

ACH Credit Transfer User Guide

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ACH Credit Transfer User Guide
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1. About this Manual

1.1 Introduction

This manual helps you to get familiar with the ACH Credit transfer related maintenances and processing.

1.2 Audience

This manual is intended for the following User Roles:

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

1.3 Documentation Accessibility

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


1.4 Organization

This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	<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>Maintenance Screens</i> - This chapter helps you to get familiar with various maintenances required for processing ACH Credit Transfer transactions.
Chapter 3	<i>Generic Validation</i> - This chapter helps you provide the details of generic validations processing.
Chapter 4	<i>Originated Credit Transfer Processing</i> - This chapter helps you to upload and process files received from corporate customers containing bulk payment initiation requests.
Chapter 5	<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. Maintenance Screens

2.1 Existing Maintenances

This section lists the existing maintenances that are to be re-used while processing the ACH credit transfer payments.

2.1.1 Common Core Maintenances

The following are the Common Core maintenances which are referred during the payment processing:

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
STDCNMNT	Country Code Maintenance	For defining Country Codes	Mandatory
CYDCDEFE	Currency Definition	For defining Currency Codes country-wise	Mandatory
CYDCCYPR	Currency Pair Maintenance	For maintaining Currency pairs country-wise	Mandatory
CYDRATEE	Currency Exchange Rates Input	For Internal Exchange rate maintenance	Mandatory
ISDBICDE	BIC Code Details	For maintaining BIC codes	Optional - for other bank BICs
STDHSTCD	Host Code	For Host Code maintenance	Mandatory
STDCRBRN	Branch Core Parameters Maintenance	For Branch Detail maintenance	Mandatory
STDLOCHL	Local Holiday Calendar Maintenance	For Branch Holiday details	Mandatory
STDCRGLM	External Chart of Accounts	For GL definitions	Mandatory
STDCRTRN	External Transaction Code Maintenance	For transaction code maintenance	Mandatory
STDECAMT	External Credit Approval System	For maintaining external core systems for accounts	Mandatory
STDCIFCR	External Customer Input	For customer details required for transactions	Mandatory
STDCRACC	External Customer Account Input	For customer account details for transactions	Mandatory

Please refer to the Common Core - Core Entities and Services User Guide for field details and more information on the above listed maintenances.

2.1.2 Payments Core Maintenances

The following are the Payments Core maintenances which are referred during the payment processing:

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PMDHSTPR	Host Parameters Detailed	For maintaining host level preferences	Mandatory
PMDSORCE	Source Maintenance Detailed	For maintaining source codes and the related preferences	Mandatory
PMDSORNW	Source Network Preferences Detailed	For maintaining the preferences for a combination of Source code, Network Code and Transaction Type	Mandatory
PMDNWCOD	Network Code Maintenance	For maintaining Network codes mandatory	Mandatory
PMDCTOFF	Process Cutoff Maintenance	For maintaining cutoff time for a Source, Network, Customer service model and customer.	Optional
PMDACCTL	Account Template Detailed	For maintaining accounting templates which can be linked in Network preference or pricing codes	Mandatory
PMDNWRLE	Network Rule Detailed	For defining rules for Network resolution channel-wise	Mandatory
PMDNWHOL	Network Holiday Maintenance	For defining holidays applicable for Networks	Mandatory
PMDBTPRF	Batch Processing Preferences Detailed	For maintaining bulk file preferences at Host level	Mandatory
PMDBTVAL	Batch Validations Maintenance	Maintaining back value day check and duplicate check parameters	Mandatory
PMDSJBPR	Payments Seed Job Parameters Detailed	For maintaining seed jobs used in bulk upload	Mandatory
PMDFLPRM	File Parameters Detailed	For maintaining schema definition path for inbound files received	Mandatory for XSD validation

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PMDONPRF OR PMDONCST	Outbound Non-Urgent Payment Preferences Detailed	For maintaining preferences for Host, Source, Customer Identifier and Settlement Account that is applied on Payment processing	Mandatory
PMDNARMT	Statement Narratives Detailed	For maintaining the field details which are to be populated in the Narrative of Accounting handoff	Optional
PMDCRSTR	Customer Payment Restrictions	For restricting the customer/account for certain Networks	Optional
PMDTRRLE	Transaction Code Rule Detailed	For defining the rules based on which the transaction code is to be replaced during accounting handoff	Optional
PMDBKRED	Bank redirection Maintenance	For maintaining the redirection details for the bank details received in requests or receipts, if applicable	Optional
PMDACRED	Account redirection Maintenance	For maintaining the re-direction details for the customer account received in requests or receipts, if applicable	Optional

Please refer to the Payments Core User Guide for field details and more information on the above listed maintenances.

2.1.3 External Systems and Network Mapping Maintenances

The following are the External Systems and Network Mapping maintenances which are referred during the payment processing:

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PMDSNCKM	Sanctions Check System Detailed	For maintaining Sanctions system and linking the internal statuses to the response statuses	Mandatory
PMDSMAP	Sanctions System Mapping	For mapping Network to Sanctions systems	Mandatory

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PMDERMAP	External Exchange Rate System Mapping	For linking the Network to External Exchange Rate System	Mandatory
PMDECAMT	External Credit Approval System Detailed	For maintaining the core system for accounts and the related response statuses that can be received on amount block or account validation requests	Mandatory
PMDERTMT	Exchange Rate System Detailed	For maintaining the external FX system details	Mandatory
PMDACCMT	External Accounting System Detailed	For maintaining external Accounting system details	Mandatory
PMDACMAP	Accounting System Mapping	For mapping Network to Accounting system	Mandatory

Please refer to the Payments Core User Guide for field details and more information on the above listed maintenances.

2.1.4 Pricing Related Maintenances

The following are the Pricing Related maintenances which are referred during the payment processing:

Function IDs	Screen Name	Screen Usage	Optional or Mandatory
PPDCDMNT	Pricing Code Maintenance	For maintaining the pricing code with price component details	Optional
PPDVLMNT	Pricing Value Maintenance	For maintaining the Price value which is applicable for the Source/customer service level /customer	Optional
PPDRLMNT	Pricing Rule Maintenance	For maintaining rule based pricing	Optional
PPDRLVAL	Rule based Price Value Maintenance	For maintaining rule based price values for Source/customer service level /customer	Optional

Please refer to the Payments Pricing User Guide for field details and more information on the above listed maintenances.

2.2 ACH Common Maintenances

This section details the maintenances which are common for all ACH payments.

This section contains the following sub-sections:

- [Section 2.2.1, "Network Directory Key Maintenance"](#)
- [Section 2.2.2, "ACH Network Details"](#)
- [Section 2.2.3, "ACH Network Directory"](#)
- [Section 2.2.4, "Branch Identifier for ACH Networks"](#)
- [Section 2.2.5, "ACH Dispatch Preferences"](#)
- [Section 2.2.6, "ACH Dispatch Parameters"](#)

2.2.1 Network Directory Key Maintenance

Network Directory Key is used for linking an ACH Network to the ACH Directory records. You can create a Network Directory Key, using this screen.

You can invoke 'Network Directory Key' screen by typing 'PMDDRKEY' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "Network Directory Key Maintenance". At the top left, there are buttons for "New" and "Enter Query". The main content area has three input fields: "Network Directory Key *" (with a red asterisk), "Description", and "Clearing Code Mask". At the bottom, there is a status bar with several fields: "Maker", "Date Time", "Mod No", "Record Status", "Checker", "Date Time", "Authorization Status", and an "Exit" button.

You can specify the following fields:

Network Directory Key

Specify the Network Directory Key.

Description

Specify the Description for the Network Directory Key.

Clearing Code Mask

The Clearing code mask can be maintained with:

- Number
- Character

- Alphanumeric

The Clearing Code Mask validation is done in the following cases:

- On maintaining any new Network participant Bank Code in the ACH directory
- Any Generic Framework Validation of validation type 'Clearing Code Mask Validation'

Note

The Network Directory Key linked to the ACH Network is considered for fetching the Clearing Code Mask.

Same Directory Key can be linked to more than one Network.

2.2.2 ACH Network Details

You can maintain the Network details of ACH Networks, using this screen.

You can invoke 'ACH Network Details' screen by typing 'PMDACHNW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Network Codes defined for the Host in Network Code maintenance. This is a mandatory field.

Network Currency

Specify the Network Currency from the list of values. All valid currencies are listed for the currency field. For payments processed for a Network, All currencies or a single currency maintained for the Network is allowed as Transfer Currency. This is a mandatory field.

Network Description

The system defaults the Network Description based on the Network Code selected.

Allow All Currencies

Select Allow All Currencies as Yes or No. If 'Allow All Currencies' is maintained as 'No', you can link a specific currency to the Network as in the existing functionality. If the 'Allow All currencies' field value is maintained as 'Yes', then you can allow any currency as transfer currency in the transaction using this Network.

Note

For Normal Clearing Networks this field value is to be maintained as 'No' and Network Currency should be maintained.

Payment Type

The system defaults the Payment Type based on the Network Code selected.

Service ID Details

Network Service ID

Specify the ISO clearing identification code. Alternatively, you can select the Network Service ID from the option list. The list displays allowed ISO codes.

Proprietary Service ID

Specify the Proprietary Service ID, if the Network Service ID is proprietary in nature.

If the Service ID or Proprietary Service ID is present, it gets populated in the message group header of ACH Credit Payments and in the Sanctions requests.

Note

Only one of the fields Network Service ID/Proprietary Service ID can have input value.

Network Identifiers

Network BIC

Specify the Network BIC. Alternatively, you can select the Network BIC from the option list. This is an optional field. All valid BIC codes available in BIC Code Details (Function ID: ISDBICDE) are listed in this field.

Clearing System Code / Clearing System Proprietary

If the Clearing System Code is part of ISO published list of codes, you can maintain it in Clearing System Code field. All valid ISO clearing codes as available in External code list for External Clearing System Identification1 gets listed.

If the Network Clearing code is a proprietary code you can maintain the same in Clearing System Proprietary field.

Note

The System validates that only one of the fields Clearing System Code / Clearing System Proprietary is having a value.

Network Member ID

Specify the Clearing Code of the Network in this field. System performs clearing code mask validation for the entered value, if the mask is maintained for the Network Directory Key linked to the Network.

If Clearing code or Proprietary code is maintained, it is mandatory to maintain the Network Member ID.

Other Details**Network Directory Key**

All Valid Network Directory Keys are listed in this field. For an Originated Credit Transfer, the Creditor Bank Codes are validated against the ACH Network Directory records which are having the same Network Directory Key as the Network. This is a mandatory field.

Network Participation

Select the Network Participation type from the drop-down list. The list displays the

following values:

- Direct
- Indirect

Note

When the Network participation is 'Indirect' it is assumed that the details maintained are pertaining to the partner bank which handles the credit transfers for the bank.

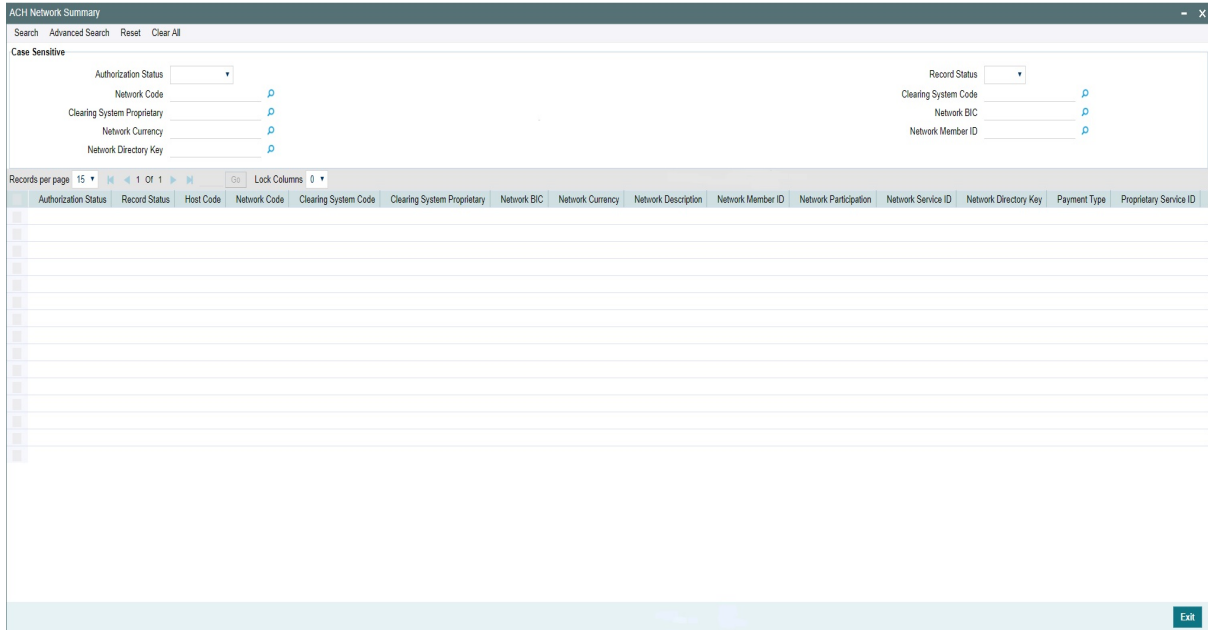
Settlement Account

Specify the External Nostro account for the settlement of the Clearing.

2.2.2.1 ACH Network Summary

This screen is for viewing the list of records maintained in ACH Network Details screen.

You can invoke 'ACH Network Summary' screen by typing 'PMSACHNW' 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
- Network Code
- Clearing System Code
- Clearing System Proprietary
- Network BIC
- Network Currency
- Network Directory Key
- Network Member ID

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

Double click a record or click the 'Details' button after selecting a record to view the ACH Network Summary for the selected record.

2.2.3 ACH Network Directory

You can maintain the participant bank details for ACH Networks, using this screen.

You can invoke 'ACH Network Directory' screen by typing 'PMDACHDR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Network Directory Key

Specify the Network Directory Key from the list of values. The list of values contains all the valid Network Directory Keys maintained in Network Directory Key Maintenance (Function ID: PMDDRKEY).

Bank Code

Specify the Bank Code for which redirection is required. This is a mandatory field.

Bank Name

Specify the Bank Name for the Bank Code entered.

Clearing System Code

Select the Clearing System Code from the list of values. The list of values contains all the valid ISO clearing codes as available in External code list for External Clearing System Identification.

Clearing System Code / Clearing System Proprietary

Specify either Clearing System Code or Clearing System Proprietary.

Participation Type

Select the bank Participation Type from the drop-down list. The list displays the following values:

- Direct
- Indirect

Direct Bank Code

Specify the Bank Code for Indirect Participants.

Valid From Date

Specify the Valid From Date. If maintained, system validates this field. This is a optional field.

Valid Till Date

Specify the Valid Till Date. If maintained, system validates this field. This is a optional field.

BIC Details

BIC Code

Select the valid BIC Code. This is an optional field.

BIC Name

The system defaults the BIC Name based on the BIC Code selected.

Unstructured Address Details

Address Line 1-7

Specify the unstructured address of the participant bank in the Address lines specified.

Structured Address Details

You can enter the structured address of the participant bank by entering the following fields:

- Department
- Sub Department
- Street Name
- Building Number
- Building Name
- Floor
- Post Box
- Room
- Post Code
- Town Name
- Town Location Name
- District Name
- Country SubDivision
- Country

Address Type

Code

Select the Code from the list of values.

Proprietary ID

Specify the Proprietary ID.

Proprietary Issuer

Specify the Proprietary ID Issuer.

Proprietary Scheme Name

Specify the Scheme Name.

Note

Select either Address Type as either 'Code' or 'Proprietary ID field'.

If Proprietary ID is provided, Proprietary Issuer field is Mandatory.

Proprietary Issuer/Proprietary Scheme Name fields are allowed only if Proprietary ID is input.

2.2.3.1 ACH Network Directory Summary

You can query ACH Network Directory records, using this screen.

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

Authorization Status	Record Status	Network Directory Key	Description	Clearing Code Mask

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

- Authorization Status
- Record Status
- Bank Code
- Clearing System Code
- Network Directory Key
- Clearing System Proprietary
- Bank 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 click the 'Details' button after selecting a record to view the detailed screen.

2.2.3.2 **Directory File Upload**

File upload support is provided using file envelope for full file upload and incremental file upload. A new file type 'achDir' is added in File envelop maintenance (Function ID: PMDFLEVP). For further details related to the screen, please refer to the Payment Maintenance Guide.

Every record in the upload file should have the status as 'OPEN' or 'CLOSED'. Historical amendment records cannot be part of the ACH Directory upload file.

2.2.4 **Branch Identifier for ACH Networks**

You can maintain the clearing code for each branch of operation for a particular Network, using this screen.

You can invoke 'Branch Identifier for ACH Networks' screen by typing 'PMDACHBR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web-based application window titled "Branch Identifier for ACH Networks". At the top left, there are buttons for "New" and "Enter Query". Below these are several input fields: "Host Code *" and "Network Code *" on the left, and "Host Description", "Network Description", and "Network Type Description" on the right. A table below these fields has a header row with "Branch Code *" and "Clearing Member ID", and one data row below it. At the bottom of the window, there are fields for "Maker", "Checker", "Date Time", "Mod No", "Record Status", and "Authorization Status", along with an "Exit" button.

Host Code:

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Network Codes defined for the Host in Network Code maintenance. This is a mandatory field.

Host Code Description

System defaults the description of the Host Code displayed.

Network Description

The system defaults the Network Description based on the Network Code selected.

Network Type Description

System defaults the Network Type Description on the Network selected.

Branch Code

All valid Branch Codes maintained in the system is listed. Select the Branch Code from the list of value. This is a mandatory field.

Clearing Member ID

All valid Bank codes maintained in ACH directory for the Directory key of the Network are listed in the Clearing Member ID field. You can select the Clearing Member ID of the Branch for the Network.

Note

Branch Identifier maintenance is optional. If this maintenance is not available, Branch BIC is used for payment processing.

2.2.4.1 Branch Identifier for ACH Networks Summary

You can query Branch Identifier for ACH Network records, using this screen.

You can invoke 'Branch Identifier for ACH Networks Summary' screen by typing 'PMSACHBR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web-based application interface for querying ACH network records. The window title is "Branch Identifier for ACH Networks Summary". At the top, there is a search bar with options for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar, there are several input fields and dropdown menus: "Case Sensitive", "Authorization Status", "Record Status", and "Network Code". A "Records per page" dropdown is set to "15", and the current page is "1 Of 1". There are also "Go" and "Lock Columns" options. The main area of the window is a table with columns for "Authorization Status", "Record Status", "Host Code", and "Network Code". The table is currently empty. At the bottom right, there is an "Exit" button.

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

- Authorization Status
- Record Status
- Network 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 click the 'Details' button after selecting a record to view the detailed screen.

2.2.5 ACH Dispatch Preferences

ACH Dispatch Preference maintenance allows to capture the preferences for Dispatch processing (Function ID: PMDACHDS).

You can invoke 'ACH Dispatch Preference' screen by typing 'PMDACHDS' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

ACH Dispatch Preferences

New Enter Query

Host Code *
Network Code *

Network Type Description
Network Description

Dispatch Preferences

Network Lead Days
Earliest Dispatch Days
Dispatch On Us Transfer No

Network Cutoff Time

Network Time Zone
Cutoff Hour *
Minute *
Extended Cutoff Hour
Minute

Maker
Checker

Date Time:
Date Time:

Mod No

Record Status
Authorization Status

Exit

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values all the valid Networks of payment type 'ACH CT'. This is a mandatory field.

Network Type Description

The system defaults the Network Type Description based on the Network Code selected.

Network Description

The system defaults the Network Description based on the Network Code selected.

Dispatch Preferences

Network Lead Days

You can specify Network Lead Days in this field. Network lead days can maintained to derive the latest date by which the dispatch file can be sent to the Network / Partner Bank and meet

the value date. The number of days are counted as Network Working Days. This field allows the value from 0-9. This is defaulted as zero on save, if no value is maintained.

Earliest Dispatch Days

You can specify earliest Dispatch Days in this field, if it is possible to dispatch the messages earlier than the lead days.

Earliest dispatch days entered should be greater than Network Lead Days maintained.

Dispatch On Us Transfer

This preference can have the value as 'Yes' or 'No'. If for an On Us transfer, auto booking of inbound transaction is to be done by the system, then the preference has to be maintained as 'No' i.e. dispatch is not applicable.

If Dispatch On Us Transfer value is 'Yes', then On Us transfers are processed as normal outbound transactions. Dispatch is applicable for such transactions.

Default value is 'No' for this preference.

Network Cutoff Time

Network Time Zone

Specify the Network Time Zone from the list of values that contains all the valid Time zones.

Cutoff Hour

Specify the Network Cutoff Hour.

Minute

Specify the Network Cutoff Minute.

Extended Cutoff Hour

If Extended Dispatch cycles are allowed for the Network, specify the hour for Extended Cutoff Hour.

Minute

If Extended Dispatch cycles are allowed for the Network, specify the hour for Extended Cutoff Minute.

Maintaining Extended Cutoff Time is optional. If Extended Cutoff time is maintained, it has to be later than Network Cutoff time maintained.

Note

Hour field allows the numbers 00-23. Minutes field allows the numbers up to 00- 59.

The cutoff times is stored in table in Network Time Zone. While processing Network cutoff for a transaction, the cutoff time is converted in Host Time Zone for validation.

2.2.6 ACH Dispatch Parameters

ACH Dispatch Parameters screen captures the details of normal/extended dispatch cycles based on Dispatch file type.

You can invoke 'ACH Dispatch Parameters' screen by typing 'PMDACHDP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks of payment type 'ACH CT'. This is a mandatory field.

Network Description

The system defaults the Network Description based on the Network Code selected.

Network Payment Type

Select the Network Payment Type, Generic is the default value.

Dispatch File Type

Select the Dispatch File Type from the drop-down values:

- Originated CT Payment
- CT Receipts Return
- Originated CT Reversal
- DD Receipts Return
- Originated DD Collection

Maximum File Size (in MB)

Specify the Maximum File Size (in MB).

Aggregate Amount Allowed

This field is for capturing the maximum amount allowed in a single file. The aggregate transfer amounts of individual transactions are considered for validating this limit.

Transaction Count Allowed

The maximum number of transactions allowed in a single file can be maintained in this field.

Note

Maintaining file level limits is not mandatory. If any of the above limit values is maintained, the system splits the payments for the same dispatch cycle into multiple files on reaching the maximum allowed limit.

Schema Definition File Path

Specify the Scheme Definition File path here. This field is used for maintaining the path of XSD file with which the dispatch file is validated.

Dispatch Mode

Select the Dispatch Mode from the following drop down values:

- Scheduled (Default option)
- External

Network Time Zone

This field displays Network Time Zone.

Network Cutoff Time

This field displays Network Cutoff Zone.

Network Extended Cutoff Time

This field displays Network Extended Cutoff Zone.

Dispatch Cycles

Dispatch Time

Specify the required Dispatch Time in HH:MM format.

Extended Dispatch Cycles

Dispatch Time

Specify the required Dispatch Time in HH:MM format.

Note

In HH:MM format, Hour field allows the numbers 00-23. Minutes field allows the numbers up to 00- 59.

Maintaining Extended Dispatch cycles is optional. If Extended cycles are maintained, it has to be later than normal Dispatch cycle time.

2.2.7 ACH Return Code Maintenance

ACH Return Code Maintenance screen maintains the Return Codes applicable while processing ACH Return transactions.

You can invoke 'ACH Return Code Maintenance' screen by typing 'PMDACHRN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a software window titled "ACH Return Code Maintenance". At the top left, there are buttons for "New" and "Enter Query". The main area contains several input fields: "Host Code *" (with a red asterisk), "Network Code *" (with a red asterisk), "Return Code *" (with a red asterisk), "Return Code Type" (a dropdown menu showing "ISO"), and "Return Code Description". To the right of these fields is a "Network Code Description" field. At the bottom of the window, there are several status fields: "Maker", "Checker", "Date Time:", "Mod No", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner.

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks of payment type 'ACH CT' and 'ACH DD'. This is a mandatory field.

Network Code Description

The system defaults the Network Description based on the Network Code selected.

Return Code

Specify the Return Code.

Return Code Type

Specify the Return code type as 'ISO' or 'Others'.

Return Code Description

Specify the Return Code Description.

2.2.7.1 ACH Return Code Maintenance Summary

You can invoke 'ACH Return Code Maintenance Summary' screen by typing 'PMSACHRN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'ACH Return Code Maintenance Summary' application window. At the top, there are buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this is a 'Case Sensitive' section with search filters: 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Network Code' (text input with a magnifying glass icon), and 'Return Code' (text input with a magnifying glass icon). Below the filters is a 'Records per page' dropdown set to '15', a 'Go' button, and a 'Lock Columns' dropdown set to '0'. The main area is a table with columns: 'Authorization Status', 'Record Status', 'Network Code', 'Return Code', 'Return Code Type', and 'Host Code'. 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:

- Authorization Status
- Record Status
- Network Code
- Return Code
- Return Code Type

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

2.2.8 ACH Return Code Linkage Maintenance

System error codes can be linked to these Return codes in this screen to facilitate the derivation of Return Codes during auto return processing.

You can invoke 'ACH Return Code Linkage Maintenance' screen by typing 'PMDRTNCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks of payment type 'ACH CT'. This is a mandatory field.

Network Description

The system defaults the Network Description based on the Network Code selected.

Return Code

For this field, the list of values are fetching the Return codes maintained in ACH Return code maintenance. You can select a Return Code from the list.

Return Code Type

For the Return Code selected, the Return Code type is populated by the system as 'ISO' or 'Others'.

Return Code Description

The system defaults the Return Code Description based on the Return Code selected.

Network Type Description

The system defaults the Network Type Description based on the Network Code selected.

Error Code Linkage

If the ACH transactions need to be auto-returned in case of any exception encountered during processing, the corresponding error code has to be linked to a Return Code. The error code field lists both User defined Error codes and the system error codes which allow auto-return processing. The field details are as below:

Error Type

Specify the Error Type as given below:

- Internal - For system error codes, Error Type is maintained as 'Internal'
- Generic Validations
- External Errors

Error Code

This field lists the Error Codes based on the Error Type selected.

If the Error Type selected is 'Internal', all the system error codes which allow auto-return processing are listed.

For the Error Types 'Generic Validations' and 'External Errors', the Error Codes maintained in User Defined Error Code Maintenance (Function ID PMDERECD) for Error Type selected are listed.

Description

This field is defaulted by the system with the Error Code description maintained for the Error Code selected.

Note

Same error code cannot be linked to more than one Return Code for the same Network Code.

2.2.8.1 ACH Return Code Linkage Maintenance Summary

You can search the maintained returned codes, using this screen,

You can invoke 'ACH Return Code Linkage Maintenance Summary' screen by typing 'PMSRTNCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web application window titled "ACH Return Code Linkage Maintenance Summary". At the top, there are search options: "Search", "Advanced Search", "Reset", and "Clear All". Below this is a "Case Sensitive" section with several search criteria: "Authorization Status" (dropdown), "Network Code" (text input with a search icon), "Return Code Type" (dropdown), "Record Status" (dropdown), and "Return Code" (text input with a search icon). A toolbar below the search criteria shows "Records per page" set to 15, navigation arrows, "1 Of 1", a "Go" button, and "Lock Columns" set to 0. The main area is a table with columns: "Authorization Status", "Record Status", "Network Code", "Return Code", "Return Code Type", and "Host Code". The table is currently empty. An "Exit" button is located in the bottom right corner of the window.

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

- Authorization Status
- Record Status
- Network Code
- Return Code
- Return Code Type

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

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

2.2.9 ACH Settlement Account Derivation Rule

You can perform settlement account derivation as part of ACH CT/ACH DD Receipts, using this screen.

Settlement Account derivation is applicable only if the preference is maintained in ACH CT/ACH DD Receipt Preferences (Function ID: PYDINPRF/PZDINPERF).

Note

For Clearing files, Nostro account can be maintained in Receipts Inbound Preferences. This maintenance is to be used only in cases where the files are received from third party sources and the Network is to be derived record by record.

You can invoke the 'ACH Settlement Account Derivation Rule' screen by typing 'PMDSETRL' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

You can specify the following fields:

Host Code

System defaults the host code of transaction branch on clicking 'New'.

Host Description

The system defaults the Host Description based on the Host Code selected.

Network Code

Specify the Network Code from the list of values.

Network Description

The system defaults the Network Description based on the Network Code selected.

Network Type Description

The system defaults the Network Type Description based on the Network Code selected.

Rule Name

Specify the name of the rule.

Rule Expression

The expression can be filled in the Expression Details multi block. On the click of Populate button, the expression gets built and displayed in this field.

Settlement Account Type

Select the Settlement Account Type from the below values:

- Nostro Account
- General Ledger
- Counter Party Account.

Settlement Account

Specify the Settlement Account from the list of values.

The settlement Account is mandatory if the type is selected as Nostro Account/General Ledger.

Priority

Specify the priority number for rule execution.

Expression Details**Expression Section**

Specify the unique sequence number for the expression defined.

Scope

Specify the scope assigned to the Left operand.

LOP Type

Select the type of Left operand from the following values:

- Parameter
- Expression
- Constant

LOP Data Type

Select the Data type of Left operand from the following values:

- String
- Date
- Number

LOP Function Type

Select the LOP Function type from the list. Below are the options available for Function type.

- IndexOf
- SubString
- Length of
- Uppercase
- Lowercase

Function Details

If the LOP Function Type is selected, then it is mandatory to provide Function Details. You can invoke 'Function Details' screen by clicking on the 'Function Details' button.

LOP Operand

Specify the Left Operand value details in the rule expression.

Operator

Select the Operator details from the following values:

- Greater Than
- Less Than

- Not Equal To
- Equal To
- Greater Than or Equal To
- Less Than or Equal To

ROP Type

Select the type of Right operand. Choose between Constant and Expression.

ROP Data Type

Select the type of Right operand Data. Choose between String and Number.

ROP Operand

Specify the Right operand value details.

Scope

Specify the scope assigned to the Right operand.

