

US Payments User Guide

Oracle Banking Payments

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US Payments User Guide
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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Oracle Banking Payments. It takes you through the various stages in processing Fedwire and US ACH 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 and Dashboard/ Query functions

1.3 Documentation Accessibility

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





1.4 Organization

This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Fedwire Payments</i> provides information on initiation and processing of outgoing and incoming Fedwire payments.
Chapter 3	<i>NACHA Payments</i> provides information on NACHA Payments.
Chapter 4	<i>Function ID Glossary</i> has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. Fedwire Payments

Fedwire Funds Service is a real-time, gross settlement (RTGS) payment system of USA. It processes each RTGS payment initiated by the Fedwire Member bank on an individual basis and settles it immediately upon receipt. Settlement of funds is immediate, final and irrevocable, as in a RTGS system in any other country. Along-with NACHA ACH and CHIPS, it is a critical domestic payment system in the US.

High-lights of Fedwire Payments Module

- Manual Payment Initiation
- Receipt of individual payment requests from bank channels
- Receipt of Bulk file for outward payments
- Fedwire network rules validation
- Derivation of Type Code and Sub-type Code in case of outgoing payment
- Sanctions check by interfacing with an external Sanctions screening system
- External Credit Approval Check
- Accounting
- Fedwire Message generation
- Support for multiple Network Cut-off times
- Support for Fedwire business day spanning 2 calendar days
- Support for sending and receiving Service messages

2.1 Fedwire Maintenances

2.1.1 Fedwire Network Preferences

You can capture Network Preferences for Fedwire Network in this maintenance screen.

You can invoke the “Fedwire Network Preferences” screen by typing ‘PWDNWPRF’ 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.

Fedwire Network Preferences Detailed

New Enter Query

Network Code * Host Code * Transaction Type * Outgoing Network Description

Exchange Rate Preference

FX Rate Type External Exchange Rate Applicable

Cutoff Service Start Time

Funds Transfer CutOff Hours Funds Transfer CutOff Minutes Foreign Transfer CutOff Hours Foreign Transfer CutOff Minutes Settlement Transfer CutOff Hours Settlement Transfer CutOff Minutes Process on Network Start Day

Value Dating Preferences

Branch Holiday Check Debit value date basis for outbound payments

Maker Date Time: Mod No Record Status
Checker Date Time: Authorization Status Exit

Specify the following fields:

Network Code

Specify a network code of the Fedwire network.

Network Description

System defaults the description of the Fedwire network selected.

Host Code

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

Transaction Type

Specify if the Fedwire Network preferences are being specified for transaction type is Outgoing or Incoming transaction type.

Exchange Rate Preference

FX Rate Type

Specify the FX Rate Type from the list of values.

External Exchange Rate Applicable

Check this box to indicate that fetching External Exchange Rate is applicable.

Cutoff

Funds Transfer CutOff Hours

Specify the Cutoff hours for Funds Transfer .

Funds Transfer CutOff Minutes

Specify the Cutoff Minutes for Funds Transfer.

Foreign Transfer CutOff Hours

Specify the Cutoff hours for Foreign Transfers to foreign central banks and international organizations i.e. fund transfers.

Foreign Transfer CutOff Minutes

Specify the Cutoff Minutes for Foreign Transfers to foreign central banks and international organizations.

Settlement Transfer CutOff Hours

Specify the Cutoff hours for Settlement Transfers between Direct Fedwire members i.e. fund transfers.

Settlement Transfer CutOff Minutes

Specify the Cutoff Minutes for Settlement Transfers between Direct Fedwire members.

Service Start Time

Service Start Time Hour

Specify the start time in hours of the Fedwire business day.

Service Start Time Minute

Specify the start time in minutes of the Fedwire business day.

2.1.1.1 Viewing Fedwire Network Preferences Summary

You can view the summary in “Fedwire Network Preferences Summary” screen. You can invoke the Fedwire Network Preferences Summary screen by typing ‘PWSNWPRF’ 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:

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

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria. You can view the following details:

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

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

2.1.2 Fedwire Network Currency Preferences

You can capture Network Currency Preferences for Fedwire Network.

You can invoke the “Fedwire Network Currency Preferences” screen by typing ‘PWDNCPRF’ 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.

Specify the following fields:

Network Code

Select the network code of the logged in user from the available list of values for the Host.

Network Description

This field is auto-populated based on the network code selected.

Host Code

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

Transaction Type

Select the type of transaction for which the Fedwire Network preferences are being specified. The options are:

- Incoming
- Outgoing

Transfer Currency

Select the required currency from the list of available currencies for the Fedwire network.

Limit Details

Minimum Amount

Specify the minimum amount for a Fedwire payment.

Maximum Amount

Specify the maximum amount for a Fedwire payment.

Pricing Details

Transaction Pricing Code

Select the Pricing code from the list of available Pricing codes.

Drawdown Request Pricing Code

Select the drawdown pricing code from the list of available Pricing codes.

Reversal Payment Pricing Code

Select the Reversal Payment pricing code from the list of available Pricing codes.

Reversal Request Pricing Code

Select the Reversal request pricing code from the list of available Pricing codes.

Accounting Codes

Debit Liquidation

Specify the template for Debit Liquidation from the list of available accounting templates. You can select the template from the option list. The list displays all the accounting templates maintained in the system.

Credit Liquidation

Specify the template for Credit Liquidation.

Small FX Limit

Small FX Limit Currency

Select the required currency from the list of available currencies for specifying the Small FX Limit.

Small FX Limit Amount

Specify the amount for the Small FX Limit.

Return Accounting

Payment Return GL

Specify the payment return GL, which of picked up, when return of transaction happens.

Network Account Details

Network Account

Specify the Network Account specific to Fedwire.

2.1.2.1 Viewing Fedwire Network Currency Preferences Summary

You can view the summary in “Fedwire Network Currency Preferences” screen. You can invoke the Fedwire Network Currency Preferences screen by typing ‘PWSNCPRF’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The screenshot displays the 'Fedwire Network Currency Preferences Summary' application window. At the top, there is a search bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several filter fields: 'Case Sensitive' (a checkbox), 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), 'Network Code' (a text input field with a magnifying glass icon), 'Transaction Type' (a dropdown menu), and 'Transfer Currency' (a text input field with a magnifying glass icon). Below these filters, there is a table with columns for 'Authorization Status', 'Record Status', 'Network Code', 'Host Code', 'Transaction Type', and 'Transfer Currency'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

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

- Authorization Status
- Record Status
- Network Code
- Transaction Type
- Transfer Currency

Once you have specified the search parameters, click ‘Search’ button. The system displays the records that match the search criteria. You can view the following details in here:

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

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

2.1.3 Fedwire Directory

Fedwire Directory Maintenance can be used to maintain details of all types of Direct Fedwire participants. All the participants defined in this directory who are direct participants, can send/receive to/from messages directly to Fedwire and settle payments on their Master account.

User can manually create new records through this maintenance screen or can upload the details through 'Fedwire Directory Upload' screen. Records created manually and the records uploaded can be viewed here.

You can invoke "Fedwire Directory Maintenance" screen by typing 'PMDFWDIR' 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

Fedwire Directory

New Enter Query

Routing Number *

Participant Name

Telegraphic Name

State

City

Funds Transfer Status

Funds Settlement-only status

Date of Last Revision YYYY-MM-DD

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

You can specify the following details

Routing Number

Specify the routing number. It is a unique number and is mandatory. This is the 9 digit number of the Fedwire participant

Participant Name

Specify the name of the Fedwire Participant

Telegraphic Name

Specify the short name of the Fedwire participant. This is an optional field with length of 18 characters

State

Select the State from the list of values displayed. It is the 2 character code of the US state, where the Fedwire participant is located

City

Specify the name of the City

Funds Transfer Status

Select the Funds Transfer Status from the LOV displayed. This status indicates if the Fedwire Payment can be received by the participant and settled by Fedwire Clearing. The options are

- Yes - Eligible
- No - Ineligible

Funds Settlement-only Status

Select the Funds Settlement Status from the LOV available. This is an optional field and indicates if the settlement of payment is supported for the participant. The options are

- Blank
- Settlement Only

Note

User can select the value in this field, only when the 'Funds Transfer Status' field has value of 'Yes- Eligible'

Date of Last revision

Select the Last Revision date. This indicates the date, when the record was last updated in YYYYMMDD format Invoking Fedwire Directory Upload screen

2.1.3.1 Fedwire Directory Summary

You can search for records in the Fedwire Directory Summary Screen. You can invoke 'Fedwire Directory Summary' screen by typing 'PMSFWDIR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Fedwire Directory Summary' application window. At the top, there is a search bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several input fields: 'Case Sensitive' (a dropdown menu), 'Authorization Status' (a dropdown menu), 'Record Status' (a dropdown menu), and 'Routing Number' (a text input field). A 'Go' button is located next to the 'Routing Number' field. Below these fields, there is a table with the following columns: 'Authorization Status', 'Record Status', 'Routing Number', 'Participant Name', 'Telegraphic Name', 'Funds Transfer Status', and 'Funds Settlement-only status'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

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

- Authorization Status
- Record Status
- Routing Number

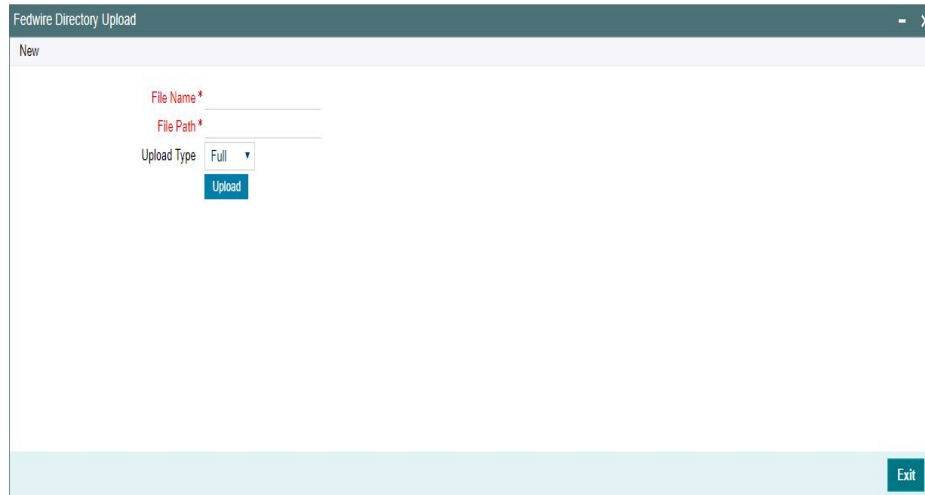
Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria.

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

2.1.4 Fedwire Directory Upload

A facility is available for manual upload of Fedwire Directory using fixed length text file. The name of this screen is “Fedwire Directory Upload”.

You can invoke “Fedwire Directory Upload” screen by typing ‘PMDFWUPD’ 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:

File Name

Specify the File name of the Fedwire Directory text file.

File Path

Specify the DB server path where the Directory file is placed.

Upload Type

This field indicates if the file to be uploaded is a Full file containing all Fedwire participants or a Partial file containing records updated since a specific date in the past. This drop-down field contain two options – ‘Full’ and ‘Partial’. Choose the required option:

- Full - All existing records in the Fedwire Directory table would be overwritten by the records in the uploaded file.
- Partial - Only specific existing records in the Fedwire Directory table are overwritten by the records in the uploaded file. The records to be updated are identified based on routing number.

Upload button

Click this button to initiate the process of picking up the file from the specified location, parsing it and inserting the records in the Fedwire Directory table.

2.1.5 Fedwire connectivity changes

You can capture specific JMS queues for outbound/inbound messages of FEDWIRE Network.

Below is the list of message types, which falls under the outbound/inbound messages category:

- Outbound Messages
 - Fund transfer messages

- Service messages
- Non Service messages
- Inbound Messages
 - Inbound fund transfer messages & normal Service messages
 - Acknowledgements & service responses
 - Broadcasts
 - Statements

You can invoke the 'Fedwire Connectivity Details' screen by typing 'PWDFDCON' 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:

Connector Name

Specify the Connector Name for which queue details to be mapped.

Host Code

System defaults the host code of transaction branch on click of 'New

Host Description

Displays the Description of the Host Code

Incoming Queue Details

AckNack Queue Name

Specify the JMS Queue name in which Ack/Nack messages.

AckNack Queue Profile

Specify the JMS Queue Profile ID for Ack/Nack messages.

AckNack Listener Count

Specify the count of Listeners for Ack/Nack messages.

Advices Queue Name

Specify the JMS Queue name in which Funds transfer SVC messages and Response to the Non SVC messages gets received.

Advices Queue Profile

Specify the JMS Queue Profile ID for Advices.

Advices Listener Count

Specify the count of Listeners for Advices

Broadcast Queue Name

Specify the JMS Queue name in which Broadcast messages gets received.

Broadcast Queue Profile

Specify the JMS Queue Profile ID for Broadcast Messages.

Broadcast Listener Count

Specify the count of Listeners for Broadcast Messages.

Statement Queue Name

Specify the JMS Queue name in which Statement messages gets received.

Statement Queue Profile

Specify the JMS Queue Profile ID for Statement Messages.

Statement Listener Count

Specify the count of Listeners for Statement Messages.

Outgoing Queue Details**Outgoing Queue Name**

Specify the JMS Queue name in which outbound messages gets dispatched.

Outgoing Queue Profile

Specify the JMS Queue Profile ID for Outbound Messages

2.2 Fedwire Transactions

All inbound and outbound Fedwire transactions, reversal of the transactions can be done through these screens

2.2.1 Outbound Fedwire Transaction Input

System supports Fedwire Outbound Payments for the below mentioned transfer type:

- Customer Transfer
- Bank Transfer

Outbound Fedwire payments can be manually booked from this screen. You can invoke 'Outbound Fedwire Transaction Input' screen by typing 'PWDOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

The following tabs are visible on this screen:

- Main
- Pricing

- FI Information
- Additional
- Remittance Parties
- Remittance Information

2.2.1.1 Viewing Fedwire Outgoing Summary

You can view the summary outbound fedwire transactions in this screen. You can invoke the 'Outbound Fedwire Transaction Summary' screen by typing 'PWSOTONL' 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 available parameters.

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

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

2.2.2 Outbound Fedwire View

You can view the details of an outbound Fedwire transaction in this screen. You can invoke the 'Outbound Fedwire View' screen by typing 'PWDOVIEW' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The following tabs are visible on this screen:

- Main
- Pricing
- FI Information
- Additional
- Remittance Parties
- Remittance Information
- Exceptions

2.2.2.1 Outbound Fedwire View Summary

You can invoke the "Outbound Fedwire View Summary" screen by typing 'PWSOVIEW' 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 available parameters.

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

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

2.2.3 Fedwire Reversal Request Detailed

A new Transaction Input screen is created for initiating Request for Reversal of a Fedwire payment sent in the current or previous Fedwire business day.

