US Real-Time Payments User Guide
Oracle Banking Payments
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US Real-Time Payments User Guide

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Contents

1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the features of US Real-Time Payments in Oracle Banking Payments. It takes you through the various stages in processing a Inbound/ Outbound US RTP credit transfers.

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual*.*
Chapter 2	*US RTP provides* information on RTP related maintenances, initiation and processing of outbound and inbound credit transfers.
Chapter 3	*Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

1.5 <u>Glossary of Icons</u>

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

Icons	Function
✕	Exit
＋	Add row
─	Delete row
🔎	Option List

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2. US Real-Time Payments

Real-Time Payments (RTP) is a new real-time system for all U.S. financial institutions to use as a platform for payments innovation.Real-Time Payments can be used for transactions between any entity: business, consumer or government.

In Real time payments, the credits are provided to the beneficiary instantly and the network is open 24/7.

2.1 US RTP Maintenances

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

- Network Maintenance (PMDNWMNT)
- Source Maintenance (PMDSORCE)
- Source Network Preferences (PMDSORNW)
- External System Maintenances for Sanctions, External Credit Approval and Accounting
- Clearing Infrastructure Detailed (PMDCLRMT)
- US Clearing Banking Identifiers (PMDABANR)
- Account Level Daily Limits (PMDACCPF)
- Default Daily Limits (PMDDFLMT)

Note

- In Network Maintenance screen, following parameters can be defined specific to RTP:
  - In Network Identifier field, Participant ID of RTP needs to be captured
  - Payment Type to be selected as 'RTP'

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

2.1.1 Outbound Payment Preferences

You can maintain the Outbound Preferences for US RTP through this screen.

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

Specify the following fields:

Network Code

Select the network code of the US RTP from the list of values.

Network Description

System defaults the description of the network selected.

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Transfer Currency

System defaults the transfer currency as 'USD' for US RTP payments

Schema Definition File Path

Specify the schema definition file path. This is the path, where the schema files are kept for validation.

Payment Limits

Minimum Amount

Specify the minimum limit allowed for the network.

Maximum Amount

Specify the maximum limit allowed for the network.

Pricing Details

Transaction Pricing Code

Select the pricing code from the list of values. All the valid Pricing codes maintained in 'Pricing Code Detailed' (PPDCDMNT) are listed here. Pricing codes to be applied for US RTP can be selected.

Processing Preferences

Time-Out Period (In Seconds)

Specify the time-out period in seconds, within which the, outbound payment is moved to a pending queue if no status message is received from CI

Accounting Preference

Select the accounting preferences from the drop-down values. The options are:

- On CI Confirmation
- Before Messaging

Accounting Codes

Debit Liquidation

Specify the accounting code, that is applicable for the Debit Liquidation for outbound payments.

Credit Liquidation

Specify the accounting code, that is applicable for the Credit Liquidation for outbound payments.

Network Account Details

Network Account

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

2.1.1.1 Outbound Payment Preference Summary

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

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You can invoke 'US Real Time Outbound Payment Preferences Summary' screen by typing 'PUSNCPRF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Network Code
- Transaction Pricing Code
- Network Account

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

Double click a record or 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 Inbound Payment Preferences

You can maintain the Inbound Preferences for US RTP through this screen.

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

Specify the following fields:

Network Code

Select the network code of the US RTP from the list of values.

Network Description

System defaults the description of the network selected.

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Transfer Currency

System defaults the transfer currency as 'USD' for US RTP payments

Payment Preferences

Beneficiary Name Match required

This flag indicates, whether 'Beneficiary Name Match' is required for the US RTP payments. Check this box to enable, beneficiary name match.

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Processing Window (In Seconds)

Specify the Processing window, within which the validations and processing to be completed.

For an inbound transaction, if the external account validation is completed successfully and further processing like SC could not be completed within the processing window maintained in this field, system send out pacs.002 message with status as 'Accepted without Posting' (ACWP).

Pricing Details

Transaction Pricing Code

Select the pricing code from the list of values. All the valid Pricing codes maintained in 'Pricing Code Detailed' (PPDCDMNT) is listed here. Pricing codes to be applied for US RTP can be selected.

Accounting Codes

Debit Liquidation

Specify the accounting code, that is applicable for the Debit Liquidation for inbound payments.

Credit Liquidation

Specify the accounting code, that is applicable for the Credit Liquidation for inbound payments.

Network Account Details

Network Account

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

2.1.2.1 Inbound Payment Preferences Summary

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

You can invoke 'US Real Time Inbound Payment Preferences Summary' screen by typing 'PUSINCPF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.
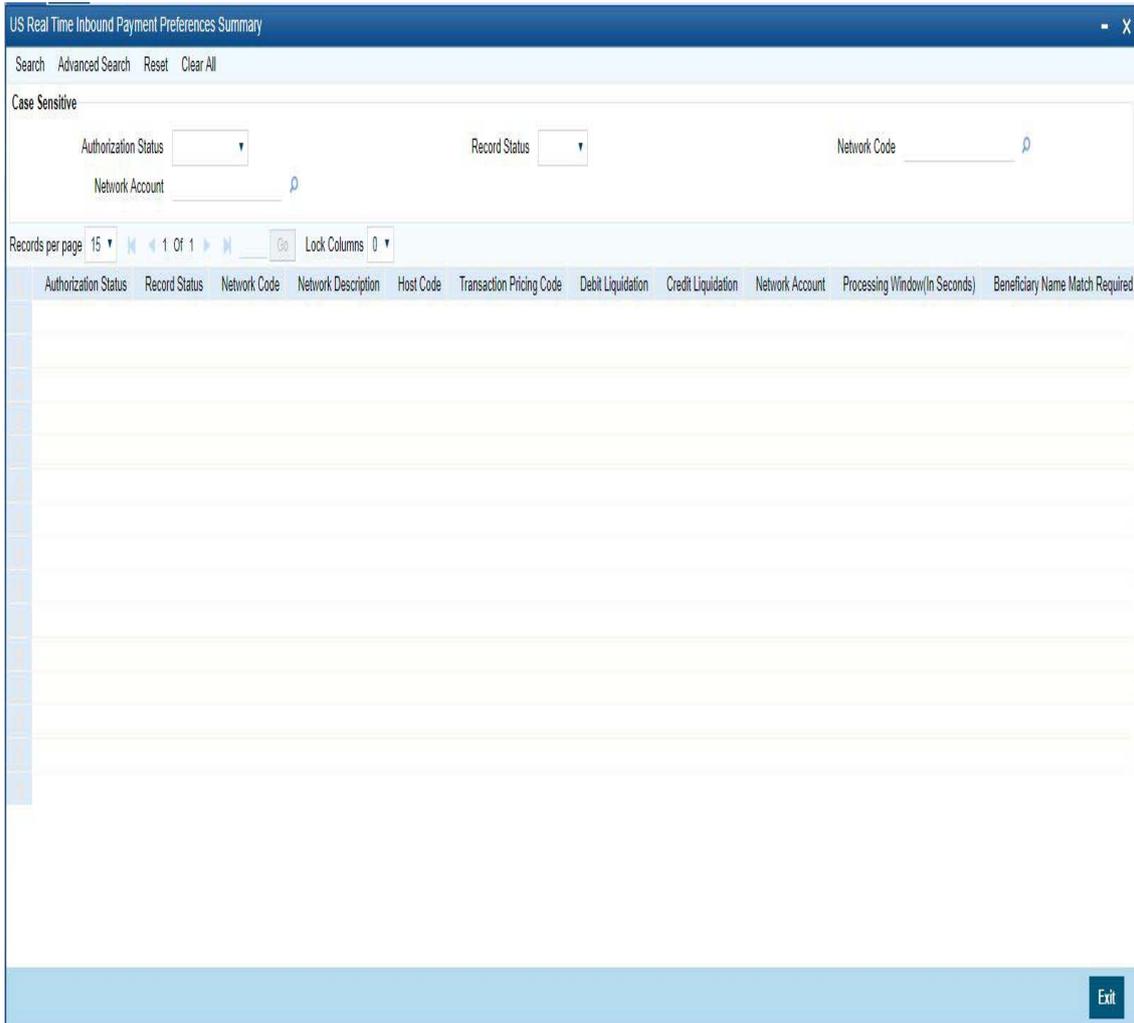
You can search for the records using one or more of the following parameters:

- Authorization Status
- Record Status
- Network Code
- Network Account

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

Double click a record or 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 Creditor Details

You can maintain the beneficiary details for US RTP in this screen. The beneficiary Id maintained here, can be provided in the payment request, so that the creditor details gets defaulted for the RTP.