Logical Operators

Select the logical operator. Choose among the following:

- And
- OR

Populate

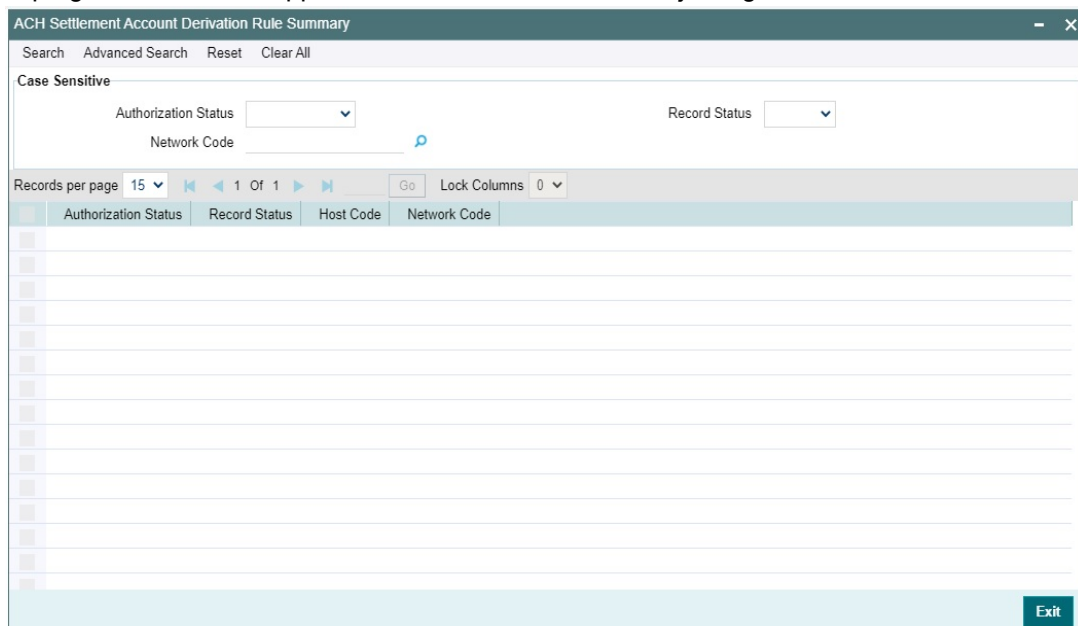
Click this button after specifying the expression details.

The following are the rule elements available for maintaining the rules:

Basis Element	Details
SOURCE_CODE	Source code of the transaction
PRODUCT_TYPE	If FIToFICstmrDrctDbt/DrctDbtTxInf/Dbtr/Id/OrgId/Othr/SchmeNm/Prtry = 'PRODUCT_TYPE' then the tag value FIToFICstmrDrctDbt/DrctDbtTxInf/Dbtr/Id/OrgId/Othr/Id = <Product type value> The product type value can be provided in any occurrence of Organization other ID in case of multiple occurrences
TXN_BRANCH	Transaction Branch
TRANSFER_CCY	Transfer Currency
INSTD_AGT_BIC	Instructed Agent BIC
INSTD_AGT_MMID	Instructed Agent Member ID
INSTG_AGT_BIC	Instructing Agent BIC
INSTG_AGT_MMID	Instructing Agent Member ID
DBTR_AGT_MMID	Debtor Agent Member ID
CDTR_AGT_MMID	Creditor Agent Member ID

2.2.9.1 ACH Settlement Account Derivation Rule Summary

You can view a summary of network maintenances using 'ACH Settlement Account Derivation Rule Summary' screen. To invoke this screen, type 'PMSSETRL' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Authorization status
- Record status
- Host Code

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

2.2.10 ACH Reason Code Maintenance

You can maintain reversal or cancellation reason codes for ACH CT and ACH DD in this screen.

You can invoke the 'ACH Reason Code Maintenance' screen by typing 'PMDRSNCD' 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.

ACH Reason Code Maintenance

New Enter Query

Host Code *
Network Code *
Transaction Type * Reversal
Reason Code Type ISO
Reason Code *

Host Code Description
Network Description
Network Type Description
Reason Code Description

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

You can specify the following fields:

Host Code

System defaults the Host Code of transaction branch on clicking 'New'.

Host Code Description

The system defaults the Host Description based on the Host Code selected'.

Network Code

Specify the Network Code from the list of values.

Network Code Description

The system defaults the Network Description based on the Network Code selected.

Network Type Description

The system defaults the Network Type Description based on the Network Code selected.

Transaction Type

Select the Transaction Type from the below values:

- Reversal
- Cancel

Reason Code Type

Select the Settlement Account Type from the below values:

- ISO
- Proprietary

Reason Code

Specify the Reason Code from the list of values, if Reason code type is ISO.If the Reason code type is Proprietary, you can specify the Reason Proprietary value.

Reason Code Description

The system defaults the Network Description based on the Reason Code selected.

2.2.10.1 ACH Reason Code Maintenance Summary

You can view a summary of network maintenances using 'ACH Reason Code Maintenance Summary' screen. To invoke this screen, type 'PMSRSNCD' in the field at the top right corner of the application toolbar and click the adjoining arrow button.

ACH Reason Code Maintenance Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status [dropdown] Record Status [dropdown]

Network Code [text input] Reason Code [text input]

Reason Code Type [dropdown] Transaction Type [dropdown]

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Network Code	Network Description	Reason Code	Reason Code Description	Reason Code Type	Transaction
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Exit

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

- Authorization status
- Record status
- Network Code
- Reason Code Type
- Reason Code
- Transaction Type

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

2.3 Generic Validation Related Maintenances

Generic validations are user defined validations, executed along with other system validations during each processing stage of the transaction based on the Resultant Action defined. You can configure these validations using the below listed maintenances.

This section contains the following sub-sections:

- Section 2.3.1, "Generic Validation Framework Maintenance"
- Section 2.3.2, "ACH Special Character Set Maintenance"
- Section 2.3.3, "User Defined Error Codes"
- Section 2.3.4, "Custom Rule for Generic Validation"

2.3.1 Generic Validation Framework Maintenance

You can maintain generic validations for various ISO tags in the ISO message for the transaction type selected.

The validations can be maintained for a combination of Network Code, Transaction Type and Resultant Action. Against each Resultant Action listed, multiple validations can be set up in the same maintenance record, using this screen.

You can invoke 'Generic Validation Framework' screen by typing 'PMDGVALD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Generic Validation Framework' application window. It includes a 'New' button and an 'Enter Query' field. Below these are input fields for 'Host Code *', 'Network Code *', 'Transaction Type *', and 'Resultant Action *'. To the right are 'Network Description' and 'Network Type Description' fields. A 'Validation Details' section contains a table with columns: Priority, ISO Structure, ISO Tag, Sequence Number, Validation Type, Parameter, Replacement Type, Replacement Value, and Validated. The table is currently empty. At the bottom, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following details:

Host Code:

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks of payment type 'ACH CT'. This is a mandatory field.

Transaction Type

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

- Originated CT-Payment
- CT Receipts-Payment

Resultant Action

Resultant Action lists following options, if the maintained validation fails:

- Cancel: This action cancels the transaction.

- Replace: If the validation fails, replacement action gets applied considering the values in the fields Replacement Type & Replacement Value.
- Exception: The transaction moves to Process Exception (PE) queue if any of the validation fails.
- Repair: The transaction moves to Repair (TR) queue on validation failure.
- Override: The transaction moves to Business Override (BO) Queue.
- Report: If the validation fails, the transaction details gets logged into a generic validation related table for reporting and the transaction proceeds with the next stage of processing.

Network Description

System defaults the description of the Clearing Network selected.

Network Type Description

System defaults the Network Type Description on the Network selected.

Validation Details

Priority:

You can assign the priority number in which the maintained validation details are to be executed.

ISO Structure and ISO tag

Specify the ISO Structure and ISO tag from the list of values. The list of values contains the ISO structure and ISO Message Tag for which validations are to be maintained.

Example: If the validation is to be maintained for Debtor Name

ISO structure - FIToFICstmrCdtTrf/CdtTrfTxInf/

ISO tag - Dbtr/Nm

The screenshot shows a window titled "Generic Validation Framework" with a sub-window "List of Values ISO Tag". Inside, there is a "Case Sensitive" section with input fields for "ISO Tag" (containing "Dbtr/Nm%") and "ISO Structure" (containing "%"). A "Fetch" button is located to the right of the ISO Structure field. Below this is a "Search Results" section with navigation buttons: "First", "Previous", "1 Of 1", "Next", "Last", and "Go". A table displays the search results with two columns: "ISO Tag" and "ISO Structure". The first row shows "Dbtr/Nm" under ISO Tag and "FIToFICstmrCdtTrf/CdtTrfTxInf/" under ISO Structure. At the bottom left, there is an "Ok" button with a yellow information icon.

Note

The ISO tags which are repetitive in nature is not allowed to link in Generic Validation Framework in 14.3.1.

Sequence Number

This field is provided to maintain the sequence number if the ISO tag is having multi-occurrence like party identifier tags. It is mandatory to provide the sequence number, multi-occurrence is allowed for the tag.

Validation Type

Specify the Network Code from the list of values. The Validation types are:

- Min Value
- Max Value
- Min Length
- Max Length
- Length
- Mandatory
- Null Value
- Value Equal To
- Back Value Limit Days
- Future Value Limit Days
- Clearing Code Mask Validation
- Clearing Code Validation
- Bene Name Match
- IBAN Validation
- Data Type
- Must Start With
- Must Contain
- Must not start with
- Must not contain
- Special Character Validation
- Custom
- External

Parameter

Specify the Parameter based on which the validation has to be processed.

Replacement Type

Select the Replacement Type as follows, if the Resultant Action is maintained as Replace.

- Replace - This replacement type replaces the original value of the ISO message tag with the Replacement value maintained.

- LPAD - This replacement type is allowed only if the Validation Type is 'Min Length'. The original value is left padded with the Replacement value till the length of the tag becomes equal to minimum length given in Parameter field.
- RPAD- This replacement type is allowed only if the Validation Type is 'Min Length'. The original value is right padded with the Replacement value till the length of the tag becomes equal to minimum length in Parameter field.
- Retain First -This replacement type is allowed only if the Validation Type is 'Max Length'. The original value is trimmed from the end till the length of the tag becomes equal to maximum length allowed in Parameter value.
- Retain Last - This replacement type is allowed only if the Validation Type is 'Max Length'. The original value is trimmed from the beginning till the length of the tag becomes equal to maximum length.

Replacement Value

Specify the Replacement Value.

Validator Name

If the Validation type is 'Custom' this field lists the valid Custom Rules maintained (existing functionality) for the Transaction type.

If validation type is 'External', then the same field lists all the valid External Validators maintained for the Network and Transaction Type.

Note

If validation type is 'External', only 'Validator Name' field and 'Error code' field are enabled for input. Other fields like Parameter, Replacement type, Replacement value & Special character standard get disabled.

Special Character Standard

Select the Special Character Standard, if the Validation Type is Special Character Validation. For more details, please refer Section 2.3.2, "ACH Special Character Set Maintenance".

Error Code

Custom Error Codes defined in the 'User Defined Error Code 'Maintenance (Function ID: PMDERRCD) with Error Type as 'Generic Validations' are listed in this field. It is mandatory to link an error code for every validation. It is possible to link same error code for multiple validations. For more details, please refer Section 2.3.3, "User Defined Error Codes".

2.3.1.1 **Generic Validation Framework Summary**

You can invoke “Generic Validation Framework Summary” screen by typing ‘PMSGVALD’ 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.

External Validator Maintenance Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status [dropdown] Record Status [dropdown]

Network Code [text] Payment Type [dropdown]

External Validator Name [text] Transaction Type [dropdown]

Records per page 15 1 Of 1 Lock Columns 0

Authorization Status	Record Status	Host Code	Network Code	Network Description	Payment Type	External Validator Name	External Validator Description	Extension Class Name	Tra
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Exit

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

- Authorization Status
- Network Code
- Resultant Action
- Record Status
- Currency
- Payment Type
- Transaction Type

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

2.3.2 **ACH Special Character Set Maintenance**

You can maintain Special Character Standard for ACH transactions, using this screen.

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

You can specify the following details:

Special Character Standard

Specify the Special Character Standard. This is a mandatory field.

Standard Description

Specify the Standard Description.

Allowed Numbers

Allowed Numbers is defaulted with numbers 0-9 on initiating a new maintenance using the operation 'New'. You can delete some of the numbers, if required.

Allowed Alphabets

Allowed Alphabets is defaulted as a-z and A-Z. You can modify the same.

Allowed Special Characters

Allowed Special character' field defaults the characters allowed by SWIFT Z character set. You can add/delete the characters as required.

Allowed Other Characters

Specify any Allowed Other Characters, if required to be added in the allowed list of special characters.

Default Replacement Character

You can maintain list of disallowed characters and corresponding replacement characters can be maintained in the multi-record block provided in the screen. If the replacement character

is not maintained for a disallowed character, it is replaced with 'Default Replacement Character' maintained in the Header section. This is a mandatory field.

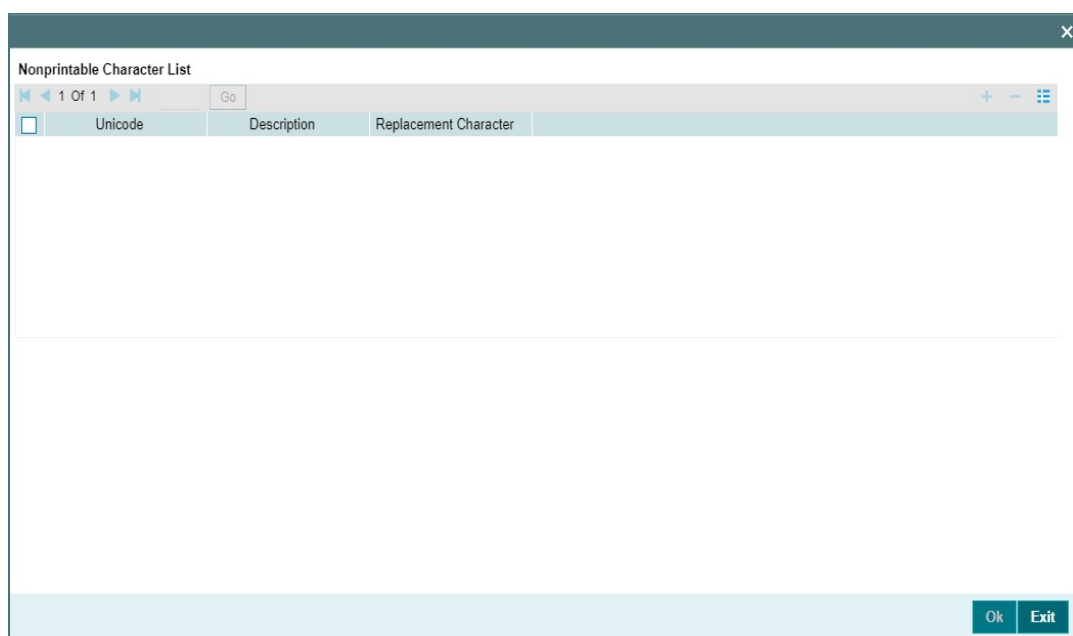
Note

On saving the maintenance, the system validates that 'Default Replacement Character' in the Header section and the 'Replacement characters' defined in the multi-block are as part of allowed character list.

If you need to maintain Space as a special character or replacement character, you can maintain the same as 'space'.

2.3.2.1 Nonprintable Character List

Click the 'Nonprintable Character' button in the maintenance screen to invoke this sub screen.

**Unicode & Description**

You can specify the Unicode for required non-printable character and description for the same.

Replacement Character

Specify the Replacement Character for each Unicode. This can be one or more characters or space. The replacement characters has to be part of allowed list of special characters.

It is mandatory to maintain the replacement character. The replacement character is applied only if Resultant action is selected as 'Replace' for Special character check in Generic Validation Framework.

2.3.2.2 **ACH Special Character Set Maintenance Summary**

You can invoke “ACH Special Character Set Maintenance Summary” screen by typing ‘PMSSPACH’ 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.

ACH Special Character Set Maintenance Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status [dropdown] Record Status [dropdown]

Special Character Standard [input] Default Replacement Character [input]

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Special Character Standard	Allowed Numbers	Allowed Alphabets	Allowed Special Characters	Allowed Other Characters	Default Replacement Character

Exit

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

- Authorization Status
- Record Status
- Special Character Standard
- Default Replacement Character

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

2.3.3 **User Defined Error Codes**

You can define User Defined Error Codes, using this screen to link it against the generic validations defined in the Generic Validation Framework screen. This is a common maintenance for Generic Validation Error Codes and External System Error Codes.

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

You can specify the following details:

Host Code

The system defaults the host code of transaction branch on clicking 'New'.

Error Code

Specify the Error Code. This is a mandatory field.

Error Description

Specify the Error Description which is to be displayed to the user against the Error code.

Language

The different language codes allowed for maintaining the Error description are listed. You can select the language of the error description.

Error Type

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

- Generic Validations
- External Errors

The error codes defined with Error type as "Generic Validations" are listed in the Generic Validation framework maintenance. If the validation fails while processing the payment, the linked Error code and error details are displayed in the queue details, if the validation fails.

The external ECA system error codes maintained have the Error Type as 'ECA/EAC Response'.

2.3.3.1 User Defined Error Codes Summary

You can invoke “User Defined Error Codes Summary” screen by typing ‘PMSERRCD’ 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 a web application window titled "User Defined Error Codes Summary". At the top, there are search options: "Search", "Advanced Search", "Reset", and "Clear All". Below this, there are filter fields: "Case Sensitive" (checkbox), "Authorization Status" (dropdown), "Record Status" (dropdown), "Error Code" (text input), and "Language" (dropdown). A "Go" button is next to the "Error Code" field. Below the filters, there is a table with the following columns: "Authorization Status", "Record Status", "Host Code", "Error Code", "Language", "Error Type", and "Error Description". 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
- Error Code
- Language

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

2.3.4 Custom Rule for Generic Validation

You can maintain Custom Rules for validation in this screen and link to Generic Validation Framework, if the validation type is 'Custom'.

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

You can specify the following details:

Host Code

The system defaults the host code of transaction branch on clicking 'New'.

Transaction Type

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

- Originated CT -Payment
- CT Receipts-Payment

Rule Name

Specify the Rule Name for the Custom Rule defined. This is a mandatory field.

Rule Description

Specify the Rule Description.

Rule Expression

Based on the expression details maintained in the Expression details multi block section and on pressing 'Populate' button. Rule Expression is defaulted.

Expression Details

Expression Section

Specify the unique sequence number for the expression defined.

Scope

This is a system populated field. If there are multiple expressions for the first expression. Left Parenthesis is defaulted.

LOP Type

Select the LOP Type from the drop-down list. The list displays the following values:

- Constant
- Parameter
- Expression

The default value for this field is 'Parameter'.

LOP Data Type

Left Operand Data Type can be 'String', 'Date' or 'Number'. The default value is 'String'.

LOP Function Type

This field is applicable only if the LOP Type is selected as 'Expression' Left Operand function type can be one of the values

- Index Of
- Substring
- Length
- Uppercase
- Lowecase

Function Details

Based on the function type, you can maintain the Function Details.

LOP Operand

This field lists the basis elements which are available for the Left Operand.

Operator

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

- Greater Than
- Less Than
- Not Equal To
- Equal To
- Greater Than Or Equal To
- Less Than Or Equal To

ROP Type

Right operand type can be Constant or Expression.

ROP Data Type

Right Operand Data Type can be 'String' or 'Number'.

ROP Operand

Right operand value can be entered in this field.

Scope

This is a system populated field. If there are multiple expressions for the last expression, Right Parenthesis gets defaulted.

Logical operators

The logical operators allowed are 'AND' & 'OR'.

A new basis element MSG_TAG_VALUE is provided in the Left operand which fetches the value of the ISO Message Tag for which the custom rule is defined.

2.3.4.1 Custom Rule for Generic Validation Summary

You can invoke “Custom Rule for Generic Validation Summary” screen by typing ‘PMSCSRLE’ 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 a web application window titled "Custom Rule for Generic Validation Summary". The interface includes a search bar with options for "Search", "Advanced Search", "Reset", and "Clear All". Below the search bar, there are several filter fields: "Case Sensitive" (checkbox), "Authorization Status" (dropdown), "Record Status" (dropdown), "Rule Name" (text input with a search icon), and "Transaction Type" (dropdown). A pagination bar shows "Records per page: 15" and "1 Of 1". The main content area is a table with columns: "Authorization Status", "Record Status", "Host Code", "Rule Name", "Rule Description", and "Transaction Type". The table is currently empty. An "Exit" button is located at the bottom right of the window.

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

- Authorization Status
- Record Status
- Rule Name
- Transaction Type

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

2.3.5 External Validator Maintenance

External validator maintenance is used for maintaining the Extension Class Name which is to be called for Generic validations done externally.

You can invoke 'External Validator Maintenance' screen by typing 'PMDEVALD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following details:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

External Validator Name

Specify a valid name that can be provided for the external validation being done.

External Validator Description

Specify the Validator Description.

Extension Class Name

Specify the Extension Class Name (Name with Directory structure) to be called for external validation.

Transaction Type

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

- Originated CT-Payment
- CT Receipts-Payment

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks of payment type 'ACH CT'. This is a mandatory field.

Network Description

System defaults the description of the Clearing Network selected.

Network Type Description

The system displays the Network Type Description based on the Network Code selected.

List of Field Values Required for Validation

The list of field values which is required to evaluate the External validation can be maintained in this multi record section. When the extension class is called for the validation, the tag values for the ISO tags maintained are provided in the call. These tags are in addition to the tag value for which the validation is being done.

ISO Structure & ISO tag

Specify the ISO Structure and ISO tag from the list of values. Based on the payment type and transaction type, the applicable ISO structure and ISO tags are listed.

Sequence Number

If the tag selected is a multi-occurrence ISO tag, the sequence number can be maintained in this field.

2.3.5.1 External Validator Maintenance Summary

You can invoke “External Validator Maintenance Summary” screen by typing ‘PMSEVALD’ 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 displays the 'External Validator Maintenance Summary' application window. The window title is 'External Validator Maintenance Summary'. The interface includes a search bar with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several filter fields: 'Case Sensitive', 'Authorization Status', 'Record Status', 'Network Code', 'Payment Type', 'External Validator Name', and 'Transaction Type'. A table below these filters shows columns for 'Authorization Status', 'Record Status', 'Host Code', 'Network Code', 'Network Description', 'Payment Type', 'External Validator Name', 'External Validator Description', 'Extension Class Name', and 'Transaction Type'. 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
- Network Code
- Payment Type
- External Validator Name
- Transaction Type

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

2.4 ACH Credit Transfer Origination Maintenances

This section contains the following sub-sections:

- [Section 2.4.1, "Originated ACH Credit Transfer Preferences"](#)
- [Section 2.4.2, "Originated ACH Credit Transfer Preference Summary"](#)

2.4.1 Originated ACH Credit Transfer Preferences

This maintenance is used for capturing the preferences which are applied during Originated ACH Credit Transfer processing. The preferences for the related R-transaction processing also can be maintained in the same screen under the R-transaction Tab.

You can invoke the 'Originated ACH Credit Transfer Preferences' screen by typing 'PYDONPRF' 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 screenshot shows the 'Originated ACH Credit Transfer Preferences' application window. The window title is 'Originated ACH Credit Transfer Preferences'. The interface includes a toolbar at the top with 'New' and 'Enter Query' buttons. The main area is divided into several sections: 'Host Code *', 'Network Code *', 'Network Currency', 'Network Type Description', 'Network Description', 'Accounting Codes' (with sub-sections for 'Debit Liquidation *', 'Credit Liquidation *', and 'Dispatch Accounting'), 'Exchange Rate Preference' (with sub-sections for 'FX Rate Type', 'Rate Override Variance%', 'Rate Stop Variance%', and 'FX Cancellation'), 'Network Account Details' (with sub-sections for 'Network Account' and 'Small FX Limits'), 'Price Code Details' (with sub-sections for 'Transaction Price Code' and 'Other Preferences'), and 'Validate Beneficiary'. At the bottom, there is a status bar with fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW). This is a mandatory field.

Network Currency

The system defaults the Network Currency based on the Network Code selected.

Network Description

The system defaults the Network Description based on the Network Code selected.

Network Type Description

The system defaults the Network Type Description based on the Network Code selected.

2.4.1.1 Payment Preferences Tab

Accounting Codes

Debit Liquidation

Specify the accounting code for debit liquidation. Alternatively, you can select the debit liquidation code from the option list. The list displays all accounting codes for which Debit / Credit Indicator for Main transaction is 'Debit'. This is a mandatory field.

Credit Liquidation

Specify the accounting code for credit liquidation. Alternatively, you can select the credit liquidation code from the option list. The list displays all accounting codes for which Debit / Credit Indicator for Main transaction is 'Credit'. This is a mandatory field.

Dispatch Accounting

Specify the accounting code for dispatch accounting. Alternatively, you can select the dispatch accounting code from the option list. The list displays all valid Accounting codes maintained in the system.

If dispatch accounting code is not maintained, accounting is skipped during dispatch file generation.

Network Account Details

Network Account

You can select the Nostro account to be used in Dispatch accounting in this field. All valid Nostro accounts with account currency as Network Currency are listed.

Price Code Details

Transaction Price Code

Specify the Transaction Price Code applicable to the Network and Currency. You can also select the Transaction Price Code from the option list. The list displays all valid pricing codes maintained in the system.

Exchange Rate Preferences

FX rate type

You can select the Exchange Rate Type applicable for the Originated ACH Credit cross currency transactions. All open and authorized exchange rate types available in core system is listed for this field.

Rate Override Variance%

Specify the Rate Override Variance.

If the variance between the exchange rate manually provided for a payment and the internal exchange rate exceeds the override limit specified, then the system displays an override message on save.

Rate Stop Variance%

Specify the Rate Stop Variance. The system displays an error message if the exchange rate variance exceeds the stop limit.

Example:

The value entered in the Exchange rate manually from Exchange Rate Queue using the Queue action 'Rate Input' as 1.05894.

Variance Type	Variance %	Variance	Rate + variance	Rate - variance
Override	3%	0.0317682	1.0907082	1.0271718
Stop	20%	0.211788	1.270728	0.847152

Any rate manually input with a variance above 3% but below 20% gives an override. Any rate input with a variance above 20% throws an error message.

If the rate is input manually as 1.03, then the system allows the you to proceed with saving the queue action as the rate input is within the 3% variance allowed. No override/error message is displayed in this case.

If the input rate 1.1 which is greater than 3% Override variance computed but less than the 20% Error variance, system displays the override. You can accept the override and proceed or can cancel the Queue action.

If the input rate is 1.3 which is greater than 20% Error variance, error is displayed. You cannot save the queue action.

External FX Applicable

If this flag is checked, Exchange Rate Request is sent to External FX system for obtaining exchange rate, if the transfer amount exceeds Small FX Limit maintained.

FX Cancellation

The value of this field can be set as 'FX Unwind Queue' or 'Auto Interface'. If FX reference number is available for a transaction and if it is cancelled or rolled over from an exception queue, this preference is applied.

FX reversal request is sent to external system automatically if the mode is 'Auto Interface'. If the Mode is 'FX Unwind Queue', the transaction is inserted into FX unwind queue for the operator to manage a manual reversal of FX contract. The transaction proceeds with the cancellation or the roll over.

Small FX Limits

Limit Currency

Specify the small FX limit currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.

Limit Amount

Specify the Small FX Limit Amount. For payments with cross currency conversions, the transfer amount is converted to equivalent amount in the small FX limit currency and is compared with small FX limit amount.

Internal FX rates are applied, if the transfer amount is less than or equal to Small FX Limit.

Other Preferences

Validate Beneficiary

Select the value between Yes or No. This field indicates whether Beneficiary validation is applicable or not applicable for the Network.

Note

External Beneficiary validation is custom layer integration.

2.4.1.2 ReturnTransaction Preference Tab

The preferences maintained in this tab are applicable for R-transactions of Originated ACH Credit Transfers.

The screenshot shows a web-based form with four tabs: "Payment Preferences", "Return Preferences" (highlighted in red), "Cancellation Preferences", and "Reversal Preferences". The "Return Preferences" tab contains the following fields:

- Re-Pickup FX Rate: A dropdown menu with "Yes" selected.
- Return Days: A text input field.
- Return GL: A text input field.
- Accounting Codes: A text input field.
- Receipt Accounting: A text input field.

At the bottom of the form, there is a status bar with the following labels: "Maker", "Date Time:", "Mod No", "Record Status", "Checker", "Date Time:", "Authorization Status", and an "Exit" button.

Re-pick up FX Rate

This field value can be maintained as 'Yes', if FX rate has to be re-picked for R-transactions which has accounting / FX impact.

Return Days

The Return Days allowed for Originated ACH Credits can be captured in this field. If the return days are maintained, system is validated whether the Return is received within the allowed days. This validation gets skipped, if the maintenance is not available for Return days.

Return days are counted as Network working days. If the last allowed date is a branch holiday then it is moved forward as next branch working day.

Return GL

This field lists all the valid GLs available in External Chart of Accounts maintenance (Function ID: STDCRGLM) of type 'Liability'.

Accounting Codes

Receipt Accounting

Specify the Accounting Code for Receipt Accounting of R-messages of Originated ACH Credit Transfers.

2.4.1.3 Cancellation Preference Tab

You can perform transaction cancellation in Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF).

The screenshot shows a web form with four tabs: "Payment Preferences", "Return Preferences", "Cancellation Preferences" (which is highlighted in red), and "Reversal Preferences". The "Cancellation Preferences" tab contains two fields: "Network Allows Cancellation" with a dropdown menu set to "No", and "Cancel Days" with a text input field. At the bottom of the form, there are several fields for user information: "Maker", "Checker", "Date Time:", "Mod No", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner.

Network Allows Cancellation

You can select between Yes or No. If the Network allows cancellation, Cancellation request is processed, even if the dispatch of the original transaction is over.

Cancel Days

If the Network allows cancellation, system validates the Cancel days if the dispatch is over. Cancellation days are counted as Network working days and is counted from the original transaction Dispatch Date. You can specify the Cancel days only if Network allows.

2.4.1.4 Reversal Preference Tab

You can maintain Reversal preferences in Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF).

Payment Preferences	Return Preferences	Cancellation Preferences	Reversal Preferences
Network Allows Reversal	No		Reversal Days
Re-pick up FX	No		File Accounting Code
Value Date for Reversals	Original Value Date		

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

Network Allows Reversal

You can select between Yes or No.