You can view the details of a Fedwire Reversal Request Detailed in the "Fedwire Reversal Request Detailed" Screen. You can invoke the "Fedwire Reversal Request Detailed" screen

by typing 'PWDOTREV' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The following tabs are available in this screen:

Main Tab

You can specify the Main details of the Fedwire Reversal Request like Reversal Details, Original Outgoing Transaction Details, Originator and Beneficiary details.

Pricing Tab

Pricing related information of the Fedwire Reversal Request are available in this tab. This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab. These details are populated on clicking Enrich button in the Main tab before saving the transaction, or as part of processing on saving the transaction without clicking Enrich.

2.2.3.1 Fedwire Reversal Request Summary

You can invoke the "Fedwire Reversal Request Summary" screen by typing 'PWSOTREV' 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 available parameters.

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

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

2.2.4 Fedwire Reversal Response

All the Reversal requests that are successful, are made available in the Reversal response screen for user to take action. Responses for the reversal requests initiated is given through this screen.

You can invoke 'Fedwire Reversal Response' screen by typing 'PWDREVRS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

The following tabs are available in this screen.

Main Tab

You can specify the Main details of the Fedwire Reversal Response like Reversal Response Details, Original Incoming Transaction Details, Originator, Beneficiary details, Incoming Reversal Request details, and Fi to FI Information.

Pricing

Pricing related information of the Fedwire Reversal Request are available in this tab.

2.2.4.1 Fedwire Reversal Response Summary

You can search for reversal response records in this screen. You can invoke 'Fedwire Reversal Response Summary' screen by typing 'PWSREVRS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can search using one or more of the available parameters.

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

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

2.2.5 Fedwire Service Message

A new Transaction Input screen is created for initiating Fedwire Service Message. A Service Message sent using the Fedwire network is a non-value message used to communicate questions and information related to messages sent/received previously of certain Type and Sub-type codes.

This input screen allows you to initiate Service messages with reference to any Fedwire value and non-value message sent or received earlier.

You can view the details of a Fedwire Service Message Detailed in the "Fedwire Service Message Detailed" Screen. You can invoke the "Fedwire Service Message Detailed" screen by typing 'PWDSVCME' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

2.2.5.1 Fedwire Service Message Summary

You can invoke the "Fedwire Service Message Summary" screen by typing 'PWSSVCME' 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 available parameters.

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

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

2.2.6 Inbound Fedwire Transaction Input

System supports Fedwire Incoming Payments for the below mentioned transfer type:

- Customer Transfer
- Bank Transfer

Inbound Fedwire payments can be manually booked from this screen in case the inward Fedwire message cannot be received or processed due to any reason. You can invoke "Inbound Fedwire Transaction Input" screen by typing 'PWDITONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

The following tabs are visible on this screen:

- Main
- Pricing
- FI Information
- Additional
- Remittance Parties
- Remittance Information

2.2.6.1 Viewing Fedwire Incoming Summary

You can view the summary in “Fedwire Incoming Summary” screen. You can invoke the “Fedwire Incoming Summary” screen by typing ‘PWSITONL’ 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 available parameters.

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

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

2.2.7 Inbound Fedwire View

You can view the details of an Incoming Fedwire transaction in the “Fedwire Incoming View” Screen You can invoke the “Fedwire Incoming View” screen by typing ‘PWDIVIEW’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The following tabs are visible on this screen:

- Main
- Pricing
- FI Information
- Additional
- Remittance Parties
- Remittance Information
- Exceptions

Click Execute Query to populate the details of the transaction in the Inbound Fedwire View Detailed screen.

2.2.7.1 Inbound Fedwire View Summary

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

You can search for the records using one or more of the available parameters.

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

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

2.2.8 Fedwire Incoming Service Message View

Processing of Incoming Service Messages would involve linking them to underlying payment transactions and making them available to be viewed in the relevant View screen.

On receipt of incoming Service message, system would attempt to match it to an underlying outgoing/incoming payment transaction (including Drawdown or Reversal payment), Drawdown/Reversal request, Drawdown Refusal message or Service message.

- This would be done using the value present in Previous Message Identifier tag of the received Service message with the value of IMAD in any of the following –
 - 'Processed' outgoing payment transaction
 - Incoming payment transaction in any status
 - Outgoing Drawdown request transaction – whose message is generated
 - Incoming Drawdown request message
 - Outgoing Reversal Request transaction – whose message is generated
 - Incoming Reversal request message
 - Generated or received Drawdown Refusal message
 - Generated Service message
- Once the underlying transaction or message is identified, system would validate that the Sender DI of the Service message is either the Receiver DI or Sender DI of the identified underlying transaction or message.
- Thereafter, system would generate Sanctions request for the received Service message and send it to Sanctions system.
 - This would involve including the actual Service message in a message block in the Sanctions request and sending it to Sanctions system.
- On receiving an Approved response from Sanctions system, the incoming Service message would be linked to the matched Payment or Request transaction, and would be available to be viewed in the relevant View screen
- If any status other than Approved is received from Sanctions system then system will move the incoming Service message to the existing Sanctions queue.
 - User would be able to take appropriate action on the message in the queue similar to the existing functionality for payment transactions.
 - If Auto-cancellation has been configured for a Reject response from Sanctions then the incoming Service message would be auto-cancelled.

If the incoming Service message could not be matched to any payment/request transaction then it would be available to be viewed in a Fedwire Incoming Service Message View screen

You can invoke the 'Fedwire Incoming Service Message View' screen by typing 'PWDISMVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Fedwire Incoming Service Message View

Enter Query

IMAD _____ Host Code _____

OMAD _____ Network Code _____

Output Cycle Date _____ DCN _____

Service Message _____

Exit

Specify the 'DCN' and click on enter query button to view the details. System displays the following details on clicking Execute Query.

2.2.8.1 Fedwire Incoming Service Message View Summary

This screen enables user to query for incoming service messages that were not matched with any underlying transaction or message.

You can invoke the 'Fedwire Incoming Service Message View Summary' screen by typing 'PWSISMVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

You can search using one or more of the available parameters.

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

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

2.2.9 Fedwire Inbound Browser Summary

You can view the uploaded inbound Fedwire messages and its related transactions, if any through this screen. All Service messages, received by the system, are displayed here.

You can invoke the 'Fedwire Incoming Browser Summary' screen by typing 'PWSISMVW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

You can search using one or more of the available parameters.

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

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

2.2.9.1 View

You can view the uploaded inbound Fedwire message by clicking the 'View' action button, present in the bottom of the screen. The uploaded inbound message gets displayed.

You need to select a record and click on 'View'. to view the message details.

The screenshot shows a web application window titled "Fedwire Incoming Browser Summary" with a sub-header "View Message". The main content area is divided into several sections:

- Top Section:** Contains three input fields labeled "DCN", "Branch", and "Message".
- Details Section:** A horizontal line separates this section from the one above. It contains several input fields: "Remarks", "Maker ID", "Release Time", "Latest Version No.", "Checker ID", "Checker Date Stamp", and "Authorized" (which is a dropdown menu currently showing "Authorized").
- View History:** A section at the bottom of the main content area.
- Exit Button:** A blue button labeled "Exit" is located in the bottom right corner of the window.

2.2.9.2 View Transaction

You can view the Transaction, which is linked to an uploaded inbound Fedwire message by clicking the 'View Transaction' action button present in the bottom of the screen. The detailed Inbound FEDWIRE view screen gets displayed.

You need to select a record and click on 'View Transaction' to view the linked transaction in detailed view

2.2.10 Fedwire Outbound Browser Summary

User can view all the outbound Fedwire messages sent through this screen. All the outbound messages of all the message status are displayed here.

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

You can search using one or more of the available parameters.

User can view all the messages for the various Message status listed.

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

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

2.2.10.1 View

You can view the outbound Fedwire message sent by clicking the 'View' action button, present in the bottom of the screen. You need to select a record and click on 'View'. to view the message details.

2.2.11 Fedwire Broadcasts & Statements Browser Summary

You can view the broadcasts messages & statements received from network in this screen.

You can invoke the 'Fedwire Broadcasts & Statements Browser Summary' screen by typing 'PWSBRBRW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

You can search using one or more of the available parameters. You can view messages based on the gpi enabled.

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

Select a record and click on 'View Message' button to view the message received from Network.

2.2.11.1 View Message

You can view the uploaded inbound Fedwire Broadcast and Statement messages received from network by clicking the 'View Message' action button, present in the bottom of the screen. The uploaded message gets displayed.

You need to select a record and click on 'View Message' to view the message details

2.2.12 ACK/NAK Processing

2.2.12.1 Positive Response Processing

For every Outbound message sent, Fedwire Fund Service sends the positive acknowledgement for accepted messages.

On upload of Acknowledgment messages, system matches with outbound message and updates the Network Status as Accepted.

2.2.12.2 Negative Response Processing

On upload of Negative Response messages, system matches with outbound messages and updates the Network Status as Rejected.

2.2.13 Non Financial Service Messages

System supports Fedwire Non-Financial Service Request messages.

2.2.13.1 Fedwire Service Request Generation

You can generate a Service Request in Fedwire Service Request Generation Screen by typing 'PWDFWSVC' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

2.2.13.2 Fedwire Service Request Generation Summary

You can view the Fedwire Service Request and the corresponding response message by typing 'PWSFWSVC' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

2.2.14 SWIFT gpi Fedwire Transaction Processing Changes

Outbound (Pass-Thru)/Inbound

During Fedwire transaction processing, the validations mentioned under Outbound (PassThru)/Inbound section (4.2.1) of Cross Border Manual gets validated

In addition to above validation, system checks whether UETR is not null (mapped to Tag 3620) (Element 03)) for the incoming/pass-thru payment

- If UETR is not 'NULL', system generates MT199 gCCT confirmation as per the conditions already mentioned
- If UETR is 'NULL' then system does not generates MT199 gCCT confirmation.

Note

If system finds that processing branch doesn't have any BIC linked to it at atll (STDCRBRN) then it sets 'gpi Agent' to 'Not Applicable' and it should not generate MT199 gCCT confirmation

2.2.14.1 MT199 gCCT Confirmation Message Generation Matrix

- System generates gCCT MT199 confirmation message for final credit confirmation (//ACCC), Intermediate status confirmation (//ACSP/G000/G001/G002) and for final reject status (//RJCT) as below when the UETR is not 'NULL' and gpi_agent = 'Yes or No'

Transaction Type	Processing status	Message generated	Status Code/ Reason Code	Date & Time details	Payment Processing Status [PXDGPIST]	In Progress Codes [PXDGPIST]
Inbound Fedwire transaction	Processed & Credited to beneficiary's account	On accounting completion	ACCC	Credit value date & current time	PROCESSED	NA
	Pending by EOD in process exceptions queues (including Warehouse queue)	By EOD, transaction is pending in any exception queue	ACSP/G002	Message generation Date & time	INPROGRESS	PENDING CREDIT
	Cancelled from any exception queue	By EOD, transaction is pending in any exception queue	RJCT	Message generation Date & time	REJECTED	NA

Transaction Type	Processing status	Message generated	Status Code/ Reason Code	Date & Time details	Payment Processing Status [PXDGPIST]	In Progress Codes [PXDGPIST]
Outbound Pass through Fedwire transaction	Payment Processed & forwarded as a gpi message to a gpi agent	On successful dispatch of Fedwire message	ACSP/G000*	Message generation Date & time	NA	NA
	Outbound payment Processed & forwarded as a gpi message to a nongpi agent	On successful dispatch of Fedwire message	ACSP/G001*	Message generation Date & time	NA	NA
	Outbound payment Processed & forwarded as a gpi message to a nongpi agent	By EOD, transaction is pending in any exception queue	RJCT	Message generation Date & time	INPROGRESS	PENDING CREDIT
	Cancelled from any exception queue	By EOD, transaction is pending in any exception queue			REJECTED	NA

- When the confirmation status is ACSP/G000, the presence of the field 'Forwarded To Agent' (Line 3 of Field 79) is mandatory and when confirmation status is ACSP/G001 (as next party in transaction may not have a BIC code), the field presence is optional

//GPIBBEBBXXX

//GPIABICXXXX/GPIBBICXXXX

2.3 **Fedwire Draw-downs**

- Fedwire Drawdown requests and payments are also known as “Reverse Wires”.
- A Fedwire Drawdown or Reverse wire is typically a B2B transaction which involves the corporate bank account holder authorizing another party, such as a vendor, to withdraw funds from their account via a wire transfer. It is called a Reverse wire because it is initiated by the recipient of the funds, rather than the sender. The applicable Business Function Code (BFC) is “DRC” i.e. Customer or Corporate Drawdown Request.
- The payment for a Drawdown request, called Drawdown payment, is similar to any other Fedwire payment (say, like CTR or BTR BFC) and settled by Fedwire Funds Service in real time and sent to the beneficiary mentioned in the Drawdown request.
- The benefit to the payer of Drawdown payment is that once they have authorized their bank in writing to respond to future draw-down requests, no work is required on the payer's part to execute a payment.
- Drawdown requests are of particular use where the payment is high-risk (or time critical), on a recurring basis, and for a variable amount. Typical scenarios for initiating Drawdown requests include high-volume, variable amount purchases of perishable inventory, and Payroll services.
- If the inbound Drawdown request matches with the agreement and all the validations are success then the Drawdown request gets automatically processed by booking an outbound Fedwire payment transaction.

This section contains the following sub-sections:

- Fedwire Drawdown Authorization Agreement Detailed
- Fedwire Drawdown Request Detailed
- Fedwire Drawdown Request Manual Match Detailed
- Fedwire Drawdown Approval Queue
- Fedwire Drawdown View

2.3.1 **Fedwire Drawdown Authorization Agreement**

This Maintenance captures the details of Drawdown Authorization Agreement between the Payer (Originator) of a Drawdown payment and their bank i.e. ODFI (same as Sender DI) of the Drawdown payment.

This agreement maintenance captures transaction attributes necessary for validating an incoming Drawdown request and for the ODFI to process the outgoing Drawdown payment.

You can invoke the “Fedwire Drawdown Authorization Agreement Detailed” screen by typing ‘PWDRAGMT’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

2.3.1.1 Fedwire Drawdown Authorization Agreement Summary

You can invoke the “Fedwire Drawdown Authorization Agreement Summary” screen by typing ‘PWSRAGMT’ 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 available parameters:

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

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

2.3.2 Fedwire Drawdown Request Detailed

This screen allows only Corporate Drawdown requests to be initiated for receiving Fedwire payment from a corporate account maintained with another bank (who would be the receiver of Drawdown request).

You can invoke the “Fedwire Drawdown Request Detailed” screen by typing ‘PWDOTDRC’ in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

The following tabs are visible on this screen:

- Main
- FI Information
- Pricing

2.3.2.1 Fedwire Drawdown Request Summary

You can invoke the “Fedwire Drawdown Request Summary” screen by typing ‘PWSOTDRC’ 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 available parameters:

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

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

2.3.3 Fedwire Drawdown View

You can invoke the ‘Fedwire Drawdown View’ screen by typing ‘PWDDDRVW’ 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.

The following tabs are visible on this screen:

- Main
- Pricing

Click Execute Query to populate the details of the transaction in the Fedwire Drawdown View screen.

