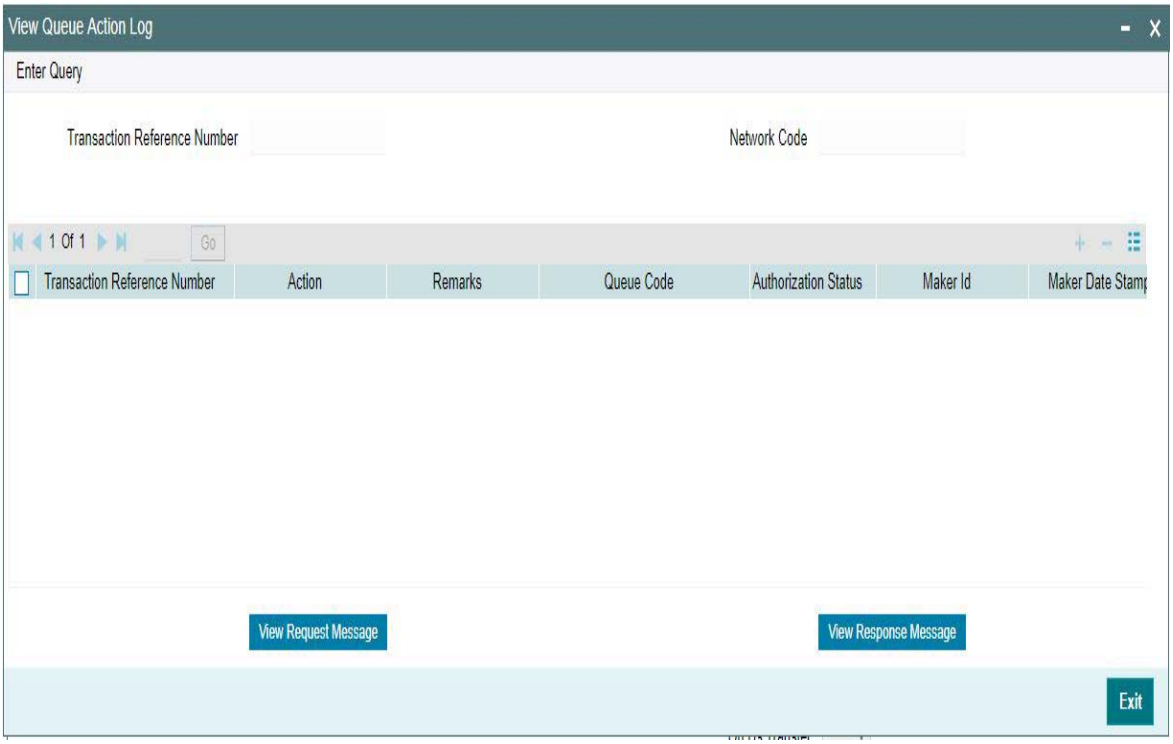
2.3.2.3 Message & Accounting Details

The accounting entries and message generated on completion of transaction processing can be viewed from Messages & Accounting entries sub-screen.



2.3.2.4 View Queue Action Log

You 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

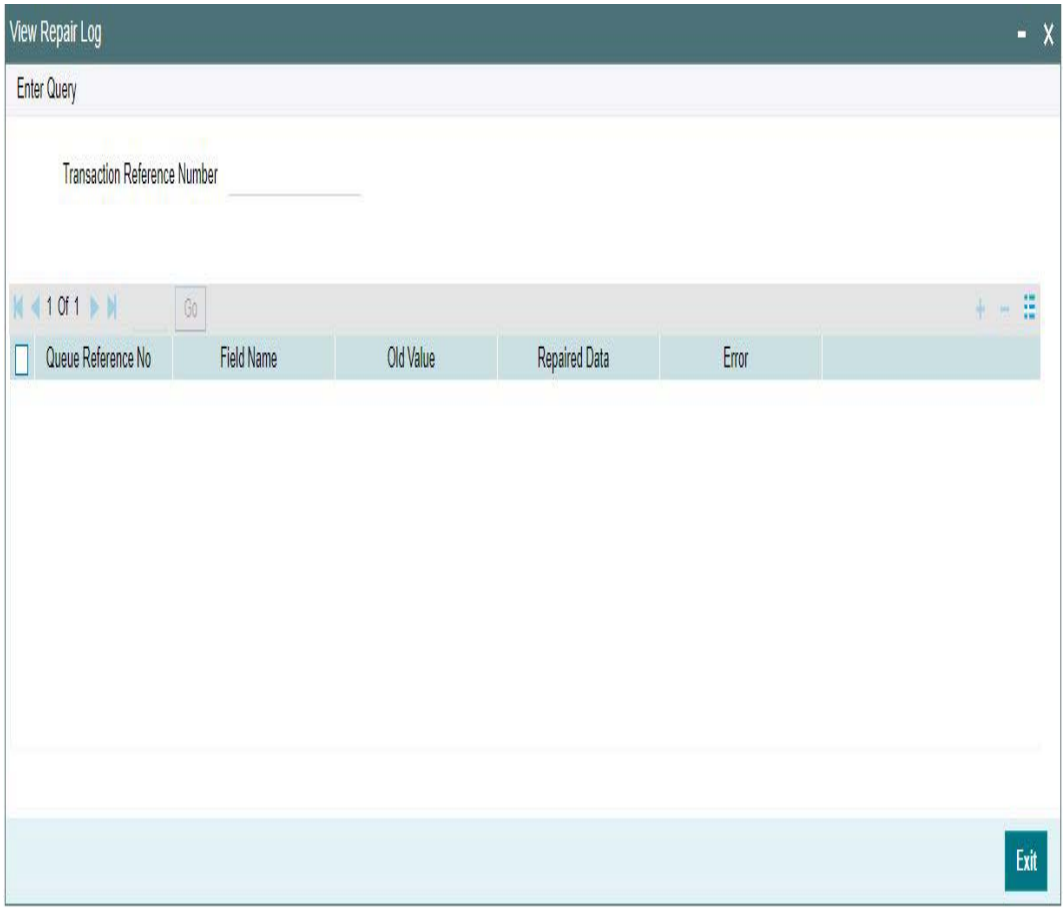
You can view the request sent and the corresponding response received for each row in Queue Action Log and you can view the request sent and the response received from external systems for the following:

- Sanction screening
- External credit approval

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

2.3.2.5 View Repair Log

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



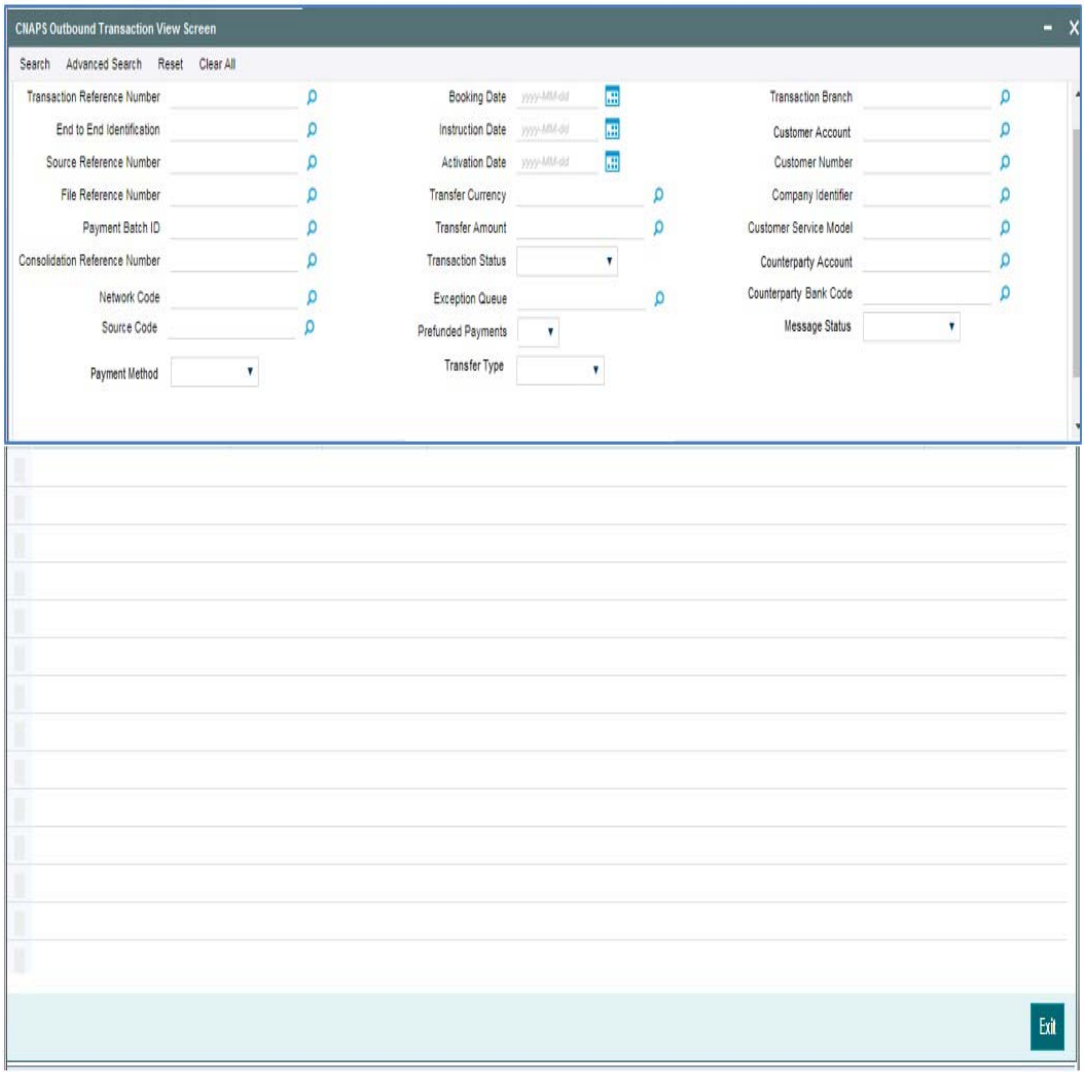
You can View Repair Log details in this sub-screen.Following details are displayed:

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

2.3.2.6 CNAPS Outbound Payments View Summary

You can view the summary in 'CNAPS Outbound Transaction View Summary' screen. You can invoke the CNAPS Outbound Payments Summary screen by typing 'PHSOVIEW' in the

field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Transaction Reference
- Booking Date
- Transaction Branch
- End to End Identification
- Instruction Date
- Customer Account
- Source Reference Number
- Activation Date
- Customer Number
- File Reference Number
- Transfer Currency
- Company Identifier
- Payment Batch ID
- Transfer Amount
- Customer Service Model

- Consolidation Reference Number
- Counterparty Account
- Network Code
- Exception Queue
- Counterparty Bank Code
- Source Code
- Prefunded Payments
- Message Status
- Payment Method
- Transfer Type

