China National Advanced Payment System (CNAPS)
 User Guide

Oracle Banking Payments

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ACH Credit Transfer User Guide
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Contents

1. About this Manual

1.1   Introduction

This manual helps you to get familiar with the China National Advanced Payment System (CNAPS) functionality of Oracle Banking Payments. It takes you through the various stages in processing a CNAPS payment transaction.

1.2   Audience

This manual is intended for the following User Roles:

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

1.3   Documentation Accessibility

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

1.4   Organization

This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*China National Advanced Payment* System provides a snapshot of the local payments or payments limited to a specific region.
Chapter 3	*CNAPS Credit* - This chapter helps you provide the details on CNAPS Credit Outbound and Inbound Payments.
Chapter 4	*CNAPS Debit* - This chapter helps you to provide the details on CNAPS Debit Outbound and Inbound Payments.
Chapter 5	*Non-STP Queue* - This chapter helps you to understand the Non-STP Queue support.
Chapter 6	*MAIL Advice* - This chapter helps you to understand MAIL Advice Generation.

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| Chapter 7 | *Function ID Glossary* has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation. |

1.5 Glossary of Icons

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

Icons	Function
✕	Exit
+	Add row
—	Delete row
🔍	Option List

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2. China National Advanced Payment System-CNAPS

This chapter contains the following sections:

2.1 Overview of CNAPS

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

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

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

- Customer Transfer
- Bank Transfer

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

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

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

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2.2 CNAPS Maintenances

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

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

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

The other key maintenances are as follows:

2.2.1 Network Preferences

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

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

You can specify the following fields:

Network Code

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

Network Description

System defaults the Network description based on the network selected.

Network Type Description

System defaults the Network Type Description based on the Network selected.

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Host Code

System defaults the Host code of transaction branch.

Host Code Description

System defaults the description of the Host Code displayed.

Transfer Currency

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

Payment Method

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

- HVPS
- BEPS
- BEPS - Real - Time

Outbound Payment Preferences

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

Payment Preferences

Minimum Amount

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

Maximum Amount

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

Price Code Details

Customer Transfer

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

Bank Transfer

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

Accounting Codes

Debit Liquidation

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

Credit Liquidation

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

Network Account Details

Network Account

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

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Note

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

Inbound Payment Preferences

Payment Preferences

Beneficiary Name Match Required

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

Beneficiary Validation Amount

Specify the Amount in currency CNY.

Return GL

Specify the Return GL from the list of values.

Price Code Details

Customer Transfer

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

Bank Transfer

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

Accounting Codes

Debit Liquidation

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

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Credit Liquidation

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

Network Account Details

Network Account

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

Note

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

2.2.2   Settlement Instruction

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

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

You can specify the following fields:

Customer Number

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

Customer Name

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

SSI Label

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

Host Code

System defaults the Host code of transaction branch.

Host Code Description

System defaults the description of the Host Code displayed.

<u>**Settlement Account / Bank Details**</u>

Account

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

Counterparty Name

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

Address

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

Bank Code

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

Bank Name

System defaults the name of the Bank Code displayed.

<u>**Allowed Payment Methods**</u>

Payment Method

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

- HVPS
- BEPS
- BEPS - Real Time

2.2.3 <u>Branch Identifier</u>

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

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

You can specify the following fields:

Host Code

System defaults the Host code of transaction branch.

Processing Branch

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

Branch Name

System defaults the name of the processing branch selected.

Clearing Identifier

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

2.2.4 Directory

You can maintain the directory records in this screen.

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

You can specify the following fields:

Bank Code

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

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

Bank Name

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

This field allows Chinese Characters.

Bank Short Name

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

Bank Address

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

City Code

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

Telephone

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

Participant Type

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

Direct Participation Code

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

Direct Participation Name

Specify a Direct Participation Name.

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Payment Method

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

Last Change Date

Specify the Last Change Date.

2.2.5 Business Type

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

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

You can specify the following fields:

Business Type

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

> **Note**
>
> Chinese characters are not allowed in this field,

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Business Type Description

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

Note

Chinese characters are allowed in Business type Description field.

SSI Label

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

Host Code

System defaults the Host code of transaction branch.

Host Code Description

System defaults the description of the Host Code displayed.

Business Category Codes Allowed

Business Category Code

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

Note

Chinese characters are not allowed in this field.

Category Code Description

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

Note

Chinese characters are allowed in Category Code Description field.

2.2.6   Network Cutoff

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

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

You can specify the following fields:

Host Code

System defaults the Host code of transaction branch.

Host Code Description

System defaults the description of the Host Code displayed.

Network Code

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

Network Description

System defaults the description on the Network selected.

Network Type Description

System defaults the Network Type Description on the Network selected.

Payment Method

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

- HVPS
- BEPS
- BEPS - Real Time

Network Cutoff Time

Hour

Specify the network cut-off hour.

Minute

Specify the network cut-off in minutes.

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2.2.7 Common Preferences

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

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

You can specify the following fields:

Host Code

System defaults the Host code of transaction branch.

Host Code Description

System defaults the Description on the Host Code selected.

Network Code

Specify the Network code.

Network Description

System defaults the Description on the Network Code selected.

Network Type Description

System defaults the Network Type Description on the Network Code selected.

Exchange Rate Preferences

FX Rate Type

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

Rate Override Variance

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

Rate Stop Variance

Specify the Rate Stop Variance.

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

External Exchange Rate Applicable

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

External FX Cancel

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

- Auto
- Manual

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

Processing of FX Request:

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

Small FX Limit

Small FX Limit Currency

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

Small FX Limit Amount

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

Holiday Check Preferences

Branch Holiday Check

By default, this field value is Yes.

If the field is Yes, then Branch holidays are considered for Activation Date derivation.

If this field is No, then Branch holiday calendar is not considered while deriving the Activation Date.

Skip Currency Holiday Check

By default, this field value is No.

If the field value is 'Yes', the currency Holiday check is skipped during Instruction Date derivation.

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2.2.7.1 CNAPS Common Preferences Summary

You can invoke the "CNAPS Common Preferences Summary" screen by typing 'PHSCNPRF' 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:

- Authorization Status
- Record Status
- Network Code
- Host Code

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

2.2.8 CNAPS Return Code Maintenance

You can maintain the Return codes applicable for CNAPS transactions and linking it to system error codes, using this screen

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You can invoke the 'CNAPS Return Code Maintenance' screen by typing 'PHDRTNCD' 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.

Payment Method

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

- HVPS
- BEPS
- BEPS - Real - Time

Network Code

Select the Network code from the list of values. All the Network codes maintained in Network Code maintenance for the Payment types 'CNAPS' & 'CNAPS Debit' are listed.

Network Description

System defaults the Network description based on the network selected.

Network Type Description

System defaults the Network Type Description based on the Network selected.

Return Code

Specify the Return Code.

Return Code Description

Specify the Return Code Description.

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Error Code Linkage

If inbound CNAPS BEPS Real-time / CNAPS Debit 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.

Error Code

Specify the Error Code from the list of values. This field lists the system Error Codes related to the Network payment type.

Description

Error code description will be defaulted based on the Error Code selected.

2.2.8.1 CNAPS Return Code Maintenance Summary

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

You can invoke the 'CNAPS Return Code Maintenance Summary' screen by typing 'PHSRTNCD' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

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

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

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

2.2.9   SWIFT Codeword Mapping for CNAPS

You can map SWIFT codewords to CNAPS business type Codeword, using this screen This is used when inbound SWIFT payments are to be processed as pass through payments by sending outbound CNAPS Credit payments.

You can invoke the 'SWIFT Codeword Mapping for CNAPS' screen by typing 'PHDSWIFT' 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.

Host Code Description

System defaults the Description based on the Host Code selected.

Swift Codeword

Specify the Swift Codeword from the list of values. SWIFT code word field lists all distinct code words available in SWIFT Code word maintenance.

Code Description

Based on Code word selected Codeword description is populated.

Business Type

Specify the Business Type from the list of values. All the valid combination of Business type & Business Category combination are listed.

Description

Based on the selected business type, Description is populated.

Business Category Code

Based on the combination selected Business Category Code field is populated.

Description

Based on the selected Business Type/Category Code, Description field is populated.

2.2.9.1 SWIFT Codeword Mapping for CNAPS Summary

You can invoke the 'SWIFT Codeword Mapping for CNAPS Summary' screen by typing 'PHSSWIFT' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

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

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

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

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3.1   CNAPS Credit Outbound Payments

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

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

This section contains the following topics:

3.1.1   CNAPS Outbound Payments Transaction Input

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

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

You can specify the following fields:

Transaction Branch

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

Network Code

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

Payment type gets populated, based on the Network selected.