Re-pick up FX

You can select between Yes or No.

Value Date for Reversals

Select the Value Date from the drop down list:

- Original Value Date
- Reversal Date

Reversal Days

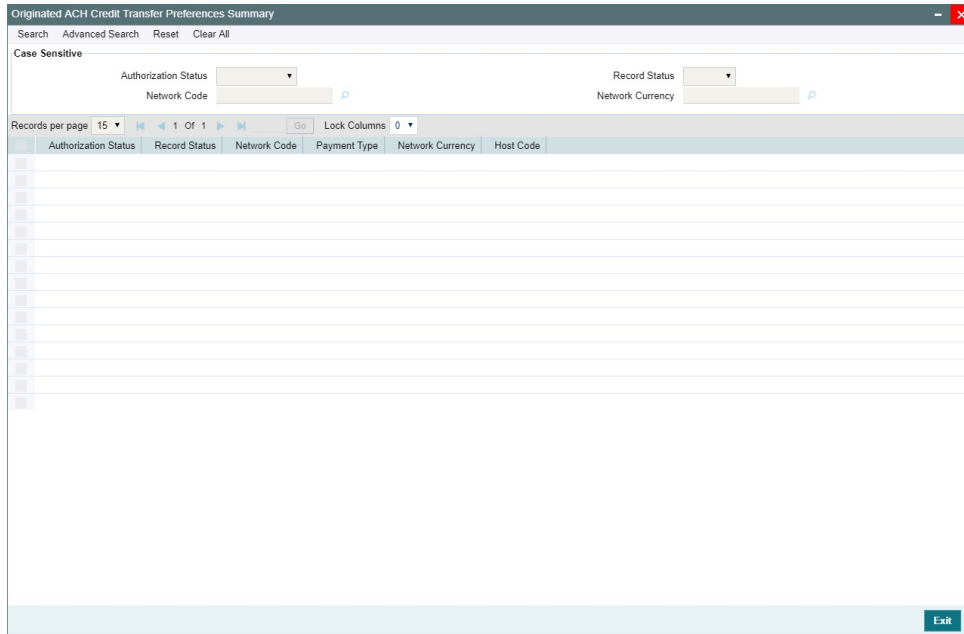
Specify the Reversal Days.

File Accounting Code

Specify the File Accounting Code from the list of values.

2.4.2 Originated ACH Credit Transfer Preference Summary

This screen gives the summary of the Originated ACH Credit Transfer Preferences records. You can invoke 'Originated ACH Credit Transfer Preferences Summary' screen by typing 'PYSONPRF' 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
- Network Code
- Network Currency

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria. Double click a record or click the 'Details' button after selecting a record to view the detailed screen.

2.4.3 Originated ACH Credit Transfer Input

This maintenance is used for capturing the ACH Credit Transfer request details.

You can invoke the 'Originated ACH Credit Transfer Input' screen by typing 'PYDOTONL' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button. Click 'New' button on the Application toolbar.

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Transaction Branch

The system defaults the Transaction Branch of transaction branch on clicking 'New'.

Source Code

Specify the Source Code from the list of values. Lists all valid sources available for the Host.

Network Code

Specify the Network Code from the list of values. Lists all valid Network Codes of payment type 'ACH CT' available for the Host.

Transaction Identification

The System defaults the Transaction Identification.

End to End Identification

This field is defaulted as Transaction Reference. You can edit the field.

Instruction Identification

Specify the Instruction Identification.

Source Reference Number

You can specify the Source Reference Number. This field is optional for the transactions input from User Interface.

Prefunded GL

The value of this field can be 'Yes' or 'No'. This field indicates whether the transaction is a prefunded payment or not. The Prefunded GL can have the value 'Yes' only if it is allowed for the Source in PMDSORCE.

2.4.3.1 Main Tab

Debtor Details

Account

Specify the Account Number from the list of values. All valid accounts in the system are listed which are allowed to be operated for the Host is listed. You can specify a valid GL also in the Account field. In this case, the prefunded GL flag gets checked automatically on Enrich/Save.

If the Prefunded GL field value is 'Yes', system allows any account number in Account field which is or not available in External account maintenance.

Debtor IBAN

If Debtor IBAN is maintained for the account for the Network code, the same is populated.

Note

If both, Account and IBAN are available for the Debtor/Creditor, IBAN is populated in Debtor Account details when pacs.008 message is generated.

Debtor Name

System defaults the Debtor Name, based on the Account selected.

Debtor Account Currency

System defaults the Debtor Account Currency, based on the Account selected.

Debtor Account Branch

System defaults the Debtor Account Branch, based on the Account selected.

Debit Amount

Specify the Debit Amount. If the Instructed Currency indicator is 'Transfer Currency', then the Debit Amount field is a system derived one.

Customer Number

You can specify the Customer Number linked to the Debtor Account.

Customer Service Model

Specify the Customer Service Model, If the Service Model linkage is available for the customer.

Company Identifier

Specify the Company Identifier from the list of values. All valid company identifiers as available in Originator Details maintenance PMDORGDT.

Company Name

System defaults the Company Name, based on the Company Identifier selected.

Country of Residence

Specify the Country of Residence from the list of values. Lists the country of the customer account from STDCRACC, if not available, populated from STDCIFCR.

Other Debtor Details

This button opens a Debtor Details Tab in which Postal Address, multiple Identification details, Contact details and Account other details of the Debtor can be added.

The Unstructured address lines are populated from the address available in External Account maintenance STDCRACC. You can edit all the address fields, once defaulted.

Creditor Details

Name

Specify the Creditor Name.

Creditor Account

Specify the Creditor Account.

Creditor IBAN

Specify the Credit IBAN, if it is applicable for the Network.

Creditor Account Currency

Specify the Creditor Account Currency from the list of values. Lists valid currency codes.

Country of Residence

Specify the Country of Residence from the list of values. Lists all valid country codes.

Other Creditor Details

This button opens the Other Creditor Details tab. You can specify the Postal Address, multiple Identification details, Contact details and Account other details of the Creditor.

Payment Details

Booking Date

System defaults this field to current date.

Requested Value Date

Specify the Requested Value Date.

Value Date

The system derives Value Date based on the ACH CT Date Derivation logic. If the Requested value date entered is a past date, it is moved forward to current date.

Activation Date

The system derives Activation Date.

Debit Value Date

Debit Value date is same as the Value Date derived.

Credit Value Date

Debit Value date is same as the Value Date derived.

Instructed Currency Indicator

Select the Instructed Currency Indicator from the drop down values:

- Transfer Currency (Default)
- Debit Currency

Transfer Currency

The Currency linked to the Network Code is defaulted in this field.

Transfer Amount

If the Instructed Currency Indicator is 'Transfer Currency' it is mandatory to specify the Transfer Amount.

Interbank Settlement Currency

This field value is same as Transfer Currency.

Interbank Settlement Amount

This field value is same as Transfer Amount.

Charge Bearer

Select the Charge Bearer from the drop down values:

- DEBT
- CRED
- SHAR
- SLEV

Note

The Charge option supported for processing is SHAR.

Exchange Rate

You can specify the Exchange rate or system fetches the exchange rate based on the FX preferences maintained for the Network in ACH Credit Transfer Preferences PYDONPRF.

FX Reference Number

Specify the FX Reference Number, if any.

Local Currency Equivalent

This field displays Local Currency Equivalent of the Transfer Amount.

Remarks

You can specify any internal Remarks related to the transaction.

Debtor Agent Details**BICFI**

System defaults Transaction Branch BIC.

Clearing System Code

This field is defaulted from ACH Network Details Function ID: PMDACHNW.

Clearing System Proprietary

This field is defaulted from ACH Network Details Function ID: PMDACHNW.

Member Identification

This field is defaulted as the Member ID for the Branch defined in Branch Identifier Maintenance PMDACHBR.

Note

Clearing system code/proprietary fields cannot have values without the Member ID details.

Name

Specify the Debtor Agent Name from ACH Directory details, if the Member ID is listed. If only BIC is available, the Name is populated from the BIC Directory details.

Debtor Agent Details

Specify the Debtor Agent Details from ACH Directory details, if the Member ID is listed. If only BIC is available, the Name is populated from the BIC Directory details.

Creditor Agent Details**BICFI**

Specify the BICFI from the list of values. All valid BIC codes are listed.

Clearing System Code

This field is disabled. The code is populated based on the Creditor Agent Member ID selected.

Clearing System Proprietary

This field is disabled. The code is populated based on the Creditor Agent Member ID selected.

Member Identification

Specify the Member Identification from the list of values. All valid Clearing codes maintained in ACH Network Directory PMDACHDR for the Network Key of the Transaction Network are listed.

Name

Specify the Bank Name. It is mandatory to have either the BIC or Member ID selected for the Creditor Agent.

Creditor Agent Details

Bank Address details are populated based on the Member ID selected from the ACH Directory details. If Member ID is not available the address details are populated from the BIC selected. It is mandatory to have either the BIC or Member ID selected for the Creditor Agent.

Enrich

The following actions are completed, when you click Enrich button:

- Derivation of Processing Dates is done for the UI entered transactions at the time of Enrich
- Internal Exchange rate fetch and price details population is also be part of Enrich
- You can change the transaction details and do the Enrich again to fetch the values

Validate Beneficiary Details

The button Validate Beneficiary Details is enabled only if Validate Beneficiary field is maintained as 'Yes in PYDONPRF.

On clicking the button, system sends the payment details required for beneficiary validation in the hook request. If validation is success, information message that "Beneficiary validation is success" is displayed. If the validation results in an error, appropriate error message is displayed.

2.4.3.2 Other Details Tab

Click the 'Other Details' Tab in the Transaction screen to invoke this sub screen.

Main | Other Details | **Charges Information**

Instruction for Creditor Agent
Code _____
Instruction Information _____

Instruction for Next Agent
Code _____
Instruction Information _____

Payment Type Information

Instruction Priority _____
Local Instrument Code _____
Category Purpose Code _____
Service Level Code _____

Clearing Channel _____
Local Instrument Proprietary _____
Category Purpose Proprietary _____
Service Level Proprietary _____

Settlement Party _____
Purpose Code _____
Purpose Proprietary _____

MIS | UDF | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information | Accounting Entries

Maker ID _____
Checker ID _____

Maker Date Stamp _____
Checker Date Stamp _____

Authorization Status _____

Cancel

You can view the below details in this sub screen:

- Instruction for Creditor Agent
- Instruction for Next Agent
- Payment Type Information

2.4.3.3 Charges Information Tab

Click the 'Charges Information' Tab in the Transaction screen to invoke this sub screen.

Main | Other Details | **Charges Information**

Charges Information Currency _____
Charges Information Amount _____

Charges Information Agent Details

Clearing System Code _____
Clearing System Proprietary _____
Member Identification _____

BICFI _____
Name _____

Charges Agent Details

1 Of 1

<input type="checkbox"/>	Pricing Component	Pricing Currency	Pricing Amount	Waiver	Borne By Bank	Debit Currency	Debit Amount	Deferred	Charge Liquidation

MIS | UDF | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information | Accounting Entries

Maker ID _____
Checker ID _____

Maker Date Stamp _____
Checker Date Stamp _____

Authorization Status _____

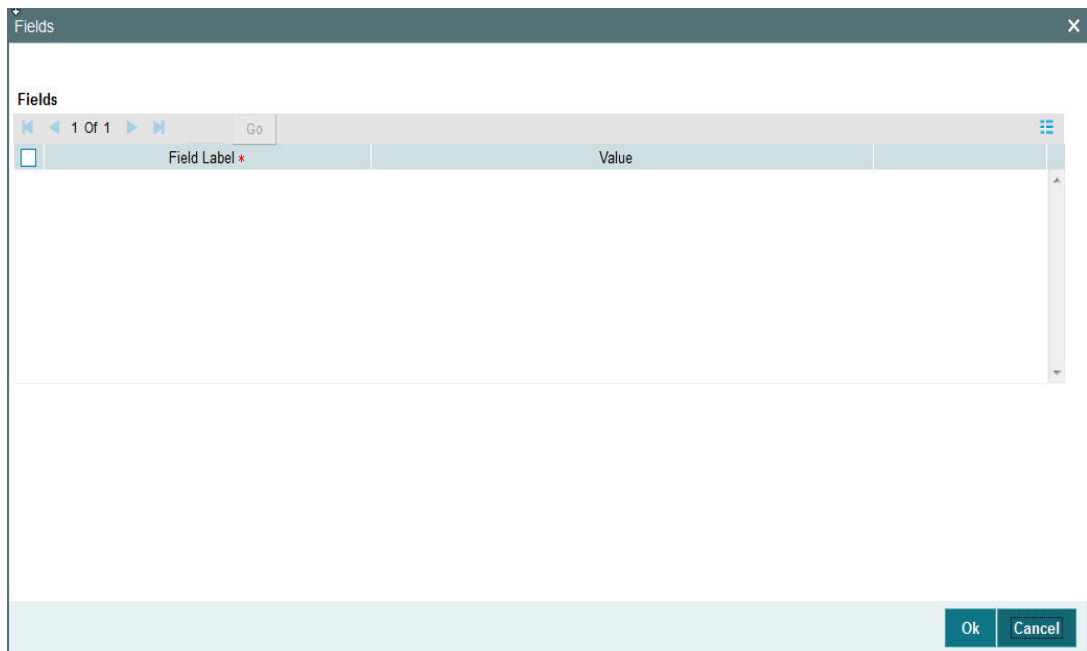
Cancel

You can view the Charges Information Agent Details in this sub screen.

2.4.3.4 UDF Tab

Click the 'UDF' Tab in the Transaction screen to invoke this sub screen.

This sub-screen defaults values of UDF fields that are part of the UDF group specified for the 'Manual' source.



The screenshot shows a window titled 'Fields' with a close button (X) in the top right corner. Inside the window, there is a sub-header 'Fields' and a navigation bar with '1 Of 1' and a 'Go' button. Below the navigation bar is a table with two columns: 'Field Label' (with a red asterisk) and 'Value'. The table is currently empty. At the bottom right of the window, there are 'Ok' and 'Cancel' buttons.

Specify the following details.

Fields

Field Label

The system displays all fields that are part of the associated UDF group.

Value

The system displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

2.4.3.5 **MIS Tab**

You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance. Click the 'MIS' link to invoke the 'MIS' sub-screen.

The screenshot shows a web-based application window titled 'MIS'. At the top, there is a search bar labeled 'Enter Query'. Below it, there are two input fields: 'Transaction Reference no *' and 'MIS Group'. A 'Default' button is positioned below the 'MIS Group' field. The main area of the window is divided into two columns: 'Transaction MIS' on the left and 'Composite MIS' on the right. Each column contains a list of horizontal lines, likely representing rows of data. At the bottom right of the window, there are two buttons: 'Ok' and 'Exit'.

Specify the following details:

Transaction Reference

The system displays the transaction reference number of the transaction.

MIS Group

Specify the MIS group code. Alternatively, you can select the MIS group code from the option list. The list MIS group displays all valid MIS groups maintained in the system for different sources in the Source maintenance. By default, the MIS group linked to the 'Manual' source is populated while booking a transaction from this screen.

Default button

Click this button after selecting a MIS group different from the default MIS Group (which was populated) so that any default MIS values can be populated from to link to the Transaction MIS and Composite MIS classes.

Transaction MIS

The default MIS values for Transaction MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

Composite MIS

The default MIS values for Composite MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

2.4.3.6 **Other Parties and Agent Details**

Click the 'Other Parties and Agent' Tab in the Transaction screen to invoke this sub screen.

Other Parties tab in this sub screen lists below details:

- Initiating Party
- Ultimate Debtor
- Ultimate Creditor
- Other Details

Other Agents tab in this sub screen lists below details:

- Instructing Agent
- Instructed Agent
- Intermediary Agent 1
- Intermediary Agent 2
- Intermediary Agent 3
- Previous Instructing Agent 1
- Previous Instructing Agent 2

- Previous Instructing Agent 3

2.4.3.7 Tax and Regulatory Reporting Tab

Click the 'Tax and Regulatory Reporting' Tab in the Transaction screen to invoke this sub screen.

The screenshot shows a window titled 'Tax and Regulatory Reporting'. At the top, there are two tabs: 'Regulatory Reporting' (highlighted in red) and 'Tax'. Below the tabs is a 'Debit Credit Reporting Indicator' dropdown menu set to 'Tax'. The main area is divided into two sections: 'Authority' and 'Details'. The 'Authority' section has input fields for Name, Country, Type, Date (with a YYYYMMDD format hint), Country, and Code. The 'Details' section has input fields for Currency, Amount, and Information. At the bottom right, there are 'Ok' and 'Exit' buttons.

In the Regulatory Reporting tab in this sub screen, you can view Authority and Details field.

The screenshot shows the same window with the 'Tax' tab selected. The 'Regulatory Reporting' tab is now greyed out. The form contains several sections: 'Administration Zone', 'Reference Number', and 'Method' fields; 'Total Taxable Base Currency', 'Total Taxable Base Amount', and 'Date' (with a YYYYMMDD format hint) fields; 'Sequence Number' field; 'Creditor' and 'Debtor' sections, each with 'Tax Identification' and 'Registration Identification' fields; 'Tax Type' field; 'Authorisation Title' and 'Authorisation Name' fields; 'Record' section with 'Type', 'Certificate Identification', 'From Date' (with a YYYYMMDD format hint), 'To Date' (with a YYYYMMDD format hint), 'Forms Code', 'Year', and 'Debtor Status' fields; and 'Tax Amount Details' section with 'Rate', 'Year', 'Currency', 'Taxable Base Currency', 'Type', and 'Amount' fields. 'Ok' and 'Exit' buttons are at the bottom right.

In the Tax tab in this sub screen, you can view Creditor, Debtor, Record and Tax Amount Details field.

2.4.3.8 Remittance Information Tab

Click the 'Remittance Information' Tab in the Transaction screen to invoke this sub screen.

In the Related Remittance Information tab in this sub screen, you can view:

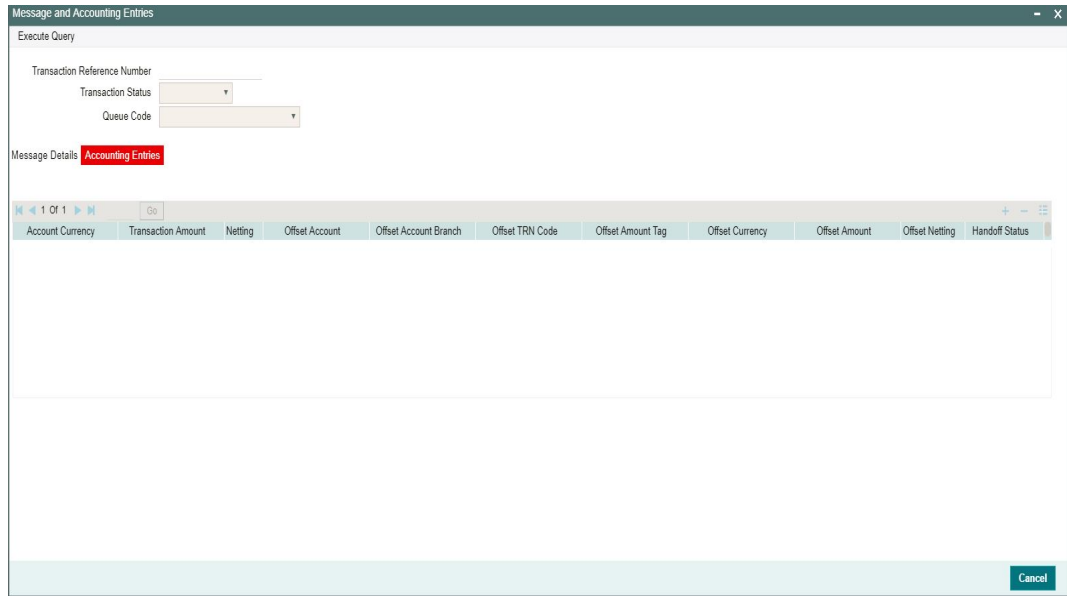
- Remittance Location Details
- Postal Address
- Address Type

In the Remittance Information tab in this sub screen, you can view:

- Structured Remittance Info
- Creditor Reference Information
- Invoicer
- Invoicee
- Garnishment Remittance
- Garnishee
- Garnishment Administrator
- Additional Remittance Info

2.4.3.9 **Accounting Entries**

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



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

- Event Code
- Transaction Date
- Value Date
- 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

2.4.3.10 Originated ACH Credit Transfer Input Summary

You can invoke 'Originated ACH Credit Transfer Input Summary' screen by typing 'PYSOTONL' 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 Identification
- Instruction Identification
- End to End Identification
- Source Reference Number
- FX Reference Number
- Network Code
- Source Code
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Transaction Amount
- Prefunded Payments
- Authorization Status
- Transaction Branch
- Debtor Account Number
- Customer Number
- Company Identifier
- Creditor Account
- Creditor Bank Member ID

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

2.4.4 Originated ACH Credit Transfer Standing Instruction Template

You can maintain SI for ACH Credit transactions, using this Standing Instruction Template screen.

You can invoke the 'Originated ACH Credit Transfer Standing Instruction Template Detailed' screen by typing 'PYDOTSTM' 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:

Template Id

You can specify the Template Id.

Please refer Section 2.4.3, "Originated ACH Credit Transfer Input" for other field and sub screens.

2.5 ACH Credit Transfer Receipts Maintenances

This section contains the following sub-sections:

- [Section 2.5.1, "ACH Credit Receipts Preferences"](#)
- [Section 2.5.2, "ACH Credit Receipts Preferences Summary"](#)

2.5.1 ACH Credit Receipts Preferences

This maintenance is used for capturing the preferences which are applied during ACH Credit Receipt Preferences. The preferences for the related R-transaction processing also maintained in the same screen under the R-transaction Tab.

You can invoke 'Originated ACH Credit Transfer Preferences Summary' screen by typing 'PYDINPRF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW). This is a mandatory field.

Network Currency

The system defaults the Network Currency based on the Network Code selected.

Network Description

The system defaults the Network Description based on the Network Code selected.

Allow All Currencies

The system defaults the Allow All Currencies based on the Network Code selected.

Network Type Description

The system defaults the Network Type Description based on the Network Code selected.

2.5.1.1 Payment Preferences Tab

Accounting Codes

Debit Liquidation

Specify the accounting code for debit liquidation. Alternatively, you can select the debit liquidation code from the option list. The list displays all accounting codes where main transaction is maintained with debit indicator. This is a mandatory field.

Credit Liquidation

Specify the accounting code for credit liquidation. Alternatively, you can select the credit liquidation code from the option list. The list displays all accounting codes where main transaction is maintained with credit indicator. This is a mandatory field.

File Account Required

File Accounting required' flag is provided for supporting Receipt file accounting. By default, for this field, the value 'No'.

File Accounting Code

Specify the File Accounting Code from the list of Values, only if File Account Required field is selected as Yes.

Note

For the Network in ACH Network Maintenance (Function ID:PMDACHNW) 'Allow All Currencies' is maintained as 'Yes', then file accounting is defaulted as 'No' and disabled.

Settlement Account Details

Derive Settlement Account

This field value is to be maintained as 'Yes' if Debit Settlement Account for the event YIDR is to be derived based on Settlement Account derivation Rule.

Note

If File accounting required flag is 'Yes' then system do not allow 'Derive Settlement Account' as 'Yes'.

Network Account

Specify the Network Account from the list of values. This field can be maintained only if Derive Settlement Account is maintained as 'No'. All valid Nostro Accounts are listed in this field.

Network account is mandatory if File accounting required is 'Yes'.

Settlement Date Preferences

Back Value Days Allowed

Back value limit days can be maintained in this field. During the initial validations, the system validates the same and cancel the transaction if back value limit days is over.

Back Value Date Handling

Select the Back Value Date Handling from the options below:

- Retain Original Value Date (default)
- Adjust to Current Date

This parameter decides whether the Debit/Credit Value date is retained as the Settlement Date received in the message or whether it is to be moved to current date if the settlement date is a back date.

Future Value Days Allowed

Specify the Future value limit days. During the initial validations, the system validates the same and cancel the transaction if future value limit days is over.

Note

Back/future value days is counted as calendar days.

Price Code Details

Transaction Price Code

Specify the Transaction Price Code applicable to the Network, transaction type and currency. You can also select the Transaction Price Code from the option list. The list displays all valid pricing codes maintained in the system.

Exchange Rate Preferences

FX rate type

Exchange rate pick up for a payment transaction is based on FX rate type maintained in Network Preferences. All open and authorized exchange rate types available in core system is listed for this field.

Rate Override Variance %

Specify the Rate Override Variance.

If the variance between the exchange rate manually provided for a payment with internal rate exceeds the override limit specified, then the system displays a message and the transaction is saved.

Rate Stop Variance %

Specify the Rate Stop Variance. The system displays an error message if the exchange rate variance exceeds the stop limit.

External FX Applicable

If this flag is checked, Exchange Rate Request is sent to External FX system for obtaining exchange rate.

FX Cancellation

The value of this field can be set as 'FX Unwind Queue' or 'Auto Interface'. If FX reference number is available for a transaction and if it is cancelled or rolled over from an exception queue, this preference is applied.

FX reversal request is sent to external system automatically if the mode is 'Auto Interface'. If the Mode is 'FX Unwind Queue', the transaction is inserted into FX unwind queue for the operator to manage a manual reversal of FX contract. The transaction proceeds with the cancellation or the roll over.

Small FX Limits

Limit Currency

Specify the Small FX limit currency code. Alternatively, you can select the currency code from the option list. The list displays all valid currency codes maintained in the system.

Limit Amount

Specify the Small FX Limit Amount.

For payments with cross currency conversions, the transfer amount is converted to equivalent amount in the small FX limit currency and is compared with small FX limit amount.

2.5.1.2 Return Preferences Tab

The preferences maintained in this tab is applicable for Return Preferences of ACH Credit Transfer Receipts.

The screenshot shows a software interface with a tab labeled "Return Preferences" highlighted in red. The interface is divided into two main sections. On the left, under "Payment Preferences", there are four fields: "Re-Pickup FX Rate" with a dropdown menu set to "Yes", "Dispatch Allowed" with a dropdown menu set to "Yes", "Return Days" with a text input field, and "Return GL" with a text input field and a magnifying glass icon. On the right, under "Accounting Codes", there is a "File Accounting" field with a magnifying glass icon. At the bottom of the window, there is a status bar with fields for "Maker", "Date Time:", "Mod No", "Record Status", "Checker", "Date Time:", and "Authorization Status". A "Cancel" button is located in the bottom right corner of the status bar.

Re-pick up FX Rate

This flag can be checked if FX rate has to be re-picked up for R-transactions which has accounting/FX impact.

Return Days

The number of days allowed after the value date of the inbound transaction within which return of the transaction has to be processed can be captured in this field. Return days are counted in days which are working days for both Branch & Network.

Return days are considered as days which are working days for both Network & Branch.

Return GL

This field lists all the valid GLs available in External Chart of Accounts maintenance (Function ID: STDCRGLM) of type 'Liability'.

Accounting Codes

Accounting codes applicable for Dispatch Accounting and Receipt Accounting of R-messages of ACH Receipts can be selected.

2.5.1.3 **Reversal Preferences**

The preferences maintained in this tab is applicable for Reversal Preferences of ACH Credit Transfer Receipts.

Payment Preferences | Return Preferences | **Reversal Preferences**

Reversal Preferences

Reversal Days _____ Receipt Accounting _____

Reversal Response Preferences

Re-Pickup FX Rate

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

Exit

Reversal Preferences

Reversal Days

If Reversal days are maintained, the system validates that the reversal request is being processed within the reversal days from original transaction settlement date. Reversal days are counted as Network working days.

Receipt Accounting

Specify the Receipt Accounting from the list of values. The accounting code for file accounting of pacs.007 file can be maintained in this field

Reversal Preferences

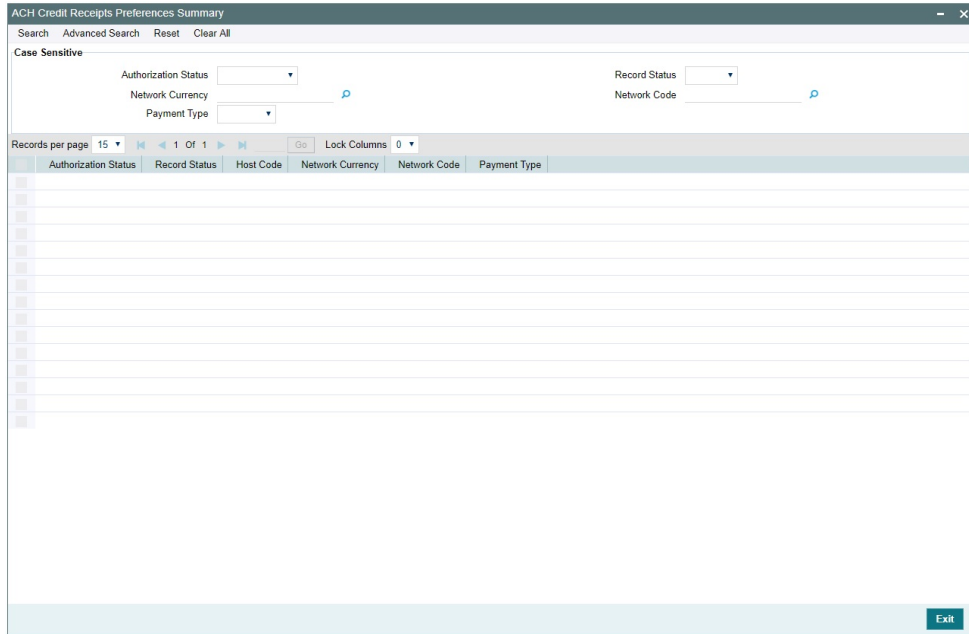
Re-pick up FX Rate

This preference can be set as Yes or No. If the reversal is accepted for a settled transaction and reversal accounting is processed, new FX rate is picked up for cross currency transactions if the value is set as 'Yes'.

2.5.2 **ACH Credit Receipts Preferences Summary**

This screen gives the summary of the ACH Credit Receipts Preferences records.

You can invoke 'ACH Credit Receipts Preferences Summary' screen by typing 'PYSINPRF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.