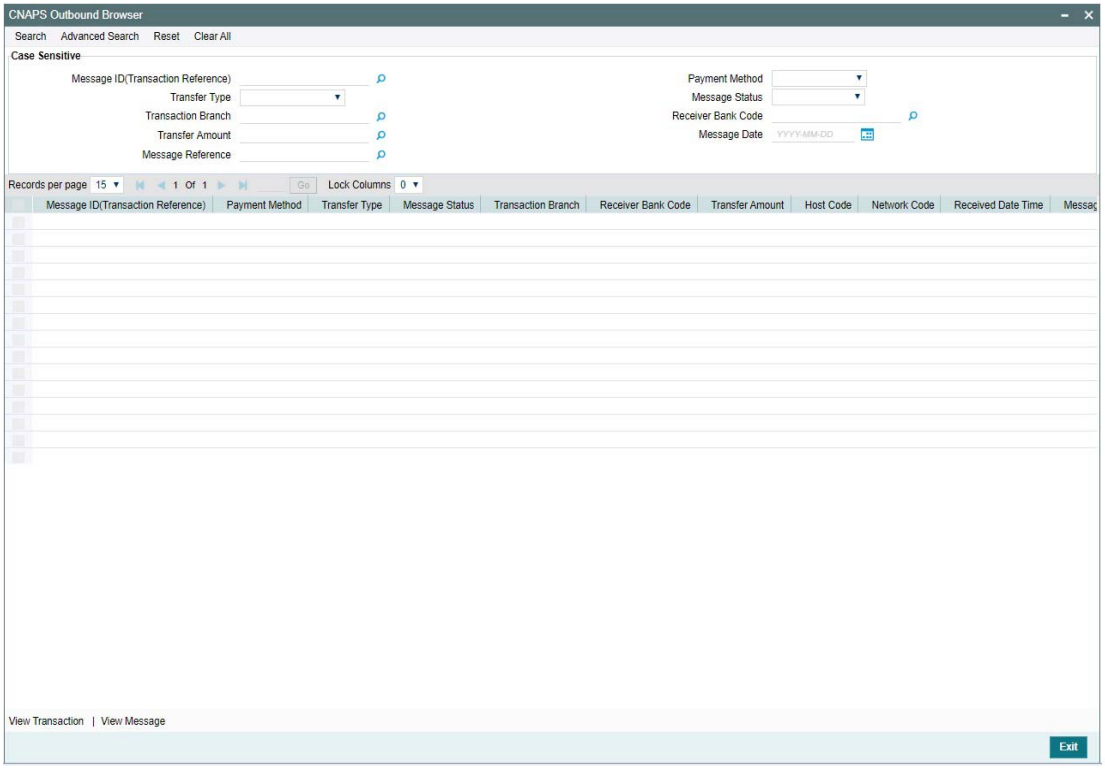
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.3.3 CNAPS Outbound Browser

You can view all the outbound CNAPS transactions which are ready for message generation in this screen.

You can invoke ‘CNAPS Outbound Browser’ screen by typing ‘PHSOUTBR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Message ID (Transaction Reference)
- Internal Message Reference
- Message Date

- Message Status (Dispatched [Ready for Dispatch], ACK1 Received, NAK Received, ACK2 Received, Confirmed)
- Message Type (HVPS111, HVPS112, BEPS121, BEPS122)
- Payment Method
- Transfer Type
- Transaction branch
- Receiver Bank Code
- Transfer Amount

2.3.4 Webservices

The outbound CNAPS can be initiated using Webservice / ReST service.

2.4 CNAPS Outbound Payments Processing

2.4.1 CNAPS Outbound Payment Validations

Outbound payments follows the below listed processing steps:

- Initial validations also Involves with Chinese character validations
- Beneficiary validation - request sends to clearing, if not valid transaction gets cancel.
- Duplicate Check performs based on duplicate check fields of Source maintenance
- Authorization Limit check performs based on network and source
- Process cutoff can be maintained per customer & account
- Customer Limit check
- Sanctions Check
- FX Processing
- Pricing
- ECA Check - If Auto cancel is enabled, payment gets cancelled for rejected response
- Accounting: Generation of generic notification XML/ IR XML Messaging
- Acknowledgment handling
- Credit confirmation upload only applicable for BEPS Real-time transactions

2.4.1.1 SSI Details Population

If a valid SSI label is provided, the beneficiary details are populated on enrich. For a transaction received through services, SSI details are fetched before mandatory validations.

2.4.1.2 Initial Validations

The following processing is covered as part of initial validations:

  - Data enrichment - Account / Bank Re-direction
  - Mandatory field validations –As listed in the field mapping sheet
  - Network Limit validations - Minimum and maximum amount allowed, if maintained in CNAPS Network Preferences for the payment method, transaction type and currency (CNY).
  - Validation for fields disallowed for Chinese characters are verified.
- If Account re-direction or bank re-direction is maintained, then the account / bank details are replaced by the values, based on the account re-direction that is applicable for debtor account only

- Mandatory Fields / Referential data checks are done based on the details received in the payment request and the values populated by system.
- Validation is available to verify whether the Counterparty Bank Code is listed in the CNAPS directory. In case of validation failure, transaction is rejected if in.
- Transfer amount limit check is done for the minimum and maximum amount limits defined for the Network, as maintained in Outbound Payment Preferences (PHDNCPRF).
- The initial validations are done on transaction enrich or save from UI. If there is a validation failure, error is displayed, so that you can do the necessary modifications and re-submit the payment. If the validation fails for channel submitted transactions, transaction is moved to Repair Queue.

2.4.1.3 Beneficiary Validation

- An API call is provided for sending the beneficiary account, name, address and bank code details to an external system so that the details can be validated. The response is expected as 'TRUE' or 'FLASE'.
- You can maintain the connectivity path and time-out period in seconds for the external call made. If the request is timed-out, the response is treated as false.
- Beneficiary validation can be initiated from UI or as part of payment processing. If the beneficiary validation is done from UI, the system populates error on saving and it is not repeated during processing
- If the beneficiary validation done during the payment processing fails, the transaction gets auto cancelled. The cancellation remarks are updated as 'Beneficiary validation failed'.
- Beneficiary validation services, have tags for the following details:

Payment Method	**HVPS,BEPS or BEPS Real time**
SndBankId	Own Branch Clearing Code
RecvBankId	Counterparty Bank Code
AcctId	Debit Account No.

Transaction Code Validations

The validation is done based on customer transaction restrictions maintenance PMDCRSTR. If the Network is restricted for the customer, the transaction is moved to Business Override queue.

2.4.1.4 Duplicate Check

- Duplicate parameters can be maintained for the source in PMDSORCE. Based on the Duplicate Check Period in days and fields set, duplicate check for the transaction is done. If the transaction is identified as a duplicate transaction, the transaction is moved to Business Override queue.
- The following parameters are available for duplicate check:
  - Debtor Account - DBTR_ACC
  - Creditor Account - CRDTR_ACC
  - Transfer Amount - TFR_AMT
  - Instruction Date - VALUE_DATE

- Creditor Bank Routing Number - CRDTR_BANK_CODE
- Customer - CUSTOMER_NO
- Debtor Bank Routing Number - DBTR_BANK_CODE

2.4.1.5 Authorization Limit Check

Two levels of authorization limits can be maintained for a Network and source in PMDSORNW (optional).If the validation fails the transaction is moved to authorization limit queues.

2.4.1.6 Process Cutoff

Cutoff time can be maintained for a Network/Source/Transaction Type/Customer Service Model/Customer in Process cutoff maintenance screen PMDCTOFF (optional).

2.4.1.7 Sanction Check

- The transaction can be sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences PMDSORNW and is applicable for the customer.
- If sanction is approved, the transaction is resumed with the further processing. In case of seizure, customer account is debited and the Seizure GL is credited. If the status is rejected or interim, the transaction is moved to sanction check queue.

Note:

- The sanction requests originated with payment method BEPS Real-time is sent through separate JMS queues maintained for faster payments for the Sanctions System.
- If sanctions is approved on a subsequent date, the preference is applied as maintained for the source
- Ring-fencing of the funds for sanctions pending transaction is not applicable.

2.4.1.8 FX Processing

- Auto rate pick up happens only if the transfer amount is within the small FX limit as maintained in CNAPS Network Common Preferences.
- Transfer amount is converted to limit currency maintained using midrate of FX rate type linked and small FX limit check is done.
- If the transfer amount is above the small FX limit specified, system checks whether External Exchange Rate is applicable in Network common Preferences.
- If external system is available the transaction details, then system send exchange rate request to external system for receiving the exchange rate along with FX Reference Number. Based on the response received, exchange rate is populated and further processing of transaction is continued.
- If Small FX limit is not maintained auto rate pick up is done for all cross currency payment transactions without any limit check.
- Payment contract will be moved to Exchange Rate Exception queue in the following cases with proper error code details:
  - Exchange Rate derivation based on core system maintenance fails
  - Small FX limit is breached and no external exchange rate system maintenance is available
  - Response from Exchange Rate system is rejected

Note

For transactions received from UI input with exchange rate no processing on exchange rate is done again.

2.4.1.9 Pricing

Charge /Tax Computation

Internal /External charge/tax values are applied based on the host preference maintained for External Price system.

2.4.1.10 ECA Check

Balance Check with DDA (CASA) System

~~If balance check is approved, the transaction is resumed with the further processing. If the response status is rejected or interim, the transaction is moved to ECA queue. If auto cancel is enabled, payment gets cancelled during response~~Customer and account status checks will be done by the external ECA system along with account balance check.

2.4.1.11 Network Cutoff Check

The payment processing proceeds to accounting only if Network cutoff is not over for the payment method. If Network cutoff is over, payment is moved to Network Cutoff Queue.

2.4.1.12 Accounting

Accounting template for debit and credit can be set at Network preferences for the outgoing transactions.

Once the accounting entries are handed off system generates the Notification XML (if notification is applicable for the source as maintained in PMDSORCE) and Information Reporting XML in the generic format as done for other payment types.

Following accounting entries are posted on booking the transaction:

Details in Accounting hand-off	Debit Liquidation	Credit Liquidation
Accounting Event	DRLQ	CRLQ
Transaction Account	Debit Customer Account	Clearing GL maintained in the Accounting code.If no GL is maintained, Network Account is maintained in PHDNWPRF that will be considered
Offset Account	This is picked from the Debit Liquidation Accounting code maintenance.	This is picked from the Credit Liquidation Accounting code maintenance.

Transaction Currency	CNY	CNY
Transaction Amount	Debit Amount	Transfer Amount
Value Date	Debit Value Date	Credit Value date
Offset Currency	Transfer Currency	Transfer Currency
Offset Amount	Transfer Amount	Transfer Amount
Local Currency Amount	Transfer amount	Transfer amount

2.4.1.13 Messaging

Message mapping for Customer Transfer /Bank Transfer for HVPS is done based on the defined format.

