High Value (India RTGS) Payments User Guide
Oracle Banking Payments
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High Value (India RTGS) Payments User Guide
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Contents

1. About this Manual

1.1   Introduction

This manual is designed to help you to quickly get familiar with the High Value (RTGS) Payments module of Oracle Banking Payments. It takes you through the various stages in processing an RTGS payment transaction and the associated maintenances.

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

1.2   Audience

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

Role	Function
Back Office Clerks	Payments Contract Input and Maintenance functions except Authorization
Back Office Officers	Authorization of Payments Contracts, maintenance of static data specific to the BC module
Payments Product Managers	Payments Product definition functions excluding authorization. PM Query functions

1.3   Documentation Accessibility

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

1.4   Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*RTGS Maintenance* provides a snapshot of RTGS maintenance feature.
Chapter 3	*RTGS Processing* provides details of processing RTGS payment.
Chapter 4	Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

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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

1.6　Abbreviations Glossary

Abbreviation	Detailed Description
RTGS	Real Time Gross Settlement
ECA	External credit Approval (Balance check with DDA/CBS system)
IFSC	Indian Financial System Code
SFMS	Structured Financial Messaging System
UI	User Interface
REST	Representational State Transfer
SOAP	Simple Object Access Protocol

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2. Domestic High Value Payments-India RTGS

This chapter contains the following sections:

2.1 India RTGS Payments Overview

A RTGS system is defined as a gross settlement system in which both processing and final settlement of funds transfer instructions can take place continuously (i.e. in real time). As it is a gross settlement system, transfers are settled individually, that is, without netting debits against credits. As it is a real-time settlement system, the system effects final settlement continuously rather than periodically, provided that a sending bank has sufficient covering balances or credit. Moreover, this settlement process is based on the real- time transfer of central bank money.

The RTGS product processor of Oracle Banking Payments processes an RTGS payment transaction initiated by an Operations user from the in-built user interface or by customers in the bank's Customer Channels like Internet banking or Mobile banking. The payment instructions initiated from the bank Channels are received by Oracle Banking Payments through ReST or SOAP based interfaces.

Key Features of India RTGS product processor

- RTGS transactions can be broadly classified as Customer Transfer, Bank Transfer, Bank Transfer Own Account
- In RTGS transaction, the beneficiary branches are expected to receive the funds in real time as soon as funds are transferred by the remitting bank. The beneficiary bank has to credit the beneficiary's account within 30 minutes of receiving the funds transfer message
- The remitting bank receives a message from the Reserve Bank that money has been credited to the receiving bank. Based on this the remitting bank can advise the remitting customer through SMS that money has been credited to the receiving bank.
- If it is not possible to credit the funds to the beneficiary customer's account for any reason e.g. account does not exist, account frozen, etc. payment is returned to the originating bank within one hour of the receipt of the payment or before the end of the RTGS Business day, whichever is earlier
- Once the money is received back by the remitting bank, the original debit entry in the customer's account is reversed
- Transaction Limit and Business Hours
    - The minimum amount to be remitted through RTGS is 2 lakh. There is no upper ceiling for RTGS transactions
    - The RTGS service window for customer's transactions is available to banks from 9.00 hours to 16.30 hours on week days and from 9.00 hours to 14:00 hours on Saturdays for settlement at the RBI end

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2.2   India RTGS Maintenances

This section lists the major key common maintenances that are required for processing outbound and inbound India RTGS Payments.

- Source Maintenance (PMDSORCE)
- Source Network (PMDSORNW)
- Network Maintenance (PMDNWMNT)
- Pricing Code (PPDCDMNT)
- Pricing Value (PPDVLMNT)
- Payment Processing Cut off Time (PMDCTOFF)
- India Payments Common Preferences (PMDNFTPF)
- Queue Connection Profile Maintenance (PMDQPROF)
- India Payment Account Preferences (PMDEXACP)
- Beneficiary Registration (PMDBENRN)
- India Tax Preference (PMDINTXP)
- IFSC Directory (PMDIFSMN)
- Branch and IFSC Code Mapping (PMDIFSBR)

For detailed information on the above mentioned maintenances, refer to 'Payments Core User Guide', 'Common Core - Core Entities and Services User Guide'. and 'Pricing User Guide'

2.3   India RTGS Outbound Payments

2.3.1   India RTGS Outbound Payments Transaction Input

You can perform RTGS Outbound transaction. All transactions that are entered using this screen has payment type as 'India RTGS' and transaction type as 'Outbound'.

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You can invoke 'RTGS Outbound Payment Input Detailed' screen by typing 'PLDOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click 'New' button on the Application toolbar.

You can specify the following fields:

Transaction Branch

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

Host code

The system defaults the host code of transaction branch.

Source Code

Select the Source Code via which the payment request is received from the list of values. All the source codes created in the host are listed here.

Network Code

You can select the required network. All open and authorized networks for a transaction and transfer type are listed.

Transfer Type

Select the required type of transfer.

- Customer Transfer
- Bank Transfer
- Bank Transfer Own Account

Transaction Reference

The system generates the 16-digit transaction reference number on clicking 'New'. This is used as End To End Identification in pacs.008/pacs.009 messages.

For more information on the format, refer the Payments Core User Manual.

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Transaction ID

The Transaction ID (<TxnId> generated is unique and is used as Unique Transaction Reference (UTR) in the RTGS messages.

- The Unique Transactions Reference (UTR) number is 22 characters length, which can be used for further reference

- The structure of the unique number is "XXXX**RC**YYYYMMDDnnnnnnnn" where **XXXX** is IFSC (first 4 character) of sending participant, **R** represents RTGS system, **C** represents channel of the transaction, **YYYYMMDD** represents year, month and date of the transaction, **nnnnnnnn** denotes the sequence number

- The Channel ID and its respective values defined by the central bank is as follows:

Channel ID	Values
Internet Banking	1
Cash Management	2
Treasury	3
ATM	4
Mobile	5
Other	6

Source Reference

Specify the Source Reference Number, if required.

Prefunded Payments

Check this box to indicate that Pre funded payments are allowed for the source.

2.3.1.1 Main Tab

Click 'Main' tab to capture the Debit/ Payments details:

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Specify the following details:

Debtor Details

Debtor Account Number

Specify the debit account number. Alternatively, you can select the debit account number from the option list. The list displays all open and authorized accounts.

Debtor Account Type

Select the Debtor Account type from the list of values displayed. Following are the options listed:

- Savings Bank (10)
- Current Account (11)
- Cash Credit (13)
- Loan Account (14)
- Overdraft (12)
- NRE (40)

Debtor Name

System defaults the Debtor Name of the account selected.

Beneficiary ID

Specify the Beneficiary ID from the list of values. All the valid, Beneficiary ID's are listed here.

If Beneficiary registration has been done already for the debtor's account, Beneficiary ID can be picked up from the LOV here. All the other details such as beneficiary account number, account type, beneficiary name, beneficiary bank details such as IFSC code, Bank name, Branch Name will be defaulted based on the beneficiary registration maintenance.

Beneficiary Bank Details

If Beneficiary registration maintenance is done and the beneficiary id is entered, the below mentioned details are defaulted. If not, it has to be entered.

IFSC Code

Specify the IFSC code of the Beneficiary Bank.

Bank Name

System defaults the Beneficiary Bank Name.

Branch Name

System defaults the Beneficiary Branch Name.