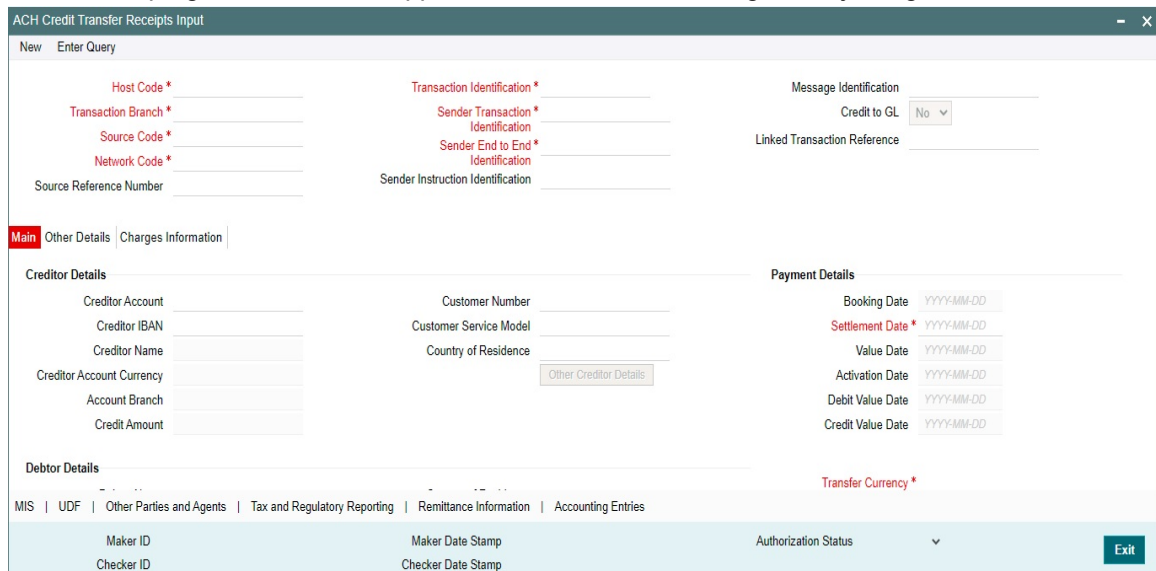
You can search using one or more of the following parameters:

- Authorization Status
- Record Status
- Network Currency
- Network Code
- Payment Type

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

2.5.3 ACH Credit Transfer Receipts Input

You can invoke the "ACH Debit Receipts Input" screen by typing 'PYDITONL' in the field at the top right corner of the Application tool bar and clicking the adjoining arrow button.



You can specify the following details:

Host Code

The System defaults the Host Code of transaction branch on clicking 'New'.

Transaction Branch

The System defaults the Transaction Branch of transaction branch on clicking 'New'.

Source Code

Specify the Source Code from the List of values. It lists all valid Source Codes

Network Code

Specify the Network Code from the List of values. This field lists all valid Network Codes of payment type 'ACH CT' available for the Host.

Source Reference Number

This field is optional for the transactions input from User Interface. It is mandatory for transactions received through channels.

Transaction Identification

The System defaults the Transaction Identification of transaction branch on clicking 'New'.

Sender Transaction Identification

Specify the Sender Transaction Identification.

Sender End To End Identification

Specify the Sender End to End Identification.

Sender Instruction Identification

Specify the Sender Instruction Identification.

Message Identification

Specify the Message Identification of the incoming pacs.008 message.

Credit to GL

Specify the Message Identification of the incoming pacs.008 message.

Linked Transaction Reference

If the transaction is auto booked as On Us transaction, the linked Origination Reference is populated in this screen.

2.5.3.1 Main Tab

The screenshot displays the 'Main Tab' interface with the following sections:

- Other Details | Charges Information** (Navigation tabs)
- Creditor Details**: Creditor Account, Creditor IBAN, Creditor Name, Creditor Account Currency, Account Branch, Credit Amount, Customer Number, Customer Service Model, Country of Residence. Includes an 'Other Creditor Details' button.
- Debtor Details**: Debtor Name, Debtor Account, Debtor IBAN, Debtor Account Currency, Country of Residence. Includes an 'Other Debtor Details' button.
- Creditor Agent Details**: BICFI, Clearing System Code, Clearing System Proprietary, Member Identification, Name. Includes a 'Creditor Agent Details' button.
- Debtor Agent Details**: BICFI, Clearing System Code, Clearing System Proprietary, Member Identification, Name. Includes a 'Debtor Agent Details' button.
- Payment Details**: Booking Date, Settlement Date, Value Date, Activation Date, Debit Value Date, Credit Value Date, Transfer Currency, Transfer Amount. Includes 'Validate Account' and 'Enrich' buttons.
- Interbank Settlement**: Interbank Settlement Currency, Interbank Settlement Amount, Charge Bearer, Exchange Rate, FX Reference Number, Local Currency Equivalent, Remarks.
- Footer**: MIS | UDF | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information | Accounting Entries. Includes fields for Maker ID, Checker ID, Maker Date Stamp, Checker Date Stamp, Authorization Status, and an 'Exit' button.

Creditor Details

Creditor Account

Specify the Account from the list of values. All valid accounts in the system are listed that are allowed to be operated for the User's logged in Host.

Creditor IBAN

If Debtor IBAN is maintained for the account for the Network code, the same is populated.

Creditor Name

This field is defaulted as Creditor Name based on the Creditor Account selected.

Creditor Account Currency

This field is defaulted as Creditor Account Currency based on the Creditor Account selected.

Account Branch

This field is defaulted as Account Branch based on the Creditor Account selected.

Creditor Amount

Creditor Amount field is system derived one.

Customer Number

The Customer Number linked to the Creditor Account is populated.

Customer Service Model

If Service Model linkage is available for the customer, this is populated in this field.

Country of Residence

The country of the customer is populated from STDCRACC.

Other Creditor Details

Debtor unstructured address will be populated from STDCRACC. You can specify the Postal Address, multiple Identification details, Contact details and Account other details of the Debtor.

Debtor Details

Debtor Name

Specify the Debtor Name.

Debtor Account

Specify the Debtor Account.

Debtor IBAN

You can specify the Debtor IBAN, if it is applicable for the Network.

Debtor Account Currency

Specify the Debtor Account Currency from the list of values. All valid currencies are listed for the field.

Country of Residence

Specify the Country of Residence from the list of values. All valid country codes are listed for the field.

Other Debtor Details

You can specify the Postal Address, multiple Identification details, Contact details and Account other details of the Debtor.

Creditor Agent Details

BICFI

Specify the BICFI from the list of values. All valid BIC codes are listed for this field.

Clearing System Code

This is a disabled field. The code is populated based on the Creditor Agent Member ID selected.

Clearing System Proprietary

This is a disabled field. The code is populated based on the Creditor Agent Member ID selected.

Member Identification

Specify the Member Identification from the list of values. Lists all valid Clearing codes maintained in ACH Network Directory PMDACHDR for the Network Key of the Transaction Network.

Name

Bank Name is populated based on the Member ID selected from the ACH Directory details. If Member ID is not available the Name is populated from the BIC selected.

Creditor Agent Details

Creditor Agent Details are populated based on the Member ID selected from the ACH Directory details. If Member ID is not available the details are populated from the BIC selected.

It is mandatory to have either the BIC or Member ID selected for the Creditor Agent.

Debtor Agent Details

Debtor Agent details are system populated.

BICFI

Transaction Branch BIC is defaulted.

Note

If the Branch Identifier details are maintained in Branch Identifier Maintenance PM-DACHBR, then Clearing System Code/Proprietary field and Member ID gets defaulted.

Clearing System Code

This field is defaulted from ACH Network Details Function ID: PMDACHNW.

Clearing System Proprietary

This field is defaulted from ACH Network Details Function ID: PMDACHNW.

Member Identification

This field is defaulted as the Member ID for the Branch defined in Branch Identifier Maintenance PMDACHBR.

Note

Clearing system code/proprietary fields cannot have values without the Member ID details.

Name

Debtor Agent Name is populated from ACH Directory details if the Member ID is listed. If only BIC is available, the Name is populated.

Debtor Agent Detail

Debtor Agent details are populated from ACH Directory details if the Member ID is listed.

Payment Details**Booking Date**

Booking Date is defaulted as Current date.

Settlement Date

Specify the Inter-bank Settlement Date received in the pacs.008 message.

Value Date

If the settlement date entered is a back date, The Value Date is derived based on the Network preference for 'Back Value Date Handling'. If the preference is to 'Adjust to Current Date', the back value date to be moved to current date and holiday check to be applied. If the preference is to 'Retain as Original Value Date', then the settlement date input is retained as Value Date.

Activation Date

If the settlement date entered is a back date, The Activation Date is derived based on the Network preference for 'Back Value Date Handling'. If the preference is to 'Adjust to Current Date', the back value date to be moved to current date and holiday check to be applied. If the preference is to 'Retain as Original Value Date', then the settlement date input is retained as Activation Date.

Debit Value Date

Debit Value Date is derived based on the date derivation logic for ACH CT Receipts on Enrich/save.

Credit Value Date

Credit Value Date is derived based on the date derivation logic for ACH CT Receipts on Enrich/save.

Transfer Currency

The Currency linked to the Network Code is defaulted in this field if the Network allows single currency. If all currencies are allowed by the Network, transfer currency list of values lists all valid currencies

Transfer Amount

If the Instructed Currency Indicator is 'Transfer Currency' it is mandatory to specify the Transfer Amount.

Validate Account

When the incoming transaction is received through channels / upload, the system will upfront send ECA request to OBVAM as part of account validations if:

- The Host allows Virtual Identifiers AND
- Transaction is not Credit to GL AND
- Credit account is not valid based on core accounts available,

If the validation is returned with the response as Account Invalid, the transaction will be moved to Repair Queue.

Enrich

The following actions are completed on clicking the Enrich button:

- Derivation of Processing Dates are done
- Internal Exchange rate fetch and price details population

Note

You can change the transaction details and do the Enrich again to fetch the values.

Interbank Settlement Currency

This field is same as Transfer currency.

Interbank Settlement Amount

This field is defaulted as Transfer Amount.

Charge Bearer

Select the Charge bearer from the following values:

- DEBT
- CRED
- SHAR
- SLEV.

Exchange Rate

Specify the Exchange rate or system fetches the value based on the FX preferences maintained for the Network in ACH Credit Receipt Preferences 'PYDINPRF'.

FX Reference Number

For a Currency transaction, you can specify the FX reference, if it is available.

Local Currency Equivalent

This field displays Local Currency Equivalent of the Transfer Amount.

Remarks

Specify any internal Remarks related to the transaction.

2.5.3.2 Other Details Tab

Click on Other Details Tab to invoke this sub screen.

The screenshot displays the 'Other Details' tab interface. At the top, there are tabs for 'Main', 'Other Details', and 'Charges Information'. The main content area is divided into several sections: 'Instruction for Creditor Agent' and 'Instruction for Next Agent' with fields for Code and Instruction Information; 'Payment Type Information' with fields for Instruction Priority, Local Instrument Code, Category Purpose Code, Service Level Code, Clearing Channel, Local Instrument Proprietary, Category Purpose Proprietary, Service Level Proprietary, Settlement Party, Purpose Code, and Purpose Proprietary; 'Mandate Additional Details' with fields for Date of Signature, Electronic Signature, First Collection Date, Final Collection Date, Frequency Type, Frequency Period Count, Frequency Count Per Period, Point in Time Type, Point in Time, Reason Code, Reason Proprietary, Tracking Days, and Amendment Indicator; 'Creditor Scheme Details' with fields for Name and Country of Residence; and 'PreNotification Details' with fields for Identification and Date. A navigation bar at the bottom includes 'MIS | UDF | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information' and an 'Exit' button.

You can specify the following field details:

- Instruction for Creditor Agent
- Instruction for Next Agent
- Payment Type Information

2.5.3.3 Charges Information Tab

Click on Charges Information Tab to invoke this sub screen.

The screenshot displays the 'Charges Information' tab interface. At the top, there are tabs for 'Main', 'Other Details', and 'Charges Information'. The main content area includes: 'Charges Information Currency' and 'Charges Information Amount' fields; 'Charges Information Agent Details' section with fields for Clearing System Code, Clearing System Proprietary, Member Identification, BICFI, and Name; a table with columns: Pricing Component, Pricing Currency, Pricing Amount, Waiver, Borne By Bank, Debit Currency, Debit Amount, Deferred, and Charge Liquidation St; and a navigation bar at the bottom with 'MIS | UDF | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information | Accounting Entries' and an 'Exit' button.

You can specify the following fields:

- Charges Information Currency
- Charges Information Amount

- Charges Information Agent Details
- Clearing System Code
- Clearing System Proprietary
- Member Identification
- BICFI
- Name
- Charges Agent Details (Postal Address, Identification, Contact Details)

2.5.3.4 MIS Details

You can maintain the MIS information for the Transaction. If the MIS details are not entered for the Transaction the same is defaulted from the product maintenance. Click the 'MIS' link to invoke the 'MIS' sub-screen.

The screenshot shows a web form titled "MIS Details". At the top, there are two input fields: "Transaction Reference Number *" and "MIS Group". Below the "MIS Group" field is a "Default" button. The main body of the form is divided into two columns: "Transaction MIS" on the left and "Composite MIS" on the right. Each column contains a series of horizontal input lines. At the bottom right of the form, there are two buttons: "Ok" and "Exit".

Specify the following details:

Transaction Reference

The system displays the transaction reference number of the transaction.

MIS Group

Specify the MIS group code. Alternatively, you can select the MIS group code from the option list. The list MIS group displays all valid MIS groups maintained in the system for different sources in the Source maintenance. By default, the MIS group linked to the 'Manual' source is populated while booking a transaction from this screen.

Default button

Click this button after selecting a MIS group different from the default MIS Group (which was populated) so that any default MIS values can be populated from to link to the Transaction MIS and Composite MIS classes.

Transaction MIS

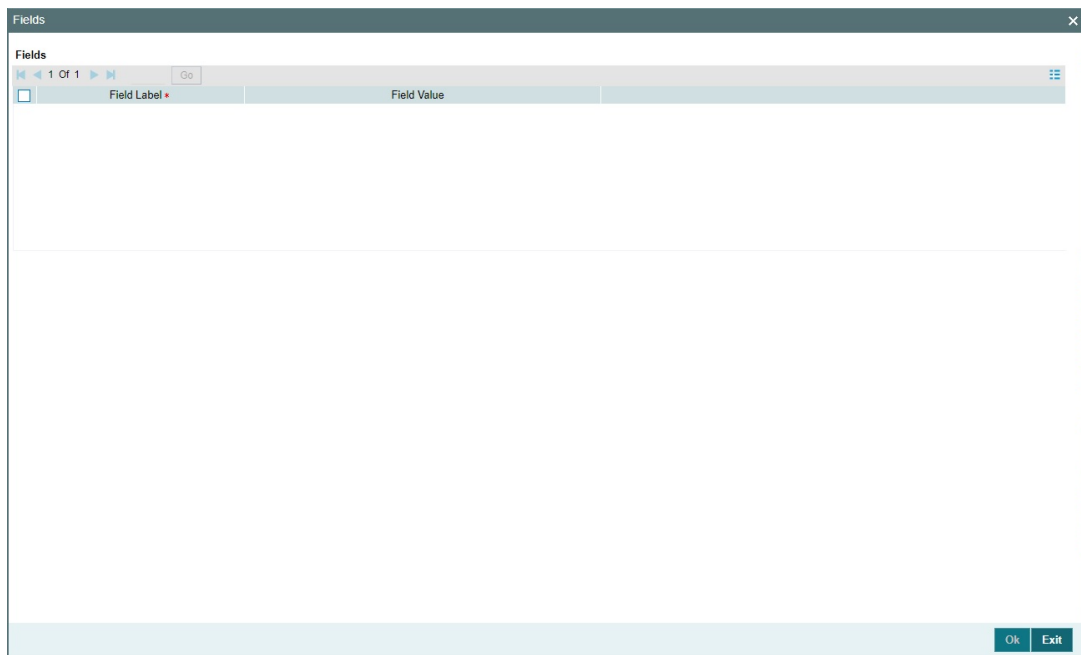
The default MIS values for Transaction MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

Composite MIS

The default MIS values for Composite MIS classes are populated for the MIS group. You can change one or more default MIS values or specify more MIS values. Alternatively, you can select MIS values from the option list.

2.5.3.5 UDF

Click the 'UDF' Section in the Transaction View screen to invoke this sub-screen.



The screenshot shows a window titled 'Fields' with a close button (X) in the top right corner. Below the title bar is a navigation bar with a left arrow, '1 Of 1', a right arrow, and a 'Go' button. A search icon is on the far right. Below the navigation bar is a table with two columns: 'Field Label' and 'Field Value'. The table is currently empty. At the bottom right of the window are 'Ok' and 'Exit' buttons.

Specify the following details.

Fields

Field Label

The system displays all fields that are part of the associated UDF group.

Field Value

The system displays the default value, where exists for the UDF fields. You can change the default value or specify value for other fields (where default value does not exist).

2.5.3.6 Other Parties and Agent Details

Click the 'Other Parties and Agent Details' in the screen to invoke this sub-screen.

Other Parties and Agent Details

Other Parties | Other Agents

Initiating Party Ultimate Debtor Ultimate Creditor

Name _____ Name _____ Name _____

Country Of Residence _____ Country Of Residence _____ Country Of Residence _____

Other Details Other Details Other Details

Ok Exit

You can specify the following field details:

- Initiating Party
- Ultimate Debtor
- Ultimate Creditor
- Other Details - This button opens a Detail screen to specify the values

Click the 'Agent Details' in the screen to invoke this sub-screen

Other Parties and Agent Details

Other Parties | Other Agents

Instructing Agent Instructed Agent

BICFI _____ BICFI _____

Clearing System Code _____ Clearing System Code _____

Clearing System Proprietary _____ Clearing System Proprietary _____

Member Identification _____ Member Identification _____

Name _____ Name _____

Other Details Other Details

Intermediary Agent 1 Intermediary Agent 2 Intermediary Agent 3

BICFI _____ BICFI _____ BICFI _____

Clearing System Code _____ Clearing System Code _____ Clearing System Code _____

Clearing System Proprietary _____ Clearing System Proprietary _____ Clearing System Proprietary _____

Member Identification _____ Member Identification _____ Member Identification _____

Other Details Other Details Other Details

Ok Exit

You can specify the following field details:

- Instructing Agent
- Instructed Agent
- Intermediary Agent 1
- Intermediary Agent 2
- Intermediary Agent 3
- Other Details - This button opens a Detail screen to specify the values

2.5.3.7 Tax and Regulatory Reporting

Click the 'Tax and Regulatory Reporting' in the screen to invoke this sub-screen

Debit Credit Reporting Indicator

Authority Details Currency

Name Type

Country Date Amount

Country Code Information

Ok Exit

You can specify the following field details:

- Debit Credit Reporting Indicator
- Authority
- Details

2.5.3.8 Remittance Information

Click the 'Remittance Information' in the screen to invoke this sub-screen.

Remittance Identification

Remittance Location Details Electronic Address

Postal Address

Name Room Address Line 1

Department Post Code Address Line 2

Sub Department Town Name Address Line 3

Street Name Town Location Name Address Line 4

Building Number District Name Address Line 5

Building Name Country Sub Division Address Line 6

Floor Country Address Line 7

Post Box

Address Type

Ok Exit

You can specify the following field details:

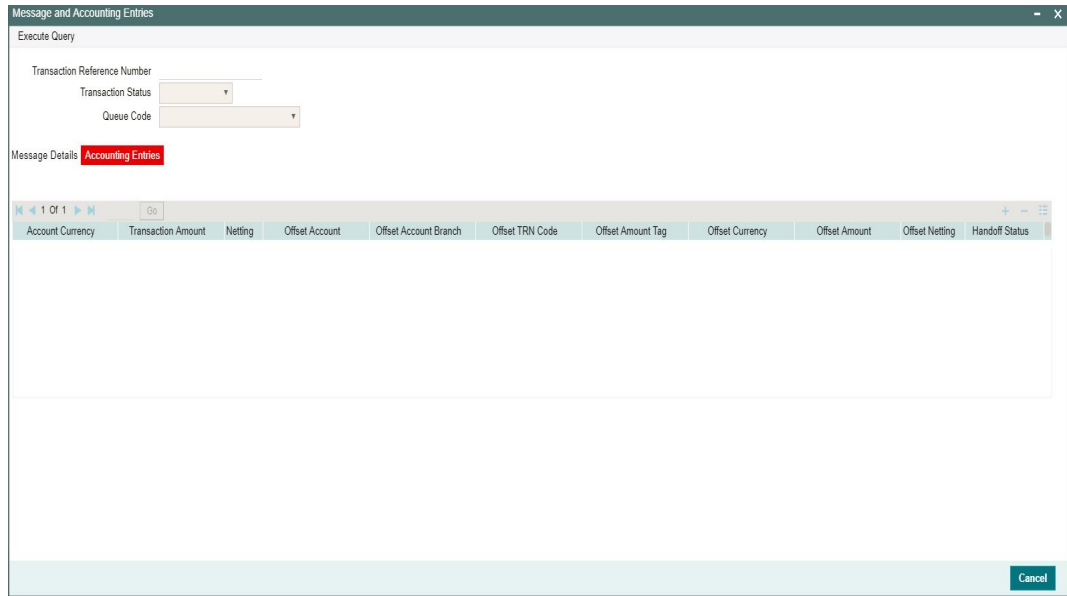
- Remittance Location Details
- Postal Address
- Address Type

You can specify the following field details:

- Structured Remittance Info
- Creditor Reference Information
- Invoicer
- Invoicee
- Garnishment Remittance
- Garnishee
- Garnishment Administrator
- Additional Remittance Info
- View Details - This button opens a Detail screen to specify the values
- Other Details - This button opens a Detail screen to specify the values

2.5.3.9 **Accounting Entries**

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



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

- Event Code
- Transaction Date
- Value Date
- 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

2.5.3.10 ACH Credit Transfer Receipts Input Summary

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

ACH Credit Transfer Receipts Input Summary

Search Advanced Search Reset Clear All

Case Sensitive

Transaction Identification Booking Date YYYY-MM-DD Transaction Branch

Instruction Identification Instruction Date YYYY-MM-DD Creditor Account

End to End Identification Activation Date YYYY-MM-DD Customer Number

Source Reference Number Transfer Currency Company Identifier

File Reference Number Transfer Amount Debtor Account Number

Network Code FX Reference Number Debtor Bank Member ID

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

Transaction Identification	Booking Date	Transaction Branch	Instruction Identification	Instruction Date	Creditor Account	End to End Identification	Activation Date	Customer Number	Source Referen
----------------------------	--------------	--------------------	----------------------------	------------------	------------------	---------------------------	-----------------	-----------------	----------------

Exit

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

- Transaction Identification
- Instruction Identification
- End to End Identification
- Source Reference Number
- File Reference Number
- Network Code
- Source Code
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- FX Reference Number
- Authorization Status
- Transaction Branch
- Creditor Account
- Customer Number
- Company Identifier
- Debtor Account Number
- Debtor Bank Member ID

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

3. Generic Validations

3.1 Generic Validations Processing

This section contains the following sub-sections:

- Section 3.1.1, "Cancel Validations"
- Section 3.1.2, "Replace Validations"
- Section 3.1.3, "Exception / Repair /Override Validations"
- Section 3.1.4, "Report Validations"

Based on the validations maintained in Generic Validations Framework, the following resultant actions are possible:

- Cancel
- Replace
- Exception
- Repair
- Override
- Report

Generic validations are performed in each processing step, once the system built validations for the processing step are completed.

All validations resulting in same 'Resultant Action' are validated together. Only for the Action type 'Cancel' for the transaction type is 'CT Receipts -Payment' system stops the validation processing when the first cancel exception is encountered.

The error codes maintained against the validations are displayed in the Queue details if the Resultant Action moves the transaction to an exception queue.

Transaction details & error details are logged in Generic Validation log for any Generic validation failures. If the resultant action is 'Report', the transaction continues with the next processing step, even if there is validation failure.

If a validation cannot be performed, the system continues with the next validation maintained for the same Resultant Action Type. The failed validation is also be logged as an exception with system error code.

3.1.1 Cancel Validations

If the resultant action is 'Cancel', system processes the Cancel of Originated ACH Credit transactions and Return of ACH Credit Receipts.

3.1.2 Replace Validations

If the Resultant Action is 'Replace', it is mandatory to maintain the Replacement Type. The Replacement Type can be

- Replace - This replacement type replaces the original value of the ISO message tag with the Replacement value maintained.
- LPAD - This replacement type is allowed only if the Validation Type is 'Min Length'. The original value is left padded with the Replacement value till the length of the tag becomes equal to minimum length given in Parameter field.

- RPAD- This replacement type is allowed only if the Validation Type is 'Min Length'. The original value is right padded with the Replacement value till the length of the tag becomes equal to minimum length in Parameter field.
- Retain First -This replacement type is allowed only if the Validation Type is 'Max Length'. The original value is trimmed from the end till the length of the tag becomes equal to maximum length allowed in Parameter value.
- Retain Last - This replacement type is allowed only if the Validation Type is 'Max Length'. The original value is trimmed from the beginning till the length of the tag becomes equal to maximum length.

As a result of the 'Replace' action, the system replaces the original value with the new value derived. The replaced new value is considered for further processing.

3.1.3 **Exception / Repair /Override Validations**

If any of the validation with Resultant Action as 'Exception' fails, the transaction is moved to Process Exception Queue. If the resultant action is 'Repair ' or 'Override', the transaction is moved to Repair Queue and Business override Queue respectively.

If multiple validations are failed, corresponding error codes and error details are listed in the Queue details.

You can perform the available queue actions to release the transaction from the exception queues.

3.1.4 **Report Validations**

If any of the validation with Resultant Action as 'Report' fails, the transaction details and exception details are logged in Generic Validation logs and the transaction continues the next step of processing.

3.1.5 **Processing Cutoff Check**

The validation Process Cutoff is allowed for:

- Networks of Payment Type (ACH CT)
- Transaction Type (Receipts)
- ISO Tag (FIToFICstmrCdtTrf/CdtTrfTxInf / SttlmTmIndctn/DbtDtTm)
- Resultant Action (Override)

When the validation type is 'Process Cutoff', the field Validator Name lists all valid Custom rules maintained for the transaction type 'Receipts'.

The following basis elements are allowed as left operands in Custom Rule for Generic Validations (Function ID: PMDCSRLE):

Basis Element	Details
SOURCE_CODE	Source code of the transaction

Basis Element	Details
PRODUCT_TYPE	<p>If If FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/Othr/ SchmeNm/Prtry= 'PRODUCT_TYPE' then the tag value FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/ OrgId/Othr/Id = <Product type value></p> <p>The product type value can be provided in any occurrence of Organization other ID in case of multiple occurrences</p>
TXN_BRANCH	Transaction Branch
TRANSFER_CCY	Transfer Currency
CURRENT_TIME	Current Processing time. This can be maintained less than a cutoff time in HH:MM format. System will validate the format on save of the rule maintenance.

When the validation type is 'Process Cutoff', system performs this validation only for ACH CT/ ACH DD Receipts with transactions Activation Date as current date. All the conditions maintained in Custom Rule is satisfied, the cutoff time check is done for the transaction comparing the processing time with cutoff time in the rule. The cutoff time and current processing time are considered in Host time zone.

3.1.6 **Back Value days check**

For the validation type 'Back Value Limit Days' it will be possible to maintain the back value days as a parameter (existing functionality) or a validator name for Custom rule. Changes will be done to list the validator field with the custom rules maintained in Custom Rule for Generic Validation (Function ID: PMDCSRLE).

Networks of Payment Type (ACH CT)

Transaction Type (Receipts)

ISO Tag (FIToFICstmrCdtTrf/CdtTrfTxInf // IntrBkSttlmDt)

Resultant Action [Cancel / Report (existing)]

The following basis elements can be used as left operands in Custom Rule for Generic Validations (Function ID: PMDCSRLE):

Basis Element	Details
SOURCE_CODE	Source code of the transaction

Basis Element	Details
PRODUCT_TYPE	<p>If FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/OrgId/Othr/ SchmeNm/Prtry= 'PRODUCT_TYPE' then the tag value FIToFICstmrCdtTrf/CdtTrfTxInf/Cdtr/Id/ OrgId/Othr/Id = <Product type value></p> <p>The product type value can be provided in any occurrence of Organization other ID in case of multiple occurrences</p>
TRANSFER_CCY	Transfer Currency
BACK_VALUE_ - DAYS	Back value days limit to be checked

If the rule is satisfied, the transaction is cancelled if the Resultant action is cancel. If the resultant action is Report, the exception is logged and processing continues.

3.2 External Validations Processing

If the validation type is 'External' while evaluating the Generic validations maintained, Extension Class linked to the External Validator is called.

The following values are provided for doing the validation by the Extension Class:

- Host Code
- Transaction Branch
- Network Code
- Payment Type
- Transaction Type
- Resultant Action
- ISO structure
- ISO tag
- ISO Tag Value
- Extension class
- Additional tag values as maintained for the External validator selected
- Transaction Reference
- Source Reference
- Source Code

The response details include:

- Execution result
- Validation Result
- Error Code
- Error Description

3.2.1 Validation based on ISO Tag Sequence

All party identifier tags which allow multi occurrence are allowed in the ISO tag field in the Generic Validation Framework.

It is mandatory to input the sequence number for any of the Party Identifier tag. The sequence is the same as the order in which this identifier is received in a pain.001 file.

4. Originated Credit Transfer Processing

This chapter contains the following sections:

- Section 4.1, "ACH Credit Transfer Bulk File Upload"
- Section 4.2, "Transaction Level Processing"
- Section 4.3, "Batch Level Processing"
- Section 4.4, "Future Dated Transactions"
- Section 4.5, "Originated ACH Credit Transfer Transaction View screen"

ACH credit request can be sent as bulk file in pain.001.001.09 format:

4.1 ACH Credit Transfer Bulk File Upload

This section contains the following sub-sections:

- Section 4.1.1, "Batch Reject Validations"
- Section 4.1.2, "Process Exception Check for Batches"
- Section 4.1.3, "Batch Duplicate Check"
- Section 4.1.4, "Network Resolution"
- Section 4.1.5, "Re-grouping of the Batch"
- Section 4.1.6, "Validation on availability of Non-urgent preference maintenance & transaction block"
- Section 4.1.7, "Processing Dates Derivation"
- Section 4.1.8, "Future Value Check"
- Section 4.1.9, "FX Processing"

On the upload of a bulk file, system performs the below validations:

- File format validations
- Validation of Number of transactions and control sum, if available

If any of the validations fail, the file is rejected and pain.002 message is sent to the customer.