Acknowledgement Processing

- Webservices are provided for external systems to send the acknowledgements for the messages dispatched.
- Required tags and specifications are mentioned below:

Tag Name	Tag	Format/Length	Mandatory
Acknowledgement Identification	<AckID >	Max20	M
Original Message ID	<OrgnlMsgID>		M
Process Status	<Prcsts>	ProcessCode（Max4Text）	M
Bank Identification	<PtyId>	Max14Text	O
Process Date	<PrcDt>	ISO Date	O

- Message Process codes can have the below values:

Level 2 acknowledgement ACK/NAK is required in the below format:

Tag Name	Tag	Format/ length	Mandatory
Acknowledgement Identification	<AckID >		Yes
Original Message ID	<OrgnlMsgID>		Yes
Process Status	<Prcsts>	ProcessCode（Max4Text）	Yes
Bank Identification	<PtyId>	Max14Text	No
Reject Code	<PtyPrcCd>	Reject code Max 4	No

Reject Information	<RjctInf>	Max105 Text	No
Process Date	<PrcDt>	ISO Date	No

- Process status can have the following values:
  - PR04-Accepted
  - PR09 –Rejected
- If the message is rejected, Reject Code is received in <PtyPrcCd> tag and the detailed information is received in <RjctInf>
- The message status has the following values based on the acknowledgement received:

Processing step	Message Status
Message tags populated in dispatch table	Dispatched
On receipt of Acknowledgement1	ACK1 Received
On getting Acknowledgement 2 as Accepted	ACK2 Received
On getting Acknowledgement 2as Rejected	Rejected

2.4.2 Future Dated Transaction Processing

- Future dated transactions for CNAPS outbound are allowed.Future value job picks up the transactions on value date and process them from initial validations.
- Any business override exception which is once authorized on booking is not re-checked during value date processing again

2.5 CNAPS Inbound Payments

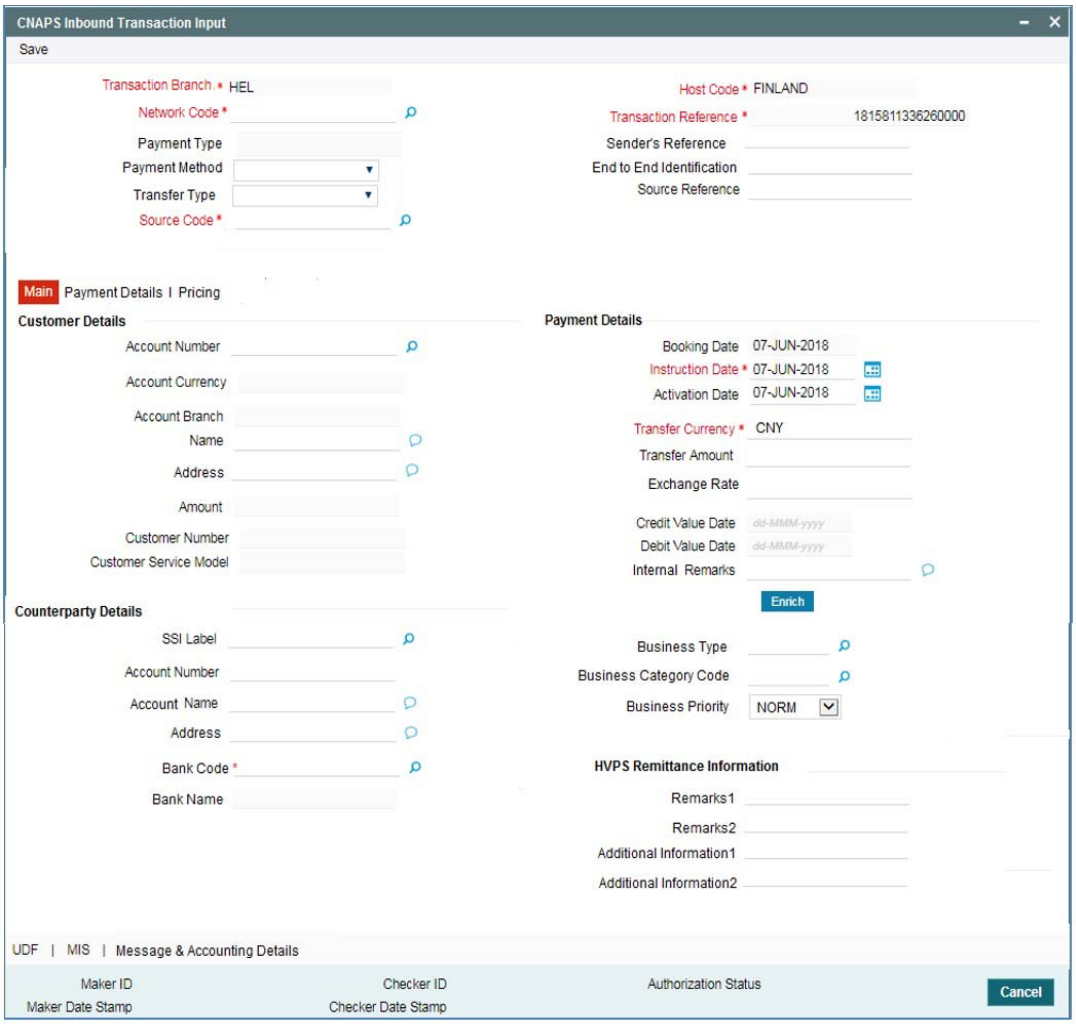
This section contains the following topics:

- Section 2.5.1, "CNAPS Inbound Payments Transaction Input"
- Section 2.5.2, "CNAPS Inbound Payment View"
- Section 2.5.3, "CNAPS Inbound Browser"

2.5.1 CNAPS Inbound Payments Transaction Input

You can manually create a CNAPS Inbound Payment by providing the details in the Input screen.

You can invoke the “CNAPS Inbound Transaction Input” screen by typing ‘PHDITONL‘in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.Transaction Branch



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

Host Code

System defaults the host code of the transaction branch.

You can specify the following fields:

Network Code

Select the Network Code from the list of values. All networks of payment type CNAPS are listed based on Network Code maintenance.

Based on the Network selected, payment type gets populated. If only one Network is defined, that Network is defaulted on ‘New’ operation itself.

Payment Method

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

- HVPS
- BEPS
- BEPS - Real Time

Transfer Type

Select the transfer type from the drop-down list. System defaults the transfer type as ‘Customer Transfer. The list displays the following values:

- Customer Transfer
- Bank Transfer

Source Code

Select the Source Code from the list if values. All valid source codes maintained, are listed here.

Transaction Reference Number

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

This is a unique identifier of the CNAPS payment transaction and auto-generated by the system based on the common transaction reference generation logic. The same reference is used as Message ID.

Sender’s Reference

Specify the Sender’s Reference.

End to End Identification

Specify the End to end ID provided by the originating customer (debit account owner). This is a mandatory field.

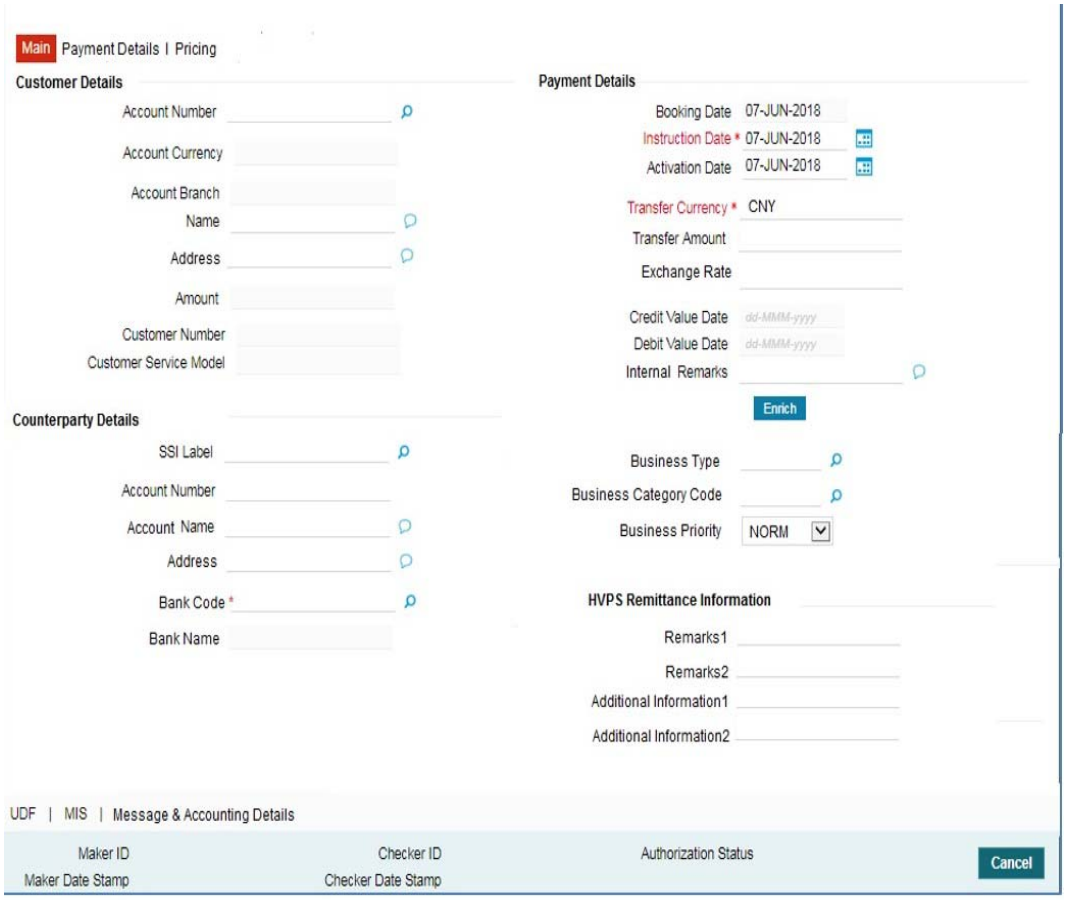
If not provided by the customer, system populates the transaction reference number automatically on saving the transaction.

Source Reference Number

Specify the Source Reference number. The external system reference can be input in this field. This is optional for manually input transaction and is mandatory for channel input transactions.

2.5.1.1 Main Tab

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



Specify the following details

Customer Details

Account Number

Specify the account number. Alternatively, you can select the account number from the option list. The list displays all open and authorized accounts as available in External Account Maintenance (STDCRACC).

System allows the account number as GL also. The account number length allowed in CNAPS is 32 and the system validates the same on saving the transaction.

Note

Prefunded GL functionality is applicable for CNAPS.

Account Currency

System defaults the currency based on the Account number selected.

Account Branch

System defaults the branch based on the Account number selected.

Name

System defaults the Name based on the Account number selected. The name displayed is trimmed to a length of 60 when defaulted. This is not modifiable.