Payment Details

Transfer Currency

System defaults the currency as INR.Only INR is allowed for RTGS India Payments.

Transfer amount

Specify the transaction amount.Booking Date

The system defaults the booking date as application server date.

Activation Date

The system defaults the activation date same as application server date.

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Instruction Date

The system defaults this date as application server date and the payment will be processed on the Instruction Date.

User can modify the date to a future date, if required. Back valued payments will not be allowed. Instruction date will be validated for network holidays maintained and error message will be thrown. User will be forced to change the instruction date to a working date for the network.

Credit Value Date

The system would derive the credit value date as part of transaction processing. This field will be disabled for user input.

Debit Value Date

The system would derive the debit value date as part of transaction processing. This field will be disabled for user input.

Beneficiary Details

If Beneficiary registration maintenance is done and the beneficiary id is entered, the below mentioned details are defaulted. If not, it has to be entered.

Beneficiary Account Number

Specify the Beneficiary Account Number.

Beneficiary Account Type

Select the Beneficiary Account Type from the list of values. Following are the options:

- Savings Bank
- Current Account
- Cash Credit
- Loan Account
- Overdraft
- NRE

Beneficiary Name

Specify the Beneficiary name.

Instruction Priority

Instruction priority is maintained here. Allowed values are High, Normal. System defaults the value as 'High'.

Charge Bearer

For RTGS, charges bearer information is maintained here. Allowed values are CRED/DEBT/ SHAR/SLEV. System defaults the value as 'DEBT'.

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2.3.1.2 Additional Details Tab

Specify the additional details in this screen. Click on the 'Additional Details' tab to invoke this screen

Debtor Additional Details

Address Line 1
Specify the address line 1.

Address Line 2
Specify the address line 2.

Address Line 3
Specify the address line 3.

Address Line 4
Specify the address line 4.

Mobile Number
Specify the Mobile Number.

Email ID
Specify the Email ID.

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Creditor Additional Details

Address Line 1-4

Specify the address lines.

Remittance Information (Unstructured)

Sender to Receiver Information 1-4

Specify the Sender to Receiver Information.

Instruction Information Details

Instruction Code 1

Select the Instruction code values from the LOV. - PHOB, TELB, CHQB, HOLD.

Instruction Code Information 1

Specify the Instruction code information Maximum of 140 characters allowed.

Category Purpose Code

Select an option from the list of value. System defaults the option as 'Cash'

Channel Type

Select an option from the list of value. The values are

- Internet Banking
- Cash Management
- Treasury
- ATM
- Other

Settlement Method

Select an option from the list of value. System defaults the value as CLRG.The values are

- CLRG
- COVE
- INGA
- INDA

2.3.1.3 Pricing Tab

You can view pricing details in this screen that are computed by the system during the processing. Click on the 'Pricing' tab to invoke this screen and view the field details

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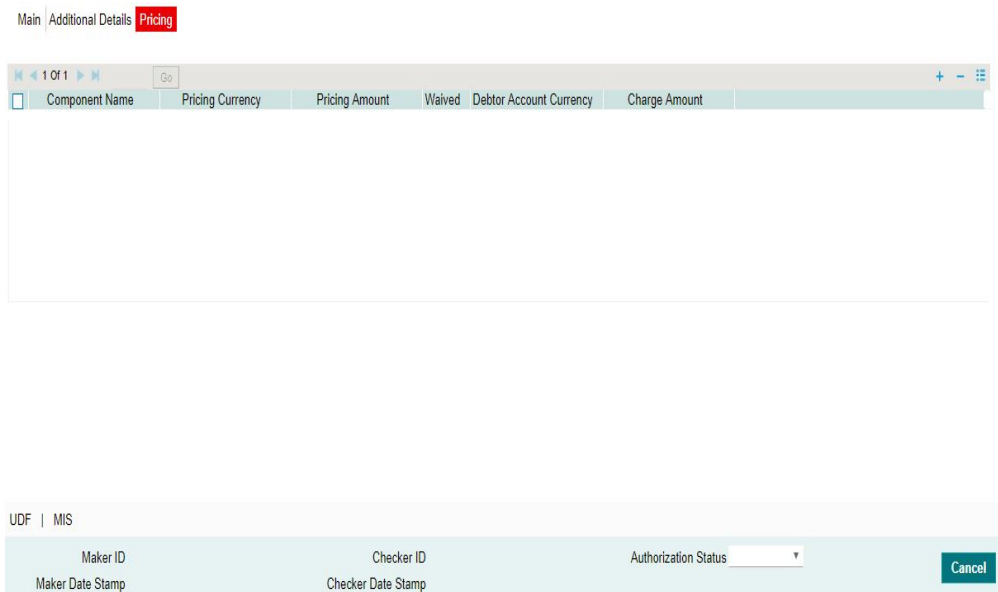
The below mentioned attributes will be available in the Pricing tab

Component Name

Displays the name of the pricing component applicable for the transaction.

Pricing Currency

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

Pricing Amount

Displays the charge amount calculated for each pricing component.

Waived

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

Debit Account Currency
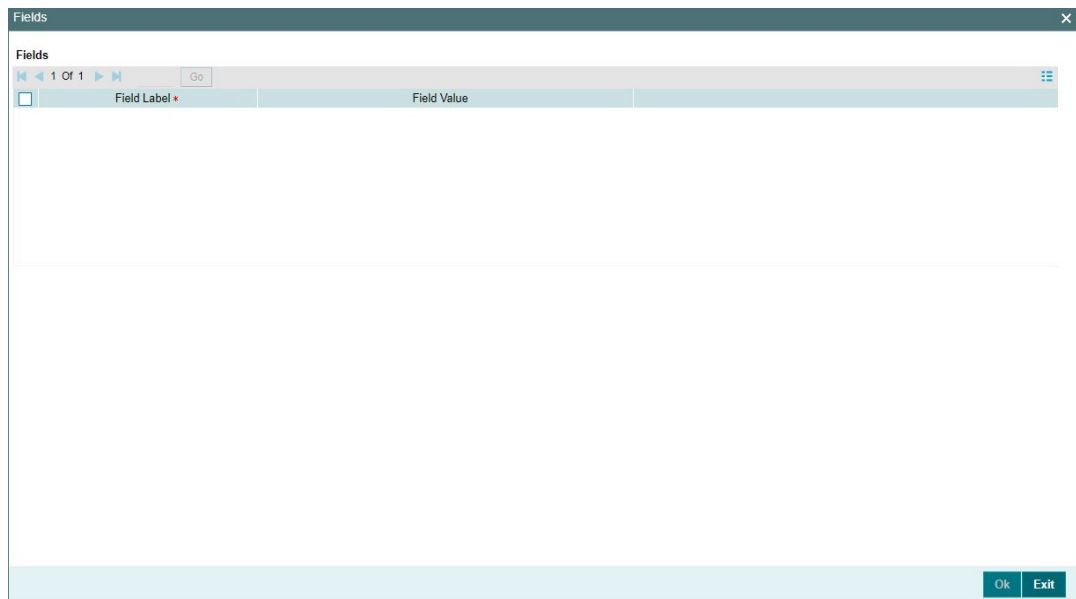
Displays the currency in which the charge amount is debited for the pricing component.

Charge Amount

Displays the Charge Amount, that is charged to the customer.

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2.3.1.4 UDF button

Click on the 'UDF' button to invoke this screen.

You can specify user defined fields for each transaction.

2.3.1.5 <u>MIS button</u>

Click on the 'MIS' button to invoke this screen.