Payment Method

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

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

Transfer Type

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

- Customer Transfer

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- Bank Transfer

Source Code

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

Transaction Reference Number

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

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

End to End Identification

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

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

Source Reference Number

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

Host Code

System defaults the Host code of transaction branch.

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3.1.1.1 Main Tab

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

Specify the following details

Customer Details

Account Number

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

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

Note
Prefunded GL functionality is applicable for CNAPS.

Account Currency

System defaults the currency based on the Account number selected.

Account Branch

System defaults the branch based on the Account number selected.

Name

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

Address

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

Amount

Amount is displayed upon clicking Enrich.

Customer Number

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

Customer Service Model

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

Note

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

Charge Account Number

Specify the Charge Account Number from the list of values.

Charge Account Branch

Account Branch is displayed based on the Account Number selected.

Charge Account Currency

Charge Account Currency is displayed for the Charge Account selected.

Payment Details

Booking Date

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

Instruction Date

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

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

Activation Date

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

Instructed Currency Indicator

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

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

- If the Instructed currency indicator is 'Transfer currency'   Transfer Amount field is enabled for user input.

- If the Instructed currency field is 'Debit Currency' Amount field (meant for debit amount) under customer details is enabled for input

Transfer Currency

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

Transfer Currency Name

System defaults the name of the Transfer Currency.

Transfer Amount

Specify the Transfer Amount.

Exchange Rate

Specify the Exchange Rate.

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

<u>**Exchange Rate Validations:**</u>

- If exchange rate is not a user input, system picks up exchange rate during 'Enrich' provided the transfer amount is less than small FX limit maintained. If exchange rate is not available, system throws error.

- Based on debit amount/transfer amount input, the other amount is computed by the system.

- If transfer amount is more than small FX limit and if external exchange rate is applicable, then rate pick up happens during transaction processing.

Credit Value Date

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

Debit Value Date

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

Internal Remarks

Specify the internal remarks if any.

Note

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

<u>**Beneficiary/ Counterparty Details**</u>

SSI Label

Select the SSI Label from the list of values.

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

Note

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

Account Number

Specify the Beneficiary account number here.

Account Name

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

Address

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

Bank Code

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

Bank Name

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

Business Type

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

Description

System defaults the description based on the business type selected.

Business Category Code

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

Description

System defaults the description based on the business type selected.

Business Priority

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

HVPS Remittance Information

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

Remarks 1

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

Additional Information 1

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

Remarks 2

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

Additional Information 2

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

Note

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

3.1.1.2   Payment Details Tab

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

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

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

You can specify the following details:

Additional Details

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

Collection Information (A109 HVPS/ BEPS)

Bill Type

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

- 01: Domestic letter of credit
- 02: time certificate

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- 03: certificate T-bonds
- 04: off-site current passbook
- 99: Others

Bill Date

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

Bill Number

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

Cross -Border Details (HVPS A113)

Reference Date

Specify the Reference Date. This is an option field.

Charge Whom

System defaults the value as DEBT.

Sender Charges

Specify the Sender Charges. This is an option field.

Receiver Charges

Specify the Receiver Charges. This is an option field.

Payment Service Details (A301 BEPS)

Serial Number

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

Term

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

Payment Type

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

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

Additional Information

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

Bank Draft Information (HVPS/ BEPS)

Bill Date

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

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

Bill Number

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

Payment Amount

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

Applicant Account

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

Applicant Name

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

Settlement Amount

Specify the settlement amount. This is an optional field.

Surplus Amount

Specify the Surplus amount. This is an optional field.

Draft Type

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

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

Cheque Information (BEPS A201)

Issue Date

Specify the Issue date. This is a mandatory field.

Drawer Name

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

Cheque Amount

Specify Cheque Amount. This is a mandatory field.

Cheque Number

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

Amount

Specify the Amount.

3.1.1.3 Pricing Tab

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

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

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

Pricing Component

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

Pricing Currency

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

Pricing Amount

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

Note

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

Waiver

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

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Debit Currency

System displays the customer debit currency for charge/tax.

Debit amount

Displays the amount debited to the selected debit account.

3.1.1.4 UDF

Click this link to specify the user defined fields.

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

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3.1.1.5 MIS

Click this button to specify the MIS fields.

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

3.1.1.6 Accounting Details

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

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3.1.1.7 CNAPS Outbound Payments Transaction Summary

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

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

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

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

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

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

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

3.1.2 CNAPS Outbound Payment View

You can view the CNAPS Outbound transactions in this screen.

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

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

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- Along with the transaction details, you can also view the Status details for the following:
  – Dispatch Details
  – External System Status
  – Transaction Status
- Click Execute Query to populate the details of the transaction in the Outbound CNAPS Payments View screen.The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.

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

3.1.2.1 Exception Tab

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

3.1.2.2 UDF Tab

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

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3.1.2.3 MIS Tab

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

3.1.2.4 Message & Accounting Details

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

3.1.2.5 View Queue Action Log

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

Following details are displayed:

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

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

- Sanction screening
- External credit approval

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

3.1.2.6 View Repair Log

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

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

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

3.1.2.7 CNAPS Outbound Payments View Summary

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

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

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

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

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

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

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

3.1.3 CNAPS Outbound Browser

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

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

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

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

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

3.1.4 Webservices

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

3.2 CNAPS Credit Outbound Payments Processing

3.2.1 CNAPS Outbound Payment Validations

Outbound payments follows the below listed processing steps:

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

3.2.1.1 SSI Details Population

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

3.2.1.2 Initial Validations

The following processing is covered as part of initial validations:

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

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- Mandatory Fields / Referential data checks are done based on the details received in the payment request and the values populated by system.

- Validation is available to verify whether the Counterparty Bank Code is listed in the CNAPS directory. In case of validation failure, transaction is rejected if in.

- Transfer amount limit check is done for the minimum and maximum amount limits defined for the Network, as maintained in Outbound Payment Preferences (PHDNCPRF).

- The initial validations are done on transaction enrich or save from UI. If there is a validation failure, error is displayed, so that you can do the necessary modifications and re-submit the payment. If the validation fails for channel submitted transactions, transaction is moved to Repair Queue.

3.2.1.3 Beneficiary Validation

- An API call is provided for sending the beneficiary account, name, address and bank code details to an external system so that the details can be validated. The response is expected as 'TRUE' or 'FLASE'.

- You can maintain the connectivity path and time-out period in seconds for the external call made. If the request is timed-out, the response is treated as false.

- Beneficiary validation can be initiated from UI or as part of payment processing. If the beneficiary validation is done from UI, the system populates error on saving and it is not repeated during processing

- If the beneficiary validation done during the payment processing fails, the transaction gets auto cancelled. The cancellation remarks are updated as 'Beneficiary validation failed'.

- Beneficiary validation services, have tags for the following details:

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

Transaction Code Validations

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

3.2.1.4 Duplicate Check

- Duplicate parameters can be maintained for the source in PMDSORCE. Based on the Duplicate Check Period in days and fields set, duplicate check for the transaction is done. If the transaction is identified as a duplicate transaction, the transaction is moved to Business Override queue.

- The following parameters are available for duplicate check:
  - Debtor Account - DBTR_ACC
  - Creditor Account - CRDTR_ACC
  - Transfer Amount - TFR_AMT
  - Instruction Date - VALUE_DATE

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

3.2.1.5 Authorization Limit Check

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

3.2.1.6 Process Cutoff

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

3.2.1.7 Sanction Check

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

Note:

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

3.2.1.8 FX Processing

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

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Note

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

3.2.1.9 <u>Pricing</u>

<u>Charge /Tax Computation</u>

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

3.2.1.10 <u>ECA Check</u>

<u>Balance Check with DDA (CASA) System</u>

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

3.2.1.11 <u>Network Cutoff Check</u>

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

3.2.1.12 <u>Accounting</u>

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

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

Following accounting entries are posted on booking the transaction:

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

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

3.2.1.13 <u>Messaging</u>

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

<u>Acknowledgement Processing</u>

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

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

- Message Process codes can have the below values:

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

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

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

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

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

3.2.2 Future Dated Transaction Processing

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

3.2.3 Return of Outbound CNAPS Credit Transactions

You can upload and process return messages received for outbound CNAPS transactions. The return entries are moved to an Exception Queue so that you can verify the return reason and take further manual action on the return records. The following actions are possible from the Exception Queue:

- Accept the return by booking an inbound transaction
- Re-initiate the transaction after correcting the details

3.2.3.1 Return message upload

ReST service is provided for uploading the Return transactions received for Outbound CNAPS Credit transaction. The following fields are available in the service:

- Source Reference
- Return Message ID
- Original Transaction Reference
- Host Code
- Network Code
- Payment Method (H -HVPS, B -BEPS, O- BEPS Real-time)
- Return Currency
- Return Amount

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- Customer Account
- Customer Name
- Reason Code
- Return Reason
- Return Remarks

Debit accounting is posted upfront as below:

Event	Dr/Cr	Account	Account Type	Amount Tag
HSDR	Dr	Nostro/Network Clearing GL	GL	Transfer Amount
HSDR	Cr	Intermediary GL	GL	Transfer Amount

The system tries to match the Original transaction reference with the outbound transaction present in the system and marks the Transaction status of the original transaction as 'Return Received'. If the original transaction is not found in the system with 'Processed' status, appropriate error is logged for the return transaction.