4.1.1 Batch Reject Validations

The following validations are done for each batch, failing which the batch is cancelled:

- Back date limit days validation. This is based on the Back Value Allowed Limit Days maintained in Batch Processing Preferences Function ID: PMDBTPRF.
- Number of transactions and control sum validation for the batch.
- Source and Batch ID combination is unique.
- Branch derivation from the Debtor Agent details (BIC or Clearing Member ID) fails.
- If BIC is available for the Debtor Agent, Branch code is derived based on the BIC code linked to the Branch. If Clearing Member ID is received for the Debtor Agent, Branch is derived based on the ACH Branch Identifier maintenance PMDACHBR.

4.1.2 Process Exception Check for Batches

The following Process Exception validations is done for the batch:

- Debit Account customer is valid (whether the record is open and authorized).

- Debit /Transfer currencies are valid currencies maintained in the system.
- Debit account currency in pain.001 file and the account currency derived by the system are same.
- Co ID is valid.

If any of the above checks fail, the transaction is moved to Process Exception Queue. You can retry the processing after correcting the existing maintenances or can cancel the batch.

Status checks based on the status of customer/account are not applicable.

Note

If the Network Payment Type is 'NACHA CR' the CO ID validation in Bulk file Batch processing is based on NACH User Number maintenance.

4.1.3 Batch Duplicate Check

Duplicate check days for Non-urgent batch will be fetched from Non-urgent Payment preferences Function ID: PMDONPRF OR PMDONCST maintained for the Source, Customer identifier and Settlement Account.

The lookup priority for Outbound Non-urgent payments will be as below (existing)

Look-up Priority	Host Code	Source Code	Customer/ Co ID	Account
1	Specific	Specific	Specific	Specific
2	Specific	ALL	Specific	Specific
3	Specific	Specific	ALL	Specific
4	Specific	ALL	ALL	Specific

Duplicate check days for Urgent batch will be fetched from Urgent Payment preferences Function ID: PMDOUPRF.

The lookup priority for Urgent payments (same as existing) will be as below :

Look-up Priority	Host Code	Source Code	Customer/ Co ID	Account
1	Specific	Specific	Specific	Specific
2	Specific	ALL	Specific	Specific
3	Specific	Specific	Specific	ALL
4	Specific	ALL	Specific	ALL
5	Specific	Specific	ALL	ALL
6	Specific	ALL	ALL	ALL

4.1.4 Network Resolution

The System performs Network Resolution for individual records based on the rules maintained in Network Rule Maintenance (Function ID: PMDNWRLE) for the channel type C2B.

4.1.5 Re-grouping of the Batch

The batch is re-grouped based on the following parameters and separate consol batched is created:

- Network
- Transfer Currency
- CO ID
- FX reference

The System generated consol batches is sent for next level of batch level processing. Original Batch ID is retained for tracking.

4.1.6 Validation on availability of Non-urgent preference maintenance & transaction block

checks

The System validates whether Non-urgent preference maintenance (Function ID: PMDONPRF) is available for the transaction:

Transaction blocks if maintained for the customer/account, this is checked at this stage based on the Customer Restrictions maintenance PMDCDSTR.

If Non-urgent preference maintenance is not available or id transaction block exists, the consolidated batch is moved to PE queue.

4.1.7 Processing Dates Derivation

Based on the Value Date and Activation Date are delivered. Network lead days, earliest dispatch days and extended dispatch cycle availability.

Holiday checks applicable for the Value Date and Activation Date are applied.

Staging of the batch to a process cutoff queue is done for current dated batches received after cutoff time maintained in Process cutoff Maintenance (Function ID PMDCTOFF). Processing Cutoff maintenance is optional.

4.1.8 Future Value Check

Batches are segregated as Current dated/Future dated based on the Activation Date. No upfront FX and ECA is applicable for Future valued batches. The transaction records in Future Value batches is send to ACH Credit processor for completing individual processing till sanctions check.

4.1.9 **FX Processing**

FX processing is applicable in cases where the transfer currency and credit account currency are different. The Exchange Rate preferences and Small FX limit maintained in ACH Credit Receipts Preferences PYDINPRF is considered while fetching the Exchange Rate.

Payment contract is moved to Exchange Rate Exception queue in the following cases with proper error code details:

- Exchange Rate derivation based on core system maintenance fails.
- Small FX limit is breached and no external exchange rate is applicable.
- Response from Exchange Rate system is not having exchange rate.

Note

FX rate override and error limit check is done if the exchange rate is manually input from Exchange Rate Queue.

If a new Value Date is returned by the External FX system, the existing value date is replaced with the new Value Date received.

ECA Check

Upfront amount block request for the total transfer amount is sent to the ECA system. Customer/Account status check is done by the ECA system as part of ECA call.

Sending the transaction records to ACH Credit Processor

The individual transaction records of the batch is sent for processing to ACH Credit processor. The processing till pricing is completed for the individual transactions in a current dated Batch.

4.2 **Transaction Level Processing**

This section contains the following sub-sections:

- Section 4.2.1, "Bank /Account Re-direction"
- Section 4.2.2, "Reject Validations"
- Section 4.2.3, "Applying Generic Replacement Values"
- Section 4.2.4, "Process Exception Validations"
- Section 4.2.5, "Repairable Validations"
- Section 4.2.5, "Repairable Validations"

Outbound payments follows the below listed processing steps:

- Bank/Account Re-direction
- Reject Validations
- Applying Generic rules for Replacement
- Process Exception Validations
- Repair Validations
- Overridable Validations
- Applying Generic rules for Report
- Authorization Limits check
- Sanctions Check
- Pricing

4.2.1 Bank /Account Re-direction

The System performs the Bank/Account re-direction for the Debtor Account and Creditor Bank code, if records are maintained in PMDBKRED/PMDACRED.

4.2.2 Reject Validations

The following reject validations is covered in this step:

- Mandatory Field Validations
- Allowed currency check
- All generic validation with Resultant Action 'Cancel'

Mandatory Fields the details received in the payment request and the values populated by the System.

Validations maintained in Generic Validation Framework of Action Type 'Cancel' is evaluated and transaction is cancelled, if any of the rule condition is satisfied.

4.2.3 Applying Generic Replacement Values

For the message elements listed in Generic Validation Framework with Resultant Action as 'Replace', the replacement values is applied.

4.2.4 Process Exception Validations

The following validations is covered in this processing step:

- All generic validation with Resultant action 'Exception'

The transaction is moved to Process Exception Queue in case of validation failure.

4.2.5 Repairable Validations

The System performs the below repairable validations:

- Credit Bank code validation
- All generic validation with Resultant action 'Repair'

Validation is done to verify whether the Creditor Bank Code is listed in the ACH directory.

4.2.6 Overridable Validations

The following are the Overridable validations, failure of which moves the transaction to Business Override Queue:

- **Duplicate days check**

Duplicate Check days fetch is from the Non-urgent payment preferences Function ID: PMDONPRF. If the 'Duplicate Check Days' is maintained as 0, then the duplicate check is skipped.

The following parameters is available for duplicate check:

- Debtor Account
- Creditor Account
- Transfer Amount
- Value Date

- Creditor Bank Code
- Customer
- Network
- End to End ID
- **Generic validations maintained with Action Type as 'Override'**

Validations maintained in Generic Validation Framework of Action Type 'Override' are evaluated and transaction is moved to Business Override Queue if any of the rule condition is satisfied.

4.2.7 Applying Generic rules for Report

All generic rules maintained with Resultant Action as 'Report' is evaluated. If any rule is satisfied, the transaction is logged in Generic Validation Report log and proceeds with next processing step.

No queue is applicable for this validation.

4.2.8 Authorization Limits Check

Two levels of authorization limits can be maintained for a Network and source in PMDSORNW (optional). If the transfer amount is greater than authorization limit 1, the transaction is moved to Authorization Limit 1 Queue.

On approval from Authorization Limit 1 Queue, if the transfer amount is greater than authorization limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than authorization limit 2, the transaction proceeds to next processing step.

If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

4.2.9 Sanction Check

The transaction can be sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences PMDSORNW and is applicable for the customer.

If sanction is approved, the transaction is resumed with the further processing. In case of seizure, seizure accounting is posted, if it is applicable. If the status is rejected or interim, the transaction is moved to sanction check queue.

Note

If sanctions is approved on a subsequent date with value date change on dates re-derivation, the rollover preference is applied as maintained in Outbound Non-urgent preferences.

All transactions which are part of a Future Value Queue is sent back to the Bulk File Processor.

4.2.10 Charge /Tax Computation

Charge computation is applicable if the bulk file pricing preference is 'Transaction level' for the customer in Customer Preferences Function ID PMDFLPRF.

4.3 Batch Level Processing

For current dated batches, on completion of transaction level processing up to Pricing, Batch level processing is continued. Successful transactions within a consol batch is grouped together and the following processing steps is completed:

4.3.1 Network Cutoff Check

The Network cutoff is considered in Host time while verifying whether Network cutoff time is over. If Network cutoff is over, batch is moved to Network Cutoff Queue.

4.3.2 Accounting

Accounting template for debit and credit can be set at Originated ACH Credit Preferences is considered for posting the accounting entries.

The accounting method is decided by the 'Batch Booking' tag value. If the tag is not available in the pain.001 request received, Non-urgent preferences maintained is considered so that Itemized accounting or Debit consolidation can be done.

Accounting entries is posted as below:

Bulk Accounting -A single debit / credit accounting is posted for the consolidated batch:

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated CT - Payment	YODR	Dr	Customer Account	Account	Batch Amt
Originated CT - Payment	YODR	Cr	Clearing Suspense	GL	Batch Amt
Originated CT - Payment	YOCD	Dr	Clearing Suspense	GL	Batch Amt
Originated CT - Payment	YOCD	Cr	Network Clearing GL	GL	Batch Amt

Itemized Accounting- for each individual transaction the below accounting is posted:

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated CT - Payment	YODR	Dr	Customer Account	Account	Transfer Amt

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated CT - Payment	YODR	Cr	Clearing Suspense	GL	Transfer Amt
Originated CT - Payment	YOCD	Dr	Clearing Suspense	GL	Transfer Amt
Originated CT - Payment	YOCD	Cr	Network Clearing GL	GL	Transfer Amt

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

4.4 Future Dated Transactions

Future dated ACH transactions is processed by separate jobs.

Processing of transactions would be completed till sanction check on booking date itself and is stored in Future Valued transactions Queue.

During beginning of day, future dated transaction job picks up the transactions with Activation Date as current date and do the process from initial validations.

4.5 Originated ACH Credit Transfer Transaction View screen

The details of originated transactions processed in the system can be viewed from View Originated ACH Credit Transfer (Function ID: PYDOVIEW).The record can be queried entering the Transaction ID or from the View Originated ACH Credit Transaction Summary screen (PYSOVIEW).

The screen have the following tabs:

Main Tab

This tab have the key fields used in the Originated Credit Transfer processing for view.

View Originated ACH Credit Transfer

Enter Query

Host Code	Transaction Identification	File Reference Number
Transaction Branch	End To End Identification	Batch Identification
Source Code	Instruction Identification	Consolidation Reference Number
Network Code	Source Reference Number	Linked Transaction Reference

Main | Processing Details | **Other Details** | Charges Information | R-Transactions

Debtor Details		Payment Details
Debtor Name	Customer Number	Booking Date
Debtor Account	Customer Service Model	Requested Execution Date
Debtor IBAN	Company Identifier	Value Date
Debtor Account Currency	Company Name	Activation Date
Debtor Account Branch	Country of Residence	Debit Value Date
Debit Amount	Other Debtor Details	Credit Value Date
Creditor Details		Instructed Currency Indicator
Creditor Name	Country of Residence	Instructed Currency
Creditor Account	SSI Label	Instructed Amount
Creditor IBAN	Other Creditor Details	Transfer Currency
Creditor Account Currency		Transfer Amount
Debtor Agent Details	Creditor Agent Details	Interbank Settlement Currency
BICFI	BICFI	Interbank Settlement Amount
Clearing System Code	Clearing System Code	Charge Bearer
Clearing System Proprietary	Clearing System Proprietary	Exchange Rate
Member Identification	Member Identification	FX Reference Number
Name	Name	Local Currency Equivalent
Debtor Agent Details	Creditor Agent Details	Remarks

View Queue Action | MIS | UDF | Accounting Entries | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information | View Repair Log | All Messages

Maker ID	Checker ID	Authorization Status
Maker Date Stamp	Checker Date Stamp	Exit

Other Details Tab

The screen lists the fields for:

- Instruction for Creditor Agent
- Instruction for Next Agent
- Payment Type Information

View Originated ACH Credit Transfer

Enter Query

Host Code	Transaction Identification	File Reference Number
Transaction Branch	End To End Identification	Batch Identification
Source Code	Instruction Identification	Consolidation Reference Number
Network Code	Source Reference Number	Linked Transaction Reference

Main | Processing Details | **Other Details** | Charges Information

Instruction for Creditor Agent	Instruction for Next Agent	
Code	Code	
Instruction Information	Instruction Information	
Payment Type Information		Settlement Priority
Instruction Priority	Clearing Channel	Purpose Code
Local Instrument Code	Local Instrument Proprietary	Purpose Proprietary
Category Purpose Code	Category Purpose Proprietary	
Service Level Code	Service Level Proprietary	

View Queue Action | MIS | UDF | Accounting Entries | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information | View Repair Log

Maker ID	Checker ID	Authorization Status
Maker Date Stamp	Checker Date Stamp	Exit

Processing Details Tab:

This tab provides the transaction status details and the External System Requests Status details.

Main | **Processing Details** | Other Details | Charges Information | R-Transactions

Status Details

Transaction Status Debit Liquidation Status Pre-Funded Payments
 Exception Queue Credit Liquidation Status On-Us Credit Transfer

External Communications

Sanctions Check Status External Credit Approval Status External Exchange Rate Status
 Sanctions Check Reference External Credit Approval Reference External Exchange Rate Reference
 Sanctions Seizure

Dispatch Details

Dispatch Status **Error Details**
 Dispatch Date Error Code
 Dispatch Reference Error Description
 File Reference
 File Name

Cancellation Details

Cancel Request Reference Cancel Remarks
 Request Date Request Status
 Reason Code Cancel Status
 Reason Proprietary
 Reason Description

View Queue Action | MIS | UDF | Accounting Entries | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information | View Repair Log | All Messages

Maker ID Checker ID Authorization Status
 Maker Date Stamp Checker Date Stamp

Charges Information Tab

This tab provides the Charges Information Agent details and system computed charge details.

View Originated ACH Credit Transfer

Enter Query

Host Code Transaction Identification File Reference Number
 Transaction Branch End To End Identification Batch Identification
 Source Code Instruction Identification Consolidation Reference Number
 Network Code Source Reference Number Linked Transaction Reference

Main | Processing Details | Other Details | **Charges Information**

Charges Information Currency **Charges Information Agent Details**
 Charges Information Amount Clearing System Code BICFI
 Clearing System Proprietary Name
 Member Identification

Payment Pricing Details

1 Of 1

<input type="checkbox"/>	Pricing Component	Pricing Currency	Pricing Amount	Waiver	Borne By Bank	Debit Currency	Debit Amount	Deferred	Charge Liquidation Status

View Queue Action | MIS | UDF | Accounting Entries | Other Parties and Agents | Tax and Regulatory Reporting | Remittance Information | View Repair Log

Maker ID Checker ID Authorization Status
 Maker Date Stamp Checker Date Stamp

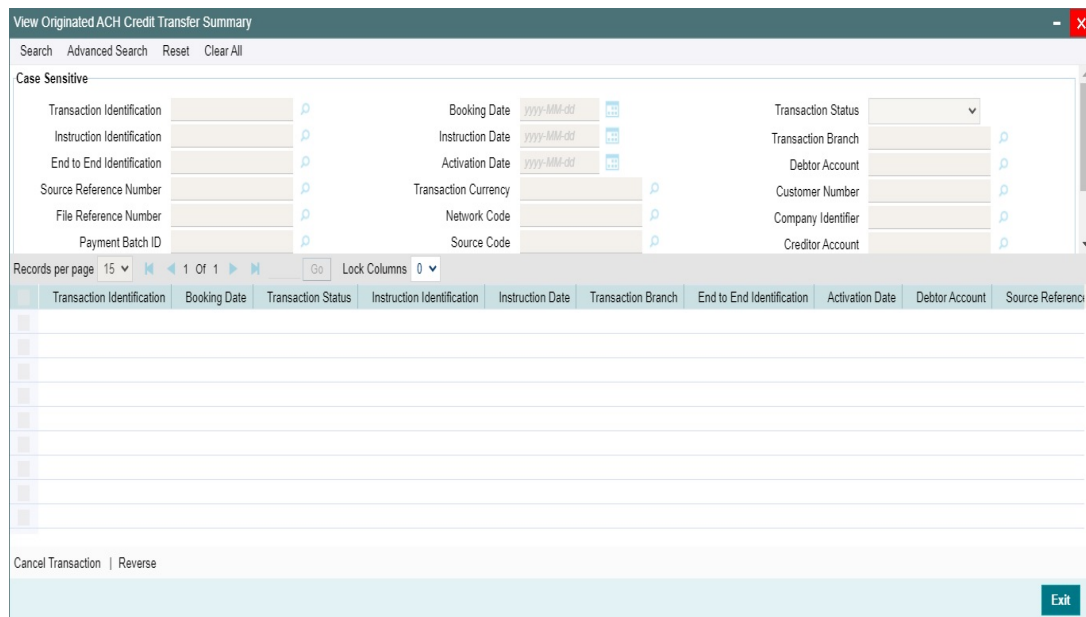
R-Transaction Tab:

You can view Reversal transactions listed in R-transaction Tab.



4.5.1 View Originated ACH Credit Transfer Summary

You can invoke the 'View Originated ACH Credit Transfer Summary' screen by typing 'PYSOVIEW' in the field at the top right corner of the application toolbar and click the adjoining arrow button.



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

- Transaction Identification
- Instruction Identification
- End to End Identification
- Source Reference Number
- File Reference Number
- Payment Batch ID
- Consolidation Reference Number
- FX Reference Number
- Booking Date
- Instruction Date

- Activation Date
- Transaction Currency
- Network Code
- Source Code
- Exception Queue
- Prefunded Payments
- Transaction Status
- Transaction Branch
- Debtor Account
- Customer Number
- Company Identifier
- Creditor Account
- Creditor Bank Member ID
- Linked Transaction Reference

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

You can perform following actions:

4.5.1.1 **Cancel Transaction**

You can initiate Cancel Request for transactions from Originated ACH CT View Summary (function ID: PYSOVIEW) screen after querying and selecting the cancellation required transaction. This can be done for any ACH Credit transaction created from Bulk file upload/ UI/Channel. System allows to select single transaction only.

Transaction Type for the cancel transaction is C Transaction Cancel Input (Function ID: PYDACHCN) screen which is opened is a standalone transaction screen.

- Cancel Reference is system generated.
- Host code and Transaction Branch are defaulted as lodged in Host code and transaction Branch
- Source code: All valid source codes maintained for the Host are listed

- Source Reference: This is an optional field for UI input.

The following fields are populated based on the selected record:

- Original Transaction Reference
- File Reference Number
- Batch Identification
- Network Code
- Settlement Currency
- Settlement Date
- Original Transaction details section

You can specify following Cancellation Details related fields:

Reason Code

Specify the Reason from the list of values. All Reason codes maintained in PMDRSNCD for the transaction type cancel (C) are listed.

Reason Description

Description of the selected Reason Code is displayed

Additional Details

Specify any Remarks in this field.

Booking Date

Booking Date is populated as current date

Allow Cancellation after Dispatch

This flag can be used if the Network allows cancellation 'Yes'. If 'Allow Cancellation after Dispatch' flag is 'No', it indicates that cancellation is not processed if the dispatch is over

The default value is 'Yes' if the network allows cancellation as maintained in PYDONPRF-cancel preferences. This is an enabled field and you can select the value as No, if no cancellation is to be processed if dispatch of the original transaction is over.

If the network does not allow cancellation this field is defaulted to 'No' and disabled.

4.5.1.2 Reverse

You can initiate the Reversal of Originated ACH CT from Transaction View summary screen using 'Reverse' option.

Originated ACH CT -Reversal input (Function ID: PYDRVOTN) is displayed. This screen also work as a standalone Reversal screen.

The following fields are populated based on the selected record:

- Original Transaction Identification
- Source Code
- Network Code
- Reversal Reference
- Source Reference Number
- Host Code
- Transaction Branch
- Reversal Details
- Original Transaction Details

4.6 Dispatch Browsers

4.6.1 ACH Transaction Message Generate

You can view the transaction level XML generated/regenerated for each Originated ACH Credit transaction using this screen.

System allows transaction XML generation with the transaction details available at that point of time even if the XML generation status is 'Generated' provided the transaction is part of a Dispatch file with Network Status ' Rejected'.

You can invoke 'ACH Transaction Message Generate' screen by typing 'PMSTMGEN' 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
- Network Code
- Message Generation Status
- Transaction Type
- Processing Date

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

- Transaction Reference
- Host Code
- Network Code
- Message Generation Status
- Transaction Type
- Extended Dispatch only flag
- Extended Dispatch Date Time
- Error Code
- Error Description
- Dispatch Reference
- Dispatch Log Reference
- Authorization Status
- Queue Reference

Message Generation status can be:

- Generated
- Ungenerated
- Error

Listed transactions can be performed with following actions::

Tab	Functions
Generate	If the message status is 'Ungenerated' or 'Error', it is possible to generate the message by invoking 'Generate' Action.
Authorize	'Generate' action initiated by a user can be authorized by another user.
Delete	Allows the user who initiated the action, to delete the action before authorization.
View Message	Displays the transaction XML details.
View Queue Action	Displays all queue activities performed for a transaction.

4.6.2 ACH Dispatch Browser

You can manually generate Dispatch files, using this screen.

You can invoke 'ACH Dispatch Browser' screen by typing 'PMSDISBR' 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:

- Dispatch Reference
- Network Code
- Dispatch Mode
- Dispatch Process Status
- Payment Type
- Authorization Status

- Number of transactions
- Dispatch Date

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

- Dispatch Reference
- Dispatch Process Status
- Number of Files
- Host Code
- Network Code
- Payment Type
- Dispatch Run Reference
- Dispatch Date
- Dispatch Mode
- Maker ID & Date stamp
- Checker ID & Date stamp
- Authorization Status
- Error Code
- Error Description
- Queue Reference

Dispatch Process status can be:

- Processed
- Unprocessed

Dispatch Mode status can be:

- Manual
- Scheduled

Listed transactions can be performed with following actions:.

Tab	Functions
Generate Dispatch File	For a Dispatch Reference, if the Process status is 'Unprocessed', it is possible to manually generate dispatch files using the option 'Generate Dispatch File'
Authorize	'Generate Dispatch file' action initiated by a user can be authorized by another user.
Delete	Allows the user who initiated the action, to delete the action before authorization.
View Queue Action	Displays all queue activities performed for a transaction.
View Pending Records	Displays the dispatch pending records.

Tab	Functions
View File Details	Opens the below given ACH Dispatch File Browser (PMSDS-FBR) which gives the file-wise details

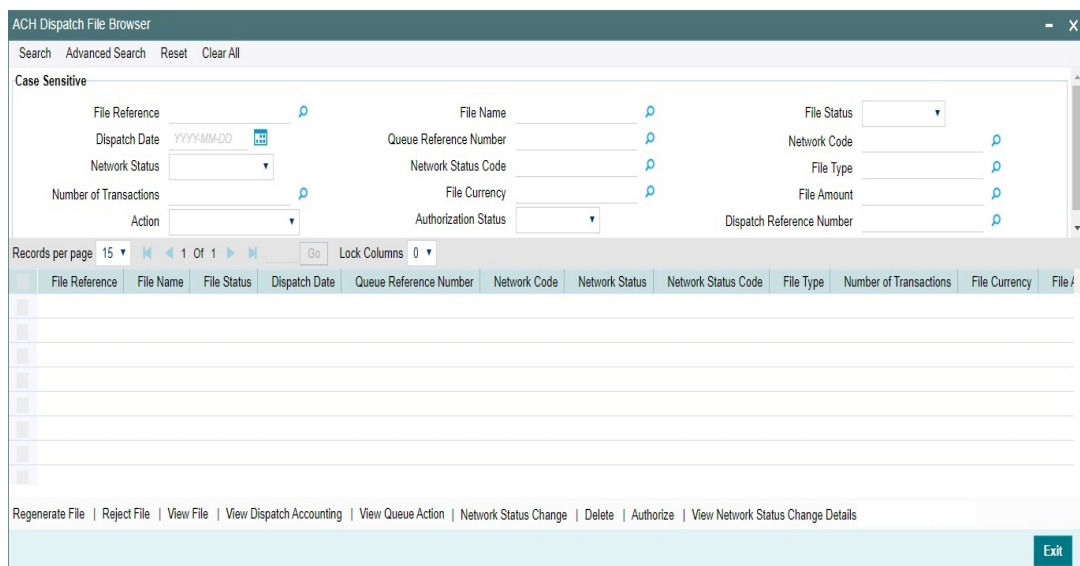
Note

If a record is marked for 'Extended Cycle only', the manual generation of the dispatch file is allowed only on reaching the first Extended Cycle time.

4.6.3 ACH Dispatch File Browser

You can view the generated Dispatch file details file level accounting entries, using this screen.

You can invoke 'ACH Dispatch File Browser' screen by typing 'PMSDSFBR' 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:

- File Reference
- Dispatch Date
- File Name
- File Reference
- File Status
- Dispatch Date
- Queue Reference Number
- Network Code
- Network Status
- Network Status Code
- File Type

- Number of Transactions
- File Currency
- File Amount
- Action
- Authorization status
- Dispatch Reference Number

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

- Dispatch Date
- File Reference
- Dispatch Date
- File Name
- File Status
- Queue Reference Number
- Network Code
- Network Status
- Network Status Code
- File Type
- Number of transactions
- File Currency
- File Amount
- Action
- File Path
- Host Code
- Authorization Status
- Dispatch Reference Number

Listed transactions can be performed with following actions:.

Tab	Functions
Regenerate File	Displays the re- generating rejected File.
Reject File	For rejecting the transaction of the entire file.
View File	Displays the generated File.
View Dispatch Accounting	Displays the Dispatch Accounting log.
View Queue Action	Displays all queue activities performed for a transaction.
Network Status Change	For updating the Network Status manually.
Delete	Displays deleted transactions.
Authorize	To authorize the transaction

Tab	Functions
View Network Status Change Details	Displays Network Status Change details

4.6.3.1 Regenerate File

You can invoke this screen by clicking the 'Regenerate File' action button in the ACH Dispatch File Browser screen (PMSDSFBR).

All fields except Remarks field are populated by system on initiating the Regenerate File action. The remarks details are mandatory to input and are available in Queue Action log for view.

If the File status is 'Processed' and the Network Status is 'Rejected' for a dispatched file, such files are allowed to be re-generated. In other cases, the system displays the following Error message

File regeneration is allowed for files with File Status 'Processed' and Network status 'Rejected'.

Only the records which were part of the original file is considered for regeneration. If the regeneration of the file results in more than one file due to the dispatch parameter changes, the details of the new files are linked to the original file separated by semicolon.

The Original File status is updated as 'Re-generated'. The message ID generated for the new file is linked to the Original File as 'Regenerated Message ID'.

For the regenerated File, the Original Message ID is linked as the 'Original Message ID'. The linkage of the files can be viewed from Dispatch File Browser detailed section.

Dispatch accounting is done for the new file generated.

Role/User access rights are required for the Browser action 'Regenerate File'. Authorize / Delete / Reject are supported for this action.'

Re-generate action can be invoked only if 'Reject Transactions' or Network Status Change' Action is not pending for the file.

Queue Action is 'REGEN_FILE' and Queue action details are logged.

4.6.3.2 **Reject File**

You can invoke this screen by clicking the 'Reject File' action button in the ACH Dispatch File Browser screen (PMSDSFBR).

All fields except Remarks field are populated by system on initiating the Reject Transactions action.

On save of the action, system displays the override message:

"The file contains <No of transactions> transactions .Reject of all the underlying transactions are processed. Do you want to continue?"

If the User accepts the override, Save is completed.

The Remarks details are populated in Queue Action log. Please refer to Section 6.1.1, "Pacs.002 file upload" for the detailed processing of transaction rejects

Reject Transactions

Enter Query

Original File Reference _____

Dispatch Date YYYY-MM-DD _____

Number of Transactions _____

Control Sum _____

File Type _____

Reject Date YYYY-MM-DD _____

Queue Reference _____

Remarks * _____

File Status _____

Network Status _____

Network Code _____

Maker ID _____

Checker ID _____

Maker Date Stamp _____

Checker Date Stamp _____

Authorization Status _____

Ok Exit

If the File status is 'Processed 'and the Network Status is 'Rejected' for a dispatched file, 'Reject Transactions' action are allowed for such files. In other cases, the system displays the following Error message

'Reject Transactions' action is allowed for files with File Status 'Processed' and Network status 'Rejected'.

All the records which were part of the original file are considered for rejection.

The Original File status is updated as 'Rejected'. The message ID generated for the new file is linked to the Original File as 'Regenerated Message ID'. For the regenerated File, the Original Message ID is linked. The linkage of the files can be viewed from Dispatch File Browser detailed section.

Role/User access rights are required for the Browser action 'Reject Transactions '. Authorize / Delete / Reject are supported for this action.

Reject Transactions' action can be invoked only if 'Regenerate File" or Network Status Change' Action is not pending for the file.

Queue Action is 'REJECT_TXN' and Queue action details are logged. The remarks details are populated in Queue Action log.

4.6.3.3 **Network Status Change**

You can invoke this screen by clicking the 'Network Status Change' action button in the Dispatch File Browser screen (PMSSDSFBR).

Role /User Queue access rights are applicable for the this action. Authorize /Reject/Delete are applicable.