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

2.3.1.6 Enrich and Saving of Outbound RTGS Payment Transaction

Enrich Button:

- On clicking the Enrich button, System does the validation for the debtor account type if it is NRE/NRO.
- If the debtor account type is NRE, then the sender to receiver information Line 1 (Unstructured) is automatically populated the codeword 'NRE' and from the second line with static text as "Sender is NRE. Please ensure compliance to RBI/FEMA regulation before applying funds".
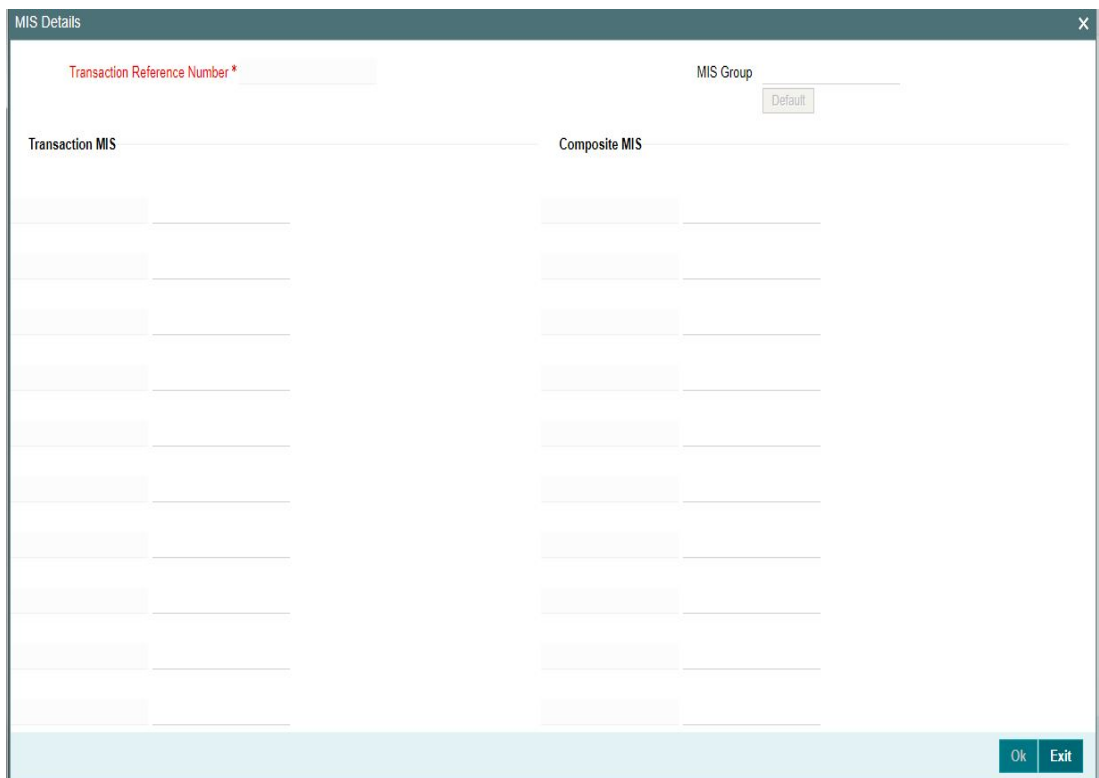- The user can make changes to the code word or the defaulted static text. The information as defaulted or edited in sender to receiver information of the transaction input screen will form part of sender to receiver information in the outgoing message.
- For Normal Savings and current account no static text is required.

Save Button:

- System performs mandatory field checks & transaction validations as mentioned below while saving a transaction
- .For transaction created through upload of file or message, the transaction is moved to repair queue
- On 'Save' of the transactions, system generates 'Unique Transaction Reference' which is used as **Transaction ID** (<TxId>) in pacs.008/pacs.009 messages.

2.3.1.7 India RTGS Outbound Payments Input Summary

You can invoke "RTGS Outbound Payments Input Summary" screen by typing 'PLSOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button .

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

- Transaction Reference

- Transaction Branch
- Host Code
- Source Code
- Network Code
- Transaction ID
- Source Reference
- Transfer Type
- Instruction Date
- Credit Value Date
- Debit Value Date
- Booking Date
- Authorization Status

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

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

2.3.2 India RTGS Outbound Payment View

You can view the RTGS Outbound transaction in this screen.

You can invoke "India RTGS Outbound Payment View" screen by typing 'PLDOVIEW' 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.

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- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.

- Click the Fetch button and select the required value.

- Along with the transaction details in the Main, Additional Details and Pricing tabs user can also view the Status details for the following:

  – External System Status

  – Transaction Status

  – Pending Queue Details

- Click Execute Query to populate the details of the transaction in the Outbound India RTGS Payments View screen.

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

Note

The system generates Message type 'DEBIT ADVICE' along with 'pacs.008'. This generation happens based on the 'Customer Advice Preference' (PMDCSADV) screen maintained per account & network combination.

2.3.2.1 Exceptions Tab

You can view the Return/Reject details and its references, if available in the Exception tab for the specified Transaction Reference Number. Click on the 'Exceptions Tab' to view the return/reject references.

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2.3.2.2 View Queue Action Log

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

Following details are displayed:

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

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

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

- Sanction screening

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- External credit approval

- External Account Check

- External price fetch

- Accounting system

2.3.2.3 UDF button

Click on the 'UDF' button to invoke this screen.

You can specify user defined fields for each transaction.

2.3.2.4 MIS button

Click on the 'MIS' button to invoke this screen.

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

2.3.2.5 View Repair Log

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

Following details are displayed:

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

2.3.2.6 Accounting Entries

You can click the "Accounting Entries" link in the transaction input screen to invoke the screen

The system displays the following details in a grid form that contains accounting entries in multiple rows:

Transaction Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

The system displays the transaction account number that is debited or credited in the accounting entry.

Account Branch

The system displays the account branch.

TRN Code

The system populates the transaction code of the accounting entry from the Account Template maintenance.

Dr/Cr

The system displays whether the accounting entry is 'debit' or 'credit' leg.

Amount Tag

The system displays the amount tag of the Amount being debited/credited.

Account Currency

The system displays the transaction account currency.

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Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

The system displays the Offset Account of the accounting entry for posting the offset debit/credit.

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

The system displays the Offset Transaction Code from the Account Template maintenance.

Offset Amount Tag

The system displays the Offset Amount Tag of the Offset amount.