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You can invoke 'US RTP Creditor Details' screen by typing 'PUDCRDTL' 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.

Specify the following details:

Debit Account Number

Select the Debit Account Number from the list of values. All valid USD account numbers are listed here.

Account Description

System defaults the description of the Host Code displayed.

Beneficiary ID

Specify the Valid Beneficiary ID, whose account is to be credited.

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Creditor Account/ Bank Details

You can specify the credit account and bank details here. All the fields are mandatory.

Creditor Account

Specify the valid account number to be credited.

Creditor Name

Specify the Creditor Name associated to the account.

Bank Routing Number

Select the Bank Routing Number from the list of values. All valid Routing numbers are listed here.

Creditor Identification

Birth Date

Specify the Birth Date of the creditor

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City Of Birth

Specify the City of Birth of the creditor

Country Of Birth

Specify the Country of Birth of the creditor.

Note

Either all the fields in creditor Identification can be null or all the fields must have data.System validates the mandatory data

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Creditor Postal Address

Street Name

Specify the Street Name of the creditor

Building Number

Specify the Building Number of the creditor

Post Code

Specify the Post Code of the creditor.

Town Name

Specify the Town Name of the creditor.

Country

Specify the Country of the creditor.

Default Settlement

You can check this box to default the Creditor details maintained here, during the booking of and RTP transaction. You can enable this only once for creditor. It cannot be enabled for multiple records.

Note

Either all the fields in creditor postal address can be null or all the fields must have data, except Building Number, which is optional.System validates the mandatory data.

2.1.3.1 US RTP Creditor Details Summary

You can view all the Creditor Details maintained, in this summary screen.

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You can invoke 'US RTP Creditor Details Summary' screen by typing 'PUSCRDTL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Bank Routing Number
- Beneficiary ID
- Debit Account Number

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

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

2.1.4 Debtor Details

You can maintain the Debtor details for US RTP in this screen.

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You can invoke 'US RTP Debtor Details' screen by typing 'PUDDRDTL' 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.

Specify the following details:

Debit Account Number

Select the Debit Account Number from the list of values. All valid USD account numbers are listed here.

Account Description

System defaults the description of the Host Code displayed.

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Debtor Identification

Birth Date

Specify the Birth Date of the debtor

City Of Birth

Specify the City of Birth of the debtor

Country Of Birth

Specify the Country of Birth of the debtor.

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Postal Address

Street Name

Specify the Street Name of the debtor

Building Number

Specify the Building Number of the debtor

Post Code

Specify the Post Code of the debtor.

Town Name

Specify the Town Name of the debtor.

Country

Specify the Country of the debtor.

2.1.4.1 US RTP Debtor Details Summary

You can view all the Debtor Details maintained, in this summary screen.

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You can invoke 'US RTP Debtor Details Summary' screen by typing 'PUSDRDTL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Debit Account Number
- Post Code
- City of Birth
- Birth Date
- Country
- Account Description
- Street Name
- Town Name

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

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

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2.1.5 RTP Routing Directory

Routing of file details can be done through this screen.The details of the banks participating in US RTP is received in Routing Files. You can upload the file received in XML format.

You can invoke 'RTP Routing Directory Detailed' screen by typing 'PMDRTPDR' 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.

Specify the following details:

Routing Number

Specify the Routing Number of the participating bank.This is a mandatory and numeric with allowed length of 9.

Participant Activation Date

Specify the date of activation of the participant.

Financial Institution ID

Specify the Financial Institution ID of the participating Bank

Financial Institution Name

Specify the name of the Financial Institution

Participant ID

Specify the Participant ID of the participating bank. This is an alphanumeric field with allowed length of 11.

Participant Name

Specify the Participant Name

Receiver Services

Specify the Receiver Services. The message type sent is decided by checking the supported services for the bank, whether the banks accepts or not. Following are the supported services:

- CRDT: permits receipt of Credit Transfer pacs.008
- RFP: permits receipt of Request for Payment pain.
- ACK: permits receipt of Payment Acknowledgement camt.035
- RMT: permits receipt of Remittance Advice remt.001
- RFI: permits receipt of Request for Information camt.026
- RFRF: permits receipt of Request for Return of Funds camt.056

2.1.5.1 RTP Routing Directory Summary

You can view the Routing directory files uploaded and maintained, in this summary screen.

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

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

- Authorization Status
- Record Status
- Routing Number
- Participant Activation Date

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

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

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2.1.6 Signature Details

The signature details which are to be stamped in the XML messages can be maintained in US RTP signature details screen.

You can invoke 'US RTP Signature Details' screen by typing 'PMDXMLSN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Key Store Pass

Specify the valid Key Store Pass in the text field.

Key Store Path

Specify the valid Key Store Path in the text field.

Key Pass

Specify the valid Key Pass in the text field.

Digest Method

Specify the valid Digest Method in the text field.

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Signature Method

Specify the valid Signature Method in the text field.

2.1.6.1 Signature Details Summary

You can view the Signature details maintained, in this summary screen.

You can invoke 'US RTP Signature Details Summary' screen by typing 'PMSXMLSN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Key Pass
- Key Store Pass
- Signature Method
- Digest Method

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.

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2.1.7 Reason Code Mapping

You can maintain the mapping between reject reason codes with the system error codes in this screen. Same error code cannot be linked to more than one valid reason code.

You can invoke 'US RTP Reason Code Mapping' screen by typing 'PUDRSNMP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Reason Code

Select the Reason code to be mapped with the error code from the list of values. All valid Reason codes are listed.

Reason Code Description

System defaults the description of the Reason Code selected.

ISO/ Proprietary

System defaults the ISO/ Proprietary as 'ISO'. The field is disabled for edits.

Internal Error Code

Select the Error code, mapped with the Reason code from the list of values. All valid Error codes are listed.

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Description

System defaults the description of the Error Code selected.

System error code mapping is provided for the below listed exceptions:

ISO / Proprietary	Reason code	Reason Description	Used by FI	Used by CI	Internal Error Code
ISO	AC03	Creditor account number invalid or missing	Y	N	PU-RSN-001, PU-RSN-023, PU-RSN-021
ISO	AC06	Account specified is blocked, prohibiting posting of transactions against it	Y	N	PU-RSN-002
ISO	AC07	Creditor account number closed	Y	N	PU-RSN-015
ISO	AG01	Transaction forbidden on this type of account	Y	N	PU-RSN-004, PU-RSN-013, PU-RSN-014, PU-RSN-019, PU-RSN-020
	AG03	Transaction type not supported / authorized on this account	Y	Y	PU-RSN-005
ISO	AM11	Transaction currency is invalid or missing	Y	Y	PU-RSN-006
ISO	AM12	Amount is invalid or missing	Y	Y	PU-RSN-007, PU-RSN-016
ISO	DUPL	Payment is a duplicate of another payment	Y	Y	PU-RSN-008
ISO	MD07	End customer is deceased	Y	N	PU-RSN-009
ISO	RC04	Creditor FI identifier is invalid or missing	Y	Y	PU-RSN-012
ISO	BE17	Creditor identification code missing or invalid	Y	N	PU-RSN-003, PU-RSN-017, PU-RSN-018
ISO	AC11	Creditor account currency is invalid or missing	Y	N	PU-RSN-022

2.1.7.1 Reason Code Mapping Summary

You can view all the reason codes mapped with the error codes in the summary screen.