"The status change will be allowed only if the current Status Code is allowed for status change (Please refer to the table in Section 6.1.1, "Pacs.002 file upload")

Dispatch File Status Change

New Enter Query

Staus Change Reference _____ File Reference Number _____

Status Change Date _____ Dispatch Date _____

Network Code _____ File Name _____

File Type _____

Queue Reference Number _____

Current Network Status _____

New Status Code _____

Status Code Description _____

New Network Status _____

Maker ID _____ Maker Date Stamp _____ Authorization Status _____

Checker ID _____ Checker Date Stamp _____

Ok Exit

All fields except 'New Status Code' filed are system populated fields.

Status Change Reference is same as the Queue Reference generated. Status Change Date are populated as the Current Date.

The following details are populated based on the record selected from the Dispatch File Browser:

- Network Code
- File Type
- File Reference
- Dispatch Date
- File Name
- Current Network Status
- Current Status Code & Status Code Description

If the Current Network status is interim, the all pacs.002 statuses which are not mapped to Interim status are listed in 'New pacs.002 Status 'field.

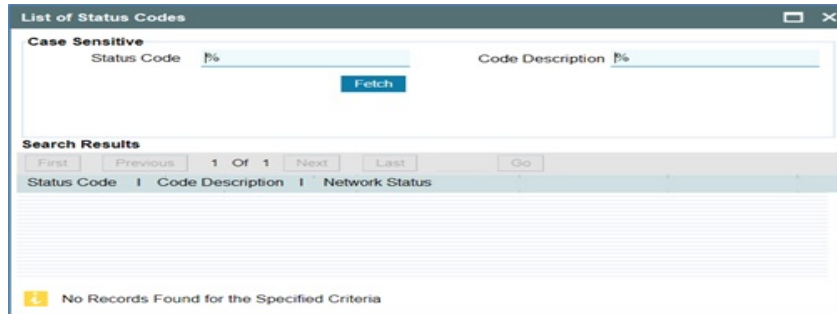
If the Current Network status is not available, then all the pacs.002 status codes are listed,

If the Current Network Status is 'Accepted', then the Status Codes for which the linked Network Status is 'Accepted' only is listed in the New Status Code field.

The list of values for the field 'New Status Code' is opened as below.

Status Code Description & New Network Status fields are defaulted by the system based on the New Status Code selected.

Queue action STS_CHANGE_MNL is inserted in the Queue action log details



Status Code Description & New Network Status fields are defaulted by the system based on the New Status Code selected.

Queue action STS_CHANGE_MNL is inserted in the Queue action log details.

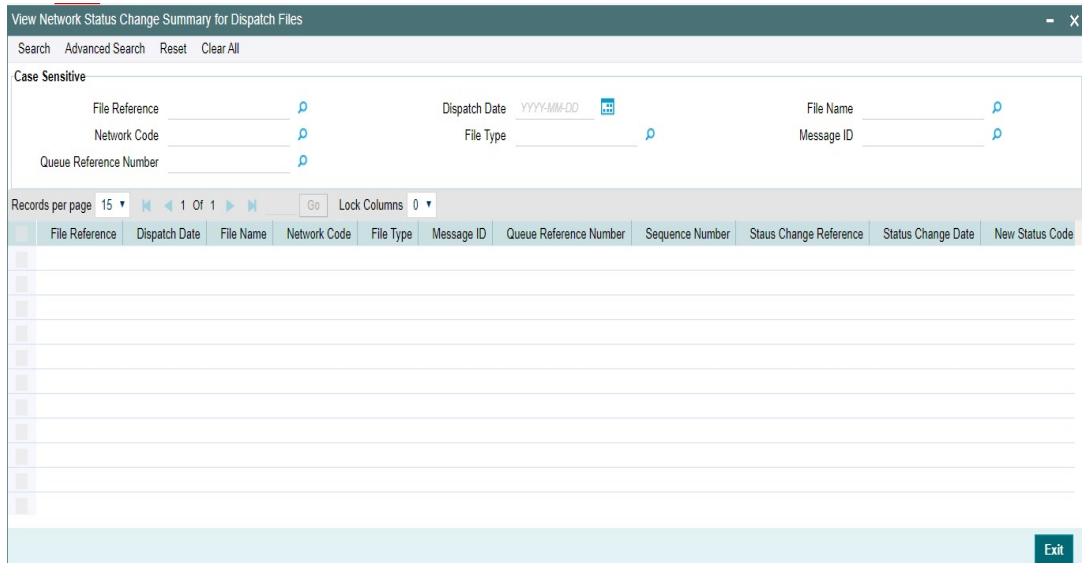
4.6.3.4 View Actions

You can invoke this screen by clicking the 'View Actions' action button in the Dispatch File Browser screen (PMSDSFBR).

It is possible to view the related pacs.002 file, if received, for a dispatched file using the option 'View Reject File'.

View Queue action gives the summary of actions performed on each file record from the Dispatch File Browser.

View Network Status Change Details option opens the below screen (Function ID:PMSSTSCG) displaying the history of the status changes initiated for a dispatched file.



If the File status is 'Processed' and the Network Status is 'Rejected' for a dispatched file, such files are allowed to be re-generated. In other cases, the system displays the following Error message

File regeneration is allowed for files with File Status 'Processed' and Network status 'Rejected'.

Only the records which were part of the original file are considered for regeneration. If the regeneration of the file results in more than one file due to the dispatch parameter changes, the details of the new files are linked to the original file separated by semicolon.

The Original File status is updated as 'Re-generated'. The message ID generated for the new file is linked to the Original File as 'Regenerated Message ID'.

For the regenerated File, the Original Message ID is linked as the 'Original Message ID'. The linkage of the files can be viewed from Dispatch File Browser detailed section.

Dispatch accounting is done for the new file generated.

Role/User access rights are required for the Browser action 'Regenerate File '. Authorize / Delete / Reject are supported for this action.'

Re-generate action can be invoked only if 'Reject Transactions' or Network Status Change' Action is not pending for the file.

Queue Action is 'REGEN_FILE' and Queue action details are logged.

5. Originated Credit Transfer - Return Processing

Return messages of Originated ACH Credit transfers can be received as pacs.004.001.09 message. Upload and processing of pacs.004 message is supported.

5.1 Maintenances for R-transaction Processing

When R-transaction message is received, it is required to match certain inbound R-transaction fields with the respective original transaction fields, before starting the R-transaction processing. Primary matching is done based on the Transaction ID. A new maintenance is provided for capturing the additional matching fields for an R-transaction message received (Function ID: PMDRMACH). This is a common maintenance for R-transaction types of 'ACH CT' and 'ACH DD' payment types. This maintenance is used for the secondary matching of fields while uploading a reversal file pacs.007.

You can invoke 'ACH R-Transaction Matching Fields' screen by typing 'PMDRMACH' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

R-Element ISO Structure	R-Element ISO Tag	Original Element ISO Structure	Original Element ISO Tag
<input type="checkbox"/>			

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. The list of values contains all the valid Networks maintained for the Payment Type 'ACH CT' in ACH Network Details (Function ID: PMDACHNW). This is a mandatory field.

Network Type Description

The system defaults the Network Type Description based on the Network Code selected.

Network Description

The system defaults the Network Description based on the Network Code selected.

R-Transaction Type

Select the R-Transaction Type from the drop-down list. Options available is:

- Originated CT Return
- ACH Receipts Reversal

R-Message Type

The system defaults the R-Message Type based on the R-Transaction Type selected.

Original Message Type

The system defaults the Original Message Type based on the R-Transaction Type selected.

Additional Matching Fields Details

Allowed combinations of R- transaction ISO tags and Original transaction ISO tags for secondary matching of the fields are listed for the field R-transaction ISO tag. On selecting an option, all the below four fields are defaulted.

R-Elements ISO Structures

The system defaults the R-Elements ISO Structures based on the R-Element ISO Tag selected.

R-Element ISO Tag

Specify the R-Element ISO Tag from the list of values.

Original Element ISO Structure

The system defaults the Original Element ISO Structure based on the R-Element ISO Tag selected.

Original Element ISO Tag

The system defaults the Original Element ISO Tag based on the R-Element ISO Tag selected.

5.2 Upload of pacs.004 messages

If the ACH transfer request is returned by the creditor bank, pacs.004 message is received with the return transaction details

5.2.1 Pacs.004 Message Upload

File level Validations

On upload of the message pacs.004.001.09 , system performs the below validations:

File format validations - This is done based on the XSD maintained in the 'Schema Definition File Path' for the file type 'ACHCTRETURN' in File Parameters Detailed screen PMDFLPRM.

Validation of Number of transactions and control sum in the file is done, if the details are available in the file.

Branch & Network Derivation

If the message is received with file envelope, the below details are derived from the file envelope details available for the message in File Envelope Upload PMDFLEVP:

- Host Code
- Transaction Branch

- Network Code
- Source Code

Receipt Accounting

If the parsing & upload of the inbound pacs.004 is completed, Receipt accounting is posted if Receipt Account Code is maintained for Originated ACH Credit Transfer Preferences PYDONPRF 'R-transaction tab.

Transaction Type	Event	Dr/Cr	Account	Account Type	Amount Tag
Originated CT - Payment	YSRC	Dr	Nostro Account	Account	RTN_ST-TL_AMT
Originated CT - Payment	YSRC	Cr	Network Clearing GL	GL	RTN_ST-TL_AMT

The return amount received in PmtRtr/TxInf /RtrdIntrBkSttlmAmt is consolidated for accounting.

The transaction records are grouped based on Branch, Currency and settlement date. If settlement date is a back date it is moved to current date. Network holiday & Debit Currency Holiday checks are done for the derived date, and it is moved forward in case of holidays. The consolidated amounts are posted for each group.

5.2.2 Return Processing

The following processing steps are applicable, when pacs.004 message received as Return of Originated Credit Transfer is received:

- Debit Accounting
- Matching with the original transaction
- Return Days validation
- Sanctions screening
- FX rate fetch
- EAC Check
- Credit Accounting Handoff
- Notification/IR XML generation

Debit Accounting Handoff

Debit accounting for the Return transaction is posted upfront before the transaction validations are done. Accounting code maintained for Credit Liquidation in Originated ACH Credit Transfer Preferences screen PYDONPRF- R transaction Preferences Tab is fetched for posting the accounting by interchanging the credit and debit legs. The accounting is posted for the Returned Amount.

Event	Dr / Cr	Account	Account Type	Amount Tag
YSDR	Dr	Network Clearing GL	GL	Return Amt

Event	Dr / Cr	Account	Account Type	Amount Tag
YSDR	Cr	Clearing Suspense	GL	Return Amt

Matching pacs.004 with the original transaction

Primary matching of Return transaction with the original transaction is done based on the Transaction ID matching.

R- Element ISO Structure	R-Element ISO Tag	Original Element ISO Structure	Original Element-ISO Tag
PmtRtr /TxInf	OrgnlGrpInf/ Orgn- lTxId	FIToFICstmrCdtTrf / CdtTrfTxInf	PmtId/TxId

On getting a matching original transaction, system checks that the original transaction is in 'Success' status and no R-transaction is initiated for the original transaction. If the status validation of the original transaction fails, the transaction is moved to ACH R-processing queue (Function ID: PMSRMAQU).

If primary match is a success, system tries to match the additional matching fields maintained in ACH R-transaction Matching Fields Maintenance for the transaction type 'Originated CT-Return'. If the field values are matched, the R-transaction processing is initiated.

If the matching with the additional fields fails, R-message is moved to Business Override queue.

Return Days Validation

Return days maintained in R-Transaction Preferences tab of Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF) is considered for Returns days validation.

The Return Days are added to Value Date of the original transaction for arriving at the date till which return is allowed. Return days are counted as Network working days. If the last allowed date is a branch holiday then it is moved forward as next branch working day.

If the Return Activation Date is beyond the Return by date computed as above, the Returns days validation fails and the transaction is moved to Business Override queue.

Note

If Return days field is maintained with the value 0, Returns is allowed only till the same day as Original transaction Value Date.

Return days validation is skipped if it is not maintained in ACH Credit Receipts Preferences 'R transactions tab.

Sanctions Screening

If sanction check is applicable for the Network and Source (based on the preference maintained in the existing maintenance Source Network Preferences PMDSORNW, system performs sanctions screening.

If sanctions retry days are over, the return transaction is sent for sanction screening.

The original details of the transaction and the enriched details are sent in sanctions request. The original details of the transaction as received in the pacs.004 message are populated.

- Depending on the sanctions response status the following action is performed
- Accepted/ Rejected: If the response is received as Accepted/Reject on the same day, the Return transaction sanctions status is updated accordingly and the processing continues with the next step i.e. accounting.
- If the response is received on a later date, the return transaction processing date is updated as current branch date if it is a branch and network working day. If current branch date is a branch or network holiday, the processing date is moved to next possible working day for Branch and Network.

Note

Return Days is not re-validated even if processing date is moved ahead as the delay is due to Sanctions screening.

Seized: System checks whether seizure accounting is applicable for the transaction. If applicable, the following accounting entries are passed

Event	Dr / Cr	Account	Account Type	Amount Tag
YSCZ	Dr	Clearing Suspense	GL	Return Amt
YSCZ	Cr	Seizure GL	GL	Return Amt

FX Rate Fetch

Credit Value Date is derived before the FX call. For this, Credit Currency holidays is applied to Debit Value Date. Credit value date is handed off in FX request.

R-Transaction Preferences tab of Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF) is having the preference for FX Rate Re-pickup: This field value can be maintained as 'Yes' if FX rate has to be re-picked for R-transactions which are having accounting / FX impact.

System checks whether FX Rate Re-pickup is required for the R-processing. If required, the Internal/ External Rate processing is done based on the FX preferences available in Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF).

Value date received from External FX system is updated as R-transaction Value Date.

EAC Check

Customer/Account validity and status check is done by the DDA system as part of EAC call.

If the status is rejected or interim, the transaction is moved to EAC queue.

Credit Accounting Handoff

Return Account of the customer is fetched from the Non-Urgent Payment Processing preferences PMDONPRF for the Network, Company ID & Customer/Account .If company ID is not present, Customer ID is used.

If Return Account is not maintained, then debit account of the original transaction is used for reversing the entries

Accounting code maintained for Debit Liquidation in Originated ACH Credit Transfer Preferences screen PYDONPRF is fetched for posting the accounting by interchanging the credit and debit legs. The accounting is posted for the Returned Amount. Credit accounting for Returns is posted by handing off the below accounting entries to the Accounting System:

Event	Dr / Cr	Account	Account Type	Amount Tag
YSCR	Dr	Clearing Suspense	GL	Return Amt
YSCR	Cr	Customer Account/ Return Account	Account	Return Amt

Notification/Information Reporting XML is generated for the Return processed.

Note

R-transactions are not be warehoused. If the Debit/Credit value dates derived are in future, system completes the Return processing on Booking Date itself. Accounting entries have the value dates as derived during the processing.

Carry forward action is not be applicable for the Return transactions from exception queues.

5.2.3 Returns Received for Partial File Rejects

It is possible to receive pacs.004 messages as result of partial reject of pacs.008 message sent out for ACH CT originations processed.

For such returns received in pacs.004, second occurrence of the Return Reason have the Proprietary code (RtrRsnInf/RtrRsnInf/Rsn/Prtry) as 'PART'..It is possible to search the Return transactions from Originated ACH Transaction Return View summary screen based on the Secondary Reason Code.

5.2.4 Input and View screens for Originated ACH Return

You can input the Return details for an Originated ACH Credit Transfer-. This is a back-up screen for Return input for cases where the upload of pacs.004 fails/not applicable.

You can invoke 'ACH Credit Transfer Return' screen by typing 'PYDOTRTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Source Code

Specify the Source Code from the List of Values.

Return Reference Number

Return Reference Number is system generated.

Original Transaction Identification

Specify the Original Transaction Identification form the list of values.

The transaction reference for which the return has to be processed can be selected in this field. Only Originated Credit Transfer transactions of status 'Processed' for which no other R-transaction is pending can be selected for this field.

Transaction Branch

Transaction Branch is system generated..

Network Code

The system defaults the Network Code based on the Original Transaction Identification selected.

Sender's Message Identification

This Message ID of the related pacs.004 message can be entered in this field.

Sender's Return Identification

Specify the Sender's Return Identification.

Return Details

Settlement Currency & Settlement Amount

These fields are defaulted as original transaction transfer currency and amount. However the amount can be modified by the user to a lesser amount, if required.

Settlement Date

Current Date is populated. You can modify the date.

Return Account Branch

Specify the Return Account Branch.

Return Account Currency

Specify the Return Account Currency.

Primary Return Code

All the return codes maintained for the Network in the static table are listed.

Return Code Description

The system defaults the Return Code Description based on the Primary Return Code selected.

Secondary Return Code

Specify the Secondary Return Code, if required.

Return Code Description

Specify the Return Code Description

Additional Information

Specify any additional Information.

Booking Date

The system defaults the Booking Date on clicking 'New'.

Value Date

This is a system derived field. If the Settlement Date is in the past, it is moved to current date. Value date is same as Settlement Date .If the Value Date falls on a Network holiday, it is moved ahead to the next Network working day.

Activation Date

This field is populated as current date.

Note

This date is rolled over only if the processing is delayed in any Exception Queue and the Return transaction is released from the queue on a later date. No holiday check is done on Return Activation Date.

Return Account

Specify the Return Account

Enrich

Click on Enrich button upon providing above details.

Original Transaction Details:

Specify the Origination Transaction Detail fields.

Originator Details

Originator Name

Specify the Originator Name related to Primary reason code.

Copy of Residence

Specify the Copy of Residence from the list of values.

Originator Details

Specify the following Originator Details:

- Postal Address
- Identification
- Contact Details

Note

When the Return is input from the screen, primary/secondary matching steps are not applicable as the user is selecting the original transaction.

5.2.4.1 Originated ACH CT Return View Screen

You can invoke 'Originated ACH CT Return View' screen by typing 'PYDORTVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot displays the 'Originated ACH CT Return View' application window. It features a search bar at the top left and a toolbar at the top right. The main area is divided into several sections with input fields:

- Enter Query:** Return Reference, Original Transaction Identification, Network Code, Host Code, Transaction Branch, Source Code, Sender's Message Identification, Sender's Return Identification.
- Main Processing Details:** Return Details (Return Settlement Currency, Amount, Date, Account, Credit Amount, Primary/Secondary Return Codes, Description, Additional Information, Booking/Value/Activation Dates, Exchange Rate, FX Reference Number).
- Original Transaction Details:** End To End Identification, Instruction Identification, Settlement Currency, Amount, Value Date, Debtor Name, Account Number, IBAN, Agent BIC, Member ID, Category Purpose Code, Purpose Code, Creditor Name, Account Number, IBAN, Agent BIC, Member ID, Category Purpose Proprietary, Purpose Proprietary.
- Originator Details:** Originator Name, Country of Residence.

At the bottom, there is a status bar with 'View Queue Action | Accounting Entries', 'Maker ID | Checker ID', 'Maker Date Stamp | Checker Date Stamp', 'Authorization Status', and an 'Exit' button.

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

- Return Reference
- Original Transaction Identification
- Network Code
- Transaction Branch
- Source Code
- Sender's Message Identification
- Sender's Return Identification

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

The details are shown in following tab details:

- Main
- Processing Details

5.2.5 ACH R-Processing Queue

You can invoke 'ACH R-Processing Queue' screen by typing 'PMSRMAQU' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

ACH R-Processing Queue

Search Advanced Search Reset Clear All

Case Sensitive

Queue Reference Number Network Code Transaction Type

Original Transaction ID Error Code R-Message Received Date

R-Settlement Date Original End To End ID File Reference Number

R-Transaction Reference Authorization Status Message Status

Original Instruction ID R-Message ID Network Type Code

Records per page 15 1 Of 1 Lock Columns 0

Queue Reference Number	Host Code	Network Code	Transaction Type	Original Transaction ID	Error Code	Error Description	R-Message Received Date	R-Settlement Date	Reason Code	R
------------------------	-----------	--------------	------------------	-------------------------	------------	-------------------	-------------------------	-------------------	-------------	---

Match Transaction | Return | Suppress | Authorize | Delete | View Queue Action | Reject

Exit

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

- Queue Reference No
- Network Code
- Payment Type
- Transaction Type
- Original Transaction ID
- Error Code
- R-Message Received Date
- R-Settlement Date
- Original End To End ID
- File Reference Number
- R-Transaction Reference
- Authorization Status
- Message Status
- Original Instruction ID
- R-Message ID

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

5.2.5.1 Match Transaction Tab

You can initiate manual matching of the R-transaction using the Action 'Match Transaction'. All transactions for the same Network and Originated ACT CT transactions with status as 'Processed' and no R-transaction pending are fetched in the Match Transaction screen.

You can select appropriate transaction for matching by querying the transaction based on the query fields available. On authorization of Manual Match, the system checks whether the currency and amount of the original transaction is same as the R-transaction. If not, override message is shown. You can either accept or reject the override.

5.2.5.2 Return

This action is applicable for transaction type 'Reversal (W)' only. Authorize/delete/reject actions are applicable for the new action added. Role/queue access rights to be added for the Return action.

If Return action is initiated for any other transaction type, system throws the following error:

“Return action is not applicable for the transaction selected”.

If return is processed for the Reversal, Sanctions screening is completed and pacs.004 message is generated.

ACH R-Processing Queue screen also support following actions:

- Suppress
- Authorize
- Delete
- View Queue Action

5.3 Processing

5.3.1 Return Code Validation

For Returns processed for ACH CT Originations, system performs the Return Code validation on completion of Return Days validation (internal or external Return Days validation).

If the Return Code is not valid for the transaction based on ACH Return Code Maintenance (Function ID: PMDRTNCD) for the Network, the Return transaction gets moved to Business Override Queue.

Note

All the Business Override validations are performed by the system before moving the Return transaction to BO Queue. All the error codes are listed in the BO Queue details.

5.3.2 Return Account Validation

While processing Returns of Originated ACH CT transactions Subsequent to the Return days /Return code validation, system verifies whether the Return Account fetched from Non-urgent Payment preference (Function ID: PMDONPRF) is open and authorized.

If the Return Account does not belong to the processing Host, system checks whether the Processing Host is allowed for the Account in Allowed Processing Host Maintenance Function ID: PMDPRHST.

If any of the above validations fails, the Return transaction gets moved to the Repair Queue.

You can either Repair the Return Account to another Account for further processing OR Cancel the Return transaction from Repair Queue.

On Repair, Return Account is validated again for the Below

If the Return Account does not belong to the processing Host, system checks whether the Processing Host is allowed for the Account in Allowed Processing Host Maintenance Function ID: PMDPRHST.

5.3.3 Return of Originated ACH CT -Cancel Processing

It is possible to Cancel Return of Originated ACH CT transaction from any of the below Exception Queues:

- Business Override Queue
- Repair Queue
- Sanctions Check Queue
- Exchange Rate Queue
- EAC Queue

If Return is cancelled for ACH CT Origination, it is possible to post the accounting to Return GL. If the Return GL is not maintained in Originated ACH Credit Transfer preferences, accounting for cancellation is not posted. The below information message is displayed on save of Cancel operation:

“Return GL is not maintained for the Network in Originated ACH Credit transfer preferences. No accounting will be posted on Return transaction cancellation”

If the Return transaction is auto-cancelled as a result of custom layer Return days validation or it is manually cancelled from BO queue follows the below listed processing steps:

- Completion of Sanction screening of Return transaction ,if SC is applicable for the Network and Source

- Return accounting:

Event	Dr / Cr	Account	Account Type	Amount Tag
YSCR	Dr	Clearing Suspense	GL	Return Amt
YSCR	Cr	Return GL	Return GL	Return Amt

- Mark Return transaction as cancelled and Original transaction back to the initial status as 'Processed'

Cancel from Repair Queue is also processed similar to BO queue cancellation. If the cancel is initiated from SC Queue/Exchange Rate Queue, sanctions are again done based on Sanction retry days.

If the Cancel action is initiated from EAC queue, FX unwind is done first in addition to the above steps if FX Reference is available.

6. Originated Credit Transfer - Reject Processing

6.1 Upload and Processing of Pacs.002 files

ACH credit transfer Receipts can be received as pacs.002.001.010 messages.

6.1.1 Pacs.002 file upload

File reject details received as pacs.002.001.010 file can be received in a specified folder with File envelope details. The File type to be used for pacs.002 file is 'ACHCTReject'.

The system performs file format validations for the pacs.002 files received based on the schema details maintained for the file type in File Parameters (Function ID: PMDFLPRM). If any of the format validations fails, the file gets upfront rejected.

On completing the format validations, the file gets parsed and uploaded. File status of the uploaded file is 'Pending' and Parsing Status is 'Success'. Files can be searched with File Status and/or Parsing status from ACH Inbound file Browser.

The system performs a duplicate check of the files with same File type and Message ID before proceeding further with the processing. If the validation fails, Error gets logged as "File with same Message ID is already processed with Internal File Reference.

An incoming pacs.002 is matched with the original dispatch file by matching the following tags:

- Original message ID FIToFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgld
- Original Message Type FIToFIPmtStsRpt/OrgnlGrpInfAndSts/OrgnlMsgNmld

If the original dispatch file matching fails the pacs.002 record status is marked as 'Exception'. System error code and error details are logged.

Error Code	Error Description
PY-RJ-01	Matching of Original Message Name/Message ID failed for the Reject file received.

If the original file is matched, the File status of the uploaded file is 'Processed'. The Network status of the original file is updated based on the Group Status (FIToFIPmtStsRpt/OrgnlGrpInfAndSts/GrpSts) received in pacs.002.

The following static Table is used to map the ISO file status which are allowed in pacs.002 with the Network Status derived by the system:

Status Code	Status Description	Allow Status Change	Network Status (derived by the system)	Allow File Re-generation	Allow Transaction Reject
ACCP	Accepted Customer Profile	Yes	Accepted	No	No
ACCC	Accepted Settlement Completed in Creditor's account	No	Accepted	No	No
ACSC	Accepted Settlement Completed in debtor's account	No	Accepted	No	No
ACSP	Accepted Settlement In Process	Yes	Accepted	No	No
ACTC	Accepted Technical Validation	Yes	Accepted	No	No
ACWC	Accepted With Change	Yes	Accepted	No	No
PART	Partially Accepted	No	Partially Accepted	No	No
PDNG	Pending	Yes	Interim	No	No
RCVD	Received	Yes	Interim	No	No
RJCT	Rejected	No	Rejected	Yes	Yes

It is possible to receive multiple pacs.002 for the same original file sent.

- If the current Network Status is 'Interim' it can be moved to any of the other Network status.
- If the current Network Status is 'Accepted', then the new Status Code received should also derive the Network Status as 'Accepted'. Else, the matching is failed and the error is logged for the new pacs.002 file received.
- Error message reads as 'The original Dispatch file is already in 'Accepted' status.
- No status change is allowed for the Network statuses 'Rejected 'or 'Partially Accepted'.

Whenever Network status is updated for a dispatched file as a result of pacs.002 upload, a queue action STS_CHANGE_AUTO is inserted in the Queue action log details.

If the pacs.002 file status is 'RJCT', Receipt Accounting is done, if the file is matched with the original pacs.008 file. The original amounts passed in the dispatch accounting of pacs.008 is reversed in the Receipt accounting with the same settlement dates.

Event	Dr/Cr	Account	Account Type	Amount Tag
YXRC	Dr	Nostro Account	Account	RJT_STTL_AMT
YXRC	Cr	Network Clearing GL	GL	RJT_STTL_AMT

6.2 Pacs.002 Transaction Reject Processing

It is possible to manually reject the transactions. All the transaction sent in the original pacs.008 file is rejected and accounting are reversed.

The transaction rejects have the following processing steps:

- Debit Accounting
- Sanctions screening based on Retry days
- FX Rate Fetch
- EAC check
- Credit Accounting Handoff
- Notification /IR XML generation

Debit Accounting Handoff

Debit accounting for the Reject transaction is posted upfront before the transaction validations are done. Accounting entries in the Credit Liquidation in Originated ACH Credit Transfer is fetched for posting the accounting by interchanging the credit and debit legs. The accounting is posted for Original transaction settlement amount with value as Original transaction value date.

Event	Dr/Cr	Account	Account Type	Amount Tag
YXDC	Dr	Network Clearing GL	GL	REJECT_AMT(Original transaction settlement amount)
YXDC	Cr	Clearing Suspense	GL	REJECT_AMT(Original transaction settlement amount)

Sanctions Screening

If sanction check is applicable for the Network and Source (based on the preference maintained in the existing maintenance Source Network Preferences PMDSORNW) and for the customer, Sanctions screening is done for the Reject transaction.

The original details of the transaction and the enriched details are sent in sanctions request. The original details of the transaction as sent in the pacs.008 file are populated.(Sanction XML changes are not in scope for 14.3.1).Return Account is part of the reject transaction details populated.

Depending on the sanctions response status the following actions are taken:

- Accepted/ Rejected: If the response is received as Accepted/Reject on the same day, the Reject transaction sanctions status are updated accordingly and the processing continues with the next step i.e. accounting.
- If the response is received on a later date, the reject transaction processing date is updated as current branch date if it is a branch and network working day. If current branch date is a branch or network holiday, the processing date is moved to next possible working day for Branch and Network.

Note

Reject Days are not to be re-validated even if processing date is moved ahead as the delay is due to Sanctions screening.

- Seized: System checks whether seizure accounting is applicable for the transaction. If applicable, the following accounting entries are passed

Event	Dr/Cr	Account	Account Type	Amount Tag
YXCZ	Dr	Clearing Suspense	GL	REJECT_AMT(Original transaction settlement amount)
YXCZ	Cr	Seizure GL	GL	REJECT_AMT(Original transaction settlement amount)

FX Rate Fetch

R-Transaction Preferences tab of Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF) is having the preference for FX Rate Re-pickup: This field value can be maintained as 'Yes' if FX rate has to be re-picked for R-transactions which are having accounting / FX impact.

System checks whether FX Rate Re-pickup is required for the R-processing. If required, the Internal/ External Rate processing is done based on the FX preferences available in Originated ACH Credit Transfer Preferences (Function ID: PYDONPRF).

Value date received from External FX system is updated as Reject transaction Value Date. Customer credit amount is re-calculated based on the Exchange Rate received.