Address

System defaults the Address based on the Account number selected, if available. This is an optional field and you can modify the defaulted address.

Amount

Amount is displayed upon clicking Enrich.

Customer Number

System defaults the customer Number, linked to the debtor account number, if any.

Customer Service Model

System defaults the customer service model, linked to the debtor account number, if any.

Note

System does not default Customer Number and Customer Service Model, when GL is selected as Account Number.

Payment Details

Booking Date

The system defaults the booking date as current date. This is disabled for modification.

Instruction Date

The system defaults the Instruction date as current application server date.

This field is editable. This is the requested execution date by the customer. Back dates are not allowed as instruction date. If instruction date is set as a Network holiday in PMDNWHOL, it is moved to next working day for Network.

Activation Date

Activation date is derived as Instruction Date – Debit Float days as maintained in Process cutoff maintenance. Holiday check is done for Activation date based on Branch holidays maintained.

Transfer Currency

System defaults the Transaction Currency as ‘CNY’ for CNAPS payments.

Transfer Amount

Specify the Transfer Amount.

Exchange Rate

Specify the Exchange Rate.

If transfer currency & debtor account currency are different then Exchange rate can be provided by you. System retains the input value and validates the same against override and stop variances maintained at Network Preferences.

Exchange Rate Validations:

- If exchange rate is not input, system picks up exchange rate during 'Enrich' provided the transfer amount is less than small FX limit maintained. If exchange rate is not available, system throws error.
- Based on debit amount/transfer amount input, the other amount is computed by the system.
- 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.

Credit Value Date

The system derives the credit value date as part of transaction processing on clicking Enrich button. This field is disabled.

Debit Value Date

The system derives the debit value date as part of transaction processing on clicking Enrich button. This field is disabled.

Internal Remarks

Specify the internal remarks if any.

Note

Accounts of other currencies can be used as debit account CNAPS. Multi-currency accounts also can be used as debit accounts.

Counterparty Details

SSI Label

Select the SSI Label from the list of values.

If the Creditor details are maintained in PHDSSIMT for the customer, the same can be selected in this field. Creditor details are populated based on the SSI label details.

Note

It is optional to input SSI labels. You can directly input the beneficiary details if SSI label is not maintained. If beneficiary details will be defaulted from SSI label, it will be disabled for further modification.

Account Number

Specify the Beneficiary account number here.

Account Name

Specify the Beneficiary account name here. This is an optional field.

Address

Specify the Beneficiary Address here. This is an optional field.

Bank Code

Select the Bank code from the list of values. All open and authorized Bank Codes available in CNAPS directory are listed here, for the payment method chosen.

Bank Name

System defaults the Bank Name, based on the bank code selected.

Business Type

Select the Business Type from the list of values. This lists all the combinations of business type& related business category codes maintained in CNAPS Business Type Maintenance.

Business Category Code

Business Category Code is defaulted based on the business type selected.

Business Priority

System defaults the option as NORM. Other options in the drop down list are: HIGH, URGT.

HVPS Remittance Information

These fields are applicable only for the Payment Method - HVPS.

Remarks 1

Specify the remarks if any, for payment method - HVPS.

Additional Information 1

Specify the additional info if any, for payment method - HVPS.

Remarks 2

Specify the remarks if any, for payment method - HVPS.

Additional Information 2

Specify the additional info if any, for payment method - HVPS.

Note

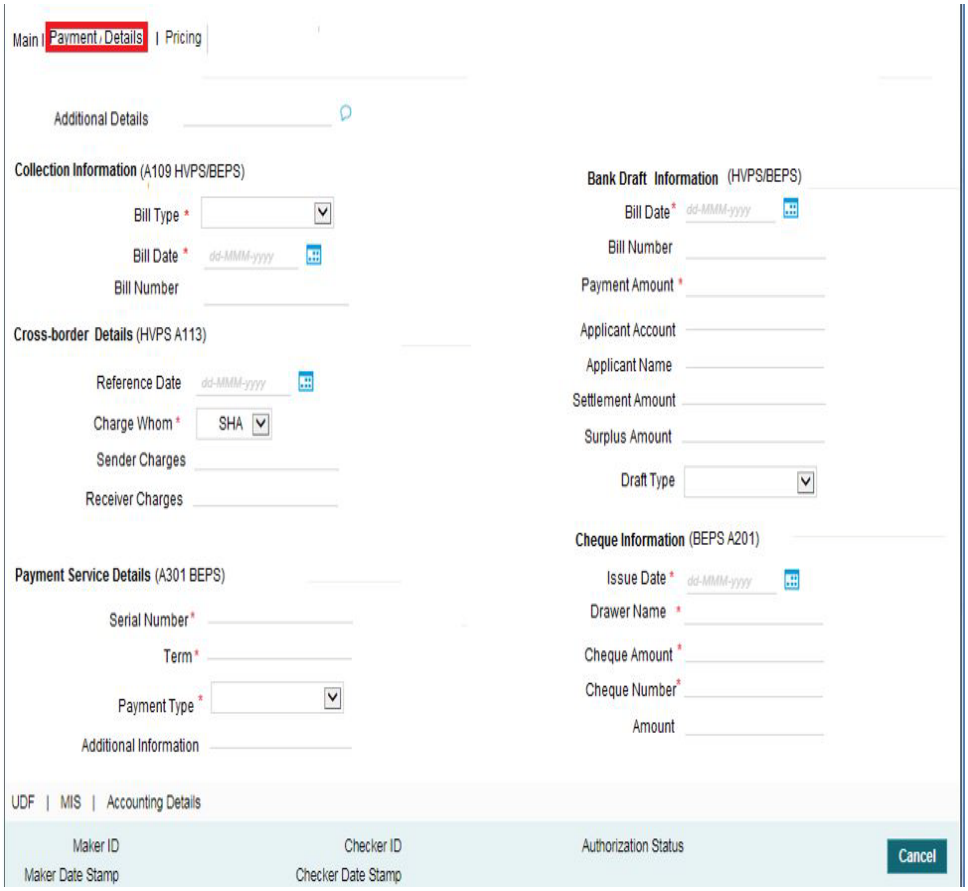
Remittance information line1 & 2 (Remarks 1&2) is disabled if payment method is HVPS & transfer type is bank transfer.

2.5.1.2 Payment Details Tab

You can invoke this screen by clicking the Payment Details Tab.

You can specify any additional details applicable for BEPS-regular or Real-time transactions can be entered in this tab.

This tab is enabled if the Network type is BEPS-Real-time ‘or ‘BEPS-Regular’.



You can specify the following details:

Additional Details

Specify the additional details. Chinese characters are allowed and the character length is 256.

Collection Information (A109 HVPS/ BEPS)

Bill Type

Select the option from drop down values. This is a mandatory field. The options are:

- 01: Domestic letter of credit
- 02: time certificate
- 03: certificate T-bonds
- 04: off-site current passbook
- 99: Others

Bill Date

Specify the Bill date. This is a mandatory field. This is modifiable before authorization.

Bill Number

Specify the Bill number. This is an option field with character length 32. This is modifiable before authorization.

Cross -Border Details (HVPS A113)

Reference Date

Specify the Reference Date. This is an option field.

Charge Whom

System defaults the option as NULL. Select the option from drop down values. This is an optional field. The options are:

- OUR
- BEN
- SHA
- NULL

Sender Charges

Specify the Sender Charges. This is an option field.

Receiver Charges

Specify the Receiver Charges. This is an option field.

Payment Service Details (A301 BEPS)

Serial Number

Specify the Serial Number. This is a mandatory field with allowed character length of 20. This is modifiable before authorization.

Term

Specify the Term in numbers. This is a mandatory field with allowed character length of 16. This is modifiable before authorization.

Payment Type

Select the option from drop down values. This is a mandatory field. The options are:

- TP00: cash payment
- TP01: Transfer in the same city
- TP02: by cheque
- TP03: off-site Remittance
- TP04:Others

Additional Information

Specify the additional details. Chinese characters are allowed and the character length is 256

Bank Draft Information (HVPS/ BEPS)

Bill Date

Specify the Bill date. This is a mandatory field. This is modifiable before authorization.

When collection acceptance information are entered, Bill date and number are mandatory in this section.

Bill Number

Specify the Bill number. This is an option field with character length 32. This is modifiable before authorization.

Payment Amount

Specify the payment amount in numbers. This is a mandatory field and is modifiable before authorization.

Applicant Account

Specify the applicant account. This is an optional field and allowed character length is 32.

Applicant Name

Specify the applicant name. Chinese characters are allowed and the character length is 60.

Settlement Amount

Specify the settlement amount. This is an optional field.

Surplus Amount

Specify the Surplus amount. This is an optional field.

Draft Type

Select the option from drop down values. This is a mandatory field. System defaults the option as ‘Null’. The options are:

- CT00: Transferable draft
- CT01: Non-transferable draft
- CT02: cash draft
- CT03: Fixed Promissory Note
- CT04: Irregular promissory note

Cheque Information (BEPS A201)

Issue Date

Specify the Issue date. This is a mandatory field.

Drawer Name

Specify the Issue date. This is a mandatory field. Chinese characters are allowed and the character length is 60.

Cheque Amount

Specify Cheque Amount. This is a mandatory field.

Cheque Number

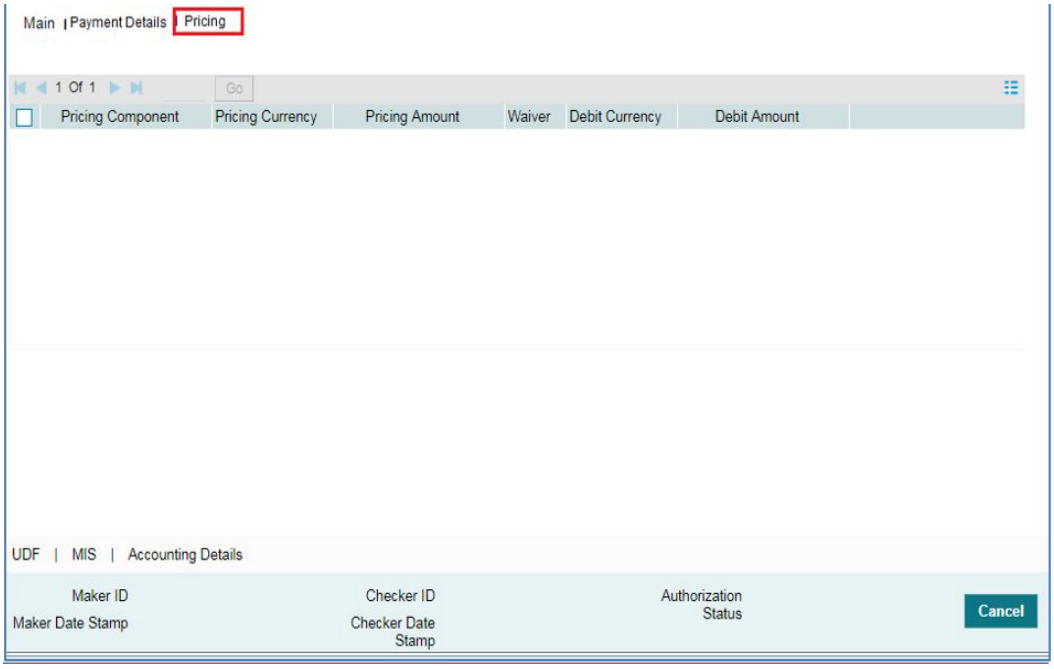
Specify the Cheque Number. This is a mandatory field and allowed character length is 4.