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You can invoke 'US RTP Reason Code Mapping Summary' screen by typing 'PUSRSNMP' 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 search using one or more of the following parameters:

- Authorization Status
- Record Status
- Reason Code

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

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

2.2 Outbound US RTP Transactions

Outbound credit transfers can be initiated through the Outbound RTP screens. A standard Payment flow for a completed Credit Transfer (pacs.008) message will result in one of the following expected outcomes:

- Payment Accepted / Accepted Without Posting by the Creditor FI
- Payment Rejected by the Creditor FI /RTP system

2.2.1 Outbound RTP Transaction Input

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

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You can invoke 'Outbound US RTP Transaction Input' screen by typing 'PUDOTONL' 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.

Specify the following details:

Transaction Branch

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

Source Code

Select the Source Code from the list of values. All valid Source code are listed here.

Host code

The system defaults the host code of transaction branch.

Host code Description

The system defaults the host code description of transaction branch.

Transaction Reference Number

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

Network code

The system defaults the Network code as 'RTP'. And you can also select the Network code from the list of values. All valid codes maintained in Network maintenance (PMDNWMNT) screen are listed.

Network code Description

The system defaults the description of the Network code

End to End Identification

This is the End to End ID provided by the Originating Customer (debit account owner). If End to End ID, is not provided by the customer, system populates the transaction reference as End to End ID. However, you can modify the same

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.

Instruction Identification

This is a system generated reference and is a mandatory field. This field will not be modifiable.Following is the Format details generated:

- Format: YYYYMMDDbbbbbbbbbbbBRRRRnnnnnnnnnnnn
- Pos. 01-08 - File creation date in format YYYYMMDD
- Pos. 09-19 - Participant ID (11 digits)
- Pos. 20-20 - Message generation source ("B" if generated by a TCH FI)
- Pos. 21-24 - Alphanumeric serial identifier (4 alphanumeric characters)
- Pos. 25-35 - Message serial number (11 alphanumeric characters)
- Embedded date (positions 01-08) must be within 1 calendar day of the system date.
- Embedded Participant ID (positions 09-19) must be owned by the Instructing Agent.

Note

The date will be set to Easter Time (Eastern Standard Time or Eastern Daylight Time, as applicable under the Energy Policy Act of 2005)

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2.2.1.1 Main Tab

Debtor Details

Debtor Account Number

Select the Debit Account Number from the list of values.All open and authorized accounts maintained in the External Customer Account maintenance (STDCRACC) are listed for this field.

System defaults the following details on selecting the Debit Account Number:

- Account Currency
- Account Branch
- Debtor Name
- Customer Number

Customer Service Model

The customer service model linked to the customer, if any, is populated here.

Debtor Identification

Birth Date

Specify the Birth Date of the debtor

City Of Birth

Specify the City of Birth of the debtor

Country Of Birth

Specify the Country of Birth of the debtor.

Debtor Postal Address

Street Name

Specify the Street Name of the debtor

Building Number

Specify the Building Number of the debtor

Post Code

Specify the Post Code of the debtor.

Town Name

Specify the Town Name of the debtor.

Country

Specify the Country of the debtor.

Creditor Details

SSI Label

If the Creditor details are maintained in PUDCRDTL for the debtor account entered, the same can be selected in this field. Creditor details will be populated based on the SSI label details.

Creditor Account Number

Specify the Beneficiary account in this field.

Creditor Name

Specify the beneficiary name.

Routing Number

Select the Routing number from the list of values.All open and authorized Bank Codes available in Routing file Details will be listed in this field.

Creditor Bank Name

Specify the Beneficiary bank name.

Creditor Identification

Birth Date

Specify the Birth Date of the Creditor

City Of Birth

Specify the City of Birth of the Creditor

Country Of Birth

Specify the Country of Birth of the Creditor.

Creditor Postal Address

Street Name

Specify the Street Name of the creditor

Building Number

Specify the Building Number of the creditor

Post Code

Specify the Post Code of the creditor.

Town Name

Specify the Town Name of the creditor.

Country

Specify the Country of the creditor

Payment Details

Booking Date

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

Instruction Date

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

Transfer Currency

System defaults the Transfer currency as 'USD'

Transfer Amount

Specify the Transfer Amount.

Additional Details

Local Instrument

Select the Local Instrument from the list of values.All the valid instruments are listed.

Identifies the Debtor/Sender as either a business or consumer customer of the Debtor FI. This field also indicates whether the Debtor/Sender is a domestic customer of the Debtor FI or a customer of a foreign branch or affiliate of the Debtor FI.

Local Instrument options listed are as follows:

- BUSINESS - Business Initiated Payment (domestic)
- CONSUMER - Consumer Initiated Payment (domestic)

- FABUSINESS - Business Initiated Payment (foreign affiliate)
- FACONSUMER - Consumer Initiated Payment (foreign affiliate)
- INTERMEDIARY - Payment sent through a Payment Service Provider (domestic)
- ZELLE - Zelle Payment (domestic)

Remittance Advice ID

Specify the Remittance Advice ID

This field is used, if a separate Remittance Advice is sent via a remt.001 message. The reference in this element, if included, must be identical to the Remittance Identification provided in the remittance advice message

Remittance Information

Specify the Remittance Information. Unstructured information up-to length 140 can be entered in this field.

Note

Structured Remittance information is applicable if the payment is originated as a result of return of a previous payment received.

Remittance Method

Select the Remittance method from the drop-down values. The options are:

- EMAL - E-Mail
- URID - Uniform Resource Identifier

Electronic Address

Specify the electronic address. Electronic address to which, an agent sends the remittance information can be entered in this field

Remarks

Specify the internal remarks if any.

<u>**Enrich Button**</u>

On clicking the Enrich button, system computes the Charges, and Tax on Charges if applicable, based on the maintenance for Pricing Code specified in Outbound US RTP preferences (PUMNCPRF)

2.2.1.2 <u>Pricing Tab</u>

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

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

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

Pricing Component

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

Pricing Currency

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

Pricing Amount

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

Waiver

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

- If a particular Charge component is waived by the user then system would automatically also check the waiver the associated Tax component
- If charge/tax component is already waived in the Pricing Value maintenance, this component would still be displayed with the value and the waiver flag checked. This flag would <u>not</u> be allowed to be unchecked by the user.

Debit Currency

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

Debit amount

Displays the debited amount to the selected debit amount.

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2.2.1.3 UDF Tab

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

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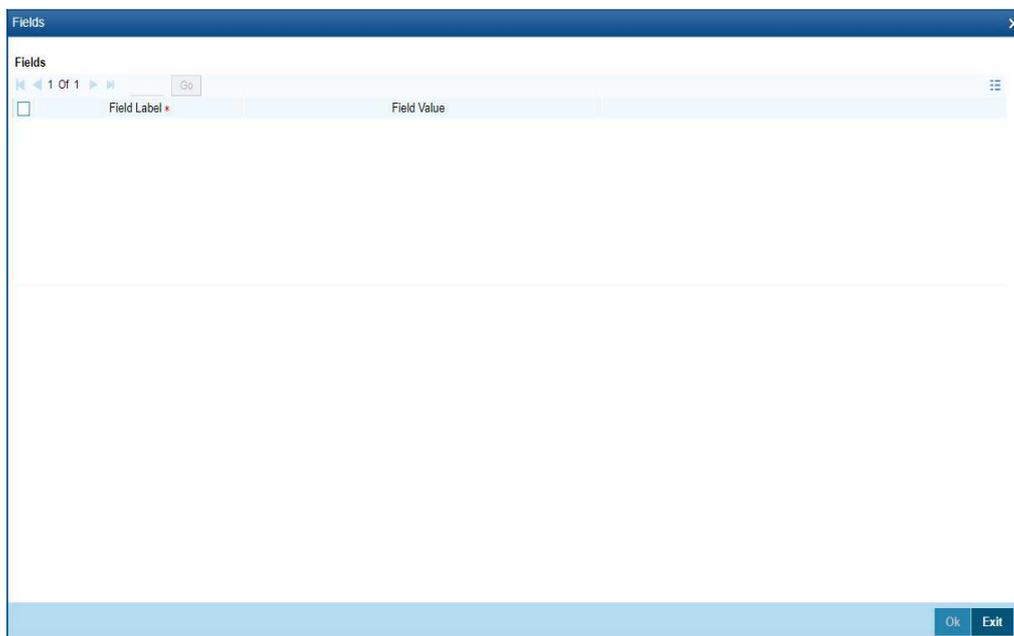
2.2.1.4 MIS Tab

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

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

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

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Note

User & Role Limit Checks will be applicable to outbound input screens

2.2.1.5 RTP Outbound Payments Transaction Summary

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

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

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

- Transaction Reference Number
- Source Reference Number
- Booking Date
- Instruction Date
- Debtor Account Number
- Account Branch
- Debtor Name
- Creditor Account Number
- Creditor Name
- Transfer Amount
- Customer Number
- Customer Service Model
- Instruction Identification
- Local Instrument
- Authorization Status
- End to End Identification
- Routing Number
- Source Code
- Transaction Branch

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● SSI Label

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.