EAC Check

Customer Account validity and status check is done by the DDA system as part of EAC call.

If the status is rejected or interim, the transaction is moved to EAC queue.

Accounting Handoff

Return Account of the customer is fetched from the Non-Urgent Payment Processing preferences PMDONPRF for the Network, Company ID & Customer/Account .If company ID is not present, Customer ID is used.

If Return Account is not maintained, then debit account of the original transaction is used for reversing the entries

Reject accounting is posted by handing off the below accounting entries to the Accounting System:

Event	Dr/Cr	Account	Account Type	Amount Tag
YXCR	Dr	Clearing Suspense	GL	REJECT_AMT(Original transaction settlement amount)
YXCR	Cr	Customer Account	Account	REJECT_AMT(Original transaction settlement amount converted in Account currency)

The credit accounting is posted with the Value Date re-derived after the external FX fetch and the Credit amount computed.

Notification/Information Reporting XML is generated for the Reject processed.

6.3 Pacs.002 processing -Additional Changes

In transaction code rule screen new transaction type 'Originated CT -Reject ' is to be added in the Rule header to support transaction code rules for ACH CT -Rejects.

Event codes applicable for Reject of Originated ACH CT are applicable while maintaining a rule using the basis element EVENT_CODE.

YXRC - Receipt accounting of file

YXCZ - Seizure Accounting of Rejects at transaction level

YXDR - Debit Liquidation of Rejects at transaction level

YXCR - Credit Liquidation of Rejects at transaction level

7. Originated Credit Transfer - Reversal Processing

If the Reversal request is received for ACH CT Origination, it is first verified whether the original transaction is already dispatched or not.

If original transaction is yet to be dispatched, it gets cancelled. If it is already dispatched, the reversal transaction is created and processed with the following steps:

- Sanctions screening
- Return days validation
- FX rate fetch, if applicable
- EAC check
- Reversal accounting

If Network allows reversal as maintained in Originated ACH Credit Transfer preferences, pacs.007.001.09 message is generated on reversal processing completion.

7.1 Viewing Reversal Transaction Details

You can view Reversal transactions in Originated ACH Credit Transfer View screen (Function ID PYDOVIEW) - R-transaction Tab, for more details, please refer Section 4.5, "Originated ACH Credit Transfer Transaction View screen".

7.1.1 Originated ACH CT Reversal and Cancellation View

You can invoke 'Originated ACH CT Reversal and Cancellation View' screen by typing 'PYDORVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows the 'Originated ACH CT Reversal and Cancellation View' application window. It contains several sections for data entry and viewing:

- Enter Query:** Fields for R-transaction Reference, Host Code, Source Code, Original Transaction Identification, Transaction Branch, Network Code, Source Reference, and Transaction Type.
- Main | Processing Details:** A tabbed interface with 'Main' selected.
- Reversal or Cancellation Details:** Fields for Settlement Currency, Customer Account, Booking Date, Settlement Amount, Account Currency, Value Date, Reason Code, Account Branch, Activation Date, Reason Code Description, Credit Amount, and Additional Information.
- Original Transaction Details:** Fields for Instruction Identification, Interbank Settlement Date, Message Identification, End To End Identification, Interbank Settlement Currency, Original Transaction Source Code, and Interbank Settlement Amount.
- View Queue Action | Accounting Entries:** Fields for Maker ID, Checker ID, Authorization Status, Maker Date Stamp, and Checker Date Stamp, along with an 'Exit' button.

The screen lists the fields for:

- R-transaction Reference
- Original Transaction Identification
- Source Reference
- Host Code
- Transaction Branch
- Source Code
- Network Code
- Transaction Type

The Main Tab lists the fields for:

- Reversal or Cancellation Details
- Original Transaction Details

7.1.1.1 Processing Details

The screenshot shows the 'Processing Details' tab with the following fields:

- Status Details:** Transaction Status (dropdown), Queue Code (dropdown), Debit Liquidation Status (dropdown), Credit Liquidation Status (dropdown).
- External Communications:** Sanctions Check Status (dropdown), Sanctions Check Reference (text), External Account Check Status (dropdown), External Account Check Reference (text), External Exchange Rate Status (dropdown), External Exchange Rate Reference (text).
- Dispatch Details:** Dispatch Status (dropdown).
- Error Details:** Error Code (text).
- Bottom Section:** View Queue Action | Accounting Entries, Maker ID, Checker ID, Authorization Status, Maker Date Stamp, Checker Date Stamp, and an Exit button.

The Processing Details lists the fields for:

- Status Details
- External Communications
- Dispatch Details
- Error Details

7.1.1.2 Originated ACH CT Reversal and Cancellation View Summary

You can invoke 'Originated ACH CT Reversal and Cancellation View Summary' screen by typing 'PYSORVWV' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

8. ACH Credit Receipts Processing

8.1 Upload of pacs.008 files

ACH credit transfer Receipts can be received as pacs.008.001.08 messages.

8.1.1 ACH Credit upload

File level Validations

On upload of the message, system performs the below validations:

- File format validations - This is done based on the XSD maintained in the 'Schema Definition File Path' for the file type 'ACHCTRECEIPT' in File Parameters Detailed screen PMDFLPRM.
- Validation of Number of transactions and control sum in the file, if available
- Uniqueness of Message ID of the incoming message

If any of the above listed validations fails, the file gets rejected.

Branch & Network Derivation

If the message is received with file envelope, the below details are derived from the file envelope details available for the message:

- Host Code
- Transaction Branch
- Network Code
- Source Code

Debit Value Date Derivation

Settlement Date (FIToFICstmrCdtTrf/CdtTrfTxInf/IntrBkSttlmDt) received in the inbound pacs.008 message is considered as the Initial Value date for the transaction. If it is a past date, it is moved to current date. Network holiday check and Debit currency holiday check is done for the Value Date and moved forward to next network business day if Value date is a Network holiday.

Receipt Accounting

Receipt accounting is posted if Receipt Account Code is maintained for ACH Credit Receipts Preferences PYDINPRF. The transaction records are grouped based on Branch, Currency and Debit Value Date derived. The consolidated amounts are posted for each group.

Receipt Accounting	Event	Dr/Cr	Account	Account Type	Amount Tag
CT Receipts - Payment	YIRC	Dr	Nostro Account	Account	PMT_STTL_AMT
CT Receipts - Payment	YIRC	Cr	Network Clearing GL	GL	PMT_STTL_AMT

The interbank settlement amount (FIToFICstmrCdtTrf/CdtTrfTxInf/ IntrBkSttlmAmt) for each transaction is considered for arriving at the consolidated Amount for the Amount Tag PMT_STTL_AMT.

Sending the transaction records to ACH Credit Receipts Processor

The individual receipt transaction records of the message is sent for processing to ACH Credit Receipts processor.

8.1.2 Receipt Transaction Processing

Outbound payments follows the below listed processing steps:

- Debit Accounting Handoff
- Bank/Account Re-direction
- Reject Validations
- Applying Generic rules for Replacement
- Process Exception Validations
- Repair Validations
- Overridable Validations
- Applying Generic rules for Report
- Authorization Limits check
- Sanctions Check
- Future Value Check
- Pricing
- FX Rate fetch
- External Account Check
- Credit Accounting Handoff
- Information Reporting/Notification XML generation

Debit Accounting Handoff

Debit accounting for the Receipt transaction is posted upfront before the transaction validations are done. Accounting code maintained for Debit Liquidation in ACH Credit Receipts Preferences screen PYDINPRF is fetched for posting the accounting. The accounting is posted for the Transfer Amount of the transaction.

Event	Dr/Cr	Account	Account Type	Amount Tag
YIRC	Dr	Network Clearing GL	GL	Transfer Amt
YIRC	Cr	Clearing Suspense	GL	Transfer Amt

Bank /Account Re-direction

The System performs the Bank/Account re-direction for the Creditor Account and Creditor Bank code if records are maintained in Bank/Account Re-direction maintenances PMDBKRED/PMDACRED.

Cancel Validations

The following cancel validations are done in this step:

- Mandatory Field Validations
- Allowed currency check
- Validation whether FX is allowed for the customer
- All generic validation with Resultant Action 'Cancel'

Mandatory Fields the details received in the payment request and the values populated by the System.

Transfer currency is matched with the Network currency for doing the allowed currency validation.

Inbound Processing Preferences PMDINPRF are checked to see whether FX is allowed for the customer, the lookup priority is same as the existing one:

Look-up Priority	Host Code	Source Code	Customer	Account
1	Specific	Specific	Specific	Specific
2	Specific	ALL	Specific	Specific
3	Specific	Specific	Specific	ALL
4	Specific	ALL	Specific	ALL
5	Specific	Specific	ALL	ALL
6	Specific	ALL	ALL	ALL

If the FX Rate preference maintained is 'Not Allowed' the transaction is cancelled. If no preference is found, FX is done by default.

Validations maintained in Generic Validation Framework of Action Type 'Cancel' is evaluated and transaction gets cancelled, if any of the rule condition is satisfied.

On cancel of an ACH CT Receipts, system checks whether the error code is linked to a Return Code for ACH Credit Return processing. If yes, auto return is processed.

If the Error Code is not linked to a Network Return Code, then the transaction is moved to Repair Queue. Only 'Cancel' action is allowed for such transactions.

Note

Cancel of ACH Receipts from any queue processes the ACH Receipts Return. User can select the Network Return Code in the Queue Action screen.

Return transaction Processing is detailed in Section 6.

Applying Generic Replacement Values

For the message elements listed in Generic Validation Framework with Resultant Action as 'Replace', the replacement values are applied.

Process Exception Validations

The following validations are covered in this processing step:

- Credit account is valid or not (credit account record is open and authorized)

Note

No status check is done for the credit customer/account.

- Customer Transaction Block Checks

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

- All generic validation with Resultant action 'Exception'

The transaction is moved to Process Exception Queue in case of validation failure.

Repairable validations

The System performs all generic validation with Resultant action 'Repair'. The transaction is moved to Repair Queue in case of validation failure.

Overridable validations

The following are the Overridable validations, failure of which moves the transaction to Business Override Queue:

Duplicate days check:

- Duplicate Check days is fetched from the Source code maintenance.
- The following parameters are available for duplicate check:
 - Debtor Account
 - Creditor Account
 - Transfer Amount
 - Value Date
 - Debtor Bank Code -Debtor Bank Clearing Member ID is considered if this parameter is configured
 - Customer
 - Network
 - End to End ID

Generic validations maintained with Action Type as 'Override':

Validations maintained in Generic Validation Framework of Action Type 'Override' is evaluated and transaction is moved to Business Override Queue if any of the rule condition is satisfied.

Applying Generic rules for Report

All generic rules maintained with Resultant Action as 'Report' are evaluated. If any rule is satisfied, the transaction is logged in Generic Validation Report log and proceeds with next processing step.

No queue is applicable for this validation.

Authorization Limits Check

Two levels of authorization limits can be maintained (optional) for a Network and source in Source Network Preferences PMDSORNW. If the transfer amount is greater than Authorization Limit 1, the transaction is moved to Authorization Limit 1 Queue.

On approval from Authorization Limit 1 Queue, if the transfer amount is greater than Authorization Limit 2, the transaction is moved to Authorization Limit 2 Queue. If the transfer amount is less than Authorization Limit 2, the transaction proceeds to next processing step.

If the Authorization Limit check is done on booking date, it is not repeated on Value date processing.

Sanction Check

The transaction can be sent for sanction screening to an external system if sanctions screening is enabled for the source and network in Source Network Preferences PMDSORNW. Additional check is done whether Sanctions screening is applicable for the customer in External Customer Maintenance STDCIFCR.

If sanctions screening status is approved, the transaction proceeds with the further processing. In case of seizure, the following accounting entries are passed:

Event	Dr / Cr	Account	Account Type	Amount Tag
YXCZ	Dr	Clearing Suspense	GL	REJECT_AMOUNT(Original transaction settlement amount)
YXCZ	Cr	Seizure GL	GL	REJECT_AMOUNT(Original transaction settlement amount)

If the status is rejected or interim, the transaction is moved to sanction check queue.

Note

If sanctions is approved on a subsequent date then Activation date alone is rolled over to next date. The transaction processing is re-initiated from initial validations.

Future Value Check

The Receipt transactions is segregated as Current dated/Future dated based on The Activation Date. Future valued transactions is moved to Future Value Queue.

The transaction processing of current valued transactions continues with the next step of processing.

Charge /Tax Computation

Charge computation is made based on the "External Pricing Applicable" flag set at Source Network Preferences level PMDSORNW.

If External pricing is not applicable for the Source and Network combination, then Charge and tax for ACH Receipt transaction is calculated based on the Pricing Code linked to ACH Credit Receipts preferences (PYDINPRF).

Pricing components applicable to the price code and the attributes like whether the component is a charge or tax, Pricing currency and the exchange rate type are derived from Pricing Code maintenance (PPDCDMNT).

If "External Pricing Applicable" flag is set as Yes at Source Network Preferences, charge calculation is skipped and system captures the pricing details from External Pricing System.

The transaction gets logged in External Pricing Queue on the below scenario id the response is timed out or the response is not containing the price values to apply.

FX Processing

FX processing is applicable in cases where the transfer currency and credit account currency are different. The Exchange Rate preferences and Small FX limit maintained in ACH Credit Receipts Preferences PYDINPRF is considered while fetching the Exchange Rate.

If External FX rate is applicable system verifies whether customer FX preference is maintained in Inbound Payment processing preferences (Function ID PMDINPRF). If the preference is for 'Retain in Queue' the transaction is moved to Exchange Rate Queue. If the preference is 'Fetch Rate', FX rate request is sent to the external FX system.

Note

If no record is retrieved from Inbound Payment preferences, system proceeds with sending the FX request to External system.

If a new value date is returned from External FX system, the existing value date is replaced with the new Value Date received. Credit value date is the new date received.

EAC Check

Customer/Account validity and status check is done by the DDA system as part of EAC call. If the status received from the External system is rejected or interim, the transaction is moved to EAC queue.

Accounting

Accounting template for Credit Liquidation can be set at ACH Credit Receipts Preferences is considered for posting the accounting entries.

Event	Dr / Cr	Account	Account Type	Amount Tag
YICR	Dr	Clearing Suspense	GL	Transfer Amt
YICR	Cr	Customer Account	Account	Credit Amt

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

Note

Matrix for processing of Queue actions for each processing step, is attached in Appendix.

8.1.3 Future Dated Transactions

Processing of transactions would be completed till sanction check on the date of receipt itself and is stored in Future Valued transactions Queue. Future dated ACH Receipt transactions are processed by Future Value job.

During beginning of day, future dated transaction job pick ups the transactions with Activation Date as current date and processes the transaction from initial validations

8.1.4 Auto-generated Inbound Payments Processing

- On processing originated ACH credit transfers, it is possible that the credit account belongs to the same bank.
- On Us transfer validation is done for the originated ACH Credit transfers before dispatch as below :
 - (Creditor agent BIC is a valid BIC for the Host OR Creditor Agent Member ID is a valid branch identifier for the Network and Host)
 - AND Creditor account is a valid account in External Account maintenance
- The system marks the Originated Credit Transfer as 'On Us' and auto generate the inbound transaction, if in ACH Dispatch preferences (Function ID PMDACHDS) the value for field 'Dispatch On Us Transfer' is maintained as 'No'.

Note

It is assumed that Incoming & Outgoing internal transactions use the same Network Clearing GL for accounting.

- The processing of auto-generated inbound transaction follows every processing step similar to a normal ACH Credit Receipts.
- Customer FX preference check and FX rate fetch is applicable for auto-generated Receipt transactions.

8.2 ACH Credit Receipts View

You can invoke 'ACH Credit Receipts View' screen by typing 'PYDIVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screen have the following tabs:

Main Tab

This tab have the key fields used in the Originated Credit Transfer processing for view.

Processing Details Tab:

This tab provides the transaction status details and the External System Requests Status details.

Other Details Tab

The screen lists the fields for:

- Instruction for Creditor Agent
- Instruction for Next Agent
- Payment Type Information

Charges Information Tab

This tab provides the Charges Information Agent details and system computed charge details.

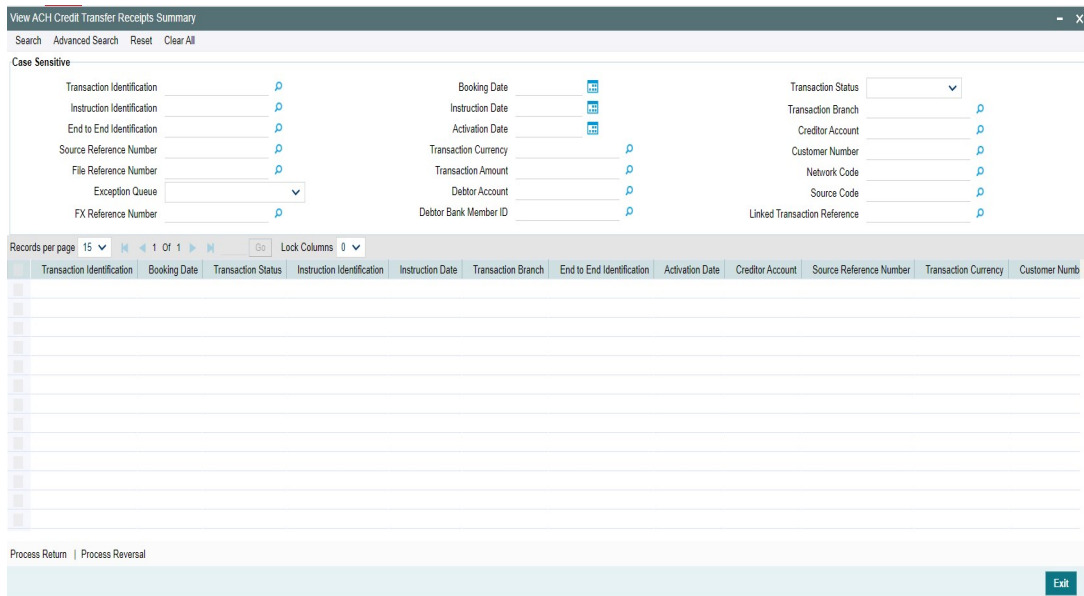
R-Transactions Tab

This tab provides the list of R-transactions processed for the original transaction.



8.2.1 ACH Credit Transfer Receipts Summary

You can invoke 'ACH Credit Transfer Receipts Summary' screen by typing 'PYSIVIEW' 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 Identification
- Transaction
- Exception Queue
- Network Code
- Transfer Currency
- Transfer Amount
- Booking Date
- Value Date

- Activation Date
- Transaction Branch
- Source Code
- Source Reference Number
- Instruction Identification
- End to End ID
- Customer Number
- Company Identifier
- Debtor Account
- File Reference Number
- Batch Identification
- Creditor Bank Member ID
- Creditor Account
- FX Reference Number
- Linked Transaction Reference

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

You can perform following actions:

Process Return

You can click on Process Return button to initiate Return Transaction. When you click on Process Return, a new standalone ACH Credit Receipts-Return screen (Function ID: PYDITRTN) is opened.

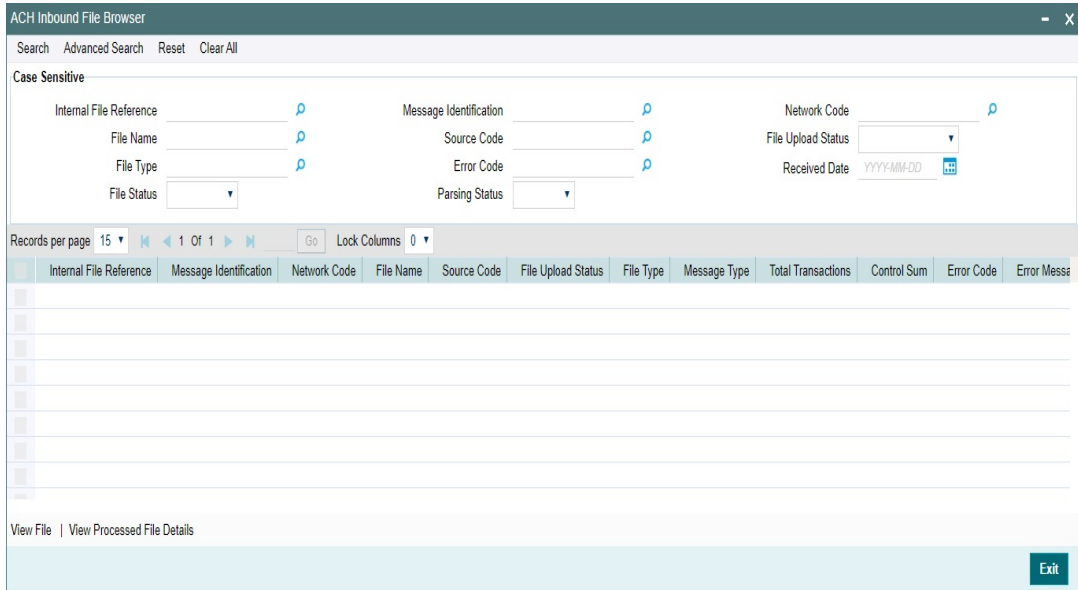
Process Reversal

You can perform Reversal of ACH Credit Receipts, using 'Process Reversal' option. When you click on Process Reversal, ACH CT Receipts-Reversal input (Function ID: PYDRVITN) screen is opened.

8.3 ACH Inbound File Browser

You can view the inbound file records received for ACT CT Receipts and Originated ACH CT Returns, using this screen.

You can invoke 'ACH Inbound File Browser' screen by typing 'PMSINACH' 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:

- Internal File Reference
- Message Identification
- Network Code
- File Name
- Source Code
- File Upload Status
- File Type
- Error Code
- Received Date
- File Status (Pending/Exception/Processed)
- Parsing Status (Null/S- Success)

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

Double click a record or click the 'Details' button after selecting a record to view the ACH Network Summary for the selected record.

Note

This Browser is a common browser for files received from the Network for any ACH CT/ ACH DD transaction types. It supports pacs.008/pacs.004 and pacs.002 files received.

Following actions are allowed:

Action	Function
View File	You can view the pacs.008 file received.

Action	Function
View Processed File Details	You can view the file processed file details. When you click this action, it opens the Pacs.008 File Browser which lists all the pacs.008 files received for the Host which are matched with original Dispatch file and considered for further processing.

9. ACH Credit Receipts - Return Processing

9.1 Processing of Auto/Manual Returns

During ACH Credit Receipts processing, the transaction can be moved to any of the exception queues due to validation failure. This can be a result of system validations done or Generic validations maintained.

Auto Returns

Auto-return can be configured for certain Error codes by linking the same to a Return Code in ACH Return Code maintenance PMDRTNCD. If the Return Code linkage is not available, the transaction will be moved to the related exception queue so that return can be initiated manually.

It is possible to configure auto-return based on error codes linked to Generic validations or error codes received from ECA system.

Whenever Generic validation error is encountered except for validation types 'Replace' / 'Report', system will check whether the error code is linked to a return code in PMDRTNCD. If yes, auto return will be processed. If the auto return processing could not be initiated, the transaction will move to the related exception queue for the user to take manual action.

If any of the 'Cancel' validation / 'Repair' validation could not be auto processed, the transaction will be moved to Repair Queue. Failure of 'Exception' validation will move the transaction to Process Exception queue and the 'Override' validation will move the transaction to Business Override Queue.

For the error codes received from External Account validation by DDA system, it is assumed that single error code is received in the error code field of EAC response. System will try to match the string value received in the error code field of the EAC response with the linkage available in the ACH Return Code Maintenance PMDRTNCD. If the error code linkage is available, then auto return will be processed. Else, the transaction will be moved to EAC queue. User can manually return the transaction from the EAC queue using queue action 'Cancel'.

Note:

In case there are multiple return codes are received from ECA system, say "AC-TXN-001; AC-TXN-002", a corresponding maintenance is required in PMDRTNCD, linking the Error Code "AC-TXN-001;AC-TXN-002" to a Return Code. Else, the auto return processing will fail.

For ACH Receipts, even if the EAC status is maintained for 'Auto Cancel' in ECA system maintenance PMDECAMT, auto return will be processed only if error code received in EAC response is linked to Return code in PMDRTNCD.

Initiating Manual Returns

If the Originated transaction status is Exception, user has to invoke 'Cancel' action from the Exception Queue screen and provide the Reject Code manually to initiate return processing. This is an existing Exception Queue Functionality for inbound ACH transactions.

If the original transaction is of Transaction type 'CT Receipts - Payment', it will be possible to select the Return Codes maintained in ACH Return Code maintenance PMDRTNCD for the Network.

When Return is initiated from any of the Exception Queue screens, the system will do Return days validation based on the Return days maintained for R-transactions in ACH Credit Receipts Preferences Function ID: PYDINPRF.

Note

If Return Days are not maintained, this validation will be skipped.

Return will be allowed for ACH Receipt Value Date+ Return days. If Return is processed beyond this period, an override message will be displayed to the user.

Return days are over for the transaction. Do you want to continue with return processing?"

Note

Return days will be counted as Network working days. If the last allowed date is a branch holiday then it will be moved backward to nearest branch working day.

It will be possible to Accept/ Reject the override. User will be able to accept the override and proceed with the Return processing even though return days are over.

Note

Return of liquidated ACH Receipts are not consider for 14.3.1 scope.

9.1.1 Return Processing

Return processing will generate a Return Reference and the status of Return transaction will be tracked during the processing. Both Activation date and Value Date for Return transaction will be the processing date.

Settlement date of the Return transaction will also be processing date, provided the original transaction value date is not in future. If the original transaction value date is in future, the Return Settlement Date will be same as original transaction Value Date.

Auto>Returns / manual returns from Exception Queues will follow the below processing steps:

- Sanction Check
- Accounting
- Transaction Status Update
- Information reporting/Notification XML generation
- Generation of pacs.004

Sanction Check

If sanction check is applicable for the Network and Source and for the customer, system will check whether sanctions Retry Days maintained in Host Parameters (Function ID PMDHSTPR), is over after the Sanctions screening is done for the original transaction.

If no sanction screening is done for the original transaction or if retry days are over, the Return transaction will be sent for sanction screening.

Depending on the sanctions response status the following action will be taken

Accepted/ Rejected: If the response is received as Accepted/Reject on the same day, the Return transaction sanctions status will be updated accordingly and the processing will continue with the next step i.e. accounting.

If the response is received on a later date, the return transaction processing date will be updated as current branch date if it is a branch and network working day. If current branch date is a branch or network holiday, the processing date will be moved to next possible working day for Branch and Network.

Note

Return Days will not be re-validated even if processing date is moved ahead as the delay is due to Sanctions screening.

Seized: System will check whether seizure accounting is applicable for the transaction. If applicable, the following accounting entries will be passed.

Event	Dr / Cr	Account	Account Type	Amount Tag
YRCZ	Dr	Clearing Suspense	GL	Return Amt
YRCZ	Cr	Seizure GL	GL	Return Amt

Both original transaction status and Return transaction status are updated as 'Seized'. No further processing or messaging is applicable for Seized transactions.

Return Accounting

The following accounting will be passed to reverse the debit accounting which is passed upfront during the original receipt transaction processing:

Event	Dr / Cr	Account	Account Type	Amount Tag
YRCR	Dr	Clearing Suspense	GL	Return Amt
YRCR	Cr	Network Clearing GL	GL	Return Amt

Note

No pricing is considered for Return transaction processing. The return amount will be same as the Original transfer amount.

Debit and Credit Value Date of the return will be same as the processing date.

Transaction Status Update

On completion of the Return accounting, original transaction status will be updated as 'Returned' and the return transaction status as 'Success'.

Information Reporting/Notification XML generation

System will generate Information Reporting/Notification XML generation in the existing generic formats on completion of the Return transaction processing.

Generation of pacs.004 Message

On reaching the next dispatch cycle, system will generate pacs.004 of all pending Return for dispatch.

For Dispatch accounting, Accounting Code will be fetched from the R-transaction Preferences in ACH Credit Receipts Preferences screen (Function ID PYDINPRF).

Dispatch accounting will pass the below accounting entries ,grouping the transactions having same transaction branch and value date:

Event	Dr / Cr	Account	Account Type	Amount Tag
YRDS	Dr	Network Clearing GL	GL	RTN_STTL_AMT
YRDS	Cr	Nostro Account	Account	RTN_STTL_AMT

The original transaction details populated in pacs.004 will have the transaction details as received in pacs.008 without considering any enrichment done by the system like account/

bank redirection, special character replacement or any generic replacement/repair done for the transaction. For pacs.004 message mapping, please refer to Appendix.

9.2 Cancel Processing

It is possible to Cancel Return of ACH CT Receipts from any of the below Exception Queues:

- Business Override Queue
- Sanctions Check Queue

If Return of ACH CT Receipts is cancelled, it is possible to post the accounting to Return GL. If the Return GL is not maintained in ACH Credit Receipts preferences, accounting for cancellation is not posted. An information message is displayed on save of Cancel operation as below:

“Return GL is not maintained for the Network in ACH Credit Receipts preferences. No accounting will be posted on Return transaction cancellation.”

Auto cancellation of Return transaction as a result of custom layer Return days validation or manual cancellation of the Return transaction from BO queue follows the below listed processing steps:

- Completion of Sanction screening of Return transaction, if SC is applicable for the Network and Source
- Return accounting:

Event	Dr / Cr	Account	Account Type	Amount Tag
YRCR	Dr	Clearing Suspense	GL	Return Amt
YRCR	Cr	Return GL	Return GL	Return Amt

- Mark Return transaction as cancelled and Original transaction as 'Return Cancelled'

If the cancel is initiated from SC Queue, sanctions are again done based on Sanction retry days.

Note

If Return transaction of ACH CT Receipt is cancelled, further operations on a cancelled Return transaction are manually controlled.

9.3 ACH Credit Receipts - Customer Initiated Return

ACH Credit Receipts-Return screen (Function ID: PYDITRTN) is used for entering the Return details for the return transaction to be initiated. On opening the screen from PYSIVIEW using the 'Process Return' Action, the fields related to the original transaction are defaulted in the screen. ReST Service is available.