2.3.3.1 Fedwire Drawdown View Summary

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

You can search using one or more of the available g parameters.

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

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

2.3.4 Fedwire Drawdown Request Manual Match

If the system cannot match a Processed Drawdown payment to Drawdown request sent earlier then user would be able to manually match both from a New Manual match screen, called "Fedwire Drawdown Request Manual Match".

You can view the details of a Fedwire Drawdown Request Manual Match Detailed in the "Fedwire Drawdown Request Manual Match Detailed" Screen. You can invoke the "Fedwire Drawdown Request Manual Match Detailed" screen by typing 'PWDDDMAT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

2.3.4.1 Fedwire Drawdown Request Manual Match Summary

You can invoke the "Fedwire Drawdown Request Manual Match Summary" screen by typing 'PWSDDMAT' 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 available parameters.

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

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

2.3.5 Fedwire Drawdown Approval Queue

In case of failure of non-critical agreement validations, the Drawdown request is moved to a New exception queue called "Fedwire Drawdown Approval" queue for decision by Operational users.

You can invoke the 'Fedwire Drawdown Approval Queue' screen by typing 'PQSFWDDQ' 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 search using one or more of the available parameters.

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

The following actions can be performed for transactions in Business Override queue

Actions	Functions
View Drawdown Request	You can view the selected transaction details.
Release	The system processes the Drawdown request
Reject	The system generates the Drawdown Refusal message. While rejecting the Drawdown request, it is mandatory to input Remarks for specifying reason for rejection. This would be included in the generated Drawdown Refusal message. The Remarks text would be allowed up to 195 characters.
Authorization	User can manually move the transaction for processing on next working day.
View Queue Actions	Displays all queue activities performed for the selected transaction. This action would allow user to view key details of the selected Drawdown request.
View Transaction	You can view the selected transaction details.

2.4 **Fedwire gpi processing**

This section contains all the maintenances pertaining to gpi and required for gpi. Below are the existing gpi Maintenances which are applicable for the payment types - Fedwire.

Following are the required maintenances for gpi:

- SWIFT gpi Static Preferences (PXDGPST)
- SWIFT gpi Host Preferences (PXDGPIPF)
- SWIFT gpi Directory (PMDGPIDR)

For more details on the above maintenances refer to CrossBorder_Payments User Guide section(4.1)

Following points need to be considered during Fedwire gpi processing

1. RMA/RMA+ Validation for Tracker should not be performed for exchange of gCCT/gCOV confirmations
2. In Branch Core Parameters screen (STDCRBRN), default BIC value is gpi Participant ID(11-Character BIC) of the processing branch
3. gpi Confirmations generation should not happen if the Fedwire transaction status is 'Seized'

2.4.1 **Outbound gCCT & gCOV processing**

2.4.1.1 **SWIFT STP Changes**

Following changes are done to the Outbound Fedwire payment transaction creation/processing from an Incoming SWIFT message,

- For Outbound Fedwire payment ,UETR field populates with the Tag 121 value of incoming SWIFT MT 103/ MT 202COV / MT 205 COV messages
- For the incoming SWIFT MT 103 / MT 202 COV / MT 205 COV message whose Tag 111 value is '001', the 'Incoming gpi flag' gets automatically checked else unchecked

2.4.1.2 Outbound gCCT Processing

gpi enabled Transaction:

System performs below validation when the 'Business Function Code' is selected as 'CTP', payment types and Type & Subtype(combined) value is '1000' (Funds Transfer/ Basic Funds Transfer) (or) '1600' (Settlement Transfer/Basic Funds Transfer) for the Fedwire Outbound transactions

- Checks if 'gpi Processing Enabled' is set to 'Y' at host level (PXDGPIPF)
- If the flag is set to 'Y', then system checks Sender BIC (Processing branch BIC – Default BIC :11 Character – linked in Branch Core Parameters screen (STDCRBRN)) and Transfer Currency combination is present in SWIFT gpi Directory (PMDGPIDR)
 - If 'Yes', then the 'gpi enabled' flag of the transaction updates to 'Yes'
 - If 'No', then the 'gpi enabled' flag updates to 'No'

Fedwire message generation:

- At the transaction level, if the 'gpi Enabled' flag is 'Yes' and if the charging method is BEN or SHA, then the tags {3620} and {3700} populates as below:

Tag	Tag Name	Element Name	Format	Population Logic
3620	Payment Notification	Element 01 – Notification Indicator	1 Character	Value '3' hardcoded gets populated
3620	Payment Notification	Element 01 – Notification Indicator	140 Character	UETR value gets populated
3700	Charges	Senders Charges	15 Character	Sender Charges information received in the Inbound SWIFT message gets populated. If there are no sender charges applicable, then populate this field with a value "USD0,00"

System populates the tags {3620} and {3700} values as below when the charging method is OUR

Tag	Tag Name	Element Name	Format	Population Logic
3620	Payment Notification	Element 01 – Notification Indicator	1 Character	Value '4' hardcoded gets populated
3620	Payment Notification	Element 03 – Notification Indicator	140 Character	UETR value gets populated
3620	Payment Notification	Element 06 – Contact Fax Number	15 Character	Charges information if applicable for the transaction gets populated

Tag {3700} should not get populated when charging method is OUR

Note

For 'gpi Enabled' Outbound Fedwire transactions, Network cut-off time validation logic remains same as existing.

2.4.1.3 Outbound gCOV Processing

gpi enabled Transaction:

System performs below validation when the 'Business Function Code' is selected as 'CTP', Local Instrument value [{3610}] is 'COVS' and Type & Subtype(combined) value is '1000' (or) '1600'

- Checks if 'gpi Processing Enabled' is set to 'Y' at host level (PXDGPPIPF)
- If the flag is set to 'Y', then system checks Sender BIC (Processing branch BIC – Default BIC :11 Character – linked in Branch Core Parameters screen (STDCRBRN)) and Transfer Currency combination is present in SWIFT gpi Directory (PMDGPIDR)
 - If 'Yes', then the 'gpi enabled' flag of the transaction updates to 'Yes'
 - If 'No', then the 'gpi enabled' flag updates to 'No'

Fedwire message generation:

At the transaction level, if the 'gpi Enabled' flag is 'Yes', then the tag {3620} populates as below

\$Tag {3620} Element 01 Payment Notification Indicator populates with a value '3'

\$Tag{3620} Element 03 Contact Name populates with UETR value

Tag	Tag Name	Element Name	Format	Population Logic
3620	Payment Notification	Element 01 – Notification Indicator	1 Character	Value '4' hardcoded gets populated
3620	Payment Notification	Element 03- Contact Name	140 Character	UETR value gets populated

Note

For 'gpi Enabled' Outbound Fedwire transactions, Network cut-off time validation logic remains same as existing.

2.4.2 Inbound gCCT &GCOV Processing

Following changes are done to the Inbound Fedwire payment transaction creation processing from an Inbound Fedwire message to populate gpi related fields

2.4.2.1 Incoming gpi:

This field updates to 'Y' once the below conditions met

In Customer Transfer (or) Cover Transfer message , Tag {3600} value is 'CTP' / Tag {3610} is not present (or) Tag {3610} is present and value is 'CVOS' in Tag {3620} Payment notification , the Element 01 Notification Indicator contains either a value either '3' or '4'

2.4.2.2 UETR Population:

The Tag {3620} 'Payment notification - Element 03' receives the UETR value and populates the same in the Inbound Fedwire transaction UETR field.

The above populated value gets converted to lower case.

2.4.2.3 gpi Enabled flag:

The 'gpi Enabled' field sets to 'Y' once the below conditions are satisfied for the Inbound Customer Transfer ('CTP') or Cover Transfer ('CTP COVS') Fedwire payment

Host level 'gpi Processing Enabled' flag value is 'Y' (PXDGPIPF)

SWIFT gpi Directory (PMDGPIDR) has the maintenance of Processing Branch BIC (Default BIC: 11 Character which is linked in Branch Core Parameters screen (STDCRBRN)) and Transfer Currency values

The Tag {3620} 'Payment notification – Element 01' related 'Notification Indicator' field contains either a value '3' or '4'

The 'gpi Enabled' field sets to 'Confirm' once the below conditions are satisfied for the Inbound Customer Transfer ('CTP') or Cover Transfer ('CTP COVS') Fedwire payment

Host level 'gpi Processing Enabled' flag value is 'Y' (PXDGPIPF)

SWIFT gpi Directory (PMDGPIDR) has the Processing Branch BIC (Default BIC : 11 Character – linked in Branch Core Parameters screen (STDCRBRN) value should be gpi Customer which is not the gpi Agent for the Transfer Currency

The Tag {3620} 'Payment notification – Element 01' related 'Notification Indicator' field should have either a value '3' or '4'

2.4.3 Outbound Fedwire Payments - gpi Processing:

2.4.3.1 Outbound gpi Confirmations:

For the Outbound Pass-through Fedwire gpi payments, if the transaction level 'gpi Enabled' flag set to 'Yes' then system generates SWIFT gpi Confirmations (MT 199 for gCCT/MT 299 for gCOV) and populates the Confirmation messages fields as listed below:

- Receiver field value gets updated with the value of Tracker BIC maintained in the gpi Host preferences maintenance (PXDGPIPF)
- Field 111 of Block 3 populates with '001' (Service type identifier for gCCT/gCOV)
- Field 121 of Block 3 will be populated with UETR of the transaction
- Field 20 populates with the Fedwire Transaction Reference
- Field 21 populates with Field 20 of MT 103 for gCCT confirmation and with Field 20 of MT 202 COV/MT 205 COV for gCOV confirmation message
- Following details gets populated for Field 79 of the gCCT/gCOV confirmation messages
 - Line 1 populates with date & time along with UTC offset
 - Line 2 populates with confirmation statuses code and reason code depending on the transaction processing status [Refer table]

Transaction Type	Processing status	Message generated	Status Code/ Reason Code	Date & Time details	Payment Processing Status [PXDGPST]	In Progress Codes [PXDGPST]
Outbound Pass through Fedwire transaction	Payment Processed & forwarded as a gpi message to a gpi agent	On successful dispatch of Fedwire message	ACSP/G000	Message generation Date & time	NA	NA
	Outbound payment Processed & forwarded as a gpi message to a nongpi agent	On successful dispatch of Fedwire message	ACSP/G001	Message generation Date & time	NA	NA
	Pending by EOD in process exceptions queues(including Warehouse queue)	By EOD, transaction is pending in any exception queue	ACSP/G002	Message generation Date & time	INPROGRESS	PENDING CREDIT
	Cancelled from any exception queue	On successful cancellation action	RJCT	Message generation Date & time	REJECTED	NA

- Line 3 populates with Branch default BIC followed by Intermediary FI BIC if available (or) by Beneficiary FI BIC.
- Line 4 populates with settlement amount [Final amount deducting charges if any]
- For gCCT confirmation message,
 - Line 5 : EXCH, Original Currency, Transfer Currency & Exchange Rate should not be populated
 - Charge deduction : If there is no charge then system populates Zero charge amount else charge amount details gets populated

Note

- RMA/RMA+ validation should not perform on the Tracker BIC
 - At EOD, confirmation message should get generated by the auto job 'PQDPRQUE'
-

2.4.3.2 Inbound gpi Confirmations:

- System links the Incoming gpi confirmation messages (gCCT/gCOV) with the original Outbound Fedwire transaction. From Block 3, Matching criteria happens as follows
 - 121: UETR of Outbound Fedwire Transaction = 121: UETR of gpi confirmation
- Once the match is successful, system parses the message and the same should be stored to display the confirmations at the Outbound transaction view screen(PWDOVIEW)

2.4.4 Inbound Fedwire Payments - gpi Processing:

2.4.4.1 Outbound gpi Confirmations:

For the Inbound Fedwire gpi payments, if the transaction level 'gpi Enabled' flag set to 'Yes' then system generates SWIFT gpi Confirmations (MT 199 for gCCT/MT 299 for gCOV) and populates the Confirmation messages fields as listed below:

- Receiver field value gets updated with the value of Tracker BIC maintained in the gpi Host preferences maintenance (PXDGPIPF)
- Field 111 of Block 3 populates with '001' (Service type identifier for gCCT/gCOV)
- Field 121 of Block 3 will be populated with UETR of the transaction
- Field 20 populates with the Fedwire Transaction Reference
- If the Inbound Fedwire message has Sender's reference value then only the system populates the Field 21 with the Sender's Reference value received in Tag {3320} else Field 21 should not get populated

Following details gets populated for Field 79 of the gCCT/gCOV confirmation messages

- Line 1 populates with date & time [Refer table below] along with UTC offset
- Line 2 populates with confirmation statuses code and reason code depending on the transaction processing status [Refer table]

Transaction Type	Processing status	Message generated	Status Code/ Reason Code	Date & Time details	Payment Processing Status [PXDGPST]	In Progress Codes [PXDGPST]
Inbound Fedwire transaction	Processed & credited to beneficiary's account	On accounting completion	ACSC	Credit value date & current time	PROCESSED	NA
	Pending by EOD in process exceptions queues (including Warehouse queue)	By EOD, transaction is pending in any exception queue	ACSP/G002	Message generation Date & time	IN PROGRESS	PENDING CREDIT
	Cancelled from any exception queue	On successful cancellation action	RJCT	Message generation Date & time	REJECTED	NA

- Line 3 populates with Branch default BIC
- Line 4 populates with settlement amount [Final amount deducting charges if any]
- For gCCT confirmation message,
 - Line 5 : EXCH, Original Currency, Transfer Currency & Exchange Rate should not be populated
 - Charge deduction : If there is no charge then system populates Zero charge amount else charge amount details gets populated

Note

- RMA/RMA+ validation should not perform on the Tracker BIC
 - At EOD, confirmation message should get generated by the auto job 'PQDPRQUE'
-

2.4.4.2 Inbound gpi Confirmations:

- System links the Incoming gpi confirmation messages (gCOV) with the Inbound Fedwire transaction when it can't find any matching Outbound Fedwire transaction. From Block 3, Matching criteria happens as follows:

- 121: UETR of Inbound Fedwire Transaction = 121: UETR of gpi confirmation

Once the match is successful, system parses the message and the same should be stored to display the confirmations at the Inbound transaction view screen (PWDIVIEW)

3. NACHA Payments

NACHA payments are US ACH payments managed and governed by NACHA (previously, 'National Automated Clearing House Association'). They include both Credit Transfers and Direct Debit collections. The ACH Network serves as a network for direct consumer, business, and government payments, and annually facilitates billions of payments such as Direct Deposits and Direct Payments (Collections). It is used by more than 10,000 Direct and Indirect financial institutions and numerous Third party Service providers.

The NACHA Payments module in Oracle Banking Payments has capability for end to end processing of outbound and inbound NACHA payments, right from receipt of file from customer or ACH Operator up until generation of outgoing NACHA file or posting to beneficiary accounts in case of inbound NACHA payments.

The NACHA Payments solution is designed for a depository institution who directly sends/ receives ACH files to/from ACH Operator on behalf of its own customers.