2.2.2 <u>Webservices</u>

The outbound US RTP can be initiated using Single payment Rest service.

2.2.3 <u>Outbound RTP Payment Processing</u>

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

<u>Initial Validations</u>

● The following processing will be covered as part of initial validations:
   – Data enrichment - Account / Bank Re-direction, Network character replacement
   – Mandatory field validations
   – Network Limit validations
   – Account/Customer Validations based on core maintenance

● If Account re-direction or bank re-direction is maintained, then the account / bank details will be replaced by the values. Account re-direction is applicable for debtor account only.

● Network character replacement is done for characters, not allowed by the Network if the corresponding maintenance is available.

● Mandatory Fields / Referential data checks will be done based on the details received in the payment request and the values populated by system. Validation will be available to verify whether the Creditor Bank Routing Number is allowed for RTP. In case of validation failure, transaction is rejected.

● Transfer amount limit check will be done for the minimum and maximum amount limits defined for the Network, as maintained in Outbound Payment Preferences (PUDNCPRF).

● **Customer /Account Status validations –** The status of the customer owning the Debtor account (which is present in the External Customer Account Input maintenance) would be checked if it is <u>not</u> one of the following – Closed, Frozen, Whereabouts Unknown or Deceased.

● System validates whether Account status is Closed, Blocked, Frozen or No Debit. Based on the status derived for Customer / Account, the transaction is moved to Process Exception/Business Override Queues.

Duplicate Check

- Duplicate parameters can be maintained for the source. Based on the duplicate days and fields set, duplicate check for the transaction will be done. If the transaction is identified as a duplicate transaction, the transaction is moved to business override queue.

- The following parameters will be available for duplicate check:

  – Debtor Account - DBTR_ACC

  – Creditor Account - CRDTR_ACC

  – Transfer Amount - TFR_AMT

  – Instruction Date - VALUE_DATE

  – Creditor Bank Routing Number - CRDTR_BANK_CODE

  – Customer - CUSTOMER_NO

  – Debtor Bank Routing Number - DBTR_BANK_CODE

  – Instruction ID - INSTRUCTION_ID

Daily limit check

- System will track the daily aggregate limit and source wise limit allowed for a customer account on a daily basis. The limits can be maintained in US RTP Account Preferences.If no record is available for account –wise limits, system will apply the default limits maintained in PMDDFLMT.

- The transaction is moved to BO queue, if the limit is breached.

Sanction Check

- The transaction can be sent for sanction screening to an external system. The external system status can be linked to one of the following system status:

  – Approved

  – Rejected

  – Interim

  – Seizure

If sanction is approved, the transaction will be resumed with the further processing. In case of seizure, customer account is debited and the Seizure GL is credited. If the status is rejected or interim, the transaction is moved to sanction check queue.

Note

Sanction Check System maintenance will be updated to have specific In/Out queues for Faster Payments in general. The sanction requests originating from Faster Payments will be sent through separate JMS queues.

Future Valued Transactions Check

Future valued transactions booked, are marked as Future dated and is moved to '*Warehouse Queue*'.On the Value Date, the transaction is picked from the Queue and is processed further.

Charge /Tax Computation

Price code can be linked in Outbound Payment preferences PUDNCPRF. Internal /External charge/tax values will be applied based on the configuration.

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Balance Check with DDA (CASA) System

The debit details will be sent to the DDA system in asynchronous mode for account validation and balance check. The external system status can be linked to one of the following system status:

- Approved
- Rejected
- Interim

If balance check is approved, the transaction will be resumed with the further processing. If the status is rejected or interim, the transaction is moved to sanction check queue.

Accounting

Accounting preference can be set at Network preferences for the outgoing transactions. If he preference selected is 'Before Messaging' accounting entries will be handed off to Accounting system before Messaging. On payment reject, the reversal entries will be posted.

If the preference is for posting the accounting 'On Confirmation from CI', the accounting handoff will be deferred till positive confirmation is received from CI.

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

Messaging

- Every payment will generate a pacs.008 message with group header details. Time stamp put in the message will be stored for the transaction.
- Message Identification for the payment will be generated as below:
    - Format: MYYYYMMDDbbbbbbbbbbbbBAAAnnnnnnnnnnn
    - Pos. 01-01 - Prefix "M"
    - Pos. 02-09 - File creation date in format YYYYMMDD
    - Pos. 10-20 - FI Identifier (11 digit Participant ID)
    - Pos. 21-21 - Message generation source ("B" if generated by a TCH FI)

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- – Pos. 22-24 - Alphabetic serial identifier (3 alphabetic characters)

- – Pos. 25-35 - Message serial number (11 numeric characters)

● All message processing dates are required to be set to Eastern Time (Eastern Standard Time or Eastern Daylight Time, as applicable under the Energy Policy Act of 2005) by the message sender. This includes the following fields:

- – Creation Date Time

- – Interbank Settlement Date (set by RTP)

- – Date field within the Business Reference field

- – Date field within the Message Identification field

- – Date field within the Instruction Identification field

- – Date field within the Transaction Identification field

● While generating the pacs.008 message, the following values will be populated for RTP:

- – Instructing Agent Member ID –.This will be populated as debtor branch Routing and Transit number

- – Instructed Agent member ID - This is the Routing and transit number of the creditor bank

- – Clearing system Code will be TCH

- – Settlement method will be CLRG

- – Service level code will be populated as SDVA

- – Local instrument proprietary value will be as selected for the transaction

- – Charge bearer value will be populated as SLEV

● System will do schema validation for the message generated. On completion of the validation successfully, the message will be forwarded to Clearing Infrastructure.

Response Handling

● The Accept or Reject confirmation will be received from the CI in pacs.002 format. For every message sent, a confirmation message will be received.

● System will parse and upload the received message and based on the status value received ACTC / ACWP/RJCT, the outbound transaction is further processed.

● If the accounting is configured to be after confirmation, the accounting entries will be handed off on getting a ACTC/ACWP status.

● On receiving RJCT status,

- – if the accounting is already passed, reversal entries are posted

- – if accounting is pending, then Balance block reversal (ECA reversal) request is sent to DDA system

● Notification will be sent to debtor customer indicating the status of the payment.

● If a camt.035 is received subsequently from the Beneficiary bank, the beneficiary credit notification will be sent to the originating customer.

● Camt.035 Payment acknowledgement received status needs to be updated for the transaction.

2.2.4   Outbound RTP Payments View

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

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You can invoke 'US RTP Outbound Payments View' screen by typing 'PUDOVIEW' 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 US RTP Outbound Payments View screen.

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

2.2.4.1 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.:

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

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- External FX fetch
- External price fetch
- Accounting system

2.2.4.2 UDF Tab

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

2.2.4.3 MIS Tab

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

2.2.4.4 All Messages

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

The system displays the message details like Message Identification, Message Type, Direction and Message Date

2.2.4.5 Accounting Entries Tab

You can view the Accounting Entries posted for the Outbound RTP in Accounting entries Tab.