You can invoke 'ACH Credit Receipts - Return' screen by typing 'PYDITRTN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

ACH Credit Receipts - Return

New Enter Query

Original Transaction * Identification
Source Code *
Network Code

Return Reference Number *
Source Reference Number

Host Code
Transaction Branch

Return Details

Settlement Currency
Settlement Amount *
Settlement Date * YYYY-MM-DD
Return Code *
Return Code Description
Additional Information

Return Account
Account Currency
Account Branch
Debit Amount
Exchange Rate
FX Reference Number

Booking Date
Value Date
Activation Date

Other Details

Original Transaction Details

Instruction Identification
End To End Identification

Interbank Settlement Date YYYY-MM-DD
Inter Bank Settlement Currency
Inter Bank Settlement Amount

Message Identification
Message Name Identification
Clearing System Reference

Other Details

Maker ID
Checker ID

Maker Date Stamp
Checker Date Stamp

Authorization Status

Exit

You can specify the following fields:

Original Transaction Identification

This field is defaulted as the transaction identification of the selected ACH Credit Receipt record.

Return Reference Number

Return Reference Number is system generated.

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Source Code

Specify the Source Code from the List of Values.

Source Reference Code

Transaction Branch is system generated.

Transaction Branch

Transaction Branch is system generated..

Network Code

The system defaults the Network Code based on the Original Transaction Identification selected.

Return Details

Settlement Currency

These fields are defaulted as Settlement Currency of original ACH Credit Receipt transaction.

Settlement Amount

These fields are defaulted as Settlement Amount of original ACH Credit Receipt transaction. However the lesser amount can be modified by the user, if required.

Settlement Date

If the Original transaction value date is back dated Settlement Date for R-transaction is moved forward to current date If current date is a Network or currency holiday (for debit/credit currencies) the date is moved to next working day for both Network and currency.

Return Code

All the return codes maintained for the Network are listed.

Return Code Description

The system defaults the Return Code Description based on the Return Code selected.

Additional Information

Specify any additional Information.

Return Account

Return Account is populated as the credit account of the original ACH CT Receipt transaction. Based on the Return account, Account Currency & Account Branch details are populated.

Debit Amount

The Debit Amount calculated based on the exchange rate is populated on Enrich, if the exchange rate pick up is internal.

Exchange Rate

This field is populated based on whether Exchange rate re-pick up is applicable or not.

FX Reference Number

You can specify the FX Reference Number, if External exchange rate is applicable, then during FX Reference Number gets validated.

Booking Date

The system defaults to current Date.

Value Date

This is a system derived field. If the Settlement Date is in the past, it is moved to current date. Value date is same as Settlement Date. If the Value Date falls on a Network holiday, it is moved ahead to the next Network working day.

Activation Date

This is the date on which the Return transaction is getting processed. This is same as Booking Date initially if it is a Network and Branch working day. Otherwise, it gets moved forward.

Other Details

Specify the Return Account

Enrich

Click on Enrich button upon providing above details.

Original Transaction Details:

Specify the Origination Transaction Details.

- Instruction Identification
- End To End Identification
- Other Details
- Interbank Settlement Date
- Calendar

- Inter Bank Settlement Currency
- Inter Bank Settlement Amount
- Message Identification
- Message Name Identification
- Clearing System Reference

9.3.1 ACH Credit Receipts - Return Summary

You can invoke 'ACH Credit Receipts - Return Summary' screen by typing 'PYSITRTN' 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:

- Return Reference
- Original Transaction Identification
- Network Code
- Transaction Branch
- Source Code
- Sender's Message Identification
- Sender's Return Identification

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

9.4 ACH DD Receipts - Return View

You can invoke 'ACH DD Receipts - Return View' screen by typing 'PYDIRTVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

ACH Credit Transfer Receipts - Return View

Enter Query

Return Reference Host Code HOST1 Source Code
 Original Transaction Identification Transaction Branch Network Code

Main | Processing Details

Return Details

Settlement Currency Return Code Booking Date YYYY-MM-DD
 Settlement Amount Return Code Description Value Date YYYY-MM-DD
 Settlement Date YYYY-MM-DD Additional Information Activation Date YYYY-MM-DD

Originator Details

Originator Name
 Country of Residence

Original Transaction Details

End To End Identification Debtor Name Creditor Name

View Queue Action | Accounting Entries

Maker ID Maker Date Stamp Authorization Status
 Checker ID Checker Date Stamp

You can view the following fields:

Return Reference

Specify the Return Reference Number from the list of values.

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Source Code

This field displays the Source Code.

Original Transaction Identification

This field is defaulted as the transaction identification of the selected ACH DD Receipt record.

Transaction Branch

This field displays the Transaction Branch.

Network Code

The system defaults the Network Code based on the Original Transaction Identification selected.

9.4.0.1 Main Tab

The screenshot displays the Oracle Main Tab interface, which is divided into three main sections: Return Details, Originator Details, and Original Transaction Details. Each section contains various input fields for data entry.

Return Details:

- Settlement Currency
- Settlement Amount
- Settlement Date (YYYYMM-DD)
- Return Code
- Return Code Description
- Additional Information
- Booking Date (YYYYMM-DD)
- Value Date (YYYYMM-DD)
- Activation Date (YYYYMM-DD)

Originator Details:

- Originator Name
- Country of Residence
- Originator Details (button)

Original Transaction Details:

- End To End Identification
- Instruction Identification
- Settlement Currency
- Settlement Amount
- Value Date (YYYYMM-DD)
- Debtor Name
- Debtor Account Number
- Debtor IBAN
- Debtor Agent BIC
- Debtor Agent Member ID
- Creditor Name
- Creditor Account Number
- Creditor IBAN
- Creditor Agent BIC
- Creditor Agent Member ID

At the bottom of the form, there are navigation and status options: View Queue Action, Accounting Entries, Maker ID, Checker ID, Maker Date Stamp, Checker Date Stamp, Authorization Status, and an Exit button.

Return Details

This section displays the below fields:

- Settlement Date
- Settlement Currency
- Settlement Amount
- Return Code
- Return Code Description
- Additional Information
- FX Reference Number
- Booking Date
- Value Date
- Activation Date

Original Transaction Details

The following original transaction details are displayed:

- Instruction Identification
- End To End Identification
- Settlement Currency
- Settlement Amount
- Value Date
- Debtor Name
- Debtor Account Number
- Debtor IBAN
- Debtor Agent BIC
- Debtor Agent Member ID
- Creditor Name
- Creditor Account Number

- Creditor IBAN
- Creditor Agent BIC
- Creditor Agent Member ID
- Other Details

Originator Details

The following original transaction details are displayed:

- Originator Name
- Country of Residence

On clicking Originator Details, you get the below sub screens:

Postal Address

Identification

Contact Details

Return Reference _____

Postal Address | Identification | **Contact Details**

Name Prefix _____ Phone Number _____ Job Title _____

Name _____ Mobile Number _____ Responsibility _____

Preferred Method _____ Email Address _____ Department _____

Fax Number _____

Email Purpose _____

Other Details

Channel Type _____

Identification _____

Cancel

9.4.0.2 Processing Details Tab

Main | **Processing Details**

Status Details

Return Transaction Status _____ Debit Liquidation Status _____

Exception Queue _____ Credit Liquidation Status _____

External Communications

Sanctions Check Status _____ External Credit Approval Status _____ External Exchange Rate Status _____

Sanctions Check Reference _____ External Credit Approval Reference _____ External Exchange Rate Reference _____

Dispatch Details

Dispatch Status _____ Error Details

Dispatch Date YYYY-MM-DD _____ Error Code _____

Dispatch Reference _____ Error Description _____

File Reference _____

File Name _____

View Queue Action | Accounting Entries

Maker ID _____ Maker Date Stamp _____ Authorization Status _____

Checker ID _____ Checker Date Stamp _____

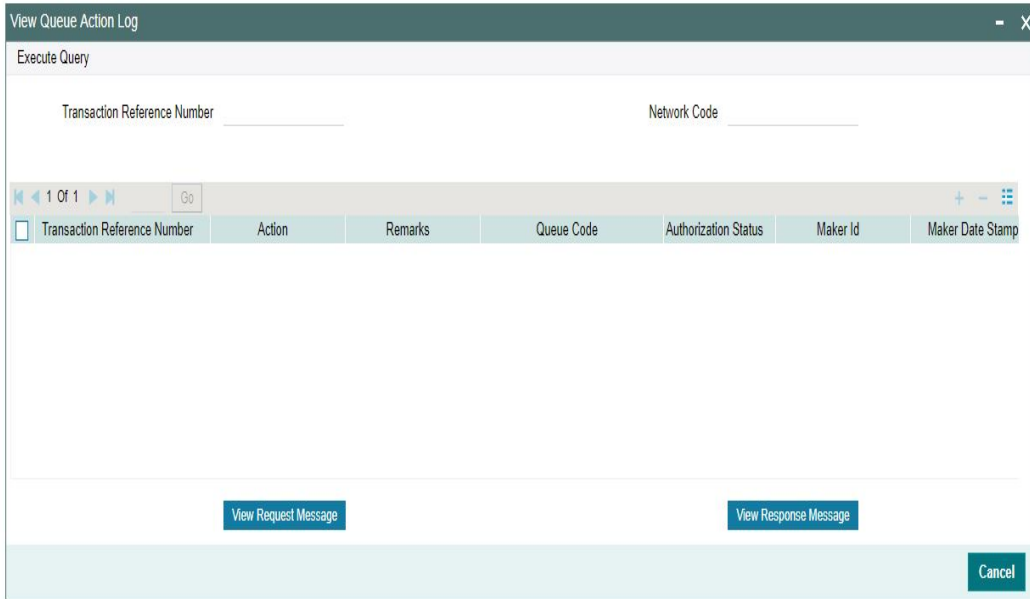
Exit

This tab displays below fields:

- Status Details
- External Communications
- Dispatch Details
- Error Details

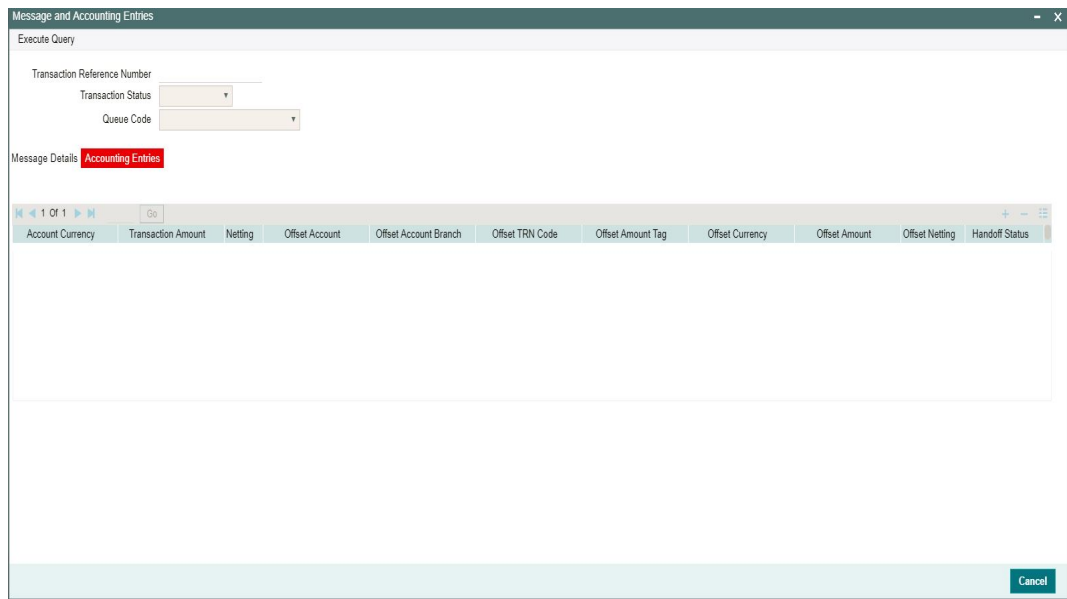
9.4.0.3 View Queue Action

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



9.4.0.4 **Accounting Entries**

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



9.4.0.5 ACH Credit Transfer Receipts - Return View Summary

You can invoke 'ACH Credit Transfer Receipts - Return View Summary' screen by typing 'PYSIRTVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

ACH Credit Transfer Receipts - Return View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Return Reference Return Code Return Settlement Currency

Original Transaction Identification Return Code Description Return Settlement Amount

Original End To End ID Return Activation Date YYYY-MM-DD Debtor Account Number

Network Code Return Value Date YYYY-MM-DD Creditor Account Number

Return Status

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

Return Reference	Original Transaction Identification	Original End To End ID	Return Status	Return Code	Return Code Description	Network Code	Return Activation Date	Return Value Date	Return
------------------	-------------------------------------	------------------------	---------------	-------------	-------------------------	--------------	------------------------	-------------------	--------

Exit

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

- Return Reference
- Original Transaction Identification
- Original End To End ID
- Network Code
- Return Status
- Return Code
- Return Code Description
- Return Activation Date
- Return Value Date
- Return Settlement Currency
- Return Settlement Amount
- Debtor Account Number
- Creditor Account Number

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

10. ACH Credit Receipts - Reversal Processing

10.1 Upload of Pacs.007 Message

If the ACH Credit payment is reversed by the Debtor bank, pacs.007.001.09 message is received by the Creditor bank with the reversal details.

10.1.1 Pacs.007 Message upload

File level Validations

The message is to be placed in a specified folder and the file path and Network details are to be sent in file envelope service. The file type to be used is 'ACHCTReversal'.

On upload of the message pacs.007.001.09, system performs the below validations:

- File format validations - This is done based on the XSD maintained in the 'Schema Definition File Path' for the file type 'ACHCTReversal' in File Parameters Detailed screen PMDFLPRM.
- Validation of Number of transactions and control sum in the file, if available

Branch & Network Derivation

The below details are derived from the file envelope details available for the message:

- Host Code
- Transaction Branch
- Network Code
- Source Code

The settlement date received is the Instruction Date for the Reversal transaction. If this date falls on a Network Holiday, the Instruction Date is moved forward to next Network working Day. If Instruction Date is a back date, it is moved to current date provided current date is a Network working day. If it is Network holiday, instruction date is moved to next network working day.

Activation Date is same as the Instruction Date provided it is not a branch holiday. If it is a branch holiday, it is moved to next branch working date.

Note

Instruction Date once derived is not changed during transaction processing unless a new date is returned by External FX system.

Receipt Accounting

If the parsing & upload of the inbound pacs.007 is completed, Receipt accounting is posted if Receipt Accounting Code is maintained for ACH Credit Receipts Preferences PYDINPRF - Reversal Preferences tab.

Reversal Accounting	Event	Dr/Cr	Account	Account Type	Amount Tag
CT Receipts - Reversal	YWRC	Dr	Network Clearing GL	GL	RVL_STTL_AMT
CT Receipts - Reversal	YWRC	Cr	Nostro Account	Account	RVL_STTL_AMT

The return amount received in FltoFTPmtRvsl /TxInf / RvsvIntrBkSttlmAmt is consolidated for accounting. The transaction records are grouped based on Branch, Currency and settlement date.

10.1.2 **Reversal Processing**

If the Original transaction is in 'In Progress', 'Exception' or 'Future Valued' status, the cancellation of the original transaction is initiated once the matching and business override validations of reversal transaction are completed.

If the original transaction is already in processed status, the reversal transaction is moved to ACH Reversal Response Queue to initiate Accept/Return actions.

The following processing steps are applicable, when pacs.007 message is received for a settled ACH Credit Receipt:

- Matching with the original transaction
- Secondary fields Matching
- Reversal Days/Reason Code validation
- Sanctions screening
- Moving to Reversal Response Queue

On acceptance of the Reversal

- Sanctions screening based on Retry days
- FX rate fetch
- ECA Check
- Reversal Accounting
- Notification/IR XML generation
 - On return of the Reversal
- Sanctions screening based on retry days
- Return pacs.004 generation
- Notification/IR XML generation

10.1.3 **ACH Reversal Response Queue**

If the Original transaction is in 'Processed' status and the sanction screening of Reversal transaction is completed, it is moved to Reversal Response queue (Function ID: PQSACHRS). The Original Transaction Status is changed as 'Reversal Requested'. Reversal transaction status is 'Awaiting Response'. From Reversal Response Queue, you can manually Accept/Reject the reversal.

Queues access rights are required for the queue actions listed. Role Queue Access maintenance and User queue access maintenance screens have the new queue and actions added. Role/User level limit check is applicable for the Accept /Reject actions, if configured.

The following actions are supported:

- Accept
- Return

Both the actions require authorization. you can Delete or Reject the unauthorized actions.

10.1.3.1 Processing Accept of Reversals

The below screen is opened on Accept action:

Entering Remarks in this screen is mandatory for acceptance.

On authorization of Accept action, following is the processing:

- Sanction screening
- FX Rate Fetch
- ECA check

Reversal accounting is passed with reference as reversal transaction reference:

Event	Dr/Cr	Account	Account Type	Amount Tag
YWDR	Dr	Customer Account	Account	Reversal Amount
YWDR	Cr	Intermediary GL	GL	Reversal Amount
YWCR	Dr	Intermediary GL	GL	Reversal Amount
YWCR	Cr	Network Clearing GL	GL	Reversal Amount

Accounting occurs with Reversal Reference Number.

IR/Notification generation is done on reversal acceptance processing completion.

Processing Return of Reversals

On authorization of Return action the following processing is done:

- Sanction screening: Sanctions screening based on retry days is done for the reversal transaction.
- Pacs.004 message is generated. Dispatch accounting is posted if it is configured in PYDINPRF Reversal preferences 'Return Dispatch accounting Code'.
- The original transaction details in pacs.004 are populated from Reversal of ACH CT Receipts original transaction tables (the original data before any enrichment)

10.1.4 ACH Credit Receipts - Reversal Input

You can invoke 'ACH Credit Receipts - Reversal' screen by typing 'PYDRVITN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Source Code

Specify the Source Code from the List of Values. All valid source codes maintained for the Host are listed.

Reversal Reference

Return Reference Number is system generated.

Original Transaction Identification

Specify the Original Transaction Identification form the list of values.

All transactions of payment type 'ACH CT' are listed which are in 'Processed', 'In Progress', 'Exception' and 'Future Valued' status, if the Reversal screen is initiated as a standalone screen. If the Reversal screen is launched from the summary screen PYSIVIEW, the selected transaction identification is defaulted.

Transaction Branch

Transaction Branch is system generated.

Network Code

The system defaults the Network Code based on the Original Transaction Identification selected.

Reversal Details

Settlement Currency & Settlement Amount

These fields are defaulted as original transaction transfer currency and amount. However the amount can be modified by the user to a lesser amount, if required.

Settlement Date

Current Date is populated. You can modify the date.

Reversal Account

This field is Credit account of the original transaction. Account currency, Account branch are populated based on the Debit account.

Account Currency

Specify the Return Account Currency.

Account Branch

Specify the Return Account Currency.

Credit Amount

All the return codes maintained for the Network in the static table are listed.

Exchange Rate

The system defaults the Return Code Description based on the Primary Return Code selected.

FX Reference Number

The system defaults the Return Code Description based on the Primary Return Code selected.

Reason Code

Specify the Secondary Return Code from the list of values. All valid reason codes maintained for ACH CT in ACH Reason code maintenance (Function ID: PMDRSNCD) for the Network and Payment type 'Reversal' are listed.

Reason Code Description

The system defaults the Reason Code Description based on the Reason Code selected.

Additional Information

Specify any additional Information.

Booking Date

This field is populated as current date.

Value Date

If Original Transaction Settlement Date is not yet reached, the Reversal value date is Original Transaction Settlement Date. If the Original Transaction Settlement date is already over, the Reversal Value Date is populated as current date if it is Network working day. If the current date is not Network working day, the Value date is moved to next network working day.

Activation Date

This field is populated as current date.

Note

This date is rolled over only if the processing is delayed in any Exception Queue and the Return transaction is released from the queue on a later date. No holiday check is done on Return Activation Date.

Enrich

Enrich button performs date derivation. On saving a Reversal request system validates that no previous reversal request exists for the transaction in authorized or unauthorized status.

Origination Transaction Details:

The following fields are populated from ACH Credit Receipts transaction:

- Instruction Identification
- End To End Identification
- Other Details
- Interbank Settlement Date
- Inter Bank Settlement Currency
- Inter Bank Settlement Amount
- Message Identification
- Original Transaction Source Code
- Original Source Reference

10.1.4.1 ACH Credit Receipts - Reversal Summary

You can invoke 'ACH Credit Receipts - Reversal Summary' screen by typing 'PYSRVITN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Reverse Reference	Original Transaction Identification	End to End ID	Network Code	Settlement Currency	Settlement Amount	Settlement Date	Deb
-------------------	-------------------------------------	---------------	--------------	---------------------	-------------------	-----------------	-----

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

- Reverse Reference
- End to End ID
- Settlement Currency
- Settlement Date
- Creditor Account Number
- Authorization Status
- Original Transaction Identification
- Network Code
- Settlement Amount
- Debtor Account Number
- Creditor Agent Member ID

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

10.1.5 ACH Credit Receipts - Reversal View

You can invoke 'ACH Credit Receipts - Reversal View' screen by typing 'PYDIRVVW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

ACH Credit Receipts - Reversal View

Enter Query

Reversal Reference * _____ Sender Reversal Identification _____ Host Code _____
Original Transaction Identification _____ Sender Message Identification _____ Transaction Branch _____
Source Code _____ Network Code _____

Main Processing Details

Reversal Details

Settlement Currency _____ Reversal Account _____ Booking Date *yyyy-MM-dd* _____
Settlement Amount * _____ Account Currency _____ Value Date *yyyy-MM-dd* _____
Settlement Date * *yyyy-MM-dd* _____ Account Branch _____ Activation Date *yyyy-MM-dd* _____
Reason Code * _____ Debit Amount _____
Reason Code Description _____ Exchange Rate _____
Additional Information _____ FX Reference Number _____

Other Details

Original Transaction Details

Instruction Identification _____ Interbank Settlement Date *yyyy-MM-dd* _____ Message Identification _____

View Queue Action | Accounting Entries

Maker ID _____ Checker ID _____ Authorization Status _____
Maker Date Stamp _____ Checker Date Stamp _____ Exit

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

- Reversal Reference
- Original Transaction Identification
- Network Code
- Host Code
- Transaction Branch
- Source Code
- Sender's Message Identification
- Sender's Reversal Identification

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

The details are shown in following tab details:

- Main
- Processing Details

11. India NACH Credit

The National Payments Corporation of India (NPCI) has implemented an electronic payment service termed as “National Automated Clearing House (NACH)” for banks, financial institutions, Corporates and Government Departments. NACH has both Debit and Credit variants. NACH (Debit) & NACH (Credit) aims at facilitating interbank, high volume, debit/ credit transactions, which are bulk and repetitive in nature.

Sponsor Bank receives ACH Credit Input files in NPCI format (pacs.008.001.02) from customers. It should be possible in OBPM to upload and process these files, debit the customer account and forward the ACH Input files generated on dispatch to NPCI.

ACH Inward file received from NPCI is uploaded and processed by the Destination Bank. It should be possible to process the transactions received in the Inward file.

To support India NACH Credit, ACH CT payment type is used with the related processing.

11.1 India NACH Credit Maintenances

11.1.1 NACH User Number Maintenance

Every corporate which submits a NACH file is provided a User Number at the time of Registration with ACH. This maintenance is provided for maintaining the customer user number details:

You can invoke ‘Originated ACH Credit Transfer Preferences Summary’ screen by typing ‘PMDNCHUR’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web-based application window titled "NACH User Number Maintenance". At the top left, there are buttons for "New" and "Enter Query". Below these are two input fields: "Host Code *" and "User Number *". A section titled "User Details" contains two more input fields: "User Name *" and "User Ledger Folio". At the bottom of the window, there are several fields for user information: "Maker", "Checker", "Date Time", "Mod No", "Record Status", and "Authorization Status". An "Exit" button is located in the bottom right corner.

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking ‘New’.

User Number

Specify the User Number.

User Name

Specify the User Name.

User Ledger Folio

Specify the User Ledger Folio.

11.1.1.1 NACH User Number Maintenance Summary

You can invoke 'NACH User Number Maintenance Summary' screen by typing 'PMSNCHUR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

The screenshot shows a web application window titled "NACH User Number Maintenance Summary". At the top, there are search options: "Search", "Advanced Search", "Reset", and "Clear All". Below this, there is a "Case Sensitive" section with three search criteria: "Authorization Status" (a dropdown menu), "Record Status" (a dropdown menu), and "User Number" (a text input field with a magnifying glass icon). Below the search criteria, there is a pagination bar showing "Records per page: 15", "1 Of 1", and "Lock Columns: 0". The main area of the window is a table with the following columns: "Authorization Status", "Record Status", "Host Code", "User Number", "User Ledger Folio", and "User Name". The table is currently empty. At the bottom right corner of the window, there is an "Exit" button.

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

- Authorization Status
- Record Status
- User Number

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

11.1.2 NACH File Provider Maintenance

Using this maintenance, you can capture File Provider details with the related settlement account and file processing preferences

You can invoke 'NACH File Provider Maintenance' screen by typing 'PMDNCHFP' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

NACH File Provider Maintenance

New Enter Query

Host Code* _____

Network Code* _____

User Number* _____

Customer Number* _____

Settlement Account* _____

File Transmission Type* Through Bank ▾

Transaction Level Processing Yes ▾

Transaction Limit Amount (in INR) _____

Network Type Description _____

Network Description _____

User Name _____

Customer Name _____

Account Description _____

Maker _____ Date Time: _____ Mod No _____ Record Status _____

Checker _____ Date Time: _____ Authorization Status _____

Exit

You can specify the following fields:

Host Code

The system defaults the Host Code of transaction branch on clicking 'New'.

Network Code

Specify the Network Code from the list of values. All ACH CT Networks of Network Payment Type NACH CR are listed for this field.

Network Description

Network Description is defaulted based on the Network Code selected.

Network Type Description

Network Type Description is defaulted based on the Network Code selected.

User Number

Specify the User Number from the list of values. All valid User Numbers maintained in NACH User Number maintenance are listed.

User Name

User Name is defaulted based on the User Number selected.

Customer Number

Specify the Customer Number from the list of values. The customer number of the File provider can be selected.

Customer Name

Customer Name is defaulted based on the Customer Number selected.

Settlement Account

Specify the Settlement Account from the list of values. All valid accounts of the customer defined for the Host are listed.

Account Description

Account Description is defaulted based on the Settlement Account selected.

File Transmission Type

File transmission Type can be 'Through Bank' or 'Direct'. By default, 'Through Bank' file is selected.

Transaction Level Processing

This field is applicable if the File Transmission Type is 'Through Bank'. If Transaction level Processing is 'Yes' , then system processes the ACH Input file received from the corporate and perform validation of the individual transactions received. Dispatch file is generated by the system on successful processing of the transactions.

If the transaction level processing is set as 'No' the Sponsor Bank forwards the file received from the corporate to NPCI after file format validations and debit settlement.

Note

File transmission type “Through Bank” with “Transaction Level Processing” as ‘YES ‘is the only processing mode supported currently.

Transaction Limit Amount (in INR)

Specify the Transaction Limit Amount in INR. This is an optional field.

11.1.2.1 NACH File Provider Maintenance Summary

You can invoke ‘NACH File Provider Maintenance Summary’ screen by typing ‘PMSNCHFP’ in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

NACH File Provider Maintenance Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status [dropdown] Record Status [dropdown]

Network Code [text] [magnifying glass icon]

Customer Number [text] [magnifying glass icon]

File Transmission Type [dropdown] User Number [text] [magnifying glass icon]

Transaction Limit Amount (in INR) [text] [magnifying glass icon] Payment Type [dropdown]

Settlement Account [dropdown] Transaction Level Processing [dropdown]

Records per page 15 [dropdown] 1 Of 1 [dropdown] Go Lock Columns 0 [dropdown]

Authorization Status	Record Status	Host Code	Network Code	User Number	Customer Number	Payment Type	File Transmission Type	Settlement Account
----------------------	---------------	-----------	--------------	-------------	-----------------	--------------	------------------------	--------------------

Exit

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

- Authorization Status
- Record Status
- Network Code
- User Number
- Customer Number
- Payment Type
- File Transmission Type
- Settlement Account
- Transaction Limit Amount (in INR)
- Transaction Level Processing

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

11.2 India NACH Credit Processing

From corporate customers, NACH Credit bulk file can be received in NACH CR input file format (pacs.008.001.02) of NPCI. The bulk file processing is done similar to the processing of ACH CT bulk files.

Dispatch file can be generated in NPCI format with NPCI specified file naming convention.

Please refer to Section 4., "Originated Credit Transfer Processing" for more details.

Inward files received from other banks can be uploaded and processed.

11.2.1 NPCI Acknowledgement in pacs.002

On receipt of NACH Credit Input file, NPCI sends a pacs.002 message indicating whether the file is accepted or rejected.

It is possible to upload the acknowledgement file in OBPM. The system updates the Network status of the Input file sent on upload of pacs.002.

12. Function ID Glossary

P

PMDACHBR ..2-13, 2-15, 2-17	PMSNCHUR	11-2
PMDACHDR	PMSRMAQU	5-10
PMDACHNW	PMSRSNCD	2-29
PMDACHRN	PMSRTNCD	2-22
PMDCSRLE	PMSSETRL	2-27
PMDDRKEY	PMSSPACH	2-37
PMDERRCD	PMSTMGEN	4-15
PMDEVALD	PYDINPRF	2-65
PMDGVALD	PYDIRTVW	9-8
PMDNCHFP	PYDIRVWV	10-8
PMDNCHUR	PYDITONL	2-71
PMDRMACH	PYDITRTN	9-5
PMDRSNCD	PYDIVIEW	8-7
PMDRTNCD	PYDONPRF	2-45
PMDSETRL	PYDORTVW	5-9
PMDSPACH	PYDORVWV	7-1
PMSACHBR	PYDOTONL	2-51
PMSACHNW	PYDOTRTN	5-6
PMSACHRN	PYDOTSTM	2-64
PMSCSRLE	PYDRVITN	10-4
PMSDISBR	PYSINPRF	2-70
PMSDRKEY	PYSIRTVW	9-14
PMSDSFBR	PYSITONL	2-84
PMSERRCD	PYSITRTN	9-8
PMSEVALD	PYSIVIEW	8-10
PMSGVALD	PYSORVWV	7-3
PMSINACH	PYSOTONL	2-63
PMSNCHFP	PYSOVIEW	4-11
	PYSRVITN	10-7