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

2.3.2.7 All Messages Tab
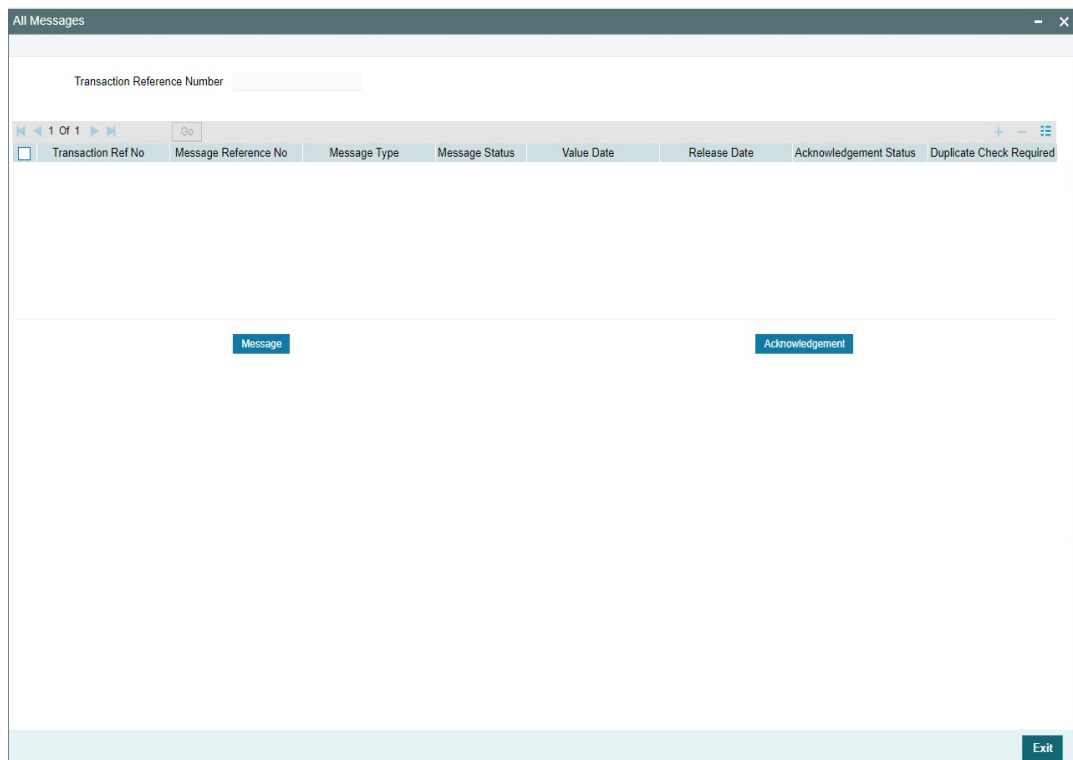
Click the "All Messages" link in the View screen to invoke this sub-screen.

The system displays the following details in a grid form containing one or multiple rows for the Transaction Reference Number specified.

- Transaction Ref No
- Message Reference No
- Message Type
- Message Status
- Value Date
- Release Date
- Acknowledgement Status
- Duplicate Check Required
- Duplicate Status
- Direction

2.3.2.8 India RTGS Outbound Payment View Summary

You can invoke "India RTGS Outbound Payment View Summary" screen by typing 'PLSOVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button..

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

- Source Code
- Transfer Type

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- Network Code
- Debtor Account Number
- Transaction Branch
- Debtor Account Type
- Transaction Reference Number
- IFSC Code
- Transaction ID
- Beneficiary Account Number
- Source Reference Number
- Beneficiary Account Type
- Booking Date
- Queue Code
- Instruction Date
- Authorization Status
- Activation Date
- Transaction Status
- Transaction Currency
- Sanction Seizure
- Transfer Amount
- Prefunded Payments
- Customer No

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

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

2.3.3 India RTGS Outbound Message Browser

You can view all the outbound RTGS messages such as - pacs.008, pacs.009,pacs.004 generated in this screen.

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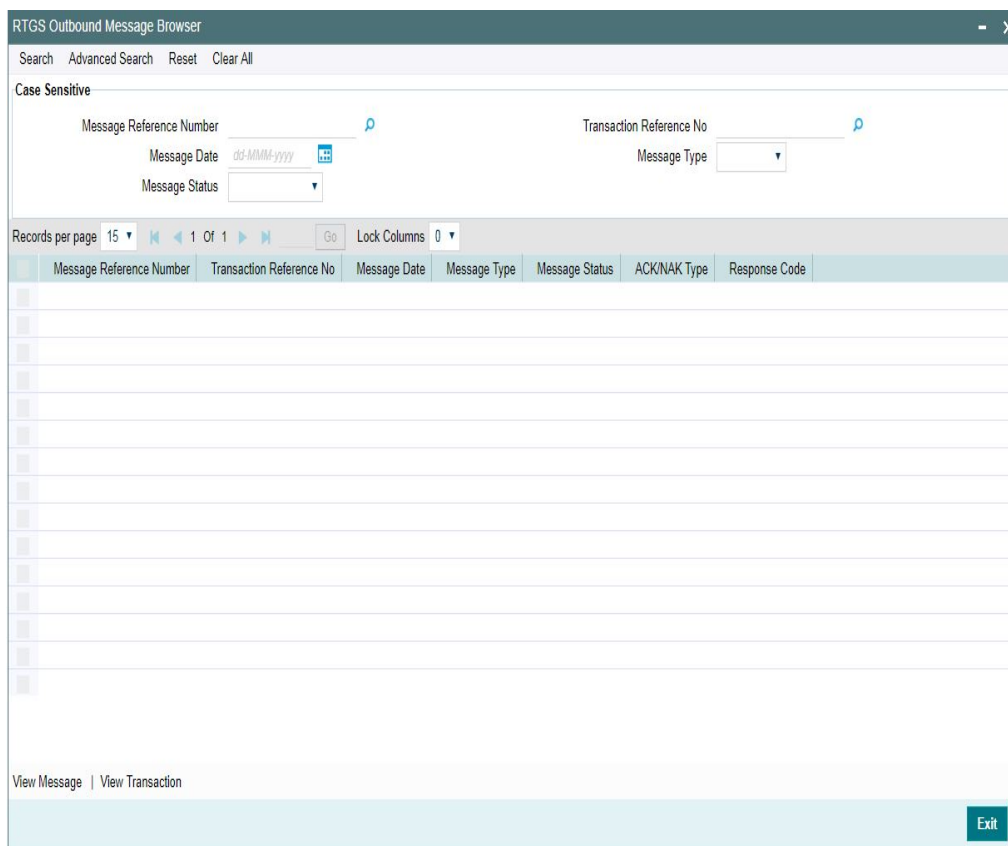
You can search for the records using one or more of the following parameters:

- Message Reference Number
- Transaction Reference Number
- Message Date
- Message Type
- Message Status

Following sub screens/ actions are available in the message browser screen:

View Message

Select a record and click on 'View Message' button to view the message details. You can view the pacs.008, pacs.009,pacs.004 message details here. System displays the following details with the respective fields.

- Message Reference Number
- Transaction Reference Number
- Message

View Transaction

Select a record and click on 'View Transaction' to view the complete transaction details. You can view the details of pacs.008 and pacs.009 messages in the detailed view screen.

View Detailed screen (PLDOVIEW) is launched on clicking 'View Transaction'.

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2.4 India RTGS Outbound Payments Processing

2.4.1 India RTGS Outbound Payment Validations

The following processing changes are covered as part of the initial validations, while saving the transaction:

- Beneficiary ID Validations
- Mandatory Fields / Referential data checks
- Debtor Account Branch IFSC Check
- Validation of Debtor Account Type

For a current dated transaction, the following processing changes are covered during transaction authorization:

- Business Override checks and Exception Queue
- Network Validations and Special Character Replacement
- Authorization Limits Check
- Process Cutoff Check
- Network cutoff over check/ Release Limit Check
- Accounting
- Messaging
- Future Value Transaction Processing
- Branch Holiday Parameter

2.4.1.1 Beneficiary ID

System picks up the valid beneficiary ID provided and populates Beneficiary details.

2.4.1.2 Mandatory Fields / Referential data checks

– Validation is available to check the transfer type (Customer Transfer, Bank Transfer, Bank Transfer Own A/c) is chosen.