Original transaction is not available in the system or the transaction status is not valid.

If the original transaction is matched and the Customer account is not matching with the original account, the following error is logged:

"Customer Account received is not matching with the original account

Return transactions are moved to Outbound CNAPS Reject Queue (Function ID: PQDCNRJQ). The Reject Type is 'Return' and Reject Status is 'Unprocessed'

The following actions are available in CNAPS Reject Queue:

- Accept
- Re-initiate
- Authorize
- Delete

- Reject
- View Queue Action
- View Original Transaction

Every action except the View actions require user Role/Queue access rights enabled. Accept/ Re-initiate actions require authorization.

> **Note**
>
> This Queue is common for Outbound CNAPS Credit/Debit. The reject types supported are Return and Network Reject.

3.2.3.2 Processing Accept of Return

You can initiate 'Accept' for all records of Reject Type 'Return' and Reject status 'Unprocessed'. On initiating 'Accept' action, the following screen is opened:

Only Remarks field is enabled in this screen for the user to input the remarks .The remarks entered are available in the Queue action log Remarks column. 'Accept' action requires authorization.

Remarks field will be of length 256.

On authorization, The following processing is done for the return transaction:

- Sanction Check
- External Account Check
- Accounting
- Transaction Status Update
- Information reporting/Notification XML generation

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Return Accounting

The accounting entries are posted as below reversing the entries posted for the original transaction. The same exchange rate as in the original transaction is used.

Event	Dr/Cr	Account	Account Type	Amount Tag
HSCR	Dr	Intermediary GL	GL	Transfer Amount
HSCR	Cr	Customer Account	GL	Transfer Amount

On completion of the processing Return record status is marked as 'Processed' and the linked transaction status is updated as Returned.

3.2.3.3 Processing Re-initiation

You can 'Reinitiate' any Reject record for which Reject status is 'Unprocessed', Original transaction status is 'Processed ' and the Original transaction value date is current date. Re-initiate actions launches the PHDOTONL screen in input mode by creating a new transaction with the original transaction details.

The following fields are provided in PHDOTONL & PHDOVIEW screens:

- Re-initiation flag
- Originator Details (Originator Account, Name & Address)
- Linked Reference

The new transaction booked can be a Prefunded transaction with Debit Account as Return GL. Re-initiation flag is checked for the new transaction and original Debtor account, Name and address details are populated as Originator Details.

You can edit the data for the following fields only:

- All additional details fields
- Business type and Business Category type
- Customer Name and Address
- Counterparty Name and Address

The authorization of the newly generated transaction is allowed only from Reject queue.

On authorization of Re-initiate action, the following accounting is passed for the Return transaction :

Event	Dr/Cr	Account	Account Type	Amount Tag
HSCR	Dr	Intermediary GL	GL	Transfer Amount
HSCR	Cr	Return GL	GL	Transfer Amount

Return transaction status and Original transaction status are updated as 'Re-initiated'. For the original transaction, Linked Reference is updated as newly generated transaction reference.

The new Outbound transaction gets authorized and processed from initial validations. Since the Re-initiated flag is checked, while inserting the Dispatch record, Debtor details are replaced with Originator details.

3.3   CNAPS Credit Inbound Payments

This section contains the following topics:

3.3.1   CNAPS Inbound Payments Transaction Input

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

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

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

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Host Code

System defaults the host code of the transaction branch.

You can specify the following fields:

Network Code

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

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

Payment Method

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

- HVPS
- BEPS
- BEPS - Real Time

Transfer Type

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

- Customer Transfer
- Bank Transfer

Source Code

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

Transaction Reference Number

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

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

Sender's Reference

Specify the Sender's Reference.

End to End Identification

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

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

Source Reference Number

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

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3.3.1.1 Main Tab

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

Specify the following details

Customer Details

Account Number

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

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

Note

Prefunded GL functionality is applicable for CNAPS.

Account Currency

System defaults the currency based on the Account number selected.

Account Branch

System defaults the branch based on the Account number selected.

Name

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

Address

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

Amount

Amount is displayed upon clicking Enrich.

Customer Number

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

Customer Service Model

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

Note

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

Payment Details

Booking Date

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

Instruction Date

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

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

Activation Date

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

Transfer Currency

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

Transfer Amount

Specify the Transfer Amount.

Exchange Rate

Specify the Exchange Rate.

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

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Exchange Rate Validations:

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

- Based on debit amount/transfer amount input, the other amount is computed by the system.

- If transfer amount is more than small FX limit and if external exchange rate is applicable, then rate pick up will happen during transaction processing.

Credit Value Date

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

Debit Value Date

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

Internal Remarks

Specify the internal remarks if any.

Note

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

Counterparty Details

SSI Label

Select the SSI Label from the list of values.

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

Note

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

Account Number

Specify the Beneficiary account number here.

Account Name

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

Address

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

Bank Code

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

Bank Name

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

Business Type

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

Business Category Code

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

Business Priority

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

HVPS Remittance Information

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

Remarks 1

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

Additional Information 1

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

Remarks 2

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

Additional Information 2

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

Note

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

3.3.1.2 Payment Details Tab

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

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

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

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You can specify the following details:

Additional Details

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

Collection Information (A109 HVPS/ BEPS)

Bill Type

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

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

Bill Date

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

Bill Number

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

Cross -Border Details (HVPS A113)

Reference Date

Specify the Reference Date. This is an option field.

Charge Whom

System defaults the value as DEBT.

Sender Charges

Specify the Sender Charges. This is an option field.

Receiver Charges

Specify the Receiver Charges. This is an option field.

Payment Service Details (A301 BEPS)

Serial Number

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

Term

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

Payment Type

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

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

Additional Information

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

Bank Draft Information (HVPS/ BEPS)

Bill Date

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

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

Bill Number

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

Payment Amount

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

Applicant Account

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

Applicant Name

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

Settlement Amount

Specify the settlement amount. This is an optional field.

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Surplus Amount

Specify the Surplus amount. This is an optional field.

Draft Type

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

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

Cheque Information (BEPS A201)

Issue Date

Specify the Issue date. This is a mandatory field.

Drawer Name

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

Cheque Amount

Specify Cheque Amount. This is a mandatory field.

Cheque Number

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

Amount

Specify the Amount.

3.3.1.3 Pricing Tab

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

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

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

Pricing Component

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

Pricing Currency

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

Pricing Amount

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

Note

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

Waiver

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

Note

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

---

Debit Currency

System displays the customer debit currency for charge/tax.

Debit amount

Displays the amount debited to the selected debit account.

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3.3.1.4 UDF

Click this tab to specify the user defined fields.

Fields

Field Label *	Field Value	

Ok Exit

3.3.1.5 MIS

Click this tab to specify the MIS fields.

MIS Details

Transaction Reference Number *

MIS Group

Default

Transaction MIS

Composite MIS

Ok Exit

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3.3.1.6 Accounting Details

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

3.3.1.7 CNAPS Inbound Payments Transaction Summary

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

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

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

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

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

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

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

3.3.2 CNAPS Inbound Payment View

You can view the CNAPS Inbound transactions in this screen.

You can invoke 'CNAPS Inbound Transaction View' screen by typing 'PHDIVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required transaction.
- Along with the transaction details, you can also view the Status details for the following:
  - Dispatch Details
  - External System Status

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- Transaction Status
- Click Execute Query to populate the details of the transaction in the Inbound CNAPS Payments View screen.The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.