High-lights of NACHA Payments

- Manual Payment Initiation
- Receipt of individual payment requests from bank channels and systems
- Processing of individual transactions for SEC codes - ARC, BOC, CCD, CIE, CTX, POP, PPD.
- NACHA rule validation
- STP of individual transactions up until the Dispatch activity, comprising activities like
- Validation, Dates resolution, Cut-off check, Sanctions check etc.
- Enabling manual intervention in case of various exceptions through specific Operations (Exception) queues
- Generation and Dispatch of outgoing NACHA file comprising Credit Transfers Transactions
- Sanctions check by interfacing with an external Sanctions screening system
- External Credit Approval Check while processing outgoing Credit transfers.
- Accounting
- NACHA file generation
- Receipt and STP of Inbound ACH file from ACH network

3.1 NACHA Maintenances

3.1.1 NACHA Directory

NACHA Directory maintenance maintains details of NACHA participants that are serviced by FedACH ACH Operator.

You can manually create a new record. Once created, it must be authorized.

System validates that the manually created record does not contain a Routing number for which a record already exists.

You can invoke the “NACHA Directory” screen by typing ‘PMDNCHDR’ 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.

Specify the following fields:

Routing Number

Specify the 9 digit Routing number (ABA number) of the NACHA participant.

Office Code

Select the Office Code. Choose between Main Office (value = O) or Branch (value = B).

Servicing FRB Number

Specify the Servicing Federal Reserve Bank's main office Routing number

Record Type code

Select the code that indicates if the old or new Routing number of the participant to be used while sending ACH transactions. The options are as follows:

- Institution is a Federal Reserve Bank
- Send items to customer routing number
- Send items to customer using new routing number field

Change Date

Specify the Date when this record was last updated by FedACH.

New Routing Number

Specify the New Routing Number.

Customer Name

Specify the name of the NACHA participant.

Address

Specify Address details of participant.

City

Specify the city of participant.

State Code

Specify the 2 character code of US state where the participant is located. Though the bank participant may have multiple branches in different US states, this is the state where it is registered or has its head office or is understood to be located as per relevant US regulation.

Zip-code

Specify the zip-code (postal code) of the participant

Zip-code Extension

Specify the Zip-code Extension (if applicable) of the participant.

Telephone Area Code

Specify the area code of the contact telephone number.

Telephone Prefix Number

Specify the Prefix of the contact telephone number.

Telephone Suffix Number

Specify the Suffix of the contact telephone number.

Institution Status Code

Specify if the participant Receives Gov/Comm transactions.

Data View Code

Specify if the relevant code indicates 'Current View'.

Filler

Specify the filler details.

3.1.1.1 Viewing NACHA Directory Summary

You can view the summary in "NACHA Directory Summary" screen. You can invoke the NACHA Directory Summary screen by typing 'PMSNCHDR' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

NACHA Directory Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Routing Number

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Office Code	Record Type code	Change Date	Customer Name	Routing Number	Servicing FRB Num
----------------------	---------------	-------------	------------------	-------------	---------------	----------------	-------------------

Exit

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

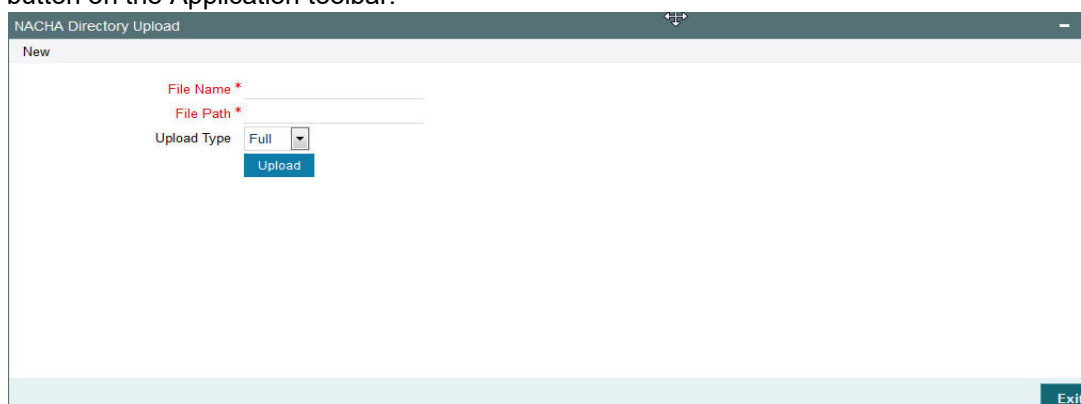
- Authorization Status
- Record Status
- Routing Number

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

3.1.2 **NACHA Directory Upload**

A facility is available for manual upload of NACHA (FedACH) Directory using fixed length text file. The name of this screen is NACHA Directory Upload.

You can invoke the "NACHA Directory Upload" screen by typing 'PMDNCHUP' 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.



Specify the following fields:

File Name

Specify the File name of the NACHA Directory text file.

File Path

Specify the DB server path where the Directory file is placed.

Upload Type

Indicates if the file to be uploaded is a Full file containing all NACHA participants or a Partial file containing records updated since a specific date in the past. This drop-down field has two options – 'Full' and 'Partial'.

Upload button

Click this button to initiate the process of picking up the file from the specified location, parsing it and inserting the records in the NACHA Directory table.

3.1.3 **Company ID - Account Mapping**

This NACHA specific maintenance maintains the mapping between a Company Id of a corporate Originator and one or more of their accounts available in the system that could be used as the debit account or credit account in an outgoing ACH Credit or ACH Debit transaction.

You can invoke the “Company ID - Account Mapping Detailed” screen by typing ‘PMDCIACC’ 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.

Specify the following fields:

Host Code

This is defaulted from the logged in branch.

Company ID

Select a Company Id from a LOV that would fetch records from the existing Company Identification Maintenance

Source Code

Select a source code for a specific channel (including Manual channel) or All (any) channels from where the outgoing ACH transaction could be initiated.

SEC Code

Select any of the following SEC Code. The options are CIE, CTX, PPD, ARC, BOC, POP, All and CCD

Note

If “All” option is selected for NACHA Entry Type field then in the SEC code drop-down only the SEC codes would be populated such as CCD, CTX and PPD.

NACHA Entry Type

Select the NACHA Entry Type. The options are “ACH Credit”, “ACH Debit” and ‘Both’.

Originator Account

Select or enter the Originator account from a LOV that is filtered on all 'Normal' type of accounts owned by Customers of type “Individual” or “Corporate”.

Note

The same Originator Account number would be allowed to be linked to more than one Company ID.

Customer number

System defaults the customer number of the Originator account selected.

ACH Preferences

Prefer Same-day ACH Credit processing

‘Yes’ indicates that Originator would like their ACH Credit transactions to be “same-day” processed whenever eligible.

Prefer Same-day ACH Debit processing

‘Yes’ indicates that Originator would like their ACH Debit transactions to be “same-day” processed whenever eligible.

3.1.3.1 Company ID - Account Mapping Summary

User can view all the ID-account mapping maintained in this screen.

You can invoke the ‘Company ID-Account Mapping Summary’ screen by typing ‘PMSCIACC’ in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

Company ID - Account Mapping Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Host Code Company ID

NACHA Entry Type SEC Code

Source Code

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

Authorization Status	Record Status	Host Code	Company ID	NACHA Entry Type	SEC Code	Source Code	Originator Account	Customer Number
----------------------	---------------	-----------	------------	------------------	----------	-------------	--------------------	-----------------

Exit

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

- Authorization Status
- Record Status
- Host Code
- Company ID
- NACHA Entry Type
- SEC Code
- Source Code

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

3.2 NACHA Transactions

NACHA inbound and outbound transactions can be booked and viewed through these screens.

3.2.1 NACHA Outbound Payment Transaction Input

Bank staff of Originating Depository Financial Institution (ODFI) can manually book an outgoing NACHA payment on behalf of the originator. Alternatively, system can receive a SOAP request from the Originator's system for initiating an outgoing NACHA payment which would be processed on receipt.

You can invoke 'Outbound NACHA Transaction Input' screen by typing 'PNDOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click new button on the Application toolbar.

The screenshot shows the 'Outbound US NACHA Credit Transfer Input' application window. It features a top navigation bar with 'New' and 'Enter Query' buttons. The main area is divided into several sections for data entry:

- Transaction Details:** Includes fields for Transaction Branch Code *, Transaction Reference Number *, User Reference Number *, Branch Name, Network Code *, Source Reference Number, Host Code *, Network Description, NACHA Entry Type (dropdown), Source Code *, Standard Entry Class Code *, Host Description, and Source Description.
- Company Details:** Includes Company Identification *, Company Name, Company Entry Description *, Company Discretionary Data, and Company Descriptive Date.
- Debtor Details:** Includes Debtor Account Number, Debtor Name, Account Currency, Account Branch, Customer Number, Customer Service Model, and Debit Amount.
- Payment Details:** Includes Booking Date (yyyy-MM-dd), Instruction Date * (yyyy-MM-dd), Transfer Currency *, Transfer Amount *, Exchange Rate, FX Reference Number, and Remarks.
- Entry Details:** Includes Receiving DFI *, Receiving DFI Name, and Transaction Code *.
- Transaction Dates:** Includes Revised Instruction Date (yyyy-MM-dd) and Activation Date (yyyy-MM-dd).

At the bottom, there is a status bar with fields for Maker ID, Checker ID, Authorization Status, Maker Date Stamp, and Checker Date Stamp, along with an 'Exit' button.

Below listed mandatory fields are defaulted on Click of New

Transaction Branch Code

Defaulted with logged in Branch Code

Branch Name

System defaults the Branch Name of the Transaction Branch Code

Host Code

Defaulted with Host Code to which the Logged in Branch is associated .

Host Code Description

System defaults the description of the Host code

Source Code

Defaulted as 'MANL'; for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Source Code Description

System defaults the description of the Source code

Transaction Reference Number

Unique Reference number for the payment generated by the System

Network Code

User has to select the appropriate network Code from the pick-list. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.

Network Code Description

System defaults the description of the Network code

NACHA Entry Type

This would be defaulted to "ACH Credit", to indicate that the transaction is NACHA Credit transfer.

Standard Entry Class Code

Select the required SEC codes – The values are CIE, CCD, CTX and PPD.

User Reference Number

The system defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number

Source Reference Number

The system displays the Source Reference Number provided by the channel or any other source for the transaction. You can input the value for manually booked transactionMain Tab

Company Details	Debtor Details	Payment Details
Company Identification *	Debtor Account Number	Booking Date <input type="text"/>
Company Name	Debtor Name	Instruction Date <input type="text"/>
Company Entry Description *	Account Currency	Transfer Currency *
Company Discretionary Data	Account Branch	Transfer Amount *
Company Descriptive Date	Customer Number	Exchange Rate
	Customer Service Model	FX Reference Number
	Debit Amount	Remarks
		<input type="button" value="Enter"/>

Entry Details	Transaction Dates
Receiving DFI *	Revised Instruction Date <input type="text"/>
Receiving DFI Name	Activation Date <input type="text"/>
Receiving Company Name	
Transaction Code *	

UDF MIS Accounting Details		
Maker ID	Checker ID	Authorization Status
Maker Date Stamp	Checker Date Stamp	

Specify the following fields:

Company Details

Company ID

Select a Company Id of the Originator from a LOV that fetches Company Id records from the existing Company Identification Maintenance (PMDORGDT).

Company Name

This would be auto-populated from the Company Identification Maintenance based on the Company Id, as per existing logic.

Company Entry Description

Select the Company Entry from the list of values. All valid descriptions are listed in the LOV.

Company Discretionary Data

This field in the Batch Header allows Originators/ODFI's to capture any data that is of significance to the processing of the transaction.

Company Descriptive Date

Specify the date of the transaction that the Originator would like the RDFI to include in communications to Receiver. It is to be noted that this date would not be the transaction or value date in the account statement of Receiver.

Debtor Details**Debtor Account Number**

Please select the Account to be debited. Option is available to use the Pick-list which displays all valid Account Numbers available in the system.

Debtor Name

System defaults the debtor name on selecting the account number.

Account Currency

Defaulted on selecting Account Number.

Account Branch

Defaulted on selecting Account Number

Customer Number

System identifies the Customer number maintained in the system for the Originator based on the selected Debtor Account Number and the same is defaulted in this field.

Customer Service Model

Defaulted with Customer Service Model linked to the identified customer (originator)

Debit Amount

This field is populated with the transfer amount converted in originator account currency using the Exchange rate.

Payment Details**Booking Date**

This is defaulted as application server date.

Instruction Date

This is the Instruction (Value) date of the payment, as instructed by the customer.

Transfer Currency

Please enter the Transfer Currency which should always be USD.

Transfer Amount

Please enter the Amount to be transferred.

Exchange Rate

If Transfer currency & Originator account currency are different then Exchange rate can be provided by user. System retains the input value and will validate the same against override and stop variances maintained at Network Preferences.

FX Reference Number

This field allows user to specify a specific reference number of Fx deal/contract to be used for deriving the Fx rate to be used for the transaction.

Remarks

This indicates any user remarks for the outgoing payment transaction.

Entry Details**Receiving DFI**

Select a 9 digit ABA number of the Receiving DFI (RDFI) using a LOV that would fetch values from the NACHA participants directory (FedACH directory) maintenance.

Receiving DFI Name

System defaults the name of the Receiving DFI selected.

Receiver Account Number

Specify the account number of the Receiver (beneficiary) corporate (in case of CCD, CTX, CIE and so on.) or owned by the Receiver individual (in case of PPD, BOC, POP, ARC and so on.).

Individual Identification Number

This field would be mandatory for input only when the selected SEC code is "CIE", and optional for other applicable SEC codes like POS, PPD, WEB and so on.

Identification Name

System defaults the name of the Individual ID number selected.

Identification Number

This field is optional for the applicable SEC codes like CCD, CTX etc. This field typically need to have the customer or accounting identification number (normally issued by Originator) by which the Receiver is known to the Originator.

Receiving Company Name

Specify the Company name of Receiver where the Receiver is corporate.

Transaction Code

Select relevant options for the ACH Credit transaction of selected SEC code.

Transaction Code Description

This is auto-populated with the description of the selected Transaction code.

Discretionary Data

This field in the Entry detail record (for the transaction) in the Batch file allows Originators/ ODFIs to capture any 2 character code or data that is of significance to the processing of the transaction or for requesting something from RDFI. This is a user input field and additionally, will has a LOV enabling the user to select the code "AK", meaning an Acknowledgement is requested for the transaction from the RDFI.

Transaction Dates**Revised Instruction Date**

Specify the Revised Instruction Date.

Activation Date

This is the date on which the transaction would be processed.

Debit Value Date

The value date with which the debit to originator account would be done as part of the DRLQ accounting event. This date is derived by the system as part of processing the transaction. This is a View-only field.