Amount

Specify the Amount.

2.5.1.3 Pricing Tab

You can view the pricing details populated by system in this screen on clicking Enrich.



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 (PPDVLMNT) as applicable for the Payment Source code & Customer Service model.

The computed charges, and taxes if applicable, for each charge component would be populated in the following fields in a tabular form as described below.

Pricing Component

The system defaults the pricing component based on the Pricing code linked in Network Currency Preferences.

Pricing Currency

The system defaults the pricing currency of the component from the Pricing code maintenance

Pricing Amount

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

Note

Currency conversions related to charge computation are completed and final amount is populated component wise in the Pricing Tab.

Waiver

The system defaults the waiver. However you can modify this value.

Note

- If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag. This component is still displayed with the value and the waiver flag checked
- If a particular Charge component is waived by you then system automatically also checks the waiver the associated Tax component

Debit Currency

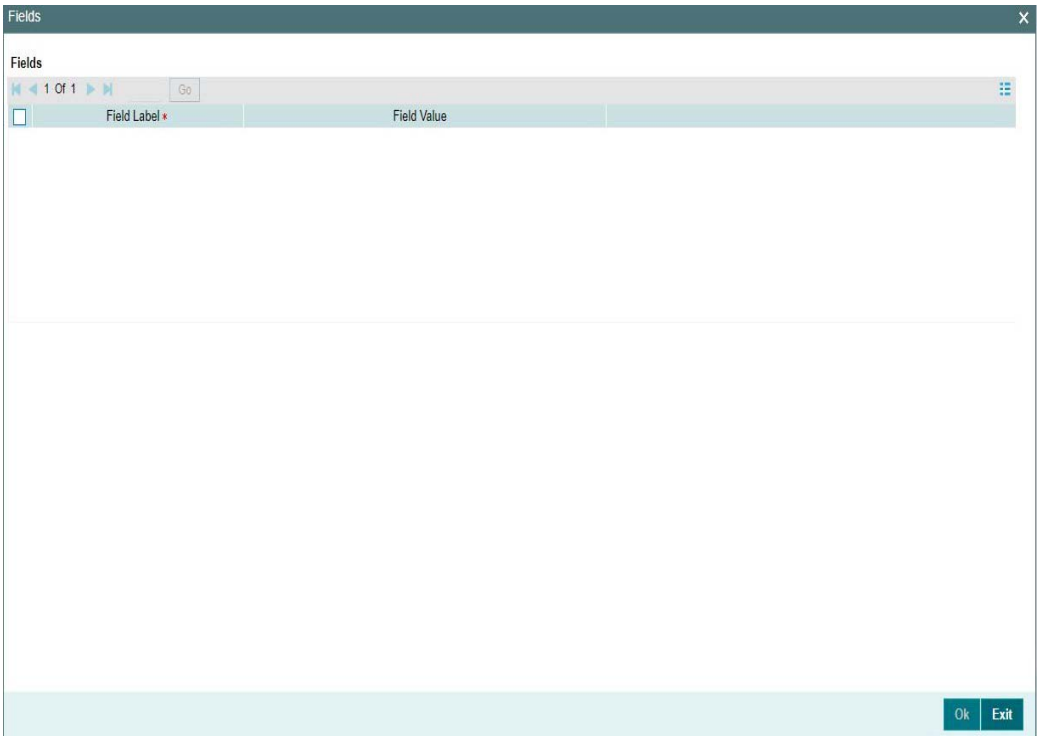
System displays the customer debit currency for charge/tax.

Debit amount

Displays the amount debited to the selected debit account.

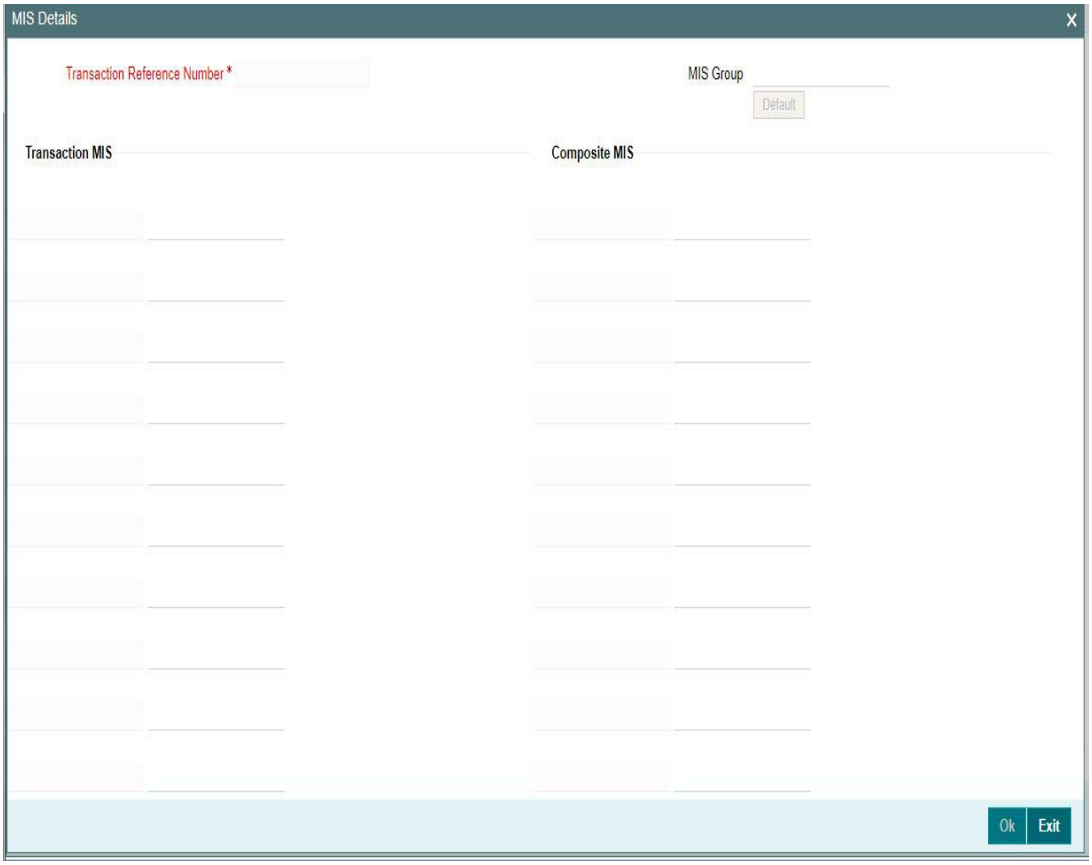
2.5.1.4 UDF

Click this tab to specify the user defined fields.



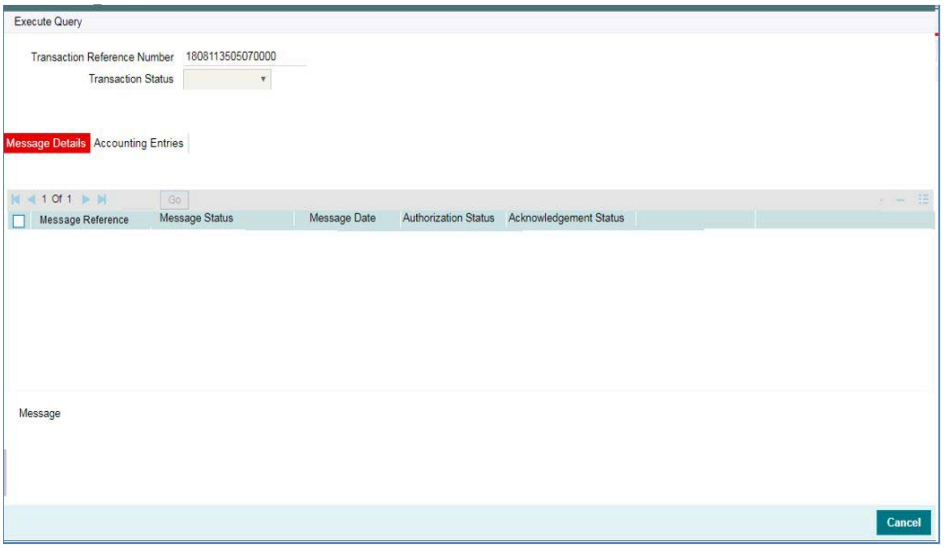
2.5.1.5 MIS

Click this tab to specify the MIS fields.



2.5.1.6 Accounting Details

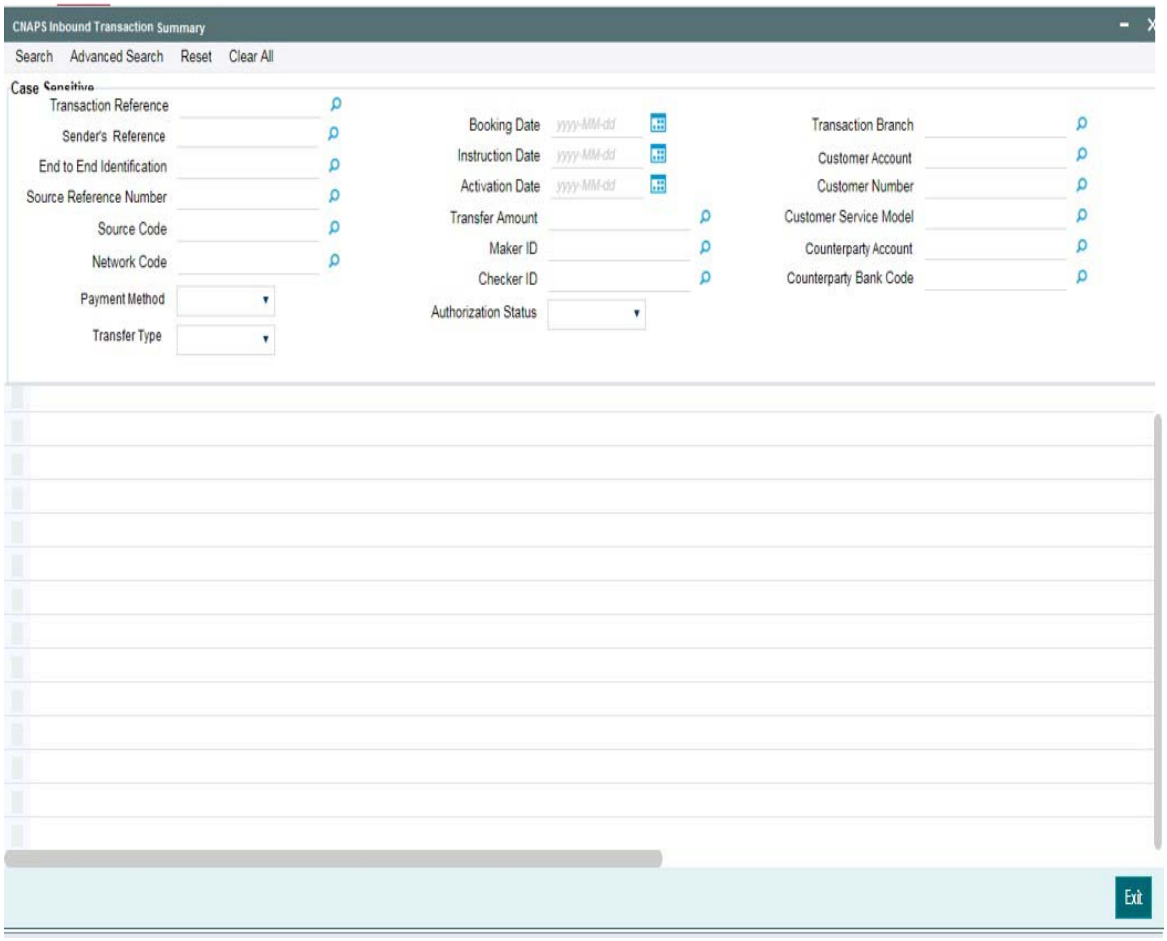
The accounting entries and message generated on completion of transaction processing can be viewed from Messages & Accounting entries sub-screen.