For more details on Main, Payment Details and Pricing tabs refer to 'PHDITONL' screen details above.
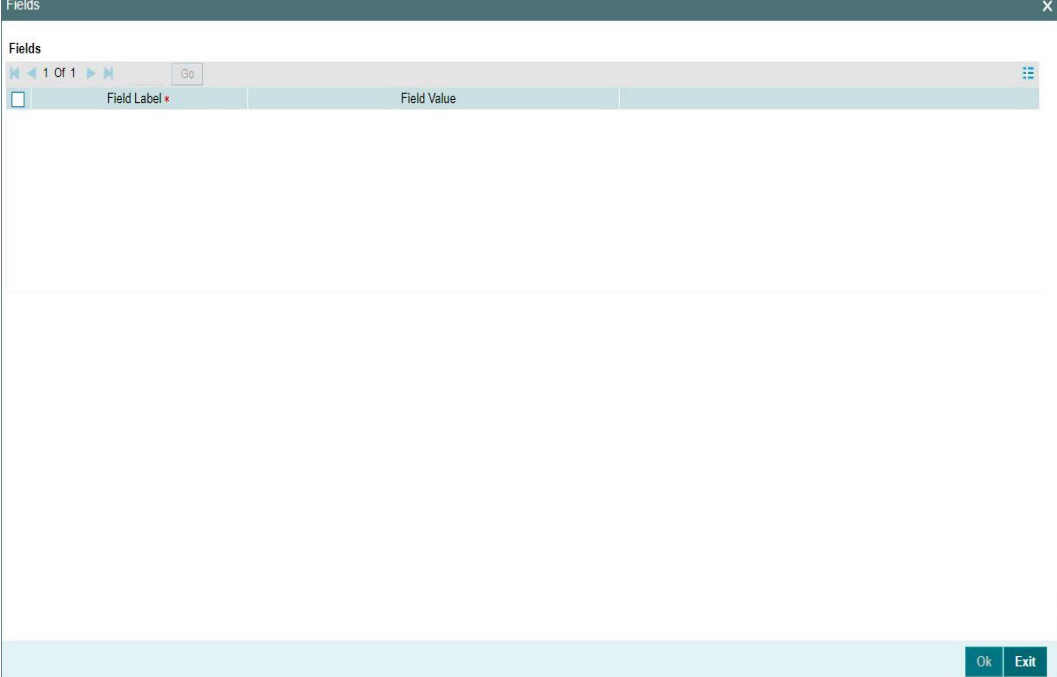
3.3.2.1 <u>Exception</u>

You can invoke this screen by clicking on Exception in the PHDIVIEW screen, to view the return reference.

On clicking View Details Return of Inbound CNAPS View screen is opened:

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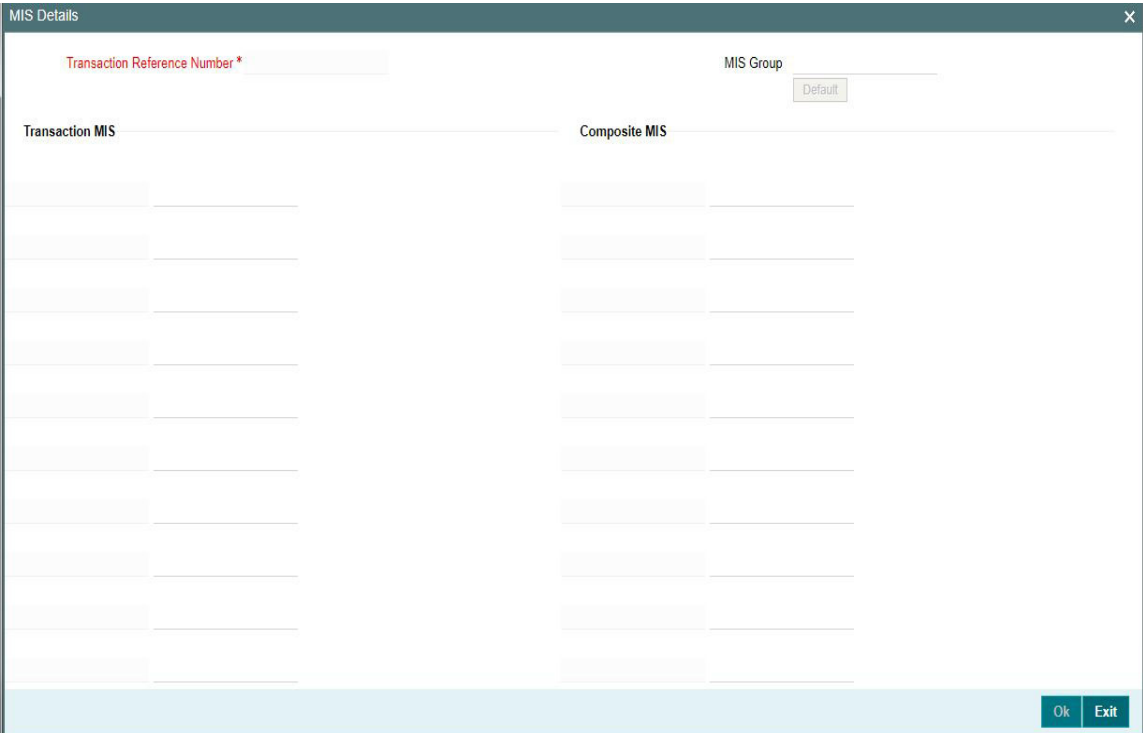
You can invoke this screen by clicking UDF tab in the PHDIVIEW screen.

3.3.2.3 MIS Tab

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

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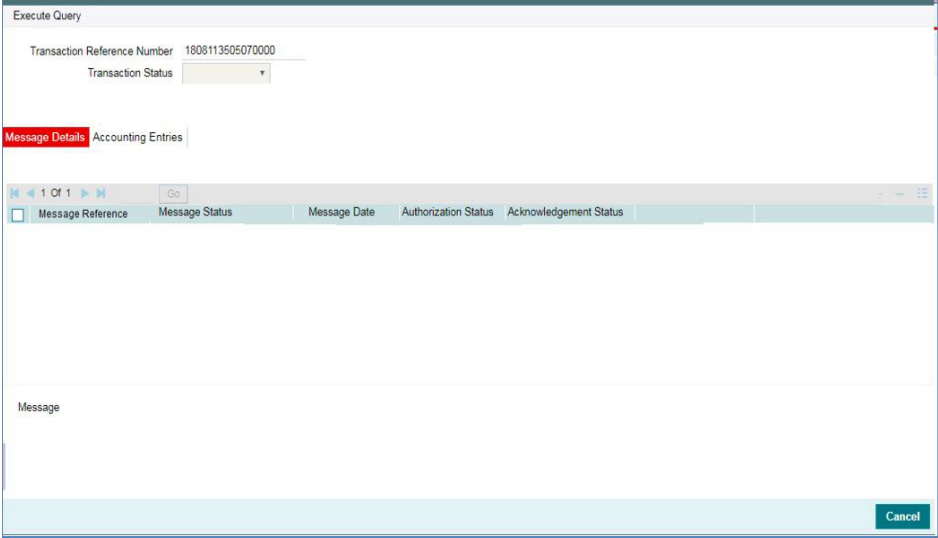### 3.3.2.4 Message & Accounting Details

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

3.3.2.5 View Queue Action Log

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

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Following details are displayed:

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

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

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

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3.3.2.6 <u>View Repair Log</u>

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

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

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

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3.3.2.7 CNAPS Inbound Payments View Summary

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

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

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

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

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

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

3.3.3 CNAPS Inbound Browser

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

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

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

- Message ID
- Internal Message Reference
- Message Date

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

3.4   CNAPS Credit Inbound Payment Processing

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

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

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

- PR04-Accepted
- PR09 –Rejected

3.4.1   CNAPS Inbound Payment Validations

Inbound payments follows the below listed processing steps:

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

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3.4.1.1 Debit Accounting

- Accounting code maintained for Debit Liquidation in CNAPS Network Preferences (Function ID: PHDNWPRF) for inbound transactions is fetched for posting debit accounting entries. The accounting entries are posted for the Transfer Amount of the transaction with value date as transaction value date received:

Event	Dr/ Cr	Account	Account Type	Amount Tag
DRLQ	Dr	Network Clearing GL	GL	Transfer Amount
DRLQ	Cr	Intermediary GL	GL	Transfer Amount

Note

There is no upfront posting of DRLQ if payment method is O-BEPS Real-time.

3.4.1.2 Initial Validations

- System does the below validations similar to the outbound payments:
  - Account/Bank re-direction →Account re-direction is done for the credit account
  - Mandatory field checks/ Referential data checks
- Any failure during validation processing results in sending the transaction to Repair queue.

3.4.1.3 Beneficiary Name Match

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

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Note

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

3.4.1.4 Credit Accounting

- Credit liquidation entries are posted at the end of transaction processing in the existing way. Accounting template for Credit Liquidation for inbound transactions are fetched for building the accounting entries:

Event	Dr/Cr	Account	Account Type	Amount Tag
CRLQ	Dr	Intermediary GL	GL	Transfer Amount
CRLQ	Cr	Customer Account	GL	Transfer Amount

- The process is applicable for the payment methods supported:
  - HVPS
  - BEPS

3.4.2 Return of Inbound CNAPS Credit Transactions

If the Originated transaction status is Exception, Invoke 'Cancel' action from the Exception Queue screen and provide the Return Code manually to initiate return processing.