Credit Value Date

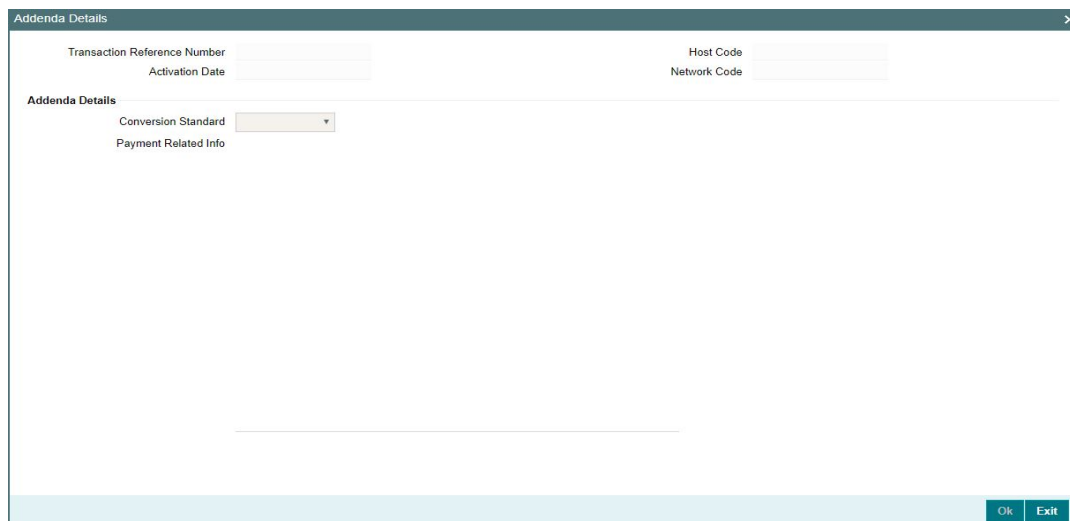
Specify the value date with which the credit to Network Nostro account would be done as part of Dispatch accounting for the file containing this transaction.

Dispatch Date

The date on which the transaction would be dispatched to NACHA as part of an outgoing NACHA file. This date would be calculated as Revised Instruction Date less Network Lead Days.

3.2.1.1 Addenda Details

Click the Addenda Details button in the PNDOTONL Screen.



Specify the following fields:

Transaction Reference Number

The system displays the Transaction Reference No.

Host Code

The system displays the Host Code.

Activation Date

Specify the Activation date.

Network Code

The system displays the Network Code.

Addenda Details

Conversion Standard

Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda record(s) in the NACH file:

- ASC X12.5 (Interchange Control Structure)
- ASC X12.6 (Application Control Structure)
- Payment related UN/EDIFACT syntax
- ANSI ASC X12 transaction set containing a BPR or BPS data segment

Payment Related Info

Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 1 Addenda record is allowed. Addenda record is optional for these SEC codes.

3.2.1.2 Pricing Tab

Click on Pricing tab to view the Pricing details

The screenshot displays a software interface for the 'Pricing' tab. At the top, there's a navigation bar with 'Main' and 'Pricing' tabs, where 'Pricing' is selected. Below this is a table with the following columns: 'Pricing Component', 'Pricing Currency', 'Pricing Amount', 'Waiver', 'Debit Currency', and 'Debit Amount'. The table is currently empty. At the bottom of the interface, there are several fields: 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', and 'Authorization Status'. A 'Cancel' button is located in the bottom right corner.

The below mentioned attributes will be available in the Pricing tab.

Pricing Component

Displays the Name of the pricing component, applicable for the transaction, for which charges are computed.

Pricing Currency

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

Pricing Amount

Displays the charge amount calculated for each pricing component.

Waiver

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

Debit Currency

Displays the currency in which the charge amount is debited for the pricing component. This is the currency of the debit (originator) account.

Debit amount

Displays the charge amount in debit currency to be debited. This amount is different from the calculated Pricing amount if the debit currency is different from the Pricing Currency. The Debit amount for charges is calculated by converting the Pricing amount in Pricing Currency to Debit currency using specified Exchange Rate type in Pricing Code maintenance.

User must click on save button in PNDOTONL Screen to save the outgoing payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Outgoing Payment.

3.2.1.3 UDF Tab

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

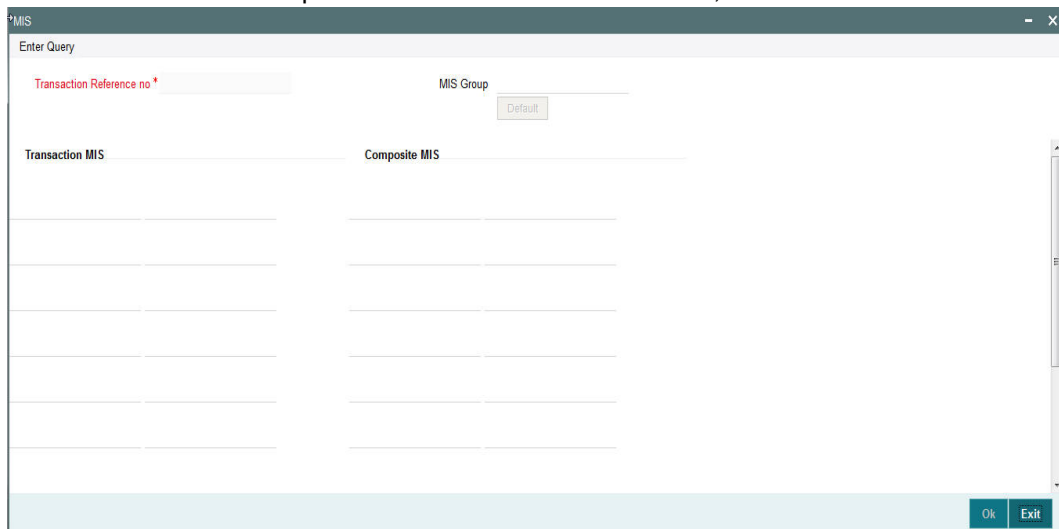


The screenshot shows a window titled 'Fields'. Inside, there is a table with two columns: 'Field Label' and 'Field Value'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

You can specify user defined fields for each transaction.

3.2.1.4 MIS Tab

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



The screenshot shows a window titled 'MIS'. It contains several input fields: 'Transaction Reference no' (with a red asterisk), 'MIS Group' (with a 'Default' button), 'Transaction MIS', and 'Composite MIS'. Below these fields are several horizontal lines for additional input. At the bottom right, there are 'Ok' and 'Exit' buttons.

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

3.2.1.5 NACHA Outgoing Payments Summary Screen

You can search for outgoing payment records in the NACHA Outgoing Payments Summary Screen. You can invoke 'NACHA Outgoing Payments Summary' screen by typing 'PNSOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

NACHA Transaction Input Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference Number User Reference Number Network Code

Originator Account Number Receiver Account Number Transaction Branch Code

Authorization Status Account Branch Customer No

Customer Service Model Source Reference Number

Records per page: 15 1 Of 1

Transaction Reference Number	User Reference Number	Network Code	Originator Account Number	Receiver Account Number	Source Code	Host Code	Transfer Amount	Transfer Currency	Debit Amount	Account Currency	Transaction Date
------------------------------	-----------------------	--------------	---------------------------	-------------------------	-------------	-----------	-----------------	-------------------	--------------	------------------	------------------

Exit

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

- Transaction Reference Number
- User Reference Number
- Network Code
- Originator Account Number
- Receiver Account Number
- Transaction Branch Code
- Authorization Status
- Account Branch
- Customer No
- Customer Service Model
- Source Reference Number

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

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

3.2.2 NACHA Outbound Payment View

You can invoke 'NACHA Outgoing View' screen by typing 'PNDOVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

Trace Number

This is a unique identification of each ACH entry record in the outgoing NACHA file, which is generated during file generation.

Batch Number

This is a unique identification of every batch in the outgoing NACHA file, which is generated during file generation.

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

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

View Queue Action Log

Enter Query

Transaction Reference Number Network Code

1 Of 1 Go

<input type="checkbox"/>	Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status	Maker Id	Maker Date Stamp
--------------------------	------------------------------	--------	---------	------------	----------------------	----------	------------------

View Request Message View Response Message

Exit

Following details are displayed:

- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

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

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

- Sanction screening
- External credit approval
- External Account Check

- External FX fetch
- External price fetch
- Accounting system

3.2.2.2 UDF Tab

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

3.2.2.3 MIS Tab

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

3.2.2.4 Accounting Entries Tab

You can view the Accounting Entries posted for the Outgoing NACHA Payment in Accounting entries Tab.

Accounting Entries

Enter Query

Transaction Reference Number

Accounting Entries

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

Accounting Details

Exit

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

3.2.2.5 **NACHA Outbound View Summary**

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

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

- Transaction Reference Number
- Network Code
- Originator Account Number
- Source Code
- Transaction Status
- Transfer Amount
- Transfer Currency
- Transaction Branch Code
- Authorization Status
- Activation Date
- Booking Date
- Debit Liquidation Status
- Credit Liquidation Status
- File Reference Number
- Source Reference Number
- Queue Code
- Dispatch Reference Number
- Creditor Account IBAN
- Dispatch Reference Number
- SEC Code

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

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

3.2.3 **NACHA Inbound Payment Transaction Input**

Oracle Banking Payments will process the NACHA inbound Payments received from ACH Operator.

In case of NACHA Inbound file cannot be received or processed due to any reason. A back up screen, is provided to the user to manually capture NACHA Inbound Payments.

You can invoke 'NACHA Inbound Transaction Input' screen by typing the function ID 'PNDITONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...

Below listed fields are mandatory to process Inbound NACHA payments

Transaction Branch Code

Defaulted with logged in Branch Code

Branch Name

System defaults the Branch Name of the Transaction Branch Code

Host Code

Defaulted with Host Code to which the Logged in Branch is associated .

Host Code Description

System defaults the description of the Host code

Source Code

Defaulted as 'MANL'; for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Source Code Description

System defaults the description of the Source code

Transaction Reference Number

Unique Reference number for the payment generated by the System. For details on the reference number format, refer to Payments core user manual

Network Code

User has to select the appropriate network Code from the pick-list. If only one NACHA network is maintained (which will generally be the case) then the same will be defaulted.

Network Code Description

System defaults the description of the Network code

NACHA Entry Type

This would be defaulted to "ACH Credit", to indicate that the transaction is NACHA Credit transfer.

Standard Entry Class Code

Select the required SEC codes – The values are CIE, CCD, CTX and PPD.

File Reference Number

Unique Reference generated by the system for the Inbound NACHA file.

Batch Number

Batch Number of the batch to which the Inbound Payment belongs to as per in the received Inbound NACHA File

Trace Number

Trace Number of the Inbound Payment (ACH entry) in the received Inbound NACHA File

Creditor Details**Creditor Account Number**

Please select the Customer Account to be credited. Option is available to use the Pick-list which displays all valid Account Numbers available in the system.

Creditor Name

Defaulted on selecting Creditor Account Number

Account Currency

Defaulted on selecting Creditor Account Number

Account Branch

Defaulted on selecting Creditor Account Number

Customer Number

System identifies the Customer number maintained in the system for the Creditor based on the selected Creditor Account Number and the same is defaulted in this field.

Customer Service Model

Defaulted with Customer Service Model linked to the identified customer.

Credit Amount

This field will be populated with the transfer amount converted in Receiver account currency using the Exchange rate.

Originator Company Details**Company Identification**

Specify the Identification of Originator of the ACH Credit transaction.

Company Name

Specify the Originator name.

Company Entry Description

Specify the data as per the ACH entry in the Inbound file.

Company Discretionary Data

Specify the data as per the ACH entry in the Inbound file.

Company Descriptive Date

Specify the Company Discretionary Date.

Originating DFI

Specify the Debtor Bank ABA Number. Option is available to use the pick-list which displays all ABA numbers of all DFIs.

Originating DFI Name

The system indicated the Originating DFI Name once you select the Originating DFI from the LOV.

Payment Details**Booking Date**

Defaulted with current date.

Instruction Date

This is the Effective Entry date or Settlement date on which the payment is settled as part of the Inbound file by NACHA.

Transfer Currency

Please Enter the Transfer Currency as USD.

Transfer Amount

Please enter the Amount to be credited to the Customer.

Exchange Rate

If Transfer currency & Receiver (Credit) account currency are different then Exchange rate can be provided by user. System retains the input value and validates the same against override and stop variances maintained at Network Preferences.

Remarks

Specify Remarks, if any.

Entry Details**Individual Identification Number**

This field is applicable but optional for SEC code of PPD and CIE.

Individual Name

System defaults the Individual name on selecting the Individual ID Number

Identification Number

This field is optional for the applicable SEC codes of CCD and CTX.

Receiving Company Name

Defaulted on selecting Creditor Account Number

Transaction Code

Specify the Transaction Code from the LOV.

Transaction Code Description

Specify the Transaction Code Description.

Discretionary Data

Specify the Discretionary Data.

Transaction Dates**Activation Date**

This is the date on which transaction would be processed, and would be generally same as Settlement Date.

Debit Value Date

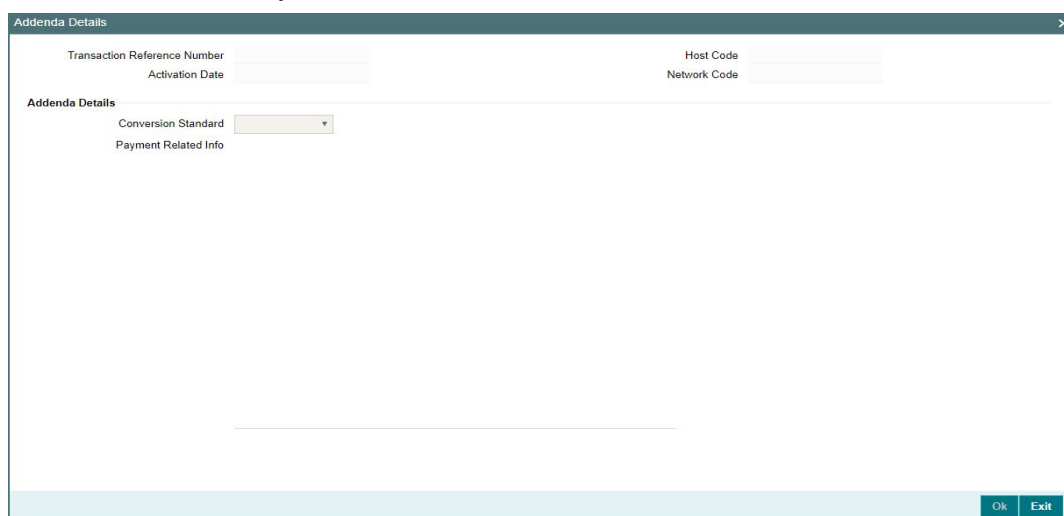
The value date with which the debit to Clearing GL would be done as part of the DRLQ event of transaction accounting on the Activation date. This date would always be same as Settlement Date.

Credit Value Date

The value date with which the credit to Receiver account would be done as part of the CRLQ event of transaction accounting on the Activation date. This will be a View only field.

3.2.3.1 Addenda Details

Please click on this button to capture Additional Payment Related Information in the Addenda record for the ACH entry in the Inbound file.