2.5.1.7 CNAPS Inbound Payments Transaction Summary

You can view the CNAPS inbound transactions booked in the transaction summary screen.

You can invoke the ‘CNAPS Inbound Payments Transaction Summary’ screen by typing ‘PHSITONL’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Transaction Reference
- Booking Date
- Transaction Branch
- Sender’s Reference
- Instruction Date
- Customer Account
- End to End Identification
- Activation Date
- Customer Number
- Source Reference Number
- Transfer Amount
- Customer Service Model
- Source Code
- Maker ID
- Counterparty Account
- Network Code
- Payment Method

- Checker ID
- Counterparty Bank Code
- Transfer Type
- Authorization Status

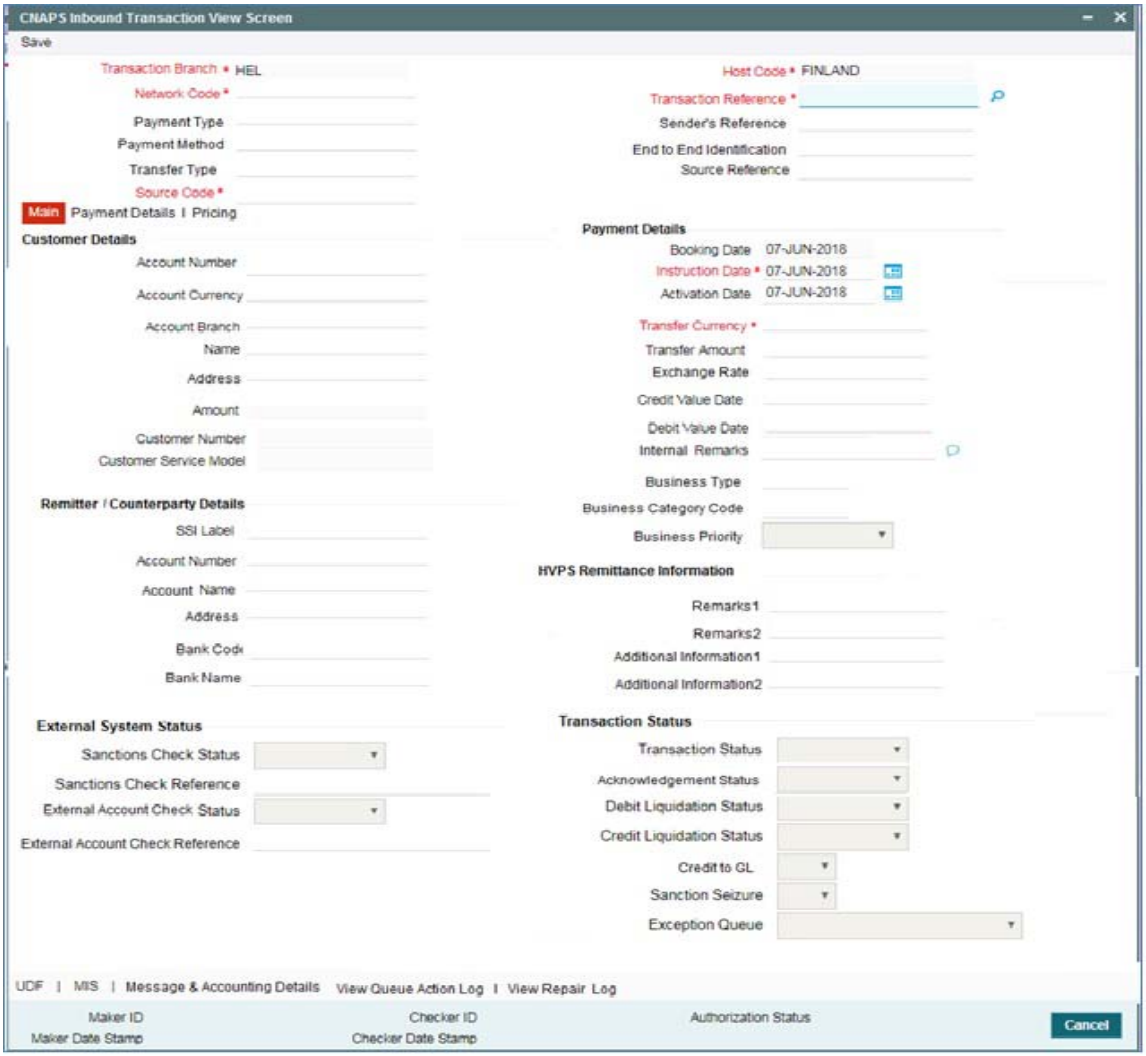
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.5.2 CNAPS Inbound Payment View

You can view the CNAPS Inbound transactions in this screen.

You can invoke ’CNAPS Inbound Transaction View’ screen by typing ‘PHDIVIEW’ 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 transaction.
- Along with the transaction details, you can also view the Status details for the following:
  - Dispatch Details
  - External System Status

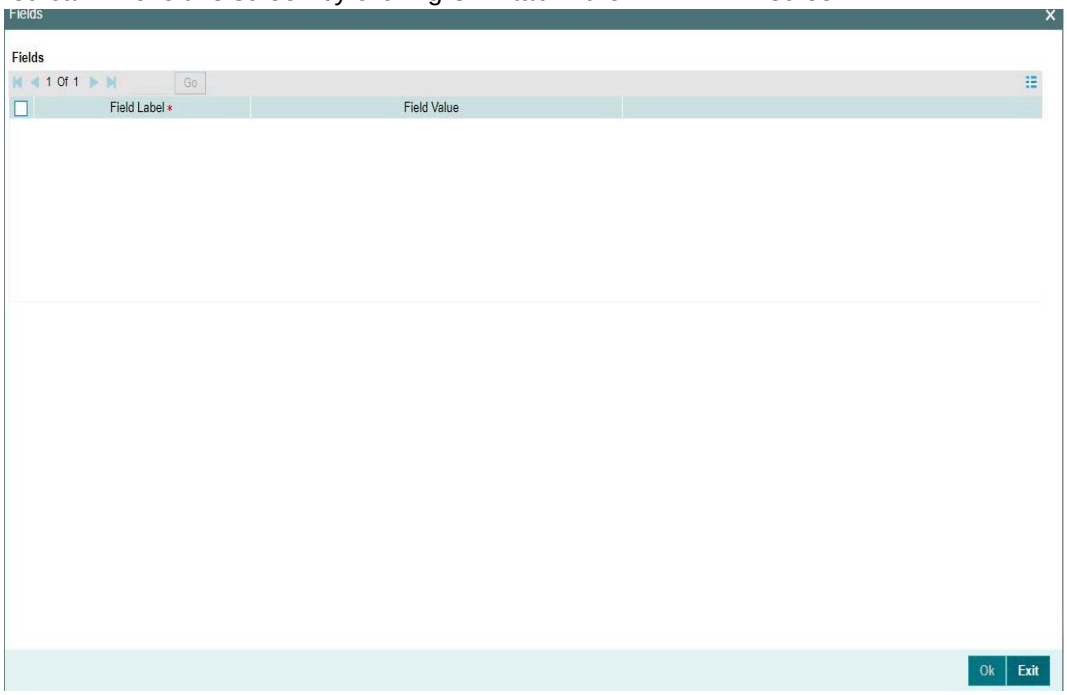
- Transaction Status

- Click Execute Query to populate the details of the transaction in the Inbound CNAPS Payments 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, Payment Details and Pricing tabs refer to ‘PHDITONL’ screen details above.