– Validation is done on the transfer amount to check if it is within the Min-Max Transaction limit and Per day limit defined for the Network, as maintained in Network Preferences (Function ID: PMDNFTPF). In case of validation failure, transaction is rejected.

– Validation is available to verify whether the IFSC Code is valid or not as maintained in Local Payment Bank Directory (STDBKMNT). In case of validation failure, transaction is rejected.

2.4.1.3 Debtor Account Branch IFSC Check

– This is derived based on the Branch code and Bank Code (mapped to IFSC Code) combination (STDBKMNT) if available and populated in pacs.008/pacs.009 for Debtor Agent field.

– If Debtor account branch IFSC (: Debtor Agent) could not be derived, outgoing transaction moves to process exception (PE) queue.

- System does the validation for the debtor account type if it is NRE/NRO.

– If the debtor account type is NRE, then the sender to receiver information Line 1 (Unstructured) automatically populates the codeword 'NRE' and from the second line with static text as "Sender is NRE. Please ensure compliance to RBI/FEMA regulation before applying funds".

2.4.1.4 Business Override checks and Exception Queue

This is applicable for RTGS transfers as per current functionality.

2.4.1.5 Network Validations and Special Character Replacement

- IBAN check is not applicable for RTGS outbound payments
- Debtor Details, Beneficiary Details, Beneficiary Bank details, Additional Debtor/Creditor Details, Sender to Receiver Information entered for a payment transaction is validated against the valid characters allowed for the network. In case of Network character validation failure, transaction is moved to repair queue with error details
- Permitted character set for RTGS Transfers are as below:
    - Alphabetical characters - A to Z (upper case), a to z (lower case)
    - Numeric characters - 0 to 9
    - Special characters
- Special characters entered in a payment transaction is validated and replaced with specific characters as defined in Special Characters maintenance

2.4.1.6 Authorization Limit Check

Two levels of Authorization limit check are done before the process cutover check.

2.4.1.7 Process Cutoff Check

- Processing cutoff time check is done only for 'Outbound -Customer Transfer' types.
- Processing cutoff time check is not applicable for Transfer Types 'Interbank', 'Own Account Transfer' of 'Outbound' transaction type.

2.4.1.8 FX Limit check

FX Limit check is not applicable for RTGS outbound payments.

2.4.1.9 Network Cutoff over Check/Release Limit Check

- This stage is modified to include Release Limit check if the transfer amount is more than the Release Limit maintained.
- Available actions for this check are - Cancel, Carry forward, Release.
- Network cutoff check is done only for 'Customer Transfer' types as per existing functionality.
- Interbank Cutoff Time check is done for 'Bank Transfer' and 'Bank Transfer Own account' types.

2.4.1.10 Accounting

Accounting handoff is done post the above step.

- Additionally, charge/tax related entries are handed off along with debit liquidation details as per existing process
- On payment reject, the reversal entries are posted. However, charges are not reversed as per existing process.

Following entries are posted for the transaction booked:

Dr./ Cr.	Account	Value Date	TXN_CCY

Dr.	Customer Account	Debit Value Date	Account Currency
Cr.	Intermediary GL	Debit Value Date	Transfer ccy
Dr.	Intermediary GL	Credit Value Date	Transfer ccy
Cr.	Nostro Account	Credit Value Date	Transfer ccy

2.4.1.11 Dispatch Accounting

Dispatch accounting is not applicable for RTGS outbound payments.

2.4.1.12 Messaging

Based on the transfer type, pacs.008.001.03/ pacs.009.001.03 messages are generated for the RTGS transaction and sent to the network.

2.4.1.13 Notifications

Following notifications are triggered, for the RTGS payment transaction initiated:

- Debit Notification to Remitter for outbound payment
- Notification for outbound payment individual requests received on transaction booking (This is applicable for future dated transactions only)

2.4.1.14 Future Valued Transaction Processing

Future Values Transaction Processing logic is as per existing functionality:

- RTGS Outgoing payment rules allow the customers to send the payment requests with future value date. Such requests are processed by the system till sanction check on booking date and are marked as future valued.
- On value date, future dated transaction job– processes the payments starting from the initial validations. Future dated transactions are processed by separate jobs.

2.4.1.15 Branch Holiday Parameter

In addition to Currency and Network Holidays, Branch holidays is considered in determining the Value date and Activation date.

Processing Branch holidays is considered in the Dates resolution only if a particular parameter in Network Preferences for the 'Outbound' or 'Inbound' transaction type is checked.

2.4.2 ADMI.004.001.01 Messages Processing

MX admi.004.001.01 SystemEventNotificationV01 messages are sent to notify the occurrence of an event in a central system.

The system supports processing of below event codes in the ADMI.004.001.03 messages:

Message Definition Identifier	Message Description

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F20	This is an acknowledgement message from SFMS.
F22	This is the non-delivery warning message sent by SFMS to CBS.
F23	This is the delivery notification message sent by SFMS to CBS.
F25	This is a Negative acknowledge message from SFMS. If this message is received then system will reverse the corresponding outgoing payment contract.
F27	This is an acknowledgement message from Bank API (IDRBT/RBI). A. If this message is Negative Acknowledgement then the corresponding transaction is reversed B. If this message is Positive Acknowledgement then the ACK of original transaction is updated.

Processing Steps:

ACK Processing:

On receipt of incoming admi.004.001.01 messages from SFMS, system parses the message and process. The parent transaction is fetched based on following matching fields:

- Matching:
  - The field <BizMsgIdr> in the incoming admi.004.001.01 message is matched against the field <BizMsgIdr> in the Business Application Header of original outgoing payment message sent pacs.008.001.03/pacs.009.001.03
- Message Status Update: If matched,
  - Then, system identifies the event code based on the below field in the incoming admi.004.001.01 message
  - <EvtCd> - This field identifies the type of system event notification. This field can be F20, F27.
  - If the <EvtCd> is 'F27', then, system checks the field '<EvtParam>'.Based on the Bank API Response code for the positive ack – ACK status gets updated.

NAK Processing:

On receipt of incoming admi.004.001.01 messages from SFMS, system parses the message and process. The parent transaction is fetched, based on following matching fields:

- Matching:
  - The field <BizMsgIdr> in the incoming admi.004.001.01 message is matched against the field <BizMsgIdr> in the Business Application Header of original outgoing payment message sent pacs.008.001.03/pacs.009.001.03
- Reversal of Original Payment and NAK Status Update: If matched,
  - Then, system identifies the event code based on the below field in the incoming admi.004.001.01 message
  - <EvtCd> - This field identifies the type of system event notification. This field can be F25, F27.
  - If the <EvtCd> is 'F25', system reverses the corresponding outgoing payment transaction.
  - If the <EvtCd> is 'F27', then the system checks the field '<EvtParam>'.

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- If this 'Bank API Response Code' field is Negative Acknowledgement, system reverses the corresponding outgoing payment transaction

- System creates return reference in case of reversals and Sanction Check, EAC checks are performed before accounting handoff for the reversal. However, Charges are not reversed

2.4.3 Prefunded Payments Processing

2.4.3.1 Common Validation: When Prefunded Payments is set to 'Y'

It is not mandatory to have customer number/debtor account number as part of request received from channels for prefunded-payments.

If Debtor Account currency is not provided in the outbound request, then it gets defaulted to Transfer Currency (INR) in transaction. However, if it is present but not same as Transfer currency then payment is rejected. FX conversion and ECA check is not supported.