Specify the following fields:

Transaction Reference No

The system displays the Transaction Reference No.

Host Code

The system displays the Host Code.

Activation Date

Specify the Activation date.

Network Code

The system displays the Network Code.

Addenda Details**Conversion Standard**

Select one of the following standards using which the data in this field needs to be converted, during generation of the Addenda record(s) in the NACH file:

- ASC X12.5 (Interchange Control Structure)
- ASC X12.6 (Application Control Structure)
- Payment related UN/EDIFACT syntax
- ANSI ASC X12 transaction set containing a BPR or BPS data segment

Payment Related Info

Specify Payment Related Info. Data only up to 80 characters would be allowed since only a Max. of 1 Addenda record is allowed. Addenda record is optional for these SEC codes.

Enrich Button

On click of this button, System Computes the Exchange Rate & Charges if applicable.

Exchange rate is computed if the creditor account currency is different from Transfer currency. User can view the computed rate in the Exchange Rate field in Main Tab.

User can view the computed Charges in pricing Tab.

User must click on '**Save**' button, to save the inbound payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Inbound Payment.

3.2.3.2 Pricing Tab

Click on Pricing tab to view the Pricing details. For more details on fields, refer to section 3.2.1.2.

The screenshot shows a software interface with a 'Main Pricing' header. Below the header is a navigation bar with tabs: 'Pricing Component', 'Pricing Currency', 'Pricing Amount', 'Waiver', 'Debit Currency', and 'Debit Amount'. The 'Pricing Component' tab is selected. The main area is a large, empty white box. At the bottom, there is a footer section with the text 'UDF | MIS | Accounting Details'. Below this, there are two columns of labels: 'Maker ID' and 'Maker Date Stamp' on the left, and 'Checker ID' and 'Checker Date Stamp' on the right. To the right of these labels is the text 'Authorization Status' and a 'Cancel' button.

3.2.3.3 UDF Tab

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

The screenshot shows a software interface titled 'Fields'. Below the title bar is a navigation bar with tabs: 'Field Label' and 'Field Value'. The 'Field Label' tab is selected. The main area is a large, empty white box. At the bottom right, there are two buttons: 'Ok' and 'Exit'.

3.2.3.4 MIS Tab

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

User must click on save button in PNDITONL Screen screen to save the Inbound payment and make it available for authorization. On authorization by a different user, system starts processing the US NACHA Inbound Payment.

3.2.3.5 NACHA Inbound Payments Summary

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

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

- Transaction Reference Number
- File Reference Number
- Network Code
- Creditor Account Number
- Debtor Account Number
- Transaction Branch Code
- Authorization Status
- Account Branch

- Customer No
- Customer Service Model
- Source Reference Number

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

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

3.2.4 **NACHA Inbound View**

You can invoke 'NACHA Incoming View' screen by typing 'PNDIVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

Trace Number

This is a unique identification of each ACH entry record in the outgoing NACHA file, which is generated during file generation.

Batch Number

This is a unique identification of every batch in the outgoing NACHA file, which is generated during file generation.

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

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

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

Following details are displayed:

- Transaction Reference Number
- Network Code
- Action
- Remarks
- Queue Code
- Authorization Status
- Maker ID
- Maker Date Stamp
- Checker ID
- Checker Date Stamp
- Queue Status
- Queue Reference No
- Primary External Status
- Secondary External Status
- External Reference Number

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

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

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

3.2.4.2 UDF Tab

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

The screenshot shows a window titled "Fields". Inside, there is a table with two columns: "Field Label" and "Field Value". The table is empty. Above the table, there is a navigation bar with "1 Of 1" and a "Go" button. At the bottom right, there are "Ok" and "Exit" buttons.

3.2.4.3 MIS Tab

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

The screenshot shows a window titled "MIS Details". It contains a form with a "Transaction Reference Number" field (marked with a red asterisk) and a "MIS Group" dropdown menu (with a "Default" button next to it). Below these, there are two columns: "Transaction MIS" and "Composite MIS". Each column contains a list of input fields. At the bottom right, there are "Ok" and "Exit" buttons.

3.2.4.4 Accounting Entries Tab

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

The screenshot shows a window titled "Accounting Entries". At the top, there is a search bar labeled "Enter Query" with a text input field for "Transaction Reference Number". Below this is a section titled "Accounting Entries" which contains a table. The table has a header row with the following columns: Event Code, Transaction Date, Value Date, Account, Account Branch, TRN Code, Dr/Cr, Amount Tag, Account Currency, and Transaction Amount. The table body is currently empty. At the bottom of the window, there is a section labeled "Accounting Details" and an "Exit" button.

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

3.2.4.5 View Repair Log

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

View Repair Log

Enter Query

Transaction Reference Number

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

Exit

Following details are displayed:

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

3.2.4.6 NACHA Inbound View Summary

You can search for records in the NACHA Inbound View Summary Screen. You can invoke 'NACHA Inbound View Summary' screen by typing 'PNSVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

NACHA Incoming View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference Number

Source Code

Transfer Currency

Activation Date YYYYMMDD

Credit Liquidity Status

Network Code

Transaction Status

Transaction Branch Code

Booking Date YYYYMMDD

Sender End to End ID

Creditor Account Number

Transfer Amount

Authorization Status

Debit Liquidity Status

File Reference Number

Records per page 15 1 Of 1 Go Lock Columns 0

Transaction Reference Number	Network Code	Debtor Account Number	Creditor Account Number	Source Code	Host Code	Transaction Status	Transfer Amount	Transfer Currency
------------------------------	--------------	-----------------------	-------------------------	-------------	-----------	--------------------	-----------------	-------------------

Exit

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

- Transaction Reference Number
- Network Code
- Creditor Account Number

- Source Code
- Transaction Status
- Transfer Amount
- Transfer Currency
- Transaction Branch Code
- Authorization Status
- Activation Date
- Booking Date
- Debit Liquidation Status
- Credit Liquidation Status
- File Reference Number
- Queue Code

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

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

3.3 NACHA ACH

3.3.1 Outbound NACHA ACH Debit Transaction Input

You can invoke “Outbound NACHA ACH Debit Transaction Input” screen by typing the function ID ‘PNDODONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...

Specify the following fields:

Transaction Branch

Defaulted with logged in Branch Code

Host Code

Defaulted with Host Code to which the Logged in Branch is associated with

Source Code

Defaulted as 'MANL'; for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Network Code

User has to select the appropriate NACHA network Code from the list

NACHA Entry Type

This would be defaulted to "ACH Debit", to indicate that the transaction is NACHA Debit transfer.

SEC code

Select the required SEC codes – The values are CCD, CTX, PPD, ARC, BOC and POP.

Transaction Reference Number

Unique Reference number for the payment generated by the system

User Reference

The system defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number

Source Reference Number

The system displays the Source Reference Number provided by the channel or any other source for the transaction. You can input the value for manually booked transaction

Originator (Creditor) Details**Company ID**

Specify the Identification of Originator of the ACH Credit transaction.

Company Name

The name appears by default upon selection of the Company Identification.

Originator Account Number

This would be the account of the Originator of the outgoing ACH Debit transaction that would be credited.

Account Currency

The system populates the Account Currency.

Originator Name

The system populates the Originator's name.

Customer No

The system populates the Customer Number.

Customer Service Model

The system specifies the Customer Service Model.

Receiver Debtor Details

Receiver Account Number

Please select the Customer Account to be debited. Option is available to use the Pick-list which displays all valid Account Numbers available in the system.

Receiving Company Name

Defaulted on selecting Creditor Account Number

Receiving Consumer Name

Specify the Receiving Consumer Name

Receiving DFI

Select a 9 digit ABA number of the Receiving DFI (RDFI) using a LOV that would fetch values from the NACHA participants directory (FedACH directory) maintenance.

Receiving Point

Select a 9 digit ABA number of the Receiving Point, using a LOV that would fetch values from the NACHA participants directory (FedACH directory) maintenance.

Identification Number

This field is optional for the applicable SEC codes like CCD, CTX etc. This field typically need to have the customer or accounting identification number (normally issued by Originator) by which the Receiver is known to the Originator.

Individual Identification Number

This field would be mandatory for input only when the selected SEC code is "CIE", and optional for other applicable SEC codes like POS, PPD, WEB and so on.

Payment Details

Booking Date

This will be defaulted as application server date.

Instruction Date

This will be the Instruction (Value) date of the ACH Debit transaction i.e. the intended Collection Date, as instructed by the customer.

Dispatch Date

The date on which the transaction would be dispatched to NACHA as part of an outgoing NACHA file.

Transfer Currency

Specify the currency of outgoing payment, which would be defaulted and fixed to USD.

Transfer Amount

Amount of the outgoing Debit transaction in the Transfer currency. This amount is populated in the Amount field of the Entry Details record.

Exchange Rate

If Transfer currency & originator account currency are different then Exchange rate can be provided by user. System retains the input value and validate the same against override and stop variances maintained at Network Preferences.

FX Reference Number

This Fx reference number is sent in the External Fx rate request during processing.

Credit Amount

This field will be populated with the transfer amount converted in originator account currency using the Exchange rate.

Revised Instruction Date

Revised Instruction Date is auto populated.

As part of Processing dates resolution step during processing, Instruction date would be validated to be a working day for NACHA. This date would be adjusted (moved ahead), if required, which would then be populated in this field

Settlement date

This would be same as the Revised Instruction date. This is the date on which the settlement with the Originator would happen i.e. the originator account would be credited (posted) with Credit Value date.

Credit Value Date

The value date with which the credit to Originator account would be done as part of the CRLQ event of transaction accounting on the Settlement date. This date would be calculated as Revised Instruction Date plus 2 NACHA business days. This will be a View only field.

Debit Value Date

The value date with which the debit to Clearing GL would be done as part of the DRLQ event of transaction accounting on the Settlement date. This date would be same as Settlement date. This will be a View only field.

Remarks

Specify any user remarks for the outgoing payment transaction.

Other Transaction Details**Company Entry Description**

Specify the data as per the ACH entry in the outgoing file.

Company Discretionary Data

Specify the data as per the ACH entry in the outgoing file.

Company Descriptive Date

In outgoing ACH Debit transaction, even if this field contains one of the standard keywords for same-day settlement cycles, the same would not be considered by system. This is because same-day processing of ACH Debit transactions is not in scope.

Transaction Code

Select relevant options for the ACH Debit transaction of selected SEC code,

Transaction Code Description

Select the Transaction Code Description.

Check Serial Number

Specify the serial number of the physical cheque which is being collected through this ACH Debit transaction.

Terminal City

Specify the truncated name or abbreviation identifying a city, town or village in which the Point of Purchase electronic terminal is present where the original cheque based transaction happened.

Terminal State

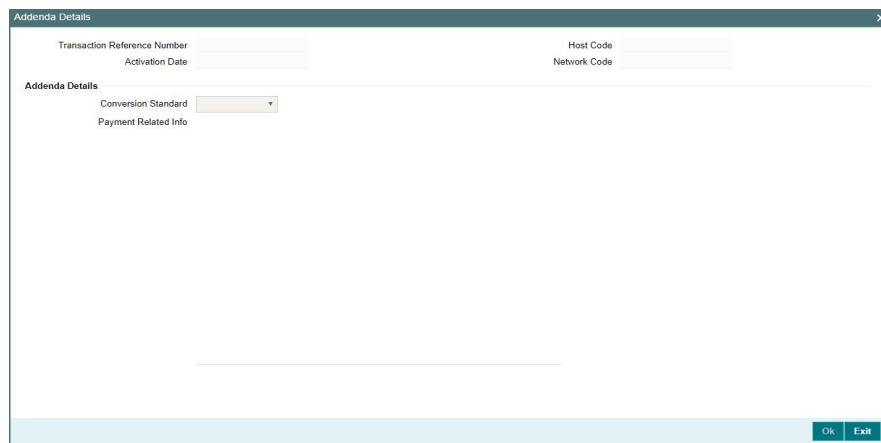
Specify the 2 character state code of a US state in which the city, town or village is present where the Point of Purchase electronic terminal is present.

Discretionary Data

Specify the Discretionary Data.

Addenda Details Button

Please click on this button to capture Additional Payment Related Information in the Addenda record for the ACH entry in the incoming file. For more details on the fields, refer to section- 3.2.3.1



Enrich Button

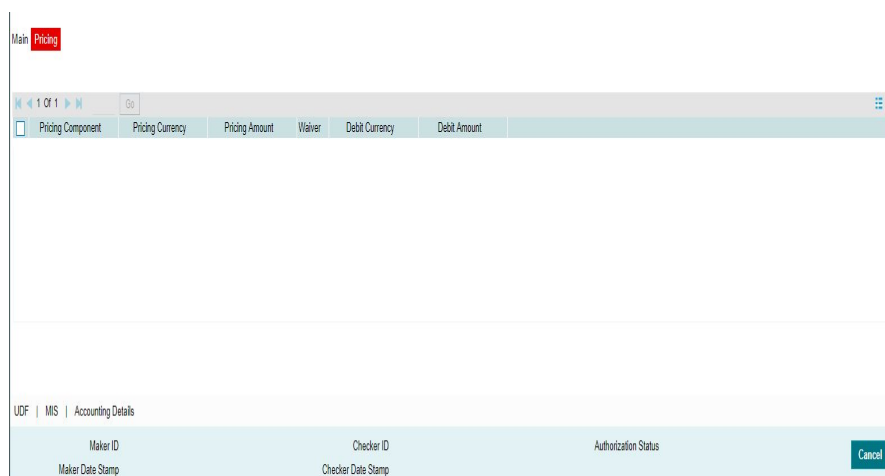
On click of this button, System Computes the Exchange Rate & Charges if applicable.

Exchange rate is computed if the creditor account currency is different from Transfer currency. User can view the computed rate in the Exchange Rate field in Main Tab.

User can view the computed Charges in pricing Tab.

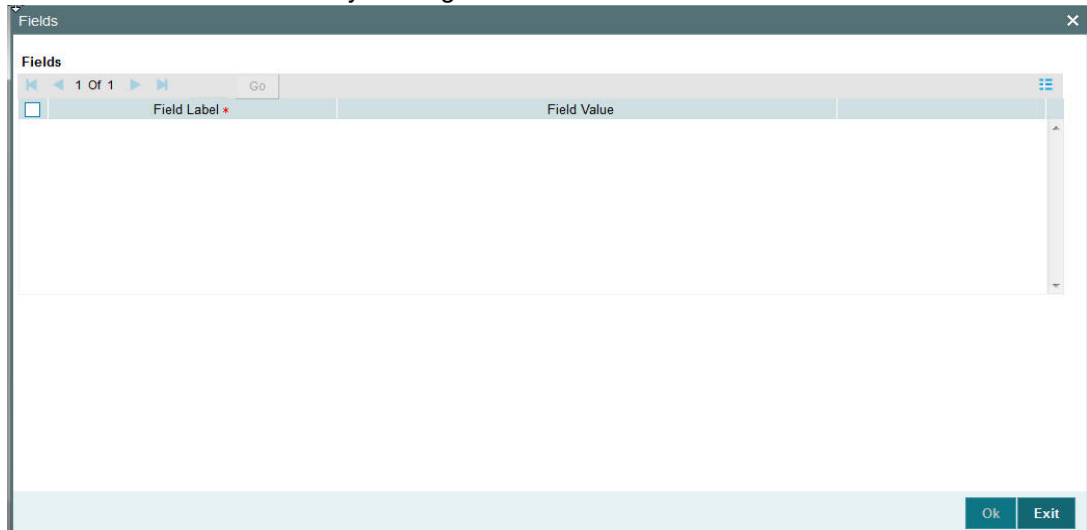
3.3.1.1 Pricing Tab

Click on Pricing tab to view the Pricing details. For more details on fields, refer to section 3.2.1.2.