If the original transaction is of Payment type 'CNAPS' and payment method 'H-HVPS' or 'B-BEPS'', then the screen (Inbound CNAPS Cancel or Return screen Function ID: PQDCNPRQ) is opened from Exception queue screens on 'Cancel' action of Inbound transactions. You can select the Return Codes maintained in CNAPS Return Code maintenance (Function ID: PHDRTNCD) for the Network.

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Return Reason field is of length 60 & Remarks field is of length 256.This cancel or Return screen is applicable for cancellation of inbound CNAPS credit HVPS/BEPS transactions from the below queues:

- Repair Queue
- Business Override Queue
- Authorization Limits Queue
- Sanctions Queue
- Exchange Rate Queue
- External Price Queue
- EAC Queue

Note

Return of liquidated inbound HVPS/BEPS are not considered in scope.

Cancel & Post the inbound transaction to Return GL

It is possible to cancel the inbound transaction by posting the same to Return GL is supported, if the flag 'Cancel by posting to Return GL' is checked in the Cancel screen.

Return Reason code input is not allowed in this case.

Event	Dr/Cr	Account	Account Type	Amount Tag
CRLQ	Dr	Intermediary GL	GL	Transfer Amount
DRLQ	Cr	Return GL	GL	Transfer Amount

No return transaction processing & Dispatch are applicable in this case.

If the flag 'Cancel by Posting to Return GL' is not checked, Return transaction gets processed.

3.4.2.1 Return Processing

Return processing creates a Return transaction with a system generated Return Reference and the status of Return transaction is tracked during the processing. Activation date and settlement date for Return transaction is the processing date. Original transaction status is marked as 'Return Initiated'.

Manual returns from Exception Queues follows the below processing steps:

- Sanction Check
- Accounting
- Transaction Status Update
- Information reporting/Notification XML generation
- Population of Return Message details in Dispatch Table

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Return Accounting:

The following accounting is passed to reverse the debit accounting which is passed upfront during the original receipt transaction processing:

Event	Dr/ Cr	Account	Account Type	Amount Tag
HRCR	Dr	Intermediary GL	GL	Return Amount
HRCR	Cr	Network Clearing GL	GL	Return Amount

Note

No pricing is applicable for Return transaction processing. The return amount is same as the Original transfer amount.

Transaction Status Update:

On completion of the Return accounting, original transaction status is updated as 'Returned' and the return transaction status as 'Processed'.

Information Reporting/Notification XML generation

System generates Information Reporting/Notification XML generation in the existing generic formats on completion of the Return transaction processing

3.5   BEPS Real - Time Processing

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

Reject Processing

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

Credit Confirmation

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

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4. CNAPS Debit

4.1 CNAPS Debit Outbound Payments

CNAPS Debits is processed in the system with Payment Type as 'CNAPS Debit' (E) and Payment Method as BEPS-Debit (D).

ReST service is provided for initiating CNAPS Debit Outbound and Inbound transaction.

The key maintenances are as follows:

4.1.1 Debit Network Preferences

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

You can specify the following fields:

Network Code

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

Network Description

System defaults the Network Description based on the network selected.

Network Type Description

System defaults the Network Type Description based on the network selected.

Host Code

System defaults the Host Code of transaction branch.

Host Code Description

System defaults the Description of the Host Code displayed.

Transfer Currency

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

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Payment Method

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

- BEPS-Debit

Outbound

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

Payment Preferences

Minimum Amount

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

Maximum Amount

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

Price Code Details

Transaction Price Code

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

Bank Transfer

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

Accounting Codes

Suspense Accounting

Specify the Suspense Accounting from the list of values. This is an optional maintenance. If this accounting code is maintained, system posts the Suspense accounting for Outbound CNAPS Debits sent.

Debit Liquidation

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

Credit Liquidation

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

Network Account Details

Network Account

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

Note

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

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Inbound

Payment Preferences

Beneficiary Name Match Required

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

Customer Agreement Required

Check this field, if Customer Agreement Validation is required.

Return GL

Specify the Return GL from the list of values.

Price Code Details

Transaction Price Code

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

Accounting Codes

Debit Liquidation

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

Credit Liquidation

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

Network Account Details

Network Account

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

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Note

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

4.1.1.1 Debit Network Preferences Summary

You can invoke the 'Debit Network Preferences Summary' screen by typing 'PESNWPRF' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

- Authorization Status
- Host Code
- Payment Method
- Record Status
- Network Code
- Transfer Currency

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

4.1.2 CNAPS Debit Outbound Transactions Input

You can provide input for CNAPS Debit transactions, using this screen.

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You can invoke 'CNAPS Debit Outbound Transactions Input' screen by typing 'PEDODONL' 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 Code

Specify the Network Code. The list of values have all the valid CNAPS Debit networks maintained in PMDNWCOD, provided Network preferences are maintained in CNAPS Debit Network Preferences PEDNWPRF. If only one record is defined, that Network is defaulted on 'New' operation itself.

Payment Method

This field is defaulted as BEPS Debit when the Network is selected from the list of values.

Source Code

Specify the Source Code from the list of values.

Source Reference Number

You can specify the External System Reference in this field. This is optional for manually input transaction and is mandatory transactions received from Channels.

Transaction Reference Number

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

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End to End Identification

Specify the End to End ID. It enables input of End to End ID provided by the originating customer (credit account owner).End to End ID if not provided by the customer is populated as the transaction reference on save.

Transaction Branch

Transaction Branch is auto populated by the system.

Host Code

Host Code linked to the Transaction Branch is defaulted Branch Core parameters (STDCRBRN).

4.1.2.1 Main

Customer (Creditor) Details

Account Number

Specify the Account Number. All open and authorized accounts maintained in the External Customer Account maintenance (STDCRACC) for the Host are listed for this field.

Account Currency

This field is auto-populated based on the Credit Account Number selected.

Account Branch

This field is auto-populated based on the Credit Account Number selected.

Name

The Name is defaulted from External account maintenance STDCRACC.

Address

The Address field is auto populated with customer account address, if available, after concatenating multiple lines with a space in between. If no customer address is available in STDCRACC, the address is defaulted from External Customer maintenance (Function ID STDCIFCR. You can still modify the defaulted address.

Credit Amount

Specify the Credit Amount.

Customer No

Specify the Customer Number. The Customer linked to the debtor account, if any, is populated in this field.

Customer Service Model

Specify the Customer Service Model. Service Model linked to the customer, if any, is populated in this field.

Debtor Details

Agreement Identification

Specify the Agreement Identification of the Debtor.

Account Number

Specify the Account Number:

Account Name

Specify the Beneficiary Name:

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Address

Specify the Beneficiary Address.

Bank Code

Specify the Bank Code from the list of values. All open and authorized Bank Codes available in CNAPS directory with payment method 'BEPS' are listed in this field.

Bank Name

Bank name gets defaulted on the Bank Code selected:

Debit Request Details

Booking Date

This date indicates the booking date of payment initiation. Booking date is defaulted as current date.

Instruction Date

This field is defaulted to current application server date. You can still modify the date. This is the requested execution date by the customer. Back dates are not allowed as instruction date. If instruction date is a Network holiday, it is moved to next working day for Network.

Activation Date

Specify the Activation Date. System derives the activation date, if not provided.

Instructed Currency Indicator

Select the Instructed Currency Indicator from

- Transfer Currency
- Credit Currency

Defaulted value is 'Transfer Currency' on New action and transfer currency field is defaulted as CNY

- You can change Instructed currency indicator to Credit currency if required.
- If the Instructed currency indicator is 'Transfer currency', Transfer Amount field is enabled for user input.
- If the Instructed currency field is 'Credit Currency' Amount field (meant for credit amount) under customer details are enabled for input.

Transfer Currency

Transfer Currency is populated as 'CNY'.

Transfer Amount

Specify the Transfer Amount.

FX Reference Number

Specify the FX Reference Number.

Exchange Rate

If Transfer currency & Creditor account currency are different then you can specify the Exchange rate. System retains the input value and validates the same against override and stop variances maintained at Network Preferences.

If exchange rate is not a user input, system picks up exchange rate during 'Enrich' provided the transfer amount is less than small FX limit maintained in CNAPS common preferences (Function ID PHDCNPRF). If exchange rate is not available, system throws error.

Based on credit amount/transfer amount input, the other amount is computed by the system.

If transfer amount is more than small FX limit and if external exchange rate is applicable, then rate pick up happens during transaction processing.

Credit Value Date

The system derives the Credit Value Date as part of transaction processing on clicking Enrich button. This field is disabled.

Debit Value Date

The system derives the Debit Value Date as part of transaction processing on clicking Enrich button. This field is disabled.