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

- Event Code
- Transaction Date

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- Value Date

- Account

- Account Branch

- TRN Code

- Dr/Cr.

- Amount Tag

- Account Currency

- Transaction Amount

- Netting

- Offset Account

- Offset Account Branch

- Offset TRN Code

- Offset Amount Tag

- Offset Currency

- Offset Amount

- Offset Netting

- Handoff Status

2.2.4.6 RTP Outbound Payments View Summary

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

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

- Transaction Reference Number
- Network Code
- Debtor Account Number
- Creditor Account Number
- Transaction Status
- Transfer Amount
- Booking Date
- Transaction Branch
- Customer Service Model
- End to End Identification
- Queue Code
- Sanction Seizure
- Source Code
- Source Reference Number
- External Credit Approval Status
- Sanction Check Status
- Credit Liquidation Status
- Debit Liquidation Status
- Instruction Identification
- Message ID
- SSI Label
- Routing Number
- Instruction Date
- Sanctions Check Reference
- External Credit Approval Reference
- Customer 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.

2.2.5 Non -Receipt of status message pacs.002

- Based on the Network time out preference maintained for the outbound payment in PUDNCPRF, system verifies whether the allowed time for a Response to the Credit Transfer (pacs.002) message from CI has expired

- If the time limit is over, the transaction will be logged to a pending queue. You can 'Resend' the message manually from this queue PUSPENDQ.

- The message payload is identical to the original pacs.008 message but the Copy Duplicate <CpyDplct> data element is added with a value of "DUPL" in the Business Application Header

- On receipt of pacs.002 message, the transaction, automatically moves out of the pending queue. Receipt of pacs.002 indicates, if the request is accepted/allowed.

2.2.5.1 Outbound Pending RTP Payment Queue

All the outbound RTP payment transactions, that are timed out, is moved to pending transaction queue.You can manually regenerate the message through this screen.

You can invoke 'Outbound Pending US RTP Payment Queue' screen by typing 'PUSPENDQ' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Resend pacs.008

You can manually resend the time out transactions available in the queue, by clicking 'Resend pacs.008' action button.

View Transaction

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

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

- Queue Reference Number
- Transaction Reference Number
- Network Code
- Host Code
- Transfer Currency

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- Source Code

- Source Reference Number

- Creditor Account Number

- Creditor Agent - Member Identification

- Customer Number

- Debtor Account Number

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

2.2.6 Outbound RTP Message Browser

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

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

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

- Message Identification

- Message Date

- Transaction Reference Number

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- End to End Identification
- Message Type
- Message Status
- Network Code
- Transaction Status
- Transaction Branch
- Instruction Identification

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

- pacs.008 -outbound payment message
- pacs.008-retry message for time out cases
- pacs.002-Accept/reject of inbound payments
- camt.035-Payment Acknowledgement (generated for inbound payments with status ACWP)

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

2.3   Inbound US RTP Payments

The inbound RTP payments are received as pacs.008 messages from CI. System will receive and process the payments based on predefined processing steps.

2.3.1   Inbound RTP Payment Processing

- Inbound payments will follow the below listed processing steps:
    - Initial Validations
    - Duplicate Check
    - External Account Check
    - Sanctions Check
    - Pricing
    - Accounting
    - Payment acknowledgement camt.035 generation, if applicable

Initial Validations

- System will do the below validations similar to the outbound payments:
    - Account/Bank re-direction →Account re-direction will be done for the credit account
    - Mandatory field checks/ Referential data checks
- Any failure during validation processing will result in a transaction reject and pacs.002 message will be sent to CI with appropriate reason code.(Refer to Reason Code mapping)

Duplicate Check

- If the inbound payment is found as duplicate it is rejected and pacs.002 is sent out.

External Account Check

Transaction details are sent to DDA system, for the validation of the credit account. If External Account Check EAC is approved, the transaction will be marked as ready for ACWP

(Accepted without Posting) and will be sent for sanctions approval, if applicable for the customer and Network

Sanction Check

- On sanctions approval within the permitted processing time, the system will send out pacs.002 with ACTC status. System will monitor the processing time is over or not and will generate pacs.002 with ACWP status if the time exceeds the allowed limit.
- If Sanctions is rejected and no pacs.002 is sent out so far, system will send the message with RJCT status.
- If seizure is applicable, pacs.002 with ACTC is sent, provided no status message is generated before.

CI Acknowledgement

- After sending an acceptance message with status as ACTC, system will wait for the response from CI before processing the payment further. If the message is sent with status as ACWP, system will complete sanction check. On sanctions approval, further processing will be done only based on acknowledgement received from CI.
- If positive technical confirmation is received back from CI, price/exchange rate processing are performed for the incoming payment and beneficiary account will be credited by handing off the payment accounting entries to Accounting System
- If the transaction is marked for seizure, seizure accounting will be passed on getting positive network acknowledgement. Dr. Nostro Account Cr. Seizure GL
- If the technical confirmation from CI is received as negative, the incoming payment will be marked as rejected. No creditor notification or camt.035 is sent out

Pricing

On receiving positive acknowledgement from CI (pacs.002 with ACTC/ACWP), prices will be fetched. External pricing will be applied, if it is applicable.

Accounting

- Accounting will be handed off to the external system.
  - Dr. Nostro Account
  - Cr. Intermediary GL
  - Dr. Intermediary GL
  - Cr.. Nostro Account
- Notification to Beneficiary will be sent after the credit accounting is successfully handed off.

Payment Acknowledgement Generation

- Camt.035 message will be sent to the originating bank on successful posting of the payment amount to credit account if pacs.002 is sent with ACWP status earlier.

2.3.2 Processing Monitoring Jobs

Following are the jobs monitored in inbound payment processing:

Job 1:

- This will monitor the inbound processing so that if the processing time exceeds the configured one, pac002 message with ACWP status can be generated on the following conditions:

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- EAC over and the transaction is marked as Ready for ACWP

- No camt.056 received

- Pacs.002 not yet sent

- Time has exceeded the processing window maintained in Inbound preferences

Job 2:

- Waiting for Confirmation of the acknowledgement pacs.002 from the Network so that the payment can be further processed/rejected on the following conditions:

    - Camt.056 is not received

    - Sanctions is approved and ready for next level processing

    - Pacs.002 sent with ACTC or ACWP

2.3.3   Inbound RTP Payments View

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

You can invoke 'US RTP Inbound Payment View' screen by typing the function ID 'PUDIVIEW' 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.

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- 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 US RTP Inbound Payments View screen.
- **RFP Response -** This check box indicates that the transaction is received as response to outbound RFP sent.

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

2.3.3.1 <u>View Queue Action Log</u>

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 this screen, refer to section 2.2.4.1:

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2.3.3.2 UDF Tab

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

2.3.3.3 MIS Tab

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

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2.3.3.4 All Messages

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

The system displays the message details like Message Identification, Message Type, Direction and Message Date

2.3.3.5 Accounting Entries Tab

You can view the Accounting Entries posted for the Inbound RTP in Accounting entries Tab. For more details on this screen, refer to section 2.2.4.5

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2.3.3.6 RTP Inbound Payments View Summary

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

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

- Transaction Reference Number
- Network Code
- Creditor Account Number
- Transaction Status
- Transfer Amount
- Booking Date
- Transaction Branch
- Customer Service Model
- End to End Identification
- Queue Code
- Sanction Seizure
- Credit Liquidation Status
- Debit Liquidation Status
- Sanction Check Status
- Instruction Date
- Instruction Identification

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- Message Identification
- Customer Number
- Debtor Account Number
- Error Code
- Error Description
- Local Instrument
- Bank 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.

2.3.4 Messages Received with 'DUPL' Header

- On uploading any pacs.008 message, system has to check whether it is received with 'DUPL' tag in the business header.
- If yes, before treating it as an inbound payment, validation is to be done whether a payment is received with the same Instruction ID before.
- If yes, based on the transaction status pacs.002 message needs to be generated and send out.
- If a similar transaction is not received before, the current pacs.008 message needs to be treated as a new payment and needs to be processed as an inbound payment.