3.3.1.2 UDF Tab

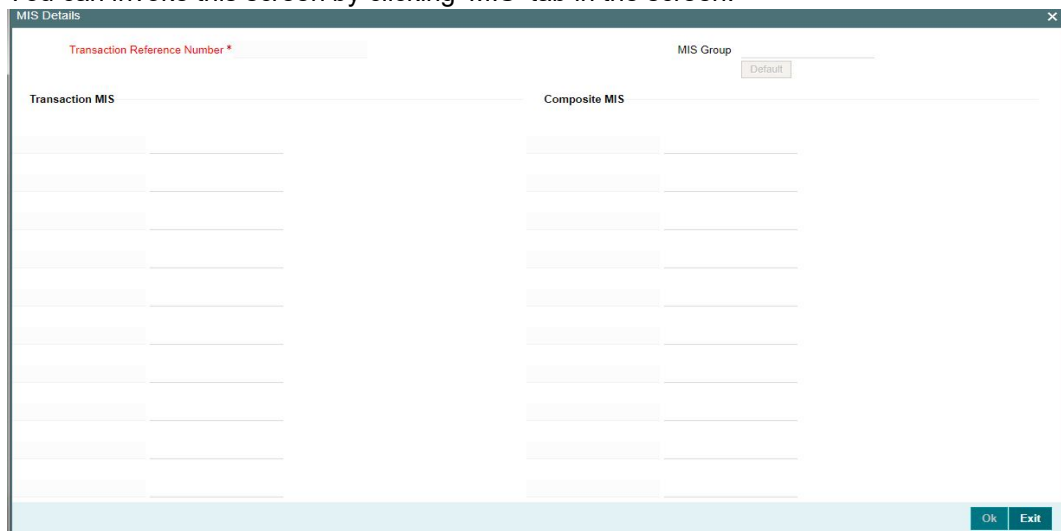
You can invoke this screen by clicking 'UDF' tab in the screen.



The screenshot shows a window titled 'Fields' with a close button (X) in the top right corner. Below the title bar, there is a header section with a 'Go' button and a '1 Of 1' indicator. A table is displayed with two columns: 'Field Label' and 'Field Value'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

3.3.1.3 MIS Tab

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



The screenshot shows a window titled 'MIS Details' with a close button (X) in the top right corner. Below the title bar, there is a header section with a 'Transaction Reference Number' field (marked with a red asterisk) and a 'MIS Group' dropdown menu with a 'Default' button. The main area is divided into two sections: 'Transaction MIS' and 'Composite MIS'. Each section contains a table with multiple rows and columns for data entry. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

3.3.1.4 Outbound NACHA ACH Debit Transaction Input Summary

You can invoke “Outbound NACHA ACH Debit Transaction Input Summary” screen by typing ‘PNSODONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Transaction Reference Number
- Network Code
- Company ID
- Originator Account Number
- Company Entry Description
- Authorization Status
- Maker Id
- Source Code
- SEC Code
- Instruction Date
- Receiving DFI
- Transaction Code
- Transaction Branch
- Checker ID

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

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

3.3.2 Outbound NACHA ACH Debit Payments View

You can view the Outbound NACHA ACH Debit transactions through this screen.

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

The screenshot shows the 'NACHA View Detailed' application window. The 'Main' tab is active, displaying various fields for transaction details. The 'Originator (Creditor) Details' section includes fields for Company ID, Company Name, Originator Account Number, Account Currency, Originator Name, Customer No, and Customer Service Model. The 'Payment Details' section includes Booking Date, Instruction Date, Dispatch Date, Transfer Currency, Transfer Amount, Exchange Rate, FX Reference Number, Credit Amount, Revised Instruction Date, Settlement Date, Credit Value Date, Debit Value Date, and Remarks. The 'Receiver (Debtor) Details' section includes Receiver Account Number, Receiving Company Name, Receiving Consumer Name, Receiving DFI, Receiving Point, Identification Number, and Individual Identification Number. The 'Other Transaction Details' section includes Company Entry Description, Company Discretionary Data, Company Descriptive Date, Transaction Code, Transaction Code Description, Check Serial Number, Terminal City, Terminal State, and Discretionary Data. The 'Transaction Status' section includes Transaction Status, Debit Liquidation Status, Credit Liquidation Status, Dispatch Status, and Queue Code. The 'External System Status' section includes Sanction Check Status, Sanction Check Reference, External Credit Approval Status, External Credit Approval Reference, External Exchange Rate Status, and External Rate Reference. At the bottom, there is a status bar with fields for 'Maker ID', 'Checker ID', 'Authorization Status', and an 'Exit' button.

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

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

3.3.2.1 Accounting Details Tab

You can view the Accounting Entries posted for the Outbound NACHA ACH debit Payment in Accounting Details tab. For more details on fields, refer to 3.2.4.4

Accounting Entries

Enter Query

Transaction Reference Number

Accounting Entries

1 Of 1

Go

<input type="checkbox"/> Event Code	Transaction Date	Value Date	Account	Account Branch	TRN Code	Dri/Cr	Amount Tag	Account Currency	Transaction Amount
-------------------------------------	------------------	------------	---------	----------------	----------	--------	------------	------------------	--------------------

Accounting Details

Exit

3.3.2.2 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen, where the Transaction Reference Number is auto populated and related details are displayed. For more details on the fields refer to section 3.2.4.1

View Queue Action Log

Enter Query

Transaction Reference Number

Network Code

1 Of 1

Go

<input type="checkbox"/> Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status	Maker Id	Maker Date Stamp
---	--------	---------	------------	----------------------	----------	------------------

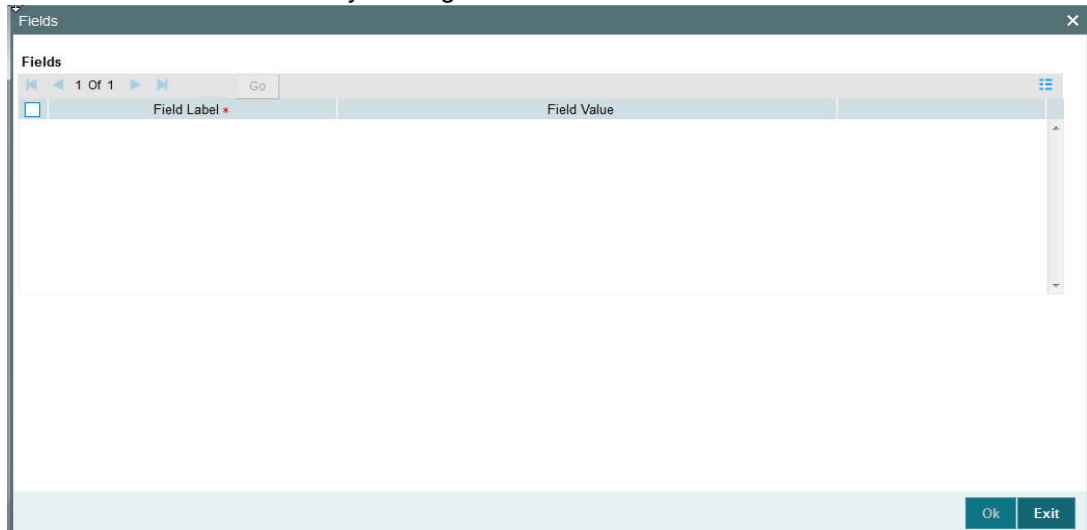
View Request Message

View Response Message

Exit

3.3.2.3 UDF Tab

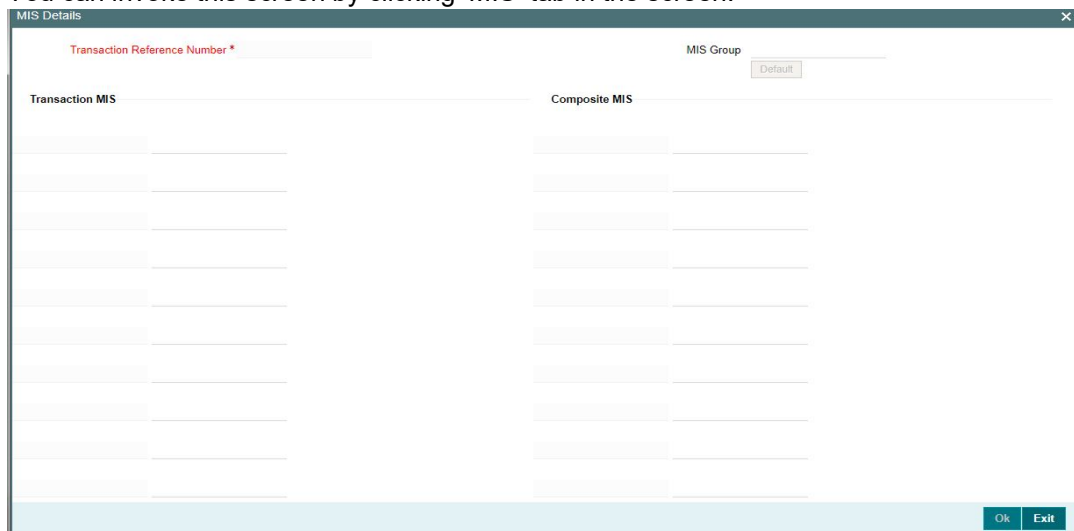
You can invoke this screen by clicking 'UDF' tab in the screen.



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

3.3.2.4 MIS Tab

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



The screenshot shows a window titled 'MIS Details'. It contains two main sections: 'Transaction MIS' and 'Composite MIS'. Each section has a table with multiple rows for data entry. At the top, there is a 'Transaction Reference Number' field and a 'MIS Group' dropdown menu with a 'Default' button. At the bottom right, there are 'Ok' and 'Exit' buttons.

3.3.2.5 Outbound NACHA ACH Debit View Summary

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

The screenshot shows the 'NACHA View Summary' application window. It features a search form with various fields for filtering transactions, including Transaction Reference Number, Source Code, Transfer Currency, Activation Date, Credit Liquidation Status, Queue Code, SEC Code, Network Code, Transaction Status, Transaction Branch Code, Booking Date, File Reference Number, Creditor Account IBAN, Originator Account Number, Transfer Amount, Authorization Status, Debit Liquidation Status, Source Reference Number, and Dispatch Reference Number. Below the search form is a table with columns: Transaction Reference Number, User Reference Number, Network Code, Receiver Account Number, Originator Account Number, Source Code, Host Code, Transaction Status, and Transfer Amount. The table is currently empty. At the bottom right of the window is an 'Exit' button.

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

- Transaction Reference Number
- Source Code
- Transfer Currency
- Activation Date
- Credit Liquidation Status
- Queue Code
- SEC Code
- Network Code
- Transaction Status
- Transaction Branch Code
- Booking Date
- File Reference Number
- Creditor Account IBAN
- Originator Account Number
- Transfer Amount
- Authorization Status
- Debit Liquidation Status
- Source Reference Number
- Dispatch Reference Number

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

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

3.3.3 Inbound NACHA ACH Debit Transaction Input

You can invoke “Inbound NACHA ACH Debit Transaction Input Detailed” screen by typing the function ID ‘PNDIDONL’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button...

The screenshot shows the 'NACHA ACH Debit Transaction Input Detailed' screen. The top bar includes 'New' and 'Enter Query' buttons. The main area is divided into several sections: 'Transaction Details' (top), 'Receiver (Debtor) Details' (left), 'Payment Details' (right), 'Originator (Creditor) Details' (left), and 'Other Transaction Details' (right). The 'Transaction Details' section includes fields for Transaction Branch, Host Code, Source Code, Network Code, NACHA Entry Type (set to ACH Debit), SEC Code, Transaction Reference Number, User Reference Number, Source Reference Number, File Id Modifier, File Creation Time, Batch Number, and Trace Number. The 'Receiver (Debtor) Details' section includes Receiver Account Number, Account Currency, Receiving Company Name, Receiving Company ID, Receiving Consumer Name, Identification Number, Individual Identification Number, Customer No, and Customer Service Model. The 'Payment Details' section includes Booking Date, Instruction Date (YYYYMMDD), Activation Date (YYYYMMDD), Transfer Currency, Transfer Amount, Exchange Rate, FX Reference Number, Debit Amount, Credit Value Date, Debit Value Date, and Remarks. The 'Originator (Creditor) Details' section includes Company ID, Company Name, Originating DFI, Originating DFI Name, Sending Point, and Sending DFI Name. The 'Other Transaction Details' section includes Company Entry Description, Company Discretionary Data, Company Descriptive Date, Transaction Code, Transaction Code Description, Check Serial Number, Terminal City, Terminal State, and Discretionary Data. At the bottom, there is a status bar with fields for UDF, MIS, Maker Id, Checker ID, Authorization Status, and an Exit button.

Specify the following fields:

Transaction Reference Number

Unique Reference number for the payment generated by the system

Transaction Branch

Defaulted with logged in Branch Code

Host Code

Defaulted with Host Code to which the Logged in Branch is associated with

Source Code

Defaulted as 'MANL'; for Manually Input transactions. For transactions received through channel, relevant source code from Source maintenance would be defaulted.

Network Code

This is selected by default.

NACHA Entry Type

This would be defaulted to "ACH Debit", to indicate that the transaction is NACHA Debit transfer.

SEC code

Select the required SEC codes – The values are CCD, CTX, PPD, ARC, BOC and POP.

Transaction Reference Number

Unique Reference number for the payment generated by the system.

User Reference

System defaults the User reference number same as the Transaction Reference Number. You can edit this value to provide own reference number

Source Reference Number

System displays the Source Reference Number provided by the channel or any other source for the transaction. You can input the value for manually booked transaction

File ID Modifier

System displays the Unique number for the received file.

File Creation Time

System displays the File generation time in HHMM format in the received NACHA file

Batch Number

This is a unique identification of every batch in the inbound NACHA file, which is generated during file generation.

Trace Number

This is a unique identification of each ACH entry record in the inbound NACHA file, which is generated during file generation.

Receiver Debtor Details**Receiver Account Number**

Select the Customer Account to be debited. Option is available to use the Pick-list which displays all valid Account Numbers available in the system.

Account Currency

Defaulted on selecting Debtor Account Number

Receiving Company Name

Defaulted on selecting Debtor Account Number

Receiving Company ID

Specify the ID of the Receiving Company.