Internal Remarks

Specify the internal remarks, if any.

Business Type

Specify the Business Type from the list of values. Business type field lists the combinations of business type& related business category codes maintained in CNAPS Business Type Maintenance:

Description

This field is defaulted based on the list of value selection in Business Type field:

Business Category Code

This field is defaulted based on the list of value selection in Business Type field:

Description

This field is defaulted based on the list of value selection in Business Type field:

Enrich

Click Enrich upon providing the details.

4.1.2.2 Additional Details

You can specify any additional details applicable for BEPS-Debit.

Specify the Bill/Cheque Details (Business Type B308 B309 B310 B311) by entering the following details:

- Issue Date
- Pay Date

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- Number
- Payment Password
- Purpose
- Number of Endorsers
- Endorser Names
- Image Type
- Image Front Name
- Image Back Name

Specify the Additional Details (Business Type B308 B309 B310 B311) by entering the following details:

- Bill Currency
- Bill Amount
- Maturity Date
- Seal
- Acceptance Agreement Number
- Acceptance Date
- Acceptance Name
- Applicant Name
- Applicant Amount
- Drawer Name
- Transaction Contract Number

4.1.2.3 Pricing Tab

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

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

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

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Pricing Component

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

Pricing Currency

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

Pricing Amount

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

Note

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

Waived

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

Note

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

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Debit Currency

System displays the customer debit currency for charge/tax.

Amount in Local Currency

Displays the amount debited to the selected debit account.

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4.1.2.4 UDF

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

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).

4.1.2.5 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.

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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.

4.1.2.6 CNAPS Debit Outbound Transactions Input Summary

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

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

- Transaction Reference Number
- Source Reference Number
- Payment Method
- Instruction Date
- Maker Id
- Debtor Account
- Creditor Account
- Sender's Reference
- Source Code
- Booking Date
- Transfer Amount
- Checker ID
- Customer No
- Bank Code
- End to End Identification
- Network Code
- Activation Date
- Transaction Branch
- Agreement Identification
- Customer Service Model

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

4.1.3 CNAPS Debit Outbound Transaction View

You can view CNAPS Debit transactions, using this screen.

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

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required transaction.
- Along with the transaction details, you can also view the Status details for the following:
  - Dispatch Details
  - External System Status
  - Transaction Status
- Click Execute Query to populate the details of the transaction in the CNAPS Debit Outbound Transaction View screen. The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.

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

You can view the following status from the View screen:

- Transaction
- Debit Liquidation Status
- Credit Liquidation Status
- Sanction Seizure
- Exception Queue

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4.1.3.1 Response Details

You can view the Debit Response details by clicking on this sub screen from the view screen.

You can view the Response and Reject related fields.

4.1.3.2 Accounting Entries

The Accounting Entries generated on completion of transaction processing can be viewed from Accounting Entries sub-screen.

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4.1.3.3   View Repair Log

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

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

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

4.1.3.4   View Queue Action Log

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

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Following details are displayed:

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

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

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

4.1.3.5 CNAPS Debit Outbound Transactions View Summary

You can invoke the 'CNAPS Debit Outbound Transactions View Summary' screen by typing 'PESODVEW' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

- Transaction Reference Number
- Source Reference Number
- Payment Method
- Instruction Date
- Maker Id
- Debtor Account
- Creditor Account
- Sender's Reference
- Source Code
- Booking Date
- Transfer Amount
- Checker ID
- Customer No
- Bank Code
- End to End Identification
- Network Code
- Activation Date
- Transaction Branch
- Agreement Identification
- Customer Service Model

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

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4.2   CNAPS Debit Outbound Processing

4.2.1   CNAPS Debit Outbound Transaction Processing

Outbound payments follows the below listed processing steps:

- Initial Validations
- Duplicate Check
- Process cutoff
- Sanctions Check
- Future Value Check
- FX Processing
- Pricing
- EAC Check
- Accounting ;Generation of generic Notification XML / IR XML
- Dispatch details population
- Acknowledgment handling

Initial Validations

The following processing is covered as part of initial validations:

- Data enrichment - Account / Bank Re-direction
- Mandatory field validations
- Network Limit validations - Minimum and maximum amount allowed, if maintained in CNAPS Network Preferences for the payment method, transaction type and currency (CNY).
- Validation for fields disallowed for Chinese characters -As listed in the field mapping sheet

Duplicate Check

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

The following parameters are available for duplicate check:

- Debtor Account   DBTR_ACC
- Creditor Account   CRDTR_ACC
- Transfer Amount   FR_AMT
- Instruction Date   VALUE_DATE
- Creditor Bank Routing Number   CRDTR_BANK_CODE
- Customer   CUSTOMER_NO
- Debtor Bank Routing Number   DBTR_BANK_CODE

Process Cutoff

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

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.

FX Processing

Auto rate pick up is done only if the transfer amount is within the small FX limit as maintained in CNAPS Network Common Preferences. Transfer amount is converted to limit currency maintained using mid-rate of FX rate type linked and small FX limit check is done.

If the transfer amount is above the small FX limit specified, system checks whether External Exchange Rate is applicable in Network common Preferences. If external system is available the transaction details, then system send exchange rate request to external system for receiving the exchange rate along with FX Reference Number. Based on the response received, exchange rate is populated and further processing of transaction continues.

If Small FX limit is not maintained auto rate pick up is done for all cross currency payment transactions without any limit check.

Payment 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 system maintenance is available
- Response from Exchange Rate system is rejected

Note

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

Charge /Tax Computation

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

External Account Check with DDA (CASA) System

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

Network Cutoff Check

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

Accounting

If Suspense Accounting template is maintained in Network preferences PEDNCPRF, the following accounting entries are posted:

Event	Dr/ Cr	Account	Account Type	Amount Tag
INIT	Dr	Suspense GL1	GL	Transfer Amount
INIT	Cr	Suspense GL2	Account	Transfer Amount

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.

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The message details are inserted into dispatch tables for CNAPS Debit. Message generation is done at the custom layer in the required format.

4.2.2 CNAPS Debit Outbound Acknowledgement Processing

Acknowledgements are received in the JMS In Queue and the message status are updated for the transaction.

4.2.3 CNAPS Debit Outbound Transaction Response Processing

The Debtor Bank can either accept or reject the Debit request. An input screen (Function ID: PEDDRRES) and the related ReST service is provided for processing the CNAPS Debit response.

The Response screen can be opened from the CNAPS Debit outbound View Summary screen (PESODVEW).

If the Debit is accepted, the system passes the credit accounting entries to customer account. The Suspense entries passed originally passed are reversed.

Event	Dr/Cr	Account	Account Type	Amount Tag
RINT	Dr	Suspense GL2	GL	Transfer Amount
RINT	Cr	Suspense GL1	Account	Transfer Amount
EODR	Dr	Nostro/Network Clearing GL	GL	Transfer Amount
EODR	Cr	Intermediary GL	GL	Transfer Amount
EODR	Dr	Intermediary GL	GL	Transfer Amount
EODR	Cr	Customer Account	Account	Transfer Amount converted in account ccy

If the Debit is rejected, the original debit transaction status is updated as 'Reject Received'. A reject transaction is created and it is moved to CNAPS Reject Queue. You can Accept or Re-initiate the from the Reject queue.

4.2.4 Processing Accept of Reject Response

You can initiate 'Accept' for all records of Reject Type 'Reject of Debit' and Reject status 'Unprocessed'. On initiating 'Accept' action, the following screen is opened:

Only Remarks field is enabled in this screen for the user to input the remarks. The remarks entered are available in the Queue action log Remarks column. 'Accept' action requires authorization.

On authorization, The following processing is done for the return transaction:

- Accounting
- Transaction Status Update
- Information reporting/Notification XML generation

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Accounting

The Accounting entries are posted as below reversing the entries posted for the original transaction in INIT event. If INIT Accounting entries are not posted for the original transaction, no reversal entries are posted.

Event	Dr/Cr	Account	Account Type	Amount Tag
RINT	Dr	Suspense GL2	GL	Transfer Amount
RINT	Cr	Intermediary GL	GL	Transfer Amount
RINT	Dr	Intermediary GL	GL	Transfer Amount
RINT	Cr	Suspense GL1	Account	Transfer Amount

On completion of the processing Reject record status is marked as 'Processed' and the linked transaction status is updated as Rejected.

4.2.5 Processing Re-initiation

On initiating Re-initiate action, a new Debit transaction is created with the original transaction details.