2.3.5 Receipt of camt.056

- Clearing infrastructure sends the camt.056 cancellation message if the response from the beneficiary bank is timed out.
- On receipt of camt.056 for an inbound payment which is processed or in processing, the cancellation has to be immediately triggered.
- The following list provides the processing points where the system checks, whether camt.056 is received or not:
  – Before sanction check
  – Before processing sanctions response
- If camt.056 is received, the inbound payment is marked as Cancelled and a pacs.002 will be sent back to CI with Received status.

2.3.6 Inbound RTP Message Browser

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

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You can invoke 'Inbound US RTP Message Browser' screen by typing 'PUSINBRW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.
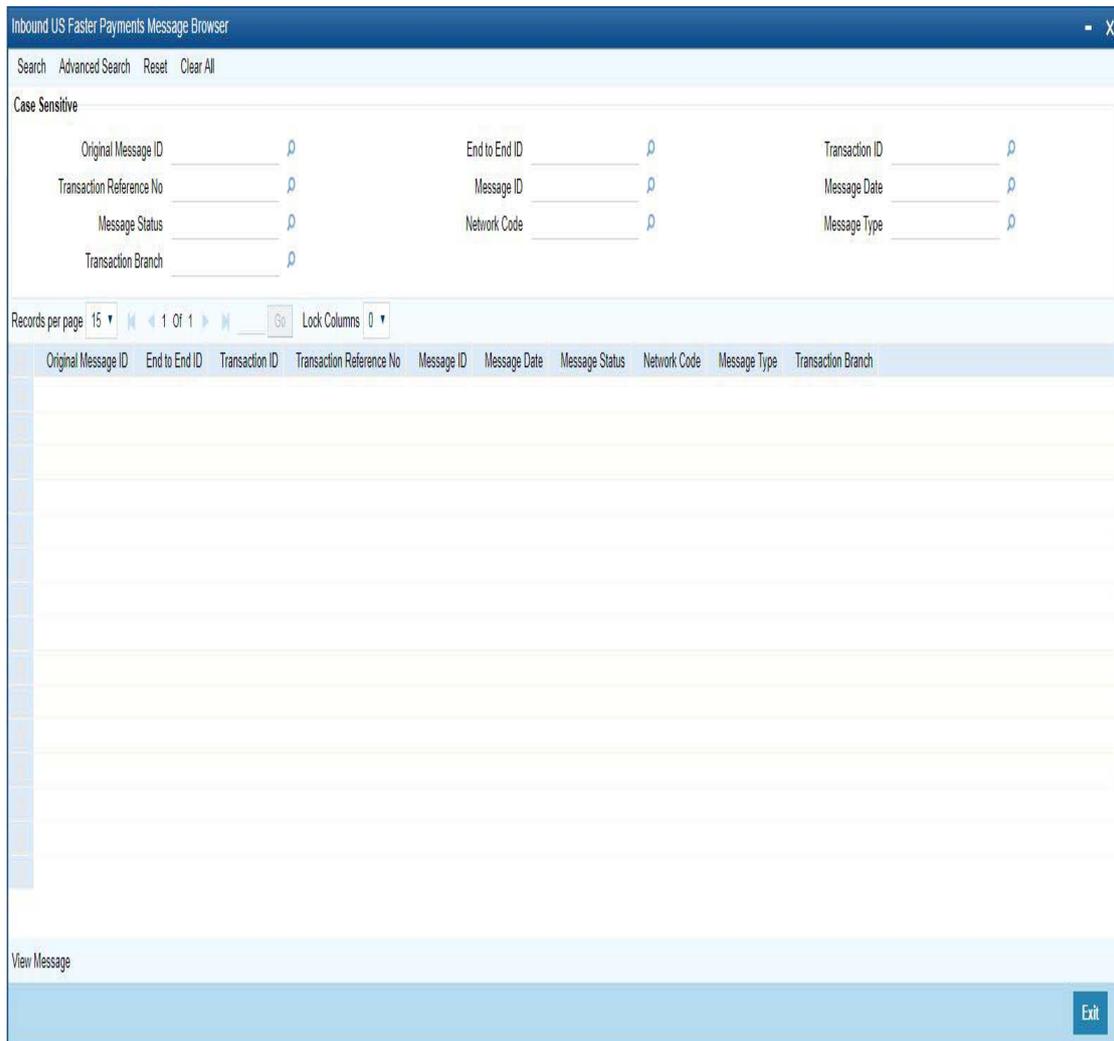
You can search for the records using one or more of the following parameters:

- Original Message ID
- End to End ID
- Transaction ID
- Transaction Reference Number
- Message ID
- Message Date
- Message Status
- Network Code
- Message Type
- Transaction Branch

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

- pacs.008 -Inbound payment message
- pacs.008-inbound received for retry time out cases

- pacs.002-Accept/reject of outbound payments from Network or Beneficiary bank
- pacs.002-Accept/reject of inbound payments from Network
- camt.056-Cancel of inbound payment from network
- camt.035-Payment acknowledgement

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

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3. US RTP: Request for Payment

- Request for Payment (pain.013.001.05) message is sent by Creditor FI to the RTP System for onward transmission to the Debtor FI.
- A standard Request for Payment (RFP) flow will result in one of the following outcomes:
  – Request is accepted by the Debtor FI and pacs.008 is received
  – Request is rejected by the Debtor FI and pain.014 is received

3.1   US RTP - RFP Maintenances

3.1.1   US RTP - RFP Restrictions

You can track the daily payments limits and can mark restrictions on customer account, where RFP is not allowed.

You can invoke 'US RTP - Request for Payment Restrictions Detailed' screen by typing 'PUDRFPRT' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following details:

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Customer Account Number

Select the Customer Account Number from the list of values. All the valid customer accounts are listed here.

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Account Description

System defaults the description of the Customer Account Number selected.

Customer Account Details

Restriction Type

Select the Restriction Type from the drop down values listed. The options are:

- Allowed
- Disallowed

Note

If RFPs are not allowed for an account, then Restriction type option is to be maintained as 'Allowed' and list no account in the multi-Block.

Creditor Account

Specify the Creditor Account details in this grid. This is a text field and you can add multiple counterparty accounts in this section.

3.2 Outbound RFP Transactions

Outbound RFP Payments can be initiated through the Outbound RFP Payment screens by providing the RFP Payment details.

3.2.1 Outbound RFP Transactions

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

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You can invoke'US RTP Request for Payment Detailed' screen by typing 'PUDOTRFP' 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.

Specify the following details:

Transaction Branch Code

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

Host code

The system defaults the host code of transaction branch.

Host code Description

System defaults the host code description of transaction branch.

Source Code

Select the Source Code from the list of values. All valid Source code are listed here.

Source Code Description

Select the Source Code from the list of values. All valid Source code are listed here.

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Transaction Reference Number

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

Network code

The system defaults the Network code as 'RTP'. And you can also select the Network code from the list of values. All valid codes maintained in Network maintenance (PMDNWMNT) screen are listed.

Network code Description

The system defaults the description of the Network code

End to End Identification

This is the End to End ID provided by the Originating Customer (debit account owner). If End to End ID, is not provided by the customer, system populates the transaction reference as End to End ID. However, you can modify the same

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.

Instruction Identification

This is a system generated reference and is a mandatory field. This field will not be modifiable.Following is the Format details generated:

- Format: YYYYMMDDbbbbbbbbbbbBRRRRnnnnnnnnnnn
- Pos. 01-08 - File creation date in format YYYYMMDD
- Pos. 09-19 - Participant ID (11 digits)
- Pos. 20-20 - Message generation source ("B" if generated by a TCH FI)
- Pos. 21-24 - Alphabetic serial identifier (4 alphabetic characters)
- Pos. 25-35 - Message serial number (11 Numeric characters)
-

The date will be set to Easter Time (Eastern Standard Time or Eastern Daylight Time, as applicable under the Energy Policy Act of 2005)

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3.2.1.1 Main Tab

Creditor Details

You can specify the creditor details here. All the fields are mandatory.