Transaction Limit, Authorization Limit check, Processing cutoff check, Network cutoff check (PMDNWMNT) are applicable.

Sanctions check is done if the 'Sanction Check Required' flag is checked in the applicable Source-Network preferences (PMDSORNW).

On Cancel from Network Cutoff Queue, ECA Reversal is not sent. In case outbound payment is returned, EAC check is not applicable as part of return processing.

2.4.3.2 Sender To Receiver Information 1-6

At the NEFT payment type product processor level, system performs the below field length validation for the fields Sender To Receiver Information 1-6. If the below condition is matched, then that particular transaction is moved to Repair queue for user action.

Condition: (The Entered Characters :xxx) Is exceeding the Maximum length Allowed 35.

2.4.3.3 Single Payment Service

Oracle Banking Payments allows you to process the Outbound NEFT payment request received via Single Payment SOAP services, ReST services channels. All the transactions created based on the requests received from SOAP/REST web services are always auto authorized.

Network code is derived if the Network code is not given in the request using network resolution rule (PMDNWRLE) processing.

If "networkCode" (<Network_Code>) is not indicated in single payment service, system applies the network resolution rule (PMDNWRLE) processing and derive the successful network. Refer the below sample rules:

Rule Name	Rule Expression	Network Code
India_RTGS	ValueOf { 'TRANSFER_CCY' } EQUAL 'INR' OR ValueOf { 'SERVICE_LEVEL' } EQUAL 'INDIA_RTGS' *	INDIA_RTGS

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* LOP Operand 'SERVICE_LEVEL', and ROP Operand, 'INDIA_RTGS' (free text as per user input) is allowed.

Beneficiary Bank IFSC Code is to be sent in Creditor Agent -Member Identification.

Payment Currency is supported by the associated Network.

Payment Amount is within the amount limits (if maintained) for the selected Network.

Creditor Agent (Beneficiary bank IFSC) is a member of the selected NEFT network.

2.5 India RTGS Inbound Payments

2.5.1 India RTGS Inbound Payments Transaction Input

Inbound Payment transaction gets automatically created from the pacs.008.001.03/ pacs.009.001.03 incoming message received from the RBI Clearing. The transfer type can be Customer Transfer/Bank Transfer/ Bank Transfer Own Account.

For any transaction entered from this screen, payment type is considered as 'RTGS' and transaction type as 'Incoming'.

You can invoke 'RTGS Inbound Payment Input Detailed' screen by typing 'PLDITONL' 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.

Operations supported for Inbound Transaction

- **New**
  - This option enables to create a new transaction as described above. The transaction reference number is generated based on format specified in this document

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- **Delete**
  - This enables the user to delete unauthorized transactions from the system.
  - If a transaction has been authorized at least once, deletion of the transaction is not allowed.
  - After the transaction has been reversed and authorized, it is not possible to do further operations on the transaction.
- **Copy**
  - This option enables copying an existing transaction details to create a new transaction. New Transaction reference number will be generated for the new transaction.
  - All details of copied (existing) transaction are retained in the new transaction created.

You can specify the following fields:

Transaction Branch code

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

Host code

The system defaults the host code of transaction branch.

Source Code

Select the Source Code via which the payment request is received from the list of values. All the source codes created in the host are listed here.

Network Code

You can select the required network. All open and authorized networks for a transaction and transfer type are listed.

Transfer Type

Select the required type of transfer.

- Customer Transfer
- Bank Transfer
- Bank Transfer own account

Transaction Reference number

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

Incoming Message ID

Specify the Incoming Message ID if any.

Sender Transaction ID

Specify the Sender Transaction ID if any.

Sender End to End ID

Specify the Sender End to End ID if any.

Sender Instruction ID

The system defaults the Transaction Reference number. However, you can modify the same.

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2.5.1.1 Main Tab

Specify the following details

Creditor Details

Beneficiary Account Number

Specify the Beneficiary account number. Alternatively, you can select the Beneficiary account number from the option list. The list displays all open and authorized accounts.

Beneficiary Account Type

Select the Beneficiary Account type from the list of values displayed. Following are the options listed:

- Savings Bank (10)
- Current Account (11)
- Cash Credit (13)
- Loan Account (14)
- Overdraft (12)
- NRE (40)

Beneficiary Name

System defaults the Debtor Name of the account selected

Debtor Details

Debtor Account Number

Specify the debit account number.

Debtor Account Type

Select the Debtor Account type from the list of values displayed. Following are the options listed:

- Savings Bank
- Current Account
- Cash Credit
- Loan Account
- Overdraft

- NRE

IFSC Code

Specify the IFSC code of the Debtor

Debtor Name

System defaults the Debtor Name of the account selected

Payment Details

Transfer Currency

System defaults the currency as INR.Only INR is allowed for RTGS India Payments Booking Date.

Transfer Amount

Specify the Transfer amount.

Booking Date

The system defaults the booking date as application server date.

Instruction Date

The system defaults this date as application server date and the payment will be processed on the Instruction Date.

User can modify the date to a future date, if required. Back valued payments will not be allowed. Instruction date will be validated for network holidays maintained and error message will be thrown. User will be forced to change the instruction date to a working date for the network.

Activation Date

The system defaults the activation date same as application server date.

Credit Value Date

The system would derive the credit value date as part of transaction processing. This field will be disabled for user input.

Debit Value Date

The system would derive the debit value date as part of transaction processing. This field will be disabled for user input.

Instruction Priority

Instruction priority is maintained here. Allowed values are High, Normal. System defaults the value as 'High'.

Charge Bearer

For RTGS, charges bearer information is maintained here. Allowed values are CRED/DEBT/ SHAR/SLEV. System defaults the value as 'DEBT'.

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2.5.1.2 Additional Tab

Specify the additional details in this screen. Click on the 'Additional' tab to invoke this screen.

Main	Additional Details	Pricing

Creditor Additional Details

Address Line 1	
Address Line 2	
Address Line 3	
Address Line 4	

Debtor Additional Details

Address Line 1	
Address Line 2	
Address Line 3	
Address Line 4	

Remittance Information(Unstructured)

Information 1	
Information 2	
Information 3	
Information 4	

Category Purpose Code   Cash ▾

Instruction Information Details

Instruction Code	PHOB ▾
Instruction Code Information	

Settlement Method   CLRG ▾

UDF | MIS

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

You can capture the address details of debtor/creditor and remittance information from the sender to receiver. These fields gets updated with values from the Inbound payment message.

For details pertaining to fields, please refer to section 2.3.1.2 Additional details Tab.

2.5.1.3 Pricing Tab

This tab displays the pricing details of the charges computed by system based on the transaction attributes in the Main tab..

Main	Additional Details	Pricing

◄◄ ◄ 1 Of 1 ► ►◄   Go   + − ≡

☐	Component Name	Pricing Currency	Amount	Waived	Debit Currency	Debit Amount

UDF | MIS

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

The below mentioned attributes will be available in the Pricing tab

Pricing Component

Displays the Name of the pricing component applicable for the transaction.

Pricing Currency

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

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Pricing Amount

Displays the charge amount calculated for each pricing component.

Waived

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

Debit currency

Displays the currency in which the charge amount is debited for the pricing component.

Debit amount

Displays the amount in debit currency to be debited.

2.5.1.4 UDF button

Click on the 'UDF' button to invoke this screen.

You can specify user defined fields for each transaction.

2.5.1.5 MIS button

Click on the 'MIS' button to invoke this screen.