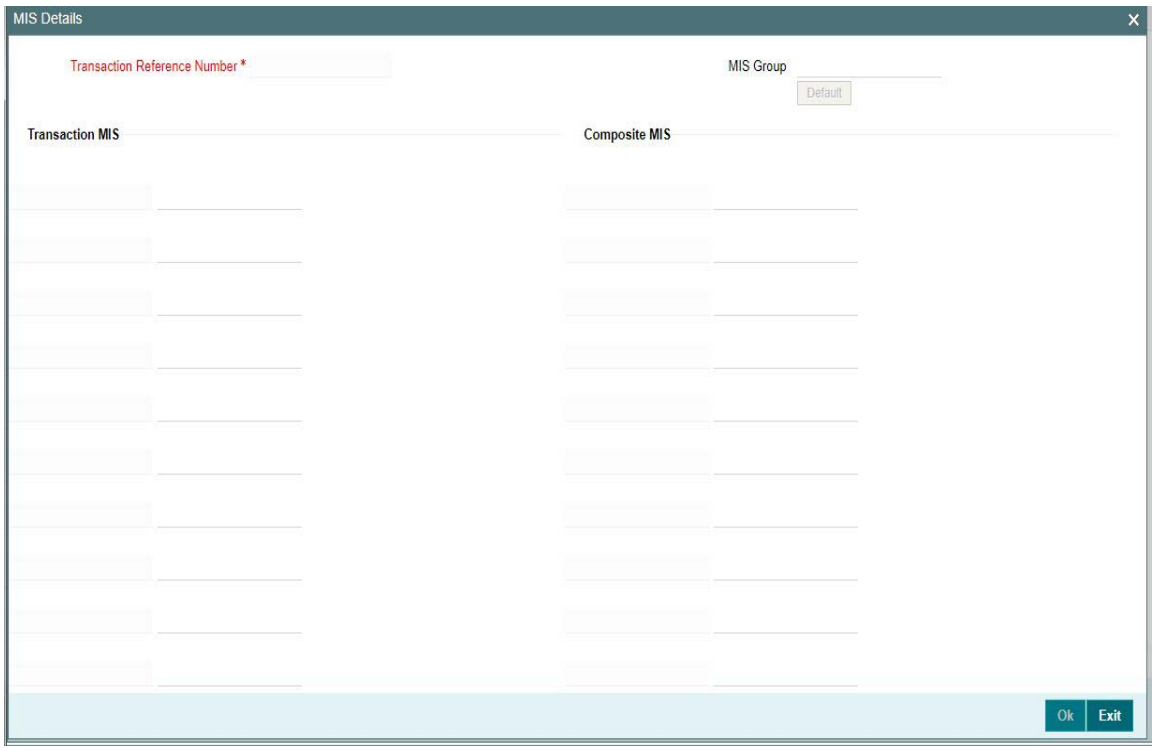
2.5.2.1 UDF Tab

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



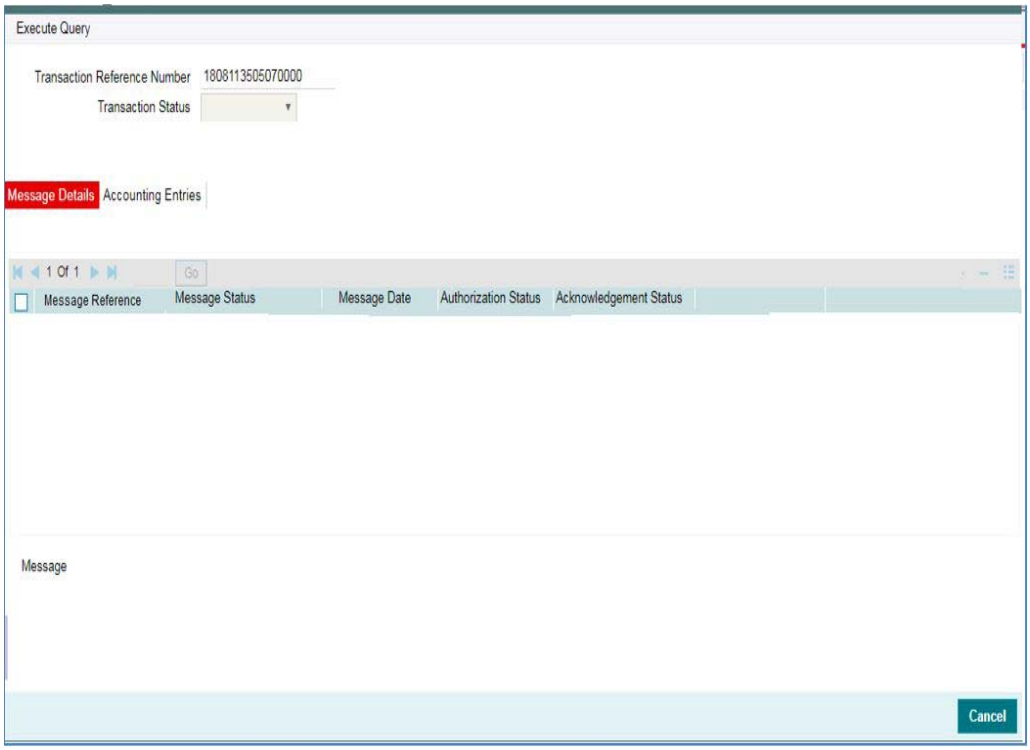
2.5.2.2 MIS Tab

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



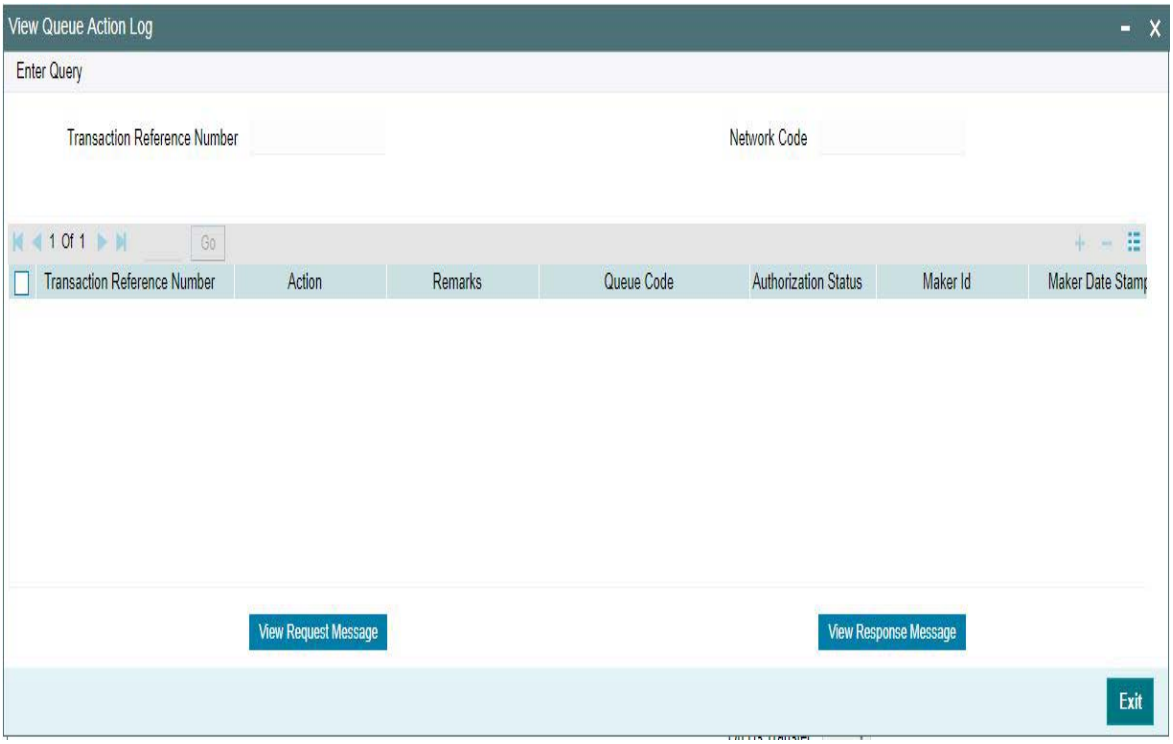
2.5.2.3 Message & Accounting Details

The accounting entries and message generated on completion of transaction processing can be viewed from Messages & Accounting entries sub-screen.



2.5.2.4 View Queue Action Log

You 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

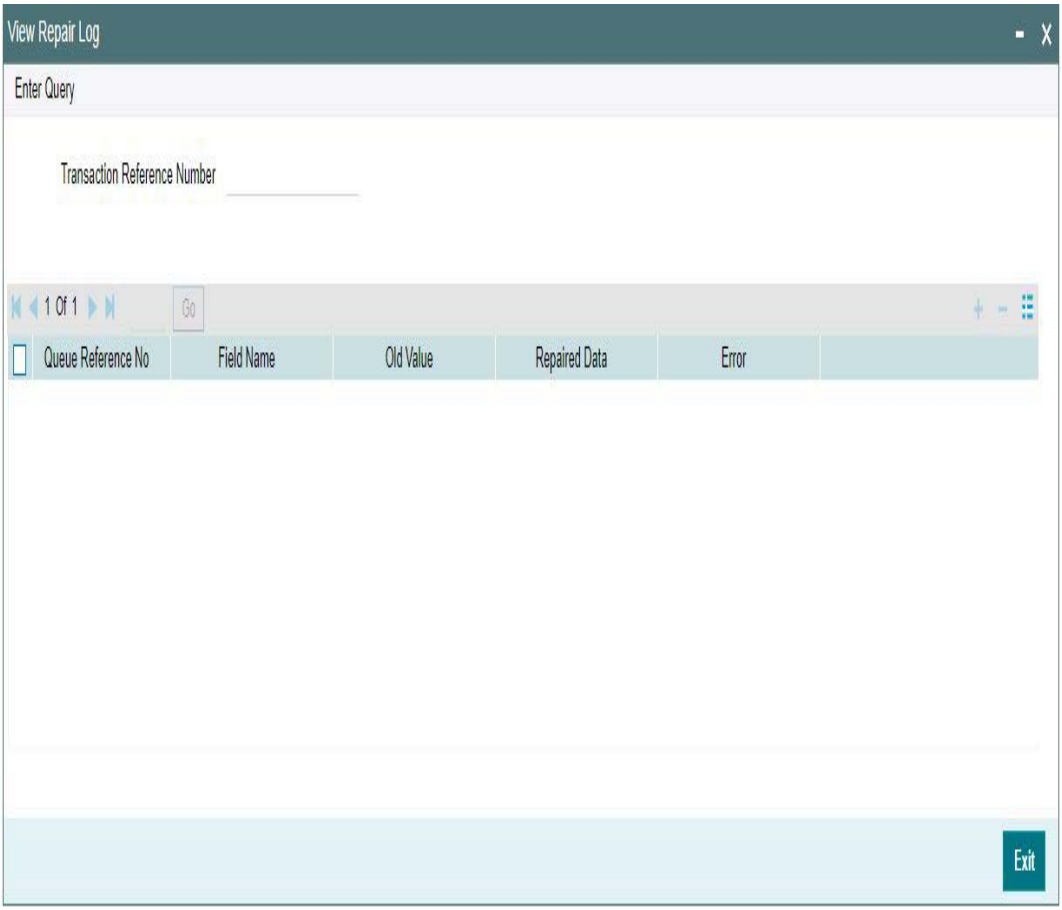
You can view the request sent and the corresponding response received for each row in Queue Action Log and you can also view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval

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

2.5.2.5 View Repair Log

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

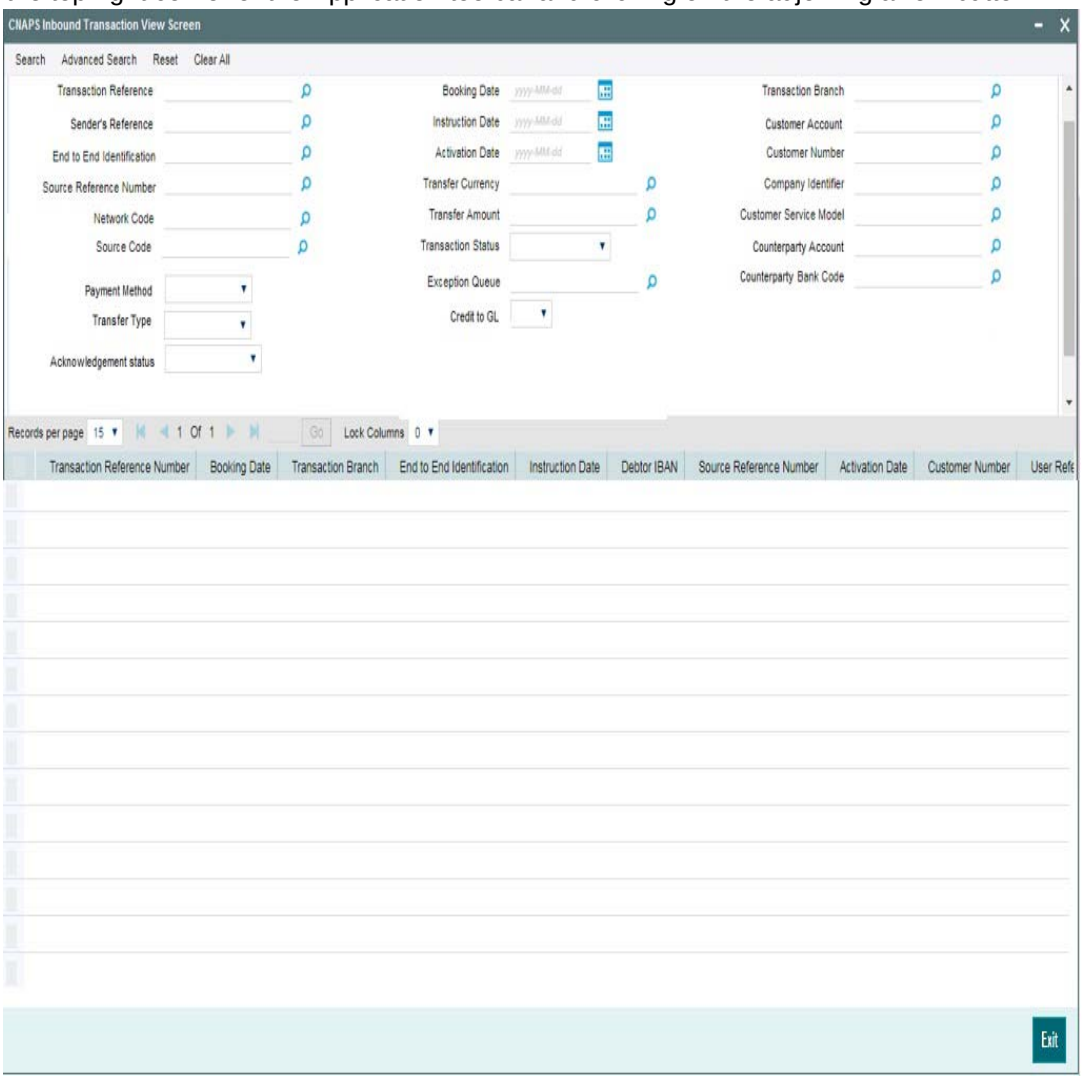


You can View Repair Log details in this sub-screen.Following details are displayed:

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

2.5.2.6 CNAPS Inbound Payments View Summary

You can view the summary in 'CNAPS Inbound Transaction View Summary' screen. You can invoke the CNAPS Inbound Payments Summary screen by typing 'PHSIVIEW' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.



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

- Transaction Reference
- Booking Date
- Transaction Branch
- Sender's Reference
- Instruction Date
- Customer Account
- End to End Identification
- Activation Date
- Customer Number
- Source Reference Number
- Transfer Currency
- Company Identifier
- Network Code

- Transfer Amount
- Customer Service Model
- Source Code
- Transaction Status
- Counterparty Account
- Payment Method
- Exception Queue
- Counterparty Bank Code
- Transfer Type
- Credit to GL
- Acknowledgement Status

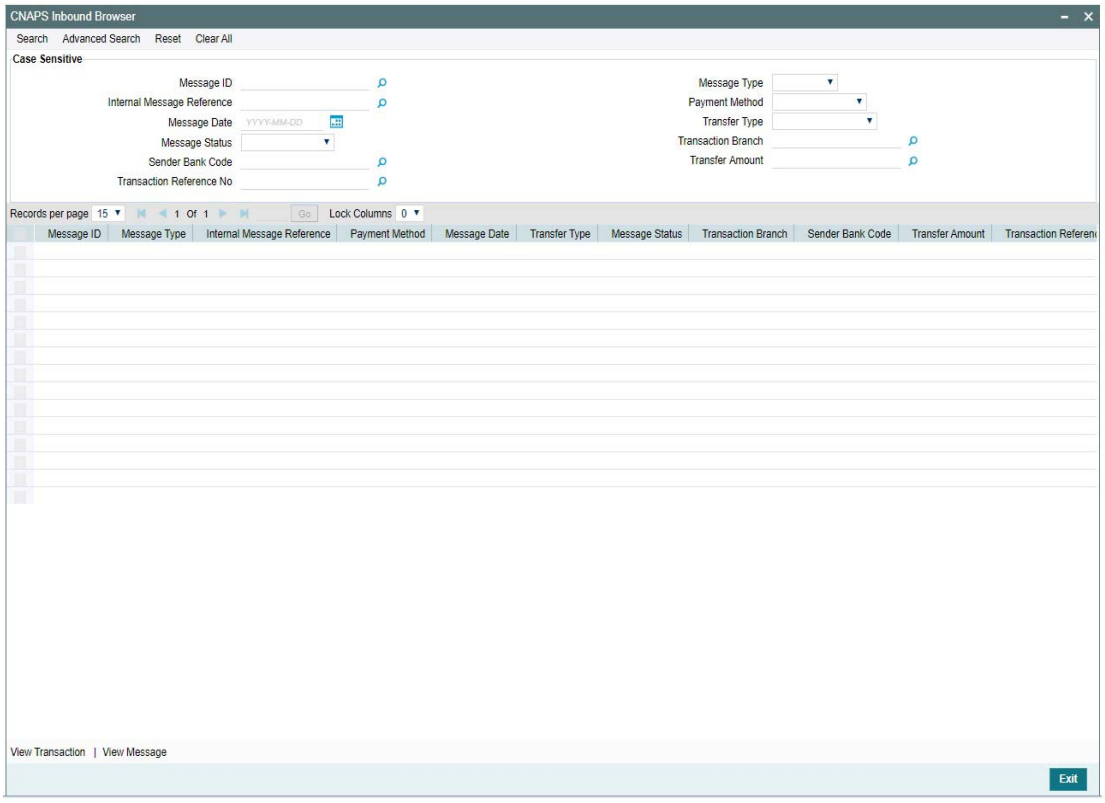
Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria.

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

2.5.3 CNAPS Inbound Browser

You can view all the Inbound CNAPS record details received in this screen.

You can invoke ‘CNAPS Inbound Browser’ screen by typing ‘PHSINBRW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



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

- Message ID
- Internal Message Reference
- Message Date

- Message Status
- Sender Bank Code
- Transaction Reference Number
- Message Type (HVPS111, HVPS112, BEPS121, BEPS122)
- Payment Method
- Transfer Type
- Transaction branch
- Transfer Amount

2.6 CNAPS Inbound Payment Processing

As part of the inbound payment transactions, following message types can be received:

Sl.No.	Payment Method	Transfer Type
1	HVPS	Customer transfer
2	HVPS	Bank transfer
3	BEPS	Customer transfer
4	BEPS	Bank transfer
5	BEPS-Real-time	Customer transfer
6	BEPS-Real-time	Bank transfer

Based on the message type received, the inbound upload tables are populated. On receipt of CNAPS message, system sends the acknowledgement for BEPS Regular/HVPS payment methods. Message Process Code are populated as :

- PR04-Accepted
- PR09 –Rejected

2.6.1 CNAPS Inbound Payment Validations

Inbound payments follows the below listed processing steps:

- Initial Validations
- Transaction block checks & beneficiary name match
- Duplicate Check
- Authorization Limit check
- Sanctions Check
- FX processing
- Pricing
- EAC Check
- Accounting: Notification XML & IR XML generation
- Credit confirmation for BEPS -Real-time

2.6.1.1 Initial Validations

- System does the below validations similar to the outbound payments:
  - Account/Bank re-direction →Account re-direction is done for the credit account

- Mandatory field checks/ Referential data checks

- Any failure during validation processing results in sending the transaction to Repair queue.

2.6.1.2 Beneficiary Name Match

- This is done similar to the existing functionality available for ACH transactions. System first checks whether the beneficiary name match is applicable for the payment type in CNAPS Network Preferences for inbound payments
- If it is applicable, the beneficiary name in the incoming payment message is matched with the customer name linked to beneficiary account number
- If the names are not matching, system checks the names maintained for the account number in the Customer Name Matching Screen. Only authorized records with Approval status as 'Approved' are considered for matching. If any match is found, the transaction is processed furthers
- If proper match is not found, the transaction is moved to Repair queue. You can edit the name, from the Repair Queue. On authorization, system does the name match again with the Customer Name linked to the account. If it is matching with the customer name, the transaction proceeds further, else the transaction remains in the repair queue
- If the name match is successful after the repair, the name received in the inbound message is added as a new record with maintenance status as 'Learned' and approval status as "Not Approved" in Customer Name Match Maintenance.
- You can unlock the maintenance and modify the approval status as approved. On authorization of this modification, the new added name is considered for name matching for transaction received afterwards.

Note

Other processing steps are similar to outbound payments except for EAC where credit account details are sent to External DDA system

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2.7 BEPS Real - Time Processing

- This section details the difference in processing of BEPA Real-time transactions compared to other payment methods:

Reject Processing

- For BEPS inbound messages, queue processing is not applicable.In case of exceptions, reject message is generated based the error encountered. Reject code will be populated in the message based on the error code mapping in CNAPS Reject code maintenance.
- System checks the Network cutoff before the Reject message generation and the message generation is done only if the Network cutoff is not over.
- If cutoff is over, separate outbound transaction is initiated on the next working day with the reject details. This has to be manually controlled.

Credit Confirmation

- On the outbound transaction once the credit confirmation message is received, the Transaction status is updated as 'Credit Confirmed'.
- On the inbound, once the credit liquidation is completed, system generates acknowledgement confirming the credit to the beneficiary. This message is generated only if Network cutoff is not over. The Acknowledgement status is updated as Confirmation Sent.

- For the credit confirmation sent, once ACK/ NACK received from CSM, the acknowledgement status is updated as ‘Accepted’ or ‘Rejected’

3. Function ID Glossary

P

PHDBRIDT 2-7
PHDBTYPE 2-9
PHDCNPRF 2-12
PHDCTOFF 2-11
PHDDIREC 2-8
PHDITONL 2-40
PHDIVIEW 2-53
PHDNWPRF 2-2
PHDOTONL 2-14
PHDOVIEW 2-27
PHDSSIMT 2-5
PHSINBRW 2-59
PHSITONL 2-52
PHSIVIEW 2-58
PHSOTONL 2-26
PHSOUTBR 2-33
PHSOVIEW 2-31