Receiving Consumer Name

Specify the Receiving Consumer Name

Identification Number

This field is optional for the applicable SEC codes of CCD and CTX.

Individual Identification Number

This field is applicable but optional for SEC code of PPD and CIE.

Customer Number

System identifies the Customer number maintained in the system for the Creditor based on the selected Creditor Account Number and the same is defaulted in this field.

Customer Service Model

Defaulted with Customer Service Model linked to the identified customer.

Originator (Creditor) Details**Company ID**

Specify the Identification of Originator of the ACH Credit transaction.

Company Name

The name appears by default upon selection of the Company Identification.

Originating DFI

You can input or search the Originating DFI from the list of values. Select a 9 digit ABA number of the Originating DFI (ODFI) (Creditor bank) which maintains the Originator's account number. This is mandatory.

Originating DFI Name

System defaults the name upon selection of the Originating DFI.

Sending Point

Select the Sending Point from the list of values.

If the ABA number in Immediate Origin field in the File Header record is not same as the ABA number in the Originating DFI Identification field in the Batch Header record (of the batch containing this transaction) then the user would need to input or search and select (from LOV) a 9 digit ABA number of the Immediate Origin field.

Sending DFI Name

System defaults the name upon selection of the Sending DFI.

Payment Details**Booking Date**

This will be defaulted as application server date.

Instruction Date

This will be the Instruction (Value) date of the ACH Debit transaction i.e. the intended Collection Date, as instructed by the customer.

Activation Date

This is the date on which transaction would be processed, and would be same as Instruction Date. No Branch Holiday check would be done on the Activation Date

Transfer Currency

Specify the currency of outgoing payment, which would be defaulted and fixed to USD.

Transfer Amount

Amount of the outgoing Debit transaction in the Transfer currency. This amount is populated in the Amount field of the Entry Details record.

Exchange Rate

If Transfer currency & originator account currency are different then Exchange rate can be provided by user. System retains the input value and validate the same against override and stop variances maintained at Network Preferences.

FX Reference Number

This Fx reference number is sent in the External Fx rate request during processing.

Debit Amount

This field will be populated with the transfer amount converted in Receiver account currency using the Exchange rate.

Credit Value Date

The value date with which the credit to Clearing GL would be done as part of the CRLQ event of transaction accounting on the Settlement date. This date would be same as Instruction Date. This will be a View only field.

Debit Value Date

The value date with which the debit to Receiver account would be done as part of the DRLQ event of transaction accounting on the Activation date. This date would be same as Instruction date. This will be a View only field. This will be a View only field.

Remarks

Specify any user remarks for the outgoing payment transaction.

Other Transaction Details**Company Entry Description**

Specify the data as per the ACH entry in the outgoing file.

Company Discretionary Data

Specify the data as per the ACH entry in the outgoing file.

Company Descriptive Date

In outgoing ACH Debit transaction, even if this field contains one of the standard keywords for same-day settlement cycles, the same would not be considered by system. This is because same-day processing of ACH Debit transactions is not in scope.

Transaction Code

Select relevant options for the ACH Debit transaction of selected SEC code,

Transaction Code Description

Select the Transaction Code Description.

Check Serial Number

Specify the serial number of the physical cheque which is being collected through this ACH Debit transaction.

Terminal City

Specify the truncated name or abbreviation identifying a city, town or village in which the Point of Purchase electronic terminal is present where the original cheque based transaction happened.

Terminal State

Specify the 2 character state code of a US state in which the city, town or village is present where the Point of Purchase electronic terminal is present.

Discretionary Data

Specify the Discretionary Data.

Addenda Details Button

Please click on this button to capture Additional Payment Related Information in the Addenda record for the ACH entry in the incoming file. For more details on the fields, refer to section 3.2.3.1

Enrich Button

On click of this button, System Computes the Exchange Rate & Charges if applicable.

Exchange rate is computed if the creditor account currency is different from Transfer currency. User can view the computed rate in the Exchange Rate field in Main Tab.

User can view the computed Charges in pricing Tab.

3.3.3.1 Pricing Tab

Click on Pricing tab to view the Pricing details. For more details on fields, refer to section 3.2.1.2.

The screenshot shows a software interface with a 'Main Pricing' header. Below it is a navigation bar with tabs: 'Pricing Component', 'Pricing Currency', 'Pricing Amount', 'Waiver', 'Debit Currency', and 'Debit Amount'. The 'Pricing Component' tab is selected. The main area is empty. At the bottom, there is a section labeled 'UDF | MIS | Accounting Details' containing fields for 'Maker ID', 'Maker Date Stamp', 'Checker ID', 'Checker Date Stamp', and 'Authorization Status'. A 'Cancel' button is located in the bottom right corner.

3.3.3.2 UDF Tab

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

The screenshot shows a window titled 'Fields'. It has a navigation bar with 'Field Label' and 'Field Value' tabs. The 'Field Label' tab is selected. The main area is empty. At the bottom right, there are 'Ok' and 'Exit' buttons.

3.3.3.3 MIS Tab

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

MIS Details

Transaction Reference Number * MIS Group Default

Transaction MIS Composite MIS

Ok Exit

3.3.3.4 Inbound NACHA ACH Debit Transaction Input Summary

You can invoke "Inbound NACHA ACH Debit Transaction Input Summary" screen by typing 'PNSIDONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

NACHA ACH Debit Transaction Input Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Reference Number Network Code Company ID Originator Account Number Transaction Code Transaction Branch Source Code SEC Code Instruction Date Company Entry Description Authorization Status

Records per page 15 1 Of 1 Go Lock Columns 0

Transaction Reference Number User Reference Number Source Code Network Code SEC Code Company ID Instruction Date Transfer

Exit

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

- Transaction Reference Number
- Network Code
- Company ID
- Originator Account Number
- Transaction Code
- Transaction Branch
- Checker ID
- Batch Number
- Source Code
- SEC Code
- Instruction Date

- Company Entry Description
- Authorization Status
- Maker Id
- File Id Modifier
- Trace Number

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

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

3.3.4 Inbound NACHA ACH Debit Payments View

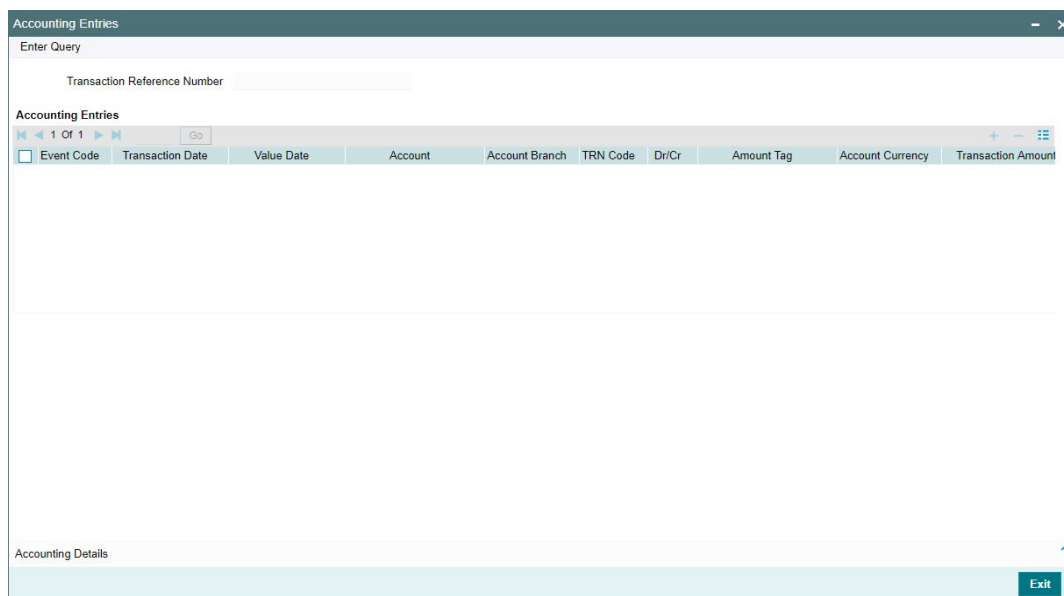
You can invoke 'NACHA Debit Payments View' screen by typing 'PNDIDIVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

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

3.3.4.1 Accounting Entries Tab

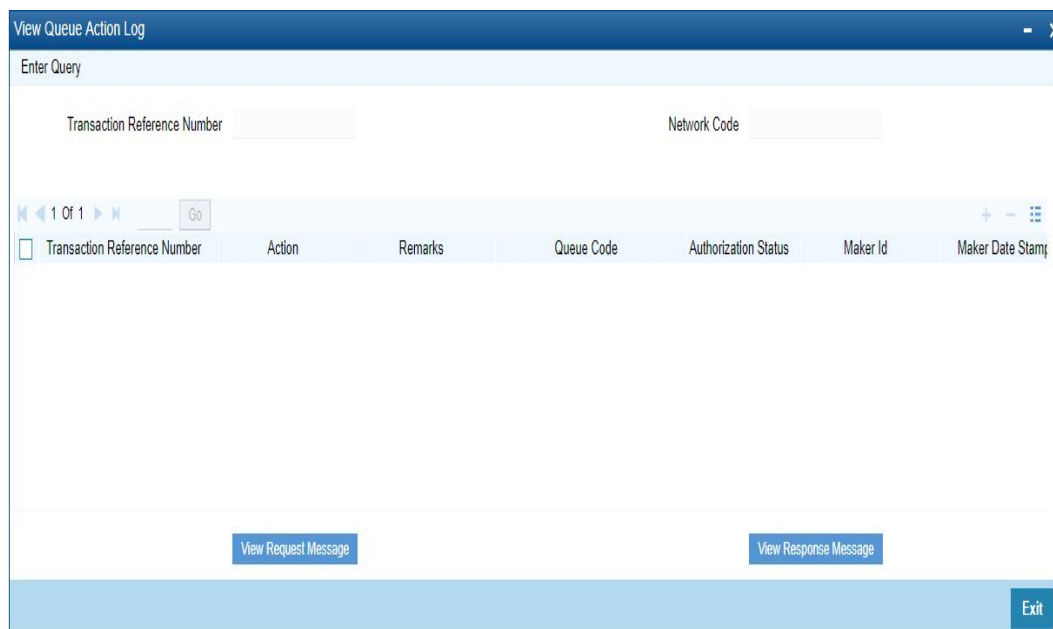
You can view the Accounting Entries posted for the Inbound NACHA ACH debit Payment in Accounting Details tab



The screenshot shows a window titled "Accounting Entries". At the top, there is a section labeled "Enter Query" with a text input field for "Transaction Reference Number". Below this is a table titled "Accounting Entries". The table has a header row with the following columns: "Event Code", "Transaction Date", "Value Date", "Account", "Account Branch", "TRN Code", "Dr/Cr", "Amount Tag", "Account Currency", and "Transaction Amount". The table body is currently empty. At the bottom of the window, there is a section labeled "Accounting Details" and an "Exit" button.

3.3.4.2 View Queue Action Log

User can view all the queue actions for the respective transaction initiated. You can invoke this screen by clicking the 'View Queue Action' button in View screen, where the Transaction Reference Number is auto populated and related details are displayed. For more details on the fields refer to section 3.2.4.1



The screenshot shows a window titled "View Queue Action Log". At the top, there is a section labeled "Enter Query" with two text input fields: "Transaction Reference Number" and "Network Code". Below this is a table with the following columns: "Transaction Reference Number", "Action", "Remarks", "Queue Code", "Authorization Status", "Maker Id", and "Maker Date Stamp". The table body is currently empty. At the bottom of the window, there are two buttons: "View Request Message" and "View Response Message", and an "Exit" button.

3.3.4.3 UDF Tab

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

3.3.4.4 MIS Tab

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

The screenshot shows a window titled 'MIS Details'. At the top, there is a 'Transaction Reference Number' field and a 'MIS Group' dropdown menu with a 'Default' button. Below this, the screen is divided into two main sections: 'Transaction MIS' and 'Composite MIS'. Each section contains a table with multiple rows for data entry. At the bottom right of the window, there are 'Ok' and 'Exit' buttons.

3.3.4.5 Inbound NACHA ACH Debit Payments View Summary

You can invoke “Inbound NACHA Debit Payments View Summary” screen by typing ‘PNSIDIVW’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'NACHA Debit Payments View Summary' application window. The window has a title bar and a menu bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the menu bar is a search criteria section with fields for Transaction Reference Number, Transaction Status, Transaction Branch Code, Booking Date, File Reference Number, Dispatch Reference Number, Network Code, Transfer Amount, Authorization Status, Debit Liquidation Status, Source Reference Number, SEC Code, Source Code, Transfer Currency, Activation Date, Credit Liquidation Status, Queue Code, and File Id Modifier. Each field has a magnifying glass icon. Below the search criteria is a table with columns: Transaction Reference Number, User Reference Number, Network Code, Receiver Account Number, Source Code, Host Code, Transaction Status, Transfer Amount, Transfer Currency, and Di. The table is currently empty. At the bottom right of the window is an 'Exit' button.

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

- Transaction Reference Number
- Transaction Status
- Transaction Branch Code
- Booking Date
- File Reference Number
- Dispatch Reference Number
- Network Code
- Transfer Amount
- Authorization Status
- Debit Liquidation Status
- Source Reference Number
- SEC Code
- Source Code
- Transfer Currency
- Activation Date
- Credit Liquidation Status
- Queue Code
- File Id Modifier

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

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

4. Function ID Glossary

P

PMDCIACC	3-5	PWDFDCON	2-10
PMDFWDIR	2-7	PWDISMVW	2-17
PMDFWUPD	2-9	PWDITONL	2-14
PMDNCHDR	3-2	PWDIVIEW	2-15
PMDNCHUP	3-4	PWDNCPRF	2-4
PMSCIACC	3-6	PWDNWPRF	2-1
PMSFWDIR	2-8	PWDOTDRC	2-24
PMSNCHDR	3-3	PWDOTONL	2-11
PNDIDIVW	3-49	PWDOTREV	2-13
PNDIDONL	3-43, 3-49	PWDOVIEW	2-12
PNDITONL	3-20, 3-28	PWDRAGMT	2-23
PNDIVIEW	3-27	PWDREVRS	2-13
PNDODONL	3-32, 3-39	PWDSVCME	2-14
PNDODOVW	3-39	PWSDDMAT	2-25
PNDOTONL	3-7, 3-15	PWSDDRVW	2-25
PNDOVIEW	3-15	PWSISMVW	2-17
PNSIDIVW	3-52	PWSITONL	2-15
PNSIDONL	3-48	PWSIVIEW	2-15
PNSITONL	3-26	PWSNCPRF	2-6
PNSODONL	3-38	PWSNWPRF	2-2
PNSODOVW	3-42	PWSOTDRC	2-24
PNSOTONL	3-14	PWSOTONL	2-12
PQSFWDQ	2-25	PWSOTREV	2-13
PWDDDMAT	2-25	PWSOUTBR	2-18
PWDDDRVW	2-24	PWSRAGMT	2-24
		PWSREVRS	2-14
		PWSSVCME	2-14