You can edit the data for the following fields only:

- All additional details fields
- Business type and Business Category type
- Customer Name and Address
- Counterparty Name and Address

On Authorization of the new transaction, the accounting entries are posted as below reversing the entries posted for the original transaction in INIT event. If INIT accounting entries are not posted for the original transaction, no reversal entries are posted

Event	Dr/Cr	Account	Account Type	Amount Tag
RINT	Dr	Suspense GL2	GL	Transfer Amount
RINT	Cr	Intermediary GL	GL	Transfer Amount
RINT	Dr	Intermediary GL	GL	Transfer Amount
RINT	Cr	Suspense GL1	Account	Transfer Amount

For the new transaction Re-initiated flag is check and processed from initial validation.

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4.3 CNAPS Debit Inbound Payments

4.3.1 CNAPS Debit Agreement Maintenance

Debit Agreement is validated for Inbound CNAPS Debit transactions if Agreement validation is enabled in CNAPS Debit Network Preferences (PEDNWPRF).

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

You can specify the following fields:

Network Code

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

Account No

Specify the Customer Account from the list of values. All valid accounts allowed (Accounts defined for the Host or accounts allowed for the Host in The Allowed Hosts maintenance) for the Host are listed.

Account Name

System defaults the Account Name based on the Account No selected.

Account Branch

System defaults the Account Branch based on the Account No selected.

Account Currency

System defaults the Account Currency based on the Account No selected. For multi-currency accounts selected, you can select a currency available for the account.

Agreement Identification

Specify the Agreement Identification or 'ALL' in this field.

Creditor Details

If data is maintained for below field, system validates the same when any inbound Debit is received.

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Account No

Specify the Account Number.

Account Name

Specify the Account Name.

Bank Code

Specify the Bank Code from the list of values. All Bank codes allowed for Payment Method BEPS in CNAPS Directory are listed in this field.

Bank Name

System defaults the Bank Name based on the Bank Code selected.

Business Type Details

Business Type

Specify the Business Type from the list of values. All valid Business type and Business Category combinations are listed.

Business Type Description

System defaults the Business Type Description based on the Business Type selected.

Business Category Code

System defaults the Business Category Code based on the Business Type selected.

Business Category Code Description

System defaults the Business Category Code Description based on the Business Type selected.

4.3.1.1 CNAPS Debit Agreement Maintenance Summary

You can invoke the 'CNAPS Debit Agreement Maintenance Summary' screen by typing 'PESDBTAG' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

- Authorization Status

- Account No
- Account Branch
- Agreement Identification
- Record Status
- Account Name
- Account Currency

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

4.3.2 CNAPS Debit Inbound Transactions Input

You can provide input for CNAPS Debit transactions, using this screen.

You can invoke 'CNAPS Debit Inbound Transactions Input' screen by typing 'PEDITONL' 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:

Transaction Branch

Transaction Branch is auto populated by the system.

Network Code

Specify the Network Code. The list of values have all the valid CNAPS Debit networks maintained in PMDNWCOD, provided Network preferences are maintained in CNAPS Debit Network Preferences PEDNWPRF. If only one record is defined, that Network is defaulted on 'New' operation itself.

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Payment Method

This field is defaulted as BEPS Debit when the Network is selected from the list of values.

Source Code

Specify the Source Code from the list of values.

Source Reference Number

You can specify the External System Reference in this field. This is optional for manually input transaction and is mandatory transactions received from Channels.

Host Code

Host Code linked to the Transaction Branch is defaulted Branch Core parameters (STDCRBRN).

Transaction Reference Number

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

Sender's Reference

Specify the Sender's Reference.

End to End Identification

Specify the End to End ID. It enables input of End to End ID provided by the originating customer (credit account owner).End to End ID if not provided by the customer is populated as the transaction reference on save.

4.3.2.1 <u>Main</u>

<u>Customer (Debtor) Details</u>

Debit Account Number

Specify the Account Number. All open and authorized accounts maintained in the External Customer Account maintenance (STDCRACC) for the Host are listed for this field.

Account Currency

This field is auto-populated based on the Debit Account Number selected.

Account Branch

This field is auto-populated based on the Debit Account Number selected.

Name

The Name is defaulted from External account maintenance STDCRACC.

Address

The Address field is auto populated with customer account address, if available, after concatenating multiple lines with a space in between. If no customer address is available in STDCRACC, the address is defaulted from External Customer maintenance (Function ID STDCIFCR. You can still modify the defaulted address.

Amount

Specify the Amount.

Customer Number

Specify the Customer Number. The Customer linked to the debtor account, if any, is populated in this field.

Customer Service Model

Specify the Customer Service Model. Service Model linked to the customer, if any, is populated in this field.

Counterpart (Creditor) Details

Agreement Identification

Specify the Agreement Identification of the Debtor.

Account Number

Specify the Account Number:

Account Name

Specify the Beneficiary Name:

Address

Specify the Beneficiary Address.

Bank Code

Specify the Bank Code from the list of values. All open and authorized Bank Codes available in CNAPS directory with payment method 'BEPS' are listed in this field.

Bank Name

Bank name gets defaulted on the Bank Code selected:

Debit Details

Booking Date

This date indicates the booking date of payment initiation. Booking date is defaulted as current date.

Instruction Date

This field is defaulted to current application server date. You can still modify the date. This is the requested execution date by the customer. Back dates are not allowed as instruction date. If instruction date is a Network holiday, it is moved to next working day for Network.

Activation Date

Specify the Activation Date. System derives the activation date, if not provided.

Transfer Currency

Transfer Currency is populated as 'CNY'.

Transfer Amount

Specify the Transfer Amount.

FX Reference Number

Specify the FX Reference Number.

Exchange Rate

If Transfer currency & Creditor account currency are different then you can specify the Exchange rate. System retains the input value and validates the same against override and stop variances maintained at Network Preferences.

If exchange rate is not a user input, system picks up exchange rate during 'Enrich' provided the transfer amount is less than small FX limit maintained in CNAPS common preferences (Function ID PHDCNPRF). If exchange rate is not available, system throws error.

Based on credit amount/transfer amount input, the other amount is computed by the system.

If transfer amount is more than small FX limit and if external exchange rate is applicable, then rate pick up happens during transaction processing.

Credit Value Date

The system derives the Credit Value Date as part of transaction processing on clicking Enrich button. This field is disabled.

Debit Value Date

The system derives the Debit Value Date as part of transaction processing on clicking Enrich button. This field is disabled.

Internal Remarks

Specify the internal remarks, if any.

Business Type

Specify the Business Type from the list of values. Business type field lists the combinations of business type& related business category codes maintained in CNAPS Business Type Maintenance:

Description

This field is defaulted based on the list of value selection in Business Type field:

Business Category Code

This field is defaulted based on the list of value selection in Business Type field:

Description

This field is defaulted based on the list of value selection in Business Type field:

Enrich

Click Enrich upon providing the details.

4.3.2.2 Payment Details

You can specify any Payment details in this sub screen.

Specify the Bill/Cheque Details (Business Type B308 B309 B310 B311) by entering the following details:

- Issue Date
- Pay Date

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- Number
- Payment Password
- Purpose
- Number of Endorsers
- Endorser Names
- Image Type
- Image Front Name
- Image Back Name

Specify the Additional Details (Business Type B308 B309 B310 B311) by entering the following details:

- Bill Currency
- Bill Amount
- Maturity Date
- Seal
- Acceptance Agreement Number
- Acceptance Date
- Acceptance Name
- Applicant Name
- Applicant Amount
- Drawer Name
- Transaction Contract Number

4.3.2.3 Pricing Tab

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

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

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

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Pricing Component

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

Pricing Currency

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

Pricing Amount

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

Note

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

Waived

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

Note

- If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag. This component is still displayed with the value and the waiver flag checked

- If a particular Charge component is waived by you then system automatically also checks the waiver the associated Tax component

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Debit Currency

System displays the customer debit currency for charge/tax.

Amount in Local Currency

Displays the amount debited to the selected debit account.

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4.3.2.4 <u>UDF</u>

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

Specify the following details.

<u>Fields</u>

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).

4.3.2.5 <u>MIS Details</u>

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.

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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.

4.3.2.6 Accounting Details

The Accounting Entries generated on completion of transaction processing can be viewed from Accounting Details sub-screen.

4.3.2.7 CNAPS Debit Inbound Transactions Input Summary

You can invoke the 'CNAPS Debit Inbound Transactions Input Summary' screen by typing 'PESITONL' in the field at the top right corner of the Application toolbar and clicking on the adjoining arrow button.

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

- Transaction Reference Number
- Source Reference Number
- Payment Method
- Instruction Date
- Maker Id
- Debtor Account Number

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- Account Number

- Sender's Reference

- Source Code

- Booking Date

- Transfer Amount

- Checker ID

- Customer Number

- Bank Code

- End to End Identification

- Network Code

- Activation Date

- Transaction Branch

- Agreement Identification

- Customer Service Model

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

4.3.3 CNAPS Inbound Transaction View

You can view CNAPS transactions, using this screen.