Creditor Account

Select the valid account number to be credited from the list of values. All the valid account numbers are listed here.

Account Currency

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

Account Branch

System defaults the Account Branch based on the account number selected.

Creditor Name

System defaults the creditor name based on the account number selected.

Customer Number

System defaults the Customer Number based on the account number selected.

Customer Service Model

The customer service model linked to the customer, if any, is populated here.

Creditor Identification

Birth Date

Specify the Birth Date of the creditor

City Of Birth

Specify the City of Birth of the creditor

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Country Of Birth

Specify the Country of Birth of the creditor.

Note

Either all the fields in creditor Identification can be null or all the fields must have data.System validates the mandatory data

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Creditor Postal Address

Street Name

Specify the Street Name of the creditor

Building Number

Specify the Building Number of the creditor

Post Code

Specify the Post Code of the creditor.

Town Name

Specify the Town Name of the creditor.

Country

Specify the Country of the creditor.

Debtor Details

SSI Label

If the debtor details are maintained in PUDCRDTL for the creditor account entered, the same can be selected in this field. Debtor details will be populated based on the SSI label details.

Note

It is optional to maintain SSI labels. User can directly input the beneficiary details if SSI label is not maintained

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Debtor Account Number

Specify the Debit Account Number.

Debtor Name

Specify the Debtor Name, associated with the account.

Routing Number

Select the Routing number from the list of values.All open and authorized Bank Codes available in Routing file Details will be listed in this field.

Debtor Bank Name

Specify the Debtor Bank Name, associated with the account.

Debtor Identification

Birth Date

Specify the Birth Date of the debtor

City Of Birth

Specify the City of Birth of the debtor

Country Of Birth

Specify the Country of Birth of the debtor.

Note

Either all the fields in debtor Identification can be null or all the fields must have data.System validates the mandatory data

---

Debtor Postal Address

Street Name

Specify the Street Name of the debtor

Building Number

Specify the Building Number of the debtor

Post Code

Specify the Post Code of the debtor.

Town Name

Specify the Town Name of the debtor.

Country

Specify the Country of the debtor.

Note

Either all the fields in postal address can be null or all the fields must have data, except Building Number, which is optional.System validates the mandatory data.

Payment Details

Booking Date

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

Requested Execution Date

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

Transfer Currency

System defaults the Transfer currency as 'USD'

Transfer Amount

Specify the Transfer Amount.

Additional Details

Local Instrument

Select the Local Instrument from the list of values. All the valid instruments are listed.

Identifies the Debtor/Sender as either a business or consumer customer of the Debtor FI.This element could also identify the transaction as being initiated through a system which may require special processing or display considerations for the Debtor FI .

Local Instrument options listed are as follows:

- BUSINESS - Business Initiated Payment (domestic)
- CONSUMER - Consumer Initiated Payment (domestic)
- INTERMEDIARY - Payment sent through a Payment Service Provider (domestic)
- ZELLE - Zelle Payment (domestic)

Remittance Advice ID

Specify the Remittance Advice ID

This field is used, if a separate Remittance Advice is sent via a remt.001 message. The reference in this element, if included, must be identical to the Remittance Identification provided in the remittance advice message

Remittance Information

Specify the Remittance Information. Unstructured information up-to length 140 can be entered in this field.

Note

Structured Remittance information is applicable if the payment is originated as a result of return of a previous payment received.

Remittance Method

Select the Remittance method from the drop-down values. The options are:

- EMAL - E-Mail
- URID - Uniform Resource Identifier

Enrich Button

On clicking the Enrich button, system computes the Charges, and Tax on Charges if applicable

3.2.1.2 MIS Tab

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

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

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

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Note

User & Role Limit Checks will be applicable to outbound input screens

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3.2.1.3 UDF Tab

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

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

3.2.1.4 US RTP Request for Payment Summary

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

You can invoke 'US RTP Request for Payment Summary' screen by typing 'PUSOTRFP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Transaction Reference Number
- Booking Date
- Requested Execution Date
- Transfer Currency
- SSI Label
- Debtor Account Number
- Creditor Account Number
- Network Code
- Source Code
- Source Reference Number
- End to End Identification
- End to End Identification
- Routing Number

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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 Webservices

Rest service will be provided for Request for payment generation

3.2.3 Outbound RFP Processing

- Following are the processing steps for outbound payments:
  - Initial Validations
  - Duplicate Check
  - Sanctions Check
  - EAC Check
  - Messaging

Initial Validations

- The following processing will be covered as part of initial validations:
  - Data enrichment - Account / Bank Re-direction , Network character replacement
  - Mandatory field validations
  - Network Limit validations
- If Account re-direction or bank re-direction is maintained, then the account / bank details will be replaced by the values. Account re-direction is applicable for debtor account only.
- Network character replacement will be done for characters not allowed by the Network if the corresponding maintenance is available.
- Mandatory Fields / Referential data checks will be done based on the details received in the payment request and the values populated by system. Validation will be available to verify whether the Debtor Bank Routing Number is allowed for RFP. In case of validation failure, transaction will be rejected.
- Transfer amount limit check will be done for the minimum and maximum amount limits defined for the Network, as maintained in Inbound Payment Preferences (PUDNCPRF).

Duplicate Check

- Duplicate parameters can be maintained for the source. Based on the duplicate days and fields set, duplicate check for the RFP will be done. If the RFP is identified as duplicate, the transaction will be moved to business override queue.
- The following parameters will be available for duplicate check:
  - Debtor Account - DBTR_ACC
  - Creditor Account - CRDTR_ACC
  - Transfer Amount - TFR_AMT
  - Instruction Date - VALUE_DATE
  - Creditor Bank Routing Number - CRDTR_BANK_CODE
  - Customer - CUSTOMER_NO
  - Debtor Bank Routing Number - DBTR_BANK_CODE

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Sanction Check

The transaction can be sent for sanction screening to an external system. The external system status can be linked to one of the following system status:

- Approved
- Rejected
- Interim
- Seizure

If sanction is approved, the transaction will be resumed with the further processing. In case of seizure, no accounting is applicable. If the status is rejected, interim or timed out, the transaction is moved to sanction check queue.

Note

Sanction Check System maintenance will be updated to have specific In/Out queues for Faster Payments in general. The sanction requests originating from Faster Payments will be sent through separate JMS queues.

External Account Check with DDA (CASA) System

The debit details will be sent to the DDA system for account validation. The external system status can be linked to one of the following system status:

- Approved
- Rejected
- Interim

If account check is approved, the transaction will be resumed with the further processing. If the status is rejected or interim, the transaction is moved to EAC queue.

Messaging

- Every RFP will generate a pain.013.001.05 message. Message ID format will be the same as credit transfer messages.
- All message processing dates are required to be set to Eastern Time (Eastern Standard Time or Eastern Daylight Time, as applicable under the Energy Policy Act of 2005) by the message sender. While generating the pain.013 message, the following values will be populated for RTP:
    - Instructing Agent Member ID –.This will be populated as creditor branch Routing and Transit number
    - Instructed Agent member ID - This is the Routing and transit number of the debtor bank
    - Payment method will be TRF always.
    - Clearing system Code will be TCH
    - Settlement method will be CLRG
    - Service level code will be populated as SDVA
    - Local instrument proprietary value will be as selected for the transaction
    - Charge bearer value will be populated as SLEV

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Network Response Handling

- The Accept or Reject confirmation will be received from the CI in pacs.002 format. For every message sent, a confirmation message will be received.

- System will parse and upload the received message and based on the status value received RCVD / RJCT, the outbound transaction is further processed.

- On receiving RJCT status, RFP will be marked as 'Rejected'. Notification will be sent to creditor customer indicating the status of the RFP.

3.2.4   Outbound RFP Payments View

You can view all the outbound RFP payments with all the processed details in this screen.

You can invoke 'Outbound RFP View' screen by typing 'PUDORPVW' 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:

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- External System Status

- Transaction Status

- Click Execute Query to populate the details of the transaction in the Outbound RFP View screen.