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

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2.5.1.6 Saving of Inbound Transaction

The system performs the mandatory field checks and the transaction validations, as mentioned below, during the save of RTGS Inbound payment transaction.

If any of the transaction validation fails, transaction will be rejected with proper error code.

For transaction created through upload of file or message, the transaction will be moved to repair queue.

2.5.1.7 India RTGS Inbound Payments Input Summary

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

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

- Transaction Reference
- Sender Instruction ID
- Source Reference
- Network Code
- Source Code
- Transaction Branch
- Booking Date
- Instruction Date
- Customer No
- Beneficiary Account Number
- Debit Account Number
- Authorization Status
- Transfer Type

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

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

2.5.2 India RTGS Inbound Payment View

You can view the RTGS Inbound transaction in this screen.

You can invoke "India RTGS Inbound Payments" screen by typing 'PLDIVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

For more details on Main, Additional Details and Pricing tabs refer to 'PLDITONL' screen details above.

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Note

The system generates Message type 'CREDIT_ADVICE' on credit to beneficiary account. This generation happens based on the 'Customer Advice Preference' (PMDCSADV) screen maintained per account & network combination.

2.5.2.1 Exceptions Tab

You can view the Return/Reject details and its references, if available in the Exception tab for the specified Transaction Reference Number. Click on the 'Exceptions Tab' to view the Return/Reject references.

2.5.2.2 View Queue Action Log

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

Following details are displayed:

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

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

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

- Sanction screening

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- External Account Check
- External price fetch
- Accounting system

2.5.2.3 UDF button

Click on the 'UDF' button to invoke this screen.

You can specify user defined fields for each transaction.

2.5.2.4 MIS button

Click on the 'MIS' button to invoke this screen.

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

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2.5.2.5 View Repair Log

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

Following details are displayed:

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

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2.5.2.6 Accounting Entries

You can click the "Accounting Entries" link in the transaction input screen to invoke the screen

The system displays the following details in a grid form that contains accounting entries in multiple rows:

Transaction Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

The system displays the transaction account number that is debited or credited in the accounting entry.

Account Branch

The system displays the account branch.

TRN Code

The system populates the transaction code of the accounting entry from the Account Template maintenance.

Dr/Cr.

The system displays whether the accounting entry is 'debit' or 'credit' leg.

Amount Tag

The system displays the amount tag of the Amount being debited/credited.

Account Currency

The system displays the transaction account currency.

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Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

The system displays the Offset Account of the accounting entry for posting the offset debit/credit.

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

The system displays the Offset Transaction Code from the Account Template maintenance.

Offset Amount Tag

The system displays the Offset Amount Tag of the Offset amount.

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

2.5.2.7 <u>All Messages Tab</u>

Click the "All Messages" link in the View screen to invoke this sub-screen.

The system displays the following details in a grid form containing one or multiple rows for the Transaction Reference Number specified.

- Transaction Ref No
- Message Reference No
- Message Type

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- Message Status
- Value Date
- Release Date
- Duplicate Check Required
- Duplicate Status
- Direction

2.5.2.8 India RTGS Inbound Payment View Summary

You can invoke "RTGS Inbound Payment View Summary" screen by typing 'PLSIVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Source Code
- Network Code
- Transaction Branch

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- Transaction Reference
- Sender Transaction ID
- Sender End to End ID
- Booking Date
- Instruction Date
- Activation Date
- Transfer Currency
- Transfer Amount
- Transfer Type
- Debtor Account Number
- Debtor Account Type
- IFSC Code
- Beneficiary Account Number
- Beneficiary Account Type
- Queue Code
- Authorization Status
- Transaction Status
- Sanction Seizure
- Message ID

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

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

2.6   India RTGS Inbound Payments Processing

2.6.1   India RTGS Inbound Payments Validations

The incoming RTGS payments are received as pacs.008.001.03/ pacs.009.001.03 messages from RBI Clearing. The beneficiary bank has to credit the beneficiary's account within 30 minutes of receiving the funds transfer message.

System parses and processes the payments messages based on predefined processing. steps.

Following Processing changes are covered as part of the process:

- Business Override Checks
- Process Exception Checks
- Network Validations
- Authorization Limit Check
- Future Valued Check
- Accounting Handoff

2.6.1.1   Initial validations

- RCLG accounting is not applicable for RTGS incoming payments on file upload.

- Resolution of transfer type based on pacs.008.001.03/ pacs.009.001.03 messages. The transfer type can be Customer Transfer/Bank Transfer/ Bank Transfer Own A/c.

2.6.1.2 Business Override checks

This is applicable for RTGS transfers as per current functionality.

2.6.1.3 Process Exception checks

- If Account Type and Account Number mapping is not done by the beneficiary bank or in case of account type mismatch, transaction moves to Process Exception queue.
- In case of account type mismatch (Beneficiary account type in the system and the account type sent in the message), transaction moves to Process Exception queue.

2.6.1.4 Network Validations

- Debtor/ Creditor/Bank/Additional details for a payment transaction is validated against valid characters allowed for the network. In case of Network character validation failure, transaction is moved to repair queue.
- IBAN check is not applicable for RTGS incoming payments.

Non-NRE A/c to NRE A/c Payment Check:

- System checks if the debtor's account type belongs to Non-NRE account type. If there is no code word 'NRE' found in the below tags, the debtor's account is identified as Non-NRE account,
  - Debtor Account: (<DbtrAcct> <Typ> <Prtry>): has 'NRE' code word.
  - Remittance Information (Unstructured: <RmtInf> <Ustrd> Information Line 1): has 'NRE' code word.
- System will check the Beneficiary account type belongs to NRE account type. This is identified based on the code word 'NRE' found in the below tags
  - Creditor Account: <CdtrAcct> <Typ> <Prtry>: has 'NRE' code word.
- If it is resolved as Non-NRE a/c type to NRE a/c type payment, the incoming payment transaction is moved to the Repair queue. Available actions in the Repair queue are
  - Repair. There is no change in the Repair processing logic.
  - Return (Note: Returns Processing can be done only from 'Repair' Queue. Return processing is explained in detail in Return of Payments section.)
- In all other account type cases, the transaction moves to the next processing stage.

Validations for Repair Queue

- System validates whether account record is open and authorized.
- Beneficiary Name Check is done. If the validation fails, the incoming payment transaction is moved to the Repair queue.
- In cases of Invalid beneficiary account or Credit to FCY account, the inbound payment transaction is moved to the Repair queue.
- If Beneficiary account branch could not be derived based on the Beneficiary branch IFSC (:Creditor Agent) from the inbound pacs.008/pacs.009 message, then it is moved to the Repair queue.

2.6.1.5 Authorization limit check

Authorization limit check, has only one Auth Limit Queue.

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2.6.1.6 Future Valued Check

This is not applicable for RTGS inbound payments.

2.6.1.7 FX Limit check

FX Limit check is not applicable for RTGS inbound payments.

2.6.1.8 Accounting Handoff

Post EAC Check successful, transaction accounting and accounting handoff is done.

Following entries are posted for the transaction booked:

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Nostro Account	Activation Date	Account Currency
Cr.	Intermediary GL	Activation Date	Transfer ccy
Dr.	Intermediary GL	Activation Date	Transfer ccy
Cr.	Customer Account	Activation Date	Transfer ccy

2.6.1.9 Notifications

Following notification is triggered, for the RTGS payment transaction received:

● Credit Notification to Beneficiary for inbound payment

Notification is sent to the external system, by further sending it to beneficiary advising the credit.