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

3.2.4.1 MIS Tab

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

3.2.4.2 UDF Tab

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

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3.2.4.3 <u>View Queue Action Log</u>

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

Following details are displayed:

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

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

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

- Sanction screening
- External credit approval
- External Account Check

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- External FX fetch
- External price fetch
- Accounting system

3.2.4.4 All Messages

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

The system displays the message details like Message Identification, Message Type, Direction and Message Date

3.2.4.5 Accounting Entries Tab

You can view the Accounting Entries posted for the Outbound RFP in Accounting entries Tab.

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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

3.2.4.6 Outbound RFP View Summary

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

Outbound RFP View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status ▼	Transaction Reference No 🔍	Booking Date dd-MMM-yyyy 📅
Requested Execution Date dd-MMM-yyyy 📅	Transfer Currency 🔍	SSI Label 🔍
Debtor Account Number 🔍	Creditor Account Number 🔍	Network Code 🔍
Source Code 🔍	Source Reference Number 🔍	End to End Identification 🔍
Customer Number 🔍	Customer Service Model 🔍	Routing Number 🔍
Sanction Check Status ▼	External Account Check Reference ▼	Transaction Status ▼
Queue Code ▼	Sanction Seizure ▼	

Records per page 15 ▼ ◄ 1 Of 1 ► ► Go Lock Columns 0 ▼

Transaction Reference No	Booking Date	Requested Execution Date	Transfer Currency	Transfer Amount	SSI Label	Debtor Account Number	Account Branch	Creditor Account Number	Account Branch	Network Code	Source Code

Exit

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

- Authorization Status
- Transaction Reference Number
- Booking Date
- Requested Execution Date
- Transfer Currency
- SSI Label
- Debtor Account Number
- Creditor Account Number
- Network Code
- Source Code
- Source Reference Number
- End to End Identification
- Customer Number

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- Customer Service Model

- Routing Number

- Sanction Check Status

- External Credit Approval Reference

- Transaction Status

- Queue Code

- Sanction Seizure

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

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

3.2.5 Non -Receipt of status message pacs.002

- Based on the Network time out preference maintained for the outbound payment in PUDNCPRF, system verifies whether the allowed time for a Response to the Credit Transfer (pacs.002) message from CI has expired

- If the time limit is over, the transactionis logged to a pending queue.You can 'Resend' the message pain.013 manually from this queue.

- The message payload is identical to the original pacs.008 message but the Copy Duplicate <CpyDplct> data element is added with a value of "DUPL" in the Business Application Header

- On receipt of pacs.002 message, the transaction is automatically moved out of the pending queue.

3.2.6 Outbound RFP Message Browser

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

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

For more details on this screen, refer to section - 2.2.6

3.3 Inbound Request for Payments

Incoming RFPs are received as pain.013 messages from CI. System will receive and process the requests based on predefined processing steps.

3.3.1 Inbound Request for Payment Processing

- Inbound payments will follow the below listed processing steps:
  - Initial Validations
  - Duplicate Check
  - Customer Restrictions Check
  - External Account Check
  - Generation of status message pacs.002
  - Sanctions Check
  - Customer Notification

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Initial Validations & Duplicate Check

- System will do the below validations similar to the outbound payments:
    - Account/Bank re-direction →Account re-direction will be done for the credit account
    - Mandatory field checks/ Referential data checks
- Any failure during validation processing will result in a transaction reject and pacs.002 message will be sent to CI with appropriate reason code.
- If the inbound payment is found as duplicate it is rejected and pacs.002 is sent out.

Note

Reason code will be populated based on the error code linkage in USRTP reason code mapping (Function PUDRSNMP) screen

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Customer Restrictions check

- This will be done based on the new maintenance US RTP –RFP Restrictions (Function ID: PUDRFPRT)
- If no RFP is allowed or the particular credit account is disallowed, then pacs.002 message will be sent out with RJCT status.

External Account Check

- If the account validation is successful, pacs.002 message will be sent out with status RCVD.
- If ECA is rejected and auto cancellation is applicable or if manually cancelled from the queue, pacs. 002 will be generated with RJCT status and reason code linked to the error code.

Sanction Check

- In case of seizure , inbound RFP message will marked as seized .No further action will be possible for this RFP .
- Seizure accounting will be applicable, if configured - Dr. Customer account & Cr. Seizure GL .
- On successful completion of sanction check customer notification will be generated .Inbound RFP will be marked with the status 'Pending ' till the customer response is received and processed

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Note

No further notification will be sent to the creditor FI in this case. This has to be operationally handled.

3.3.2   Inbound RFP Payments View

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

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You can invoke 'US RTP Inbound Request for Payment View' screen by typing the function ID 'PUDIRPVW' 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 US RTP Inbound Request for Payments View screen.

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

3.3.2.1 Response Details

You can invoke this screen by clicking the 'Response Details' tab in the US RTP Request for Payment View screen.

You can vie wthe response details received for the inbound payments in this sub screen. All the details pertaining to the response received can be viewed here.

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.

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For more details on this screen, refer to section 3.2.4.3:

3.3.2.3 UDF Tab

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

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3.3.2.4 MIS Tab

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

3.3.2.5 All Messages

Click the 'All Messages' link in the US RTP Inbound Request for Payments View screen, to invoke this sub-screen.

The system displays the message details like Message Identification, Message Type, Direction and Message Date

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3.3.2.6 US RTP Inbound Request for Payments View Summary

You can invoke 'US RTP Inbound Request for Payments View Summary' screen by typing 'PUSIRPVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Transaction Reference Number
- Creditor Account Number
- Debtor Account Number
- Host Code
- Network Code
- Customer Number
- Customer Service Model
- Sanction Seizure
- Authorization Status
- Sanction Check Status
- Source Code
- Booking Date

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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   Messages Received with 'DUPL' in Business Header

- On uploading any pain.013 message, system has to check whether it is received with DUPL tag in the business header.
- If yes, before treating it as an inbound payment, validation is to be done whether a payment is received with the same Instruction ID before.
- If yes, based on the transaction status pacs.002 message needs to be generated and send out. If a similar transaction is not received before, the current pain.013 message needs to be treated as a new RFP and needs to be processed as an inbound RFP.

3.3.4   Inbound RFP Message Browser

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

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

For more details on this screen, refer to section - 2.3.6.

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3.3.5 Response Processing

You can provide the response details by selecting the Inbound RFP Instruction ID and querying the details. The response details can be input by unlocking the screen.

You can invoke 'US RTP - Response to Inbound RFP' screen by typing 'PUDRFPRS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Instruction ID list of values will allow query using any of the below fields upon unlocking

- Sender Instruction ID
- Instruction Date
- Creditor Bank Routing
- Debtor Account
- End to End ID
- Message ID
- RFP Amount

As part of the Response details provided in this screen, following are the further processes:

- If the RFP is accepted a new credit transfer, transaction gets auto created.
- In US RTP Outbound Payments View screen (PUDOVIEW), RFP Response flag is enabled and Instruction ID is populated as sender Instruction ID received in RFP.
- The outbound message pacs.008 will be generated with sender Instruction ID in tag
  - CdtTrfTxInf
  - +PmtId
  - ++InstrId

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- If the instruction date is in future, the outbound payment will be created on authorizing the acceptance of RFP with future date as instruction date and will be processed similar to a future valued payment.

- If the response is 'Reject', it is mandatory to input reason code. Additional information must be provided for the codes 'NARR' and '1100'.

- If the outbound transaction is cancelled at any stage, the corresponding RFP response transaction will be marked as cancelled.

- It will be possible to initiate another response transaction for the RFP outstanding.

- If the response is reject, the reject transaction will be sent for sanctions screening. If the sanctions result in seizure, the RFP request transaction will be marked as seized. No accounting will be applicable. Pain.014 generation will still be applicable.

- Sender Instruction ID will be populated in the tag OrgnlPmtInfId of pain.014 generated.

- Response details can be viewed from US RTP Inbound RFP view screen 'Response Details' tab.

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