2.7 India RTGS – Return of Payments

2.7.1 India RTGS Inbound Payments: Returns Processing

● The Beneficiary bank must return the transaction to the originating bank within one hour of the receipt of the payment or before the end of the RTGS Business day, whichever is earlier, if it is not possible to credit the funds to the beneficiary customer's account for any valid reasons.

● The Return can be initiated for the below reasons:

– Inward Credit to a NRE account from a Non-NRE account

– Invalid Beneficiary account

– Rejection/Cancellation from the Incoming Exception queues (such as Process Exception/Business Override/Repair Queue/Authorization Limit Check/ Sanction Check/Pricing Queue/EAC)

● Returns (Cancel action) can be done from any Queue where user can input the Return reason Code and Return Reason.

The below screen handles the return of RTGS inbound payments. System generates pacs.004.001.03 for the returns processed.

When an inbound transaction is cancelled from the queue, the following accounting entries are posted and the inbound payment transaction gets reversed except for the charges.

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Nostro Account	Return Processing Date	Account Currency
Cr.	Intermediary GL	Return Processing Date	Transfer Currency
Dr.	Intermediary GL	Return Processing Date	Transfer Currency
Cr.	Return GL	Return Processing Date	Transfer Currency

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Return GL	Return Processing Date	Account Currency
Cr.	Intermediary GL	Return Processing Date	Transfer Currency
Dr.	Intermediary GL	Return Processing Date	Transfer Currency

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Cr.	Nostro Account	Return Processing Date	Transfer Currency

Note

In case of returns, incoming credit and debit happens to Return GL and reversal is also done to Return GL

2.7.2 India RTGS - Return of Inbound Payment

You can view the return transactions pertaining to the inbound payments through this screen

You can invoke the "RTGS - Return of Inbound Payment" screen by typing 'PLDINRTN'in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

Return Reference

Specify the Return Reference and click on 'Enter Query'.

You can view the inbound transactions that are returned, with payment type as 'RTGS' and Transaction status - 'Returned'.

Return Date

The system displays the Return Date as the current date by default.

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Original Transaction Reference

The system displays the Original Transaction Reference for which the transaction is Returned.

Transaction Branch

System defaults the Transaction branch of the user's logged in branch.

Host Code

System defaults the Host Code the user's logged in branch.

On entering the Return Reference, the information related to the transaction is defaulted in the below listed fields:

- Network Code
- Original Payment Type
- Original Transaction Type

Original Transaction Details

- Original Message ID
- Transfer Currency
- Transfer Amount
- Debtor Account
- Debit Account Type
- Debtor Name
- Creditor Account
- Creditor Account Type
- Creditor Name
- Creditor Bank IFSC

Return Details

Return Reason Code

System displays the Return Reason Code as received in pacs.004 message.

Return Reason

System displays the Return Reason based on the selected Reject Code.

Originator Bank IFSC

System displays the IFSC code of the originator of the transaction

Originator Branch

System displays the Name of the Originator Branch

Originator Bank

System displays the Originator Bank as received in the pacs.004 message.

Settlement Method

CLRG method gets defaulted. The options are COVE, INGA, INDA.

Network Reject Details

These fields are applicable while querying for a particular Return record which is rejected by the RBI/ Clearing Centre.

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Reject Reference

System displays the Reject Reference details.

Reject Received Date

System displays the date on which the network reject was received.

Reject Code

System displays the network reject code.

2.7.2.1 India RTGS Return Of Inbound Payment Summary

You can invoke the 'RTGS Return Of Inbound Payment Summary' screen by typing 'PLSINRTN' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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

- Return Reference
- Original Inbound Transaction Reference
- Return Date
- Transaction Branch
- Debtor Account Number
- File Reference Number
- Original Transaction Type
- Original Payment Type

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

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

2.7.3 India RTGS Outbound Payments - Return Processing

- Incoming pacs.004.001.03 messages can be received as result of any outgoing payment being returned by beneficiary bank.

- The parent transaction is fetched based on following matching fields:

R-transactions	Message type	First Level Matching		Second level Matching (provided first level is successful)	
		Field No/Field Name	Original transaction field	Field No/Field Name	Original transaction field
Return of Outgoing Payments	pacs.004	OrgnlGrpInf +OrgnlMsgId TxInf +OrgnlEndToEndID ++OrgnlTxId	Message ID Transaction Reference; Related Reference	TxInf ++RtrdIntrBkSttlmAmt ++InstdAgt +++FinInstnId ++++ClrSysMmbId +++++MmbId	Transaction Currency & Transfer Amount Sender Branch IFSC

- On finding a parent match, a return transaction is internally created. Return reference, return date, reason code and rejection reason is stored for the returned transaction.

- EAC check is performed before accounting handoff for the reversal. There is no sanction check.

- Return accounting entries are processed with value date as return processing date. Charges applied as part of original transaction is not reversed.

- Original transaction status is updated as 'Returned'.

- Return details are captured for the original transaction and is available for view.

Following are the entries posted for the return of outbound transaction:

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Nostro Account	Return Processing Date	Account Currency

Cr.	Intermediary GL	Return Processing Date	Transfer Currency
Dr.	Intermediary GL	Return Processing Date	Transfer Currency
Cr.	Customer Account	Return Processing Date	Transfer Currency

2.7.4 India RTGS - Return Of Outbound Payment

You can view the return transactions pertaining to the outbound payments through this screen

You can invoke the "RTGS Return of Outbound Payment" screen by typing 'PLDOTRTN' in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

Return Reference Number

Specify the Return Reference and click on 'Enter Query'.

You can view the inbound transactions that are returned, with payment type as 'RTGS' and Transaction status - 'Returned'.

Return Date

System displays the Return Date as the current date by default.

Original Transaction Reference Number

System displays the Original Transaction Reference for which the transaction is Returned.

Transaction Branch

System defaults the Transaction branch of the user's logged in branch.

Host Code

System defaults the Host Code the user's logged in branch.

On entering the Return Reference, the information related to the transaction is defaulted in the below listed fields:

- Network Code
- Original Payment Type
- Original Transaction Type

Original Transaction Details

- Original Message ID
- Transfer Currency
- Transfer Amount
- Debtor Account Number
- Debtor Account Type
- Debtor Name
- Creditor Account
- Creditor Name
- Creditor Bank IFSC

Return Details

Return Reason Code

System displays the Return Reason Code as received in pacs.004 message.

Return Reason

System displays the return Reason based on the selected Return Code.

Originator Bank

System displays the Originator Banks as received in pacs.004 message.

Originator Bank IFSC

System displays the IFSC code of the originator of the transaction

Settlement Method
CLRG method gets defaulted. The options are COVE, INGA, INDA.

Network Reject Details

These fields are applicable while querying for a particular Return record which is rejected by the RBI/ Clearing Centre.

Reject Reference

System displays the Reject Reference details.

Reject Received Date

System displays the date on which the network reject was received.

Reject Code

System displays the network reject code.

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2.7.4.1 India RTGS Return Of Outbound Payment Summary

You can invoke the 'RTGS Return Of Outbound Payment Summary' screen by typing 'PLSOTRTN' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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

- Return Reference
- Original Incoming Transaction Reference Number
- Transaction Branch
- Beneficiary Name
- IFSC Code
- Originator Bank
- Reject Reference

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.

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3. Function ID Glossary

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