You can invoke 'CNAPS Inbound Transaction View' screen by typing 'PEDIVIEW' 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.

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- Click the Fetch button and select the required transaction.
- Along with the transaction details, you can also view the Status details for the following:
  - Dispatch Details
  - External System Status
  - Transaction Status
- Click Execute Query to populate the details of the transaction in the CNAPS Inbound Transaction View screen. The system displays all the fields in the below mentioned tabs based on the transaction reference number selected.

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

4.3.3.1 CNAPS Inbound Transactions View Summary

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

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

- Transaction Reference Number
- Source Reference Number
- Booking Date
- Transaction
- Debtor Account Number
- Source Code
- Sender's Reference
- Payment Method
- Instruction Date
- Transaction Branch
- Account Number
- End to End Identification
- Acknowledge Status

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- Transfer Currency
- Exception Queue
- Network Code

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

4.4 CNAPS Debit Inbound Processing

4.4.1 CNAPS Debit Inbound Transaction Processing

Inbound Payments follows the listed processing steps:

- Initial Validations
- Debit Agreement Validation
- Duplicate Check
- Sanctions Check
- FX processing
- Pricing
- ECA Check
- Accounting; Notification XML & IR XML generation
- Sending Accept Response (or reject response in case of exceptions)

Initial Validations

System performs the below validations similar to the Outbound Payments:

- Account/Bank re-direction 'Account re-direction is done for the credit account
- Mandatory field checks/ Referential data checks

Any failure during validation in Inbound Debit processing results in sending the Reject response to the Creditor Bank.

Debit Agreement Validations

The following validations related to Debit Agreements are done before further processing the Inward Request for Debit.

System validates the Debit Agreement validation if the same is enabled for Network in Network preferences for the Inbound transaction for the payment method. The system fetches the customer agreement maintenance for the Debit Account, Transfer Currency and Agreement Number received in the Debit Request. The records maintained for the specific Agreement Number are fetched on priority. If no record is maintained for specific Agreement Number, the record maintained with Agreement Number 'ALL' is considered. If no Agreement is found the Debit transaction is moved to Business override Queue. The following error message is displayed for the record:

Error Code	Error Code Description
PE_DI_01	Debit Agreement is not maintained for the Account/Currency

After fetching the record, system matches of the transaction details received with the Agreement maintained. The validation is done if the filed details is maintained in the Debit Agreement.

- Creditor Account Number
- Credit Name
- Creditor Bank Account
- Business Type
- Business Category Type

If the field value is not maintained in the Debit Agreement, the validation is skipped.If the field matching fails, the Debit transaction is moved to Business Override Queue following Error code is:

Error Code	Error Code Description
PE_DA_01	$1 field value is not matched with Debit Agreement maintained

If the Debit Agreement validation is successful, the system proceeds with Duplicate Check, Sanctions Screening, FX processing, Pricing External Credit Approval & Accounting.

The following accounting entries are passed Debiting the Customer Account:

Event	Dr/Cr	Account	Account Type	Amount Tag
EIDR	Dr	Customer Account	Account	Transfer Amount
EIDR	Cr	Intermediary GL	GL	Transfer Amount
EICR	Dr	Intermediary GL	GL	Transfer Amount
EICR	Cr	Nostro/Network Clearing GL	GL	Transfer Amount

4.4.2 Inbound CNAPS Debit Response Processing

After accounting handoff, the system generates the Acceptance message XML and post the same in the JMS Queue.

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5. Non-STP Queue

5.1   Non-STP Queue Support

You can process the following CNAPS Credit transactions as non-STP transactions:

- Outbound CNAPS Credit transactions received through SPS service
- Inbound CNAPS Credit transaction received through ReST service or received as a SWIFT pass through transaction

Non-STP Queue support is extended for the following CNAPS credit transactions:

- Outbound transactions received through SPS service
- Inbound transactions received through ReST service
- Inbound transactions received as a SWIFT pass through transaction

5.1.1   Processing

5.1.1.1   CNAPS Credit Outbound transactions-SPS Processing

After receiving the transaction via Service request or manually booking the transaction using SPS OUT screen transaction is moved to Non STP Queue (PQSNSTPQ) screen in case if transaction satisfies the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen.

SPS channel data related to the transaction is populated in the branch table instead of the host table.

The transaction data is populated in the branch table as version 1 with authorization status as Authorized.

5.1.1.2   CNAPS Credit Inbound transactions received as SWIFT pass through OR through ReST service

After receiving the incoming SWIFT transaction via EMS, the transaction is moved to Non STP Queue (PQSNSTPQ) screen in case if transaction satisfies the criteria maintained in the Non STP Rule Detailed (PMDNSRLE) screen.

The data related to the transaction is populated in the branch table instead of the host table

The transaction data is populated in the branch table as version 1 with authorization status as Authorized.

5.1.1.3   Inbound/Outbound Transaction Processing-Additional Restrictions

New transaction record gets created in Outbound/Inbound Common Transaction View (PMSOTNVW/PMSITNVW) underlying tables for unauthorized transactions.

Unlock action is not allowed in Transaction Input screen for uploaded transactions.

Restriction is added while 'Amend Non-Critical Fields' from Outbound/Inbound Common Transaction View (PMSOTNVW/PMSITNVW) for NONSTP/Unauthorized transactions.

For more information on Queues, you can refer Exception Queue User Manual.

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6.1 MAIL Advice Generation

Advice generation is part of the transaction processing after the accounting step. This is applicable for all customer types. The customer/Advice format pick up is same as the existing support for other payment types:

Customer Advice Preference is verified for the customer & message type. If maintenance is available, Media maintained for the customer account & Network is fetched. If no record is available for the account & Network, the default media maintained for the message type is used for generating advices.

The default Format ID is fetched from Default format maintenance. If Format ID is maintained for the Network and the source, that is considered. If source level maintenance is not available default format for the Network is considered. If Network level maintenance is not available, default Format ID for the media and message type is used.

The Advice is generated in the format maintained for the Format ID and Language combination. Customer's language as maintained in External customer maintenance is considered for this.

Generate Debit and Credit advices for each leg of Debit and Credit accounting entry posted considering the netting flag. If the netting of charges/tax is done- a single Debit/Credit advice can be generated showing all the details of the component wise amount, exchange rate and debit amount if the corresponding advice tags are maintained.

6.1.1 Advice Tag Mapping

The following Advice tags are supported for CNAPS transactions:

Advice Tag Name	Debit/Credit Advice	Payment type /Field mapping
CUSTOMER	Debit Advice	Debit Customer for Outbound Cross-border
	Credit Advice	Credit Customer for Inbound Cross-border
CUSTOMERNAME	Both	Name of the customer fetched
ADDRESS1 to _ADDRESS4_	Both	Address lines 1 to for as in STDCIDCR
TRNREF	Both	Transaction Reference
_USERREF _	Both	User Reference
SOURCEREF	Both	Source Reference
RELATEDREF	Both	Cross border Outbound/Inbound - Related Reference

Advice Tag Name	Debit/Credit Advice	Payment type /Field mapping
PAYERACCOUNT	Debit Advice	Cross-border Outbound
	Credit Advice	Cross-border Inbound -Originator Account (Field 50 Account line)
PAYERACCOUNTCCY	Debit Advice	Account currency of payer account
PAYERNAME	Debit Advice	Cross-border Outbound
	Credit Advice	Cross-border Inbound -Originator Name (Field 50 Address line 1)
PAYEEACCOUNT	Credit Advice	Cross-border Inbound -Customer Credit Account
PAYEEACCOUNTCCY	Credit Advice	Currency of Payee Account fetched
PAYEENAME	Credit Advice	Cross-border Inbound -Customer Credit Account Description
TRANSFERAMOUNT	Both	Cross-border -Transfer Amount
TRANSFERCCY	Both	Cross-border -Transfer Currency
DEBITAMOUNT	Debit Advice	Cross-border Outbound
CREDITAMOUNT	Credit Advice	Cross-border inbound
VALUEDATE	Both	Instruction Date
BOOKDATE	Both	Booking Date
ACTIVATIONDATE	Both	Activation Date
NETWORKNAME	Both	Network
SOURCECODE	Both	Source Code
PRICECOMPNAME	Both	Price Component Description. (Provision to loop for all price components linked)
PRICECOMPCCY	Both	Price Component Currency
PRICECOMPAMT	Both	Price Component Amount
PRICEDEBITCCY	Both	Same as CHARGEACCOUNTCCY
PRICEDEBITAMT	Both	Price Component debit amount
CHARGEACC	Both	Price Component debit account
CHARGEACCOUNTC-CY	Both	Charge account currency
REMITTANCEINFO	Both	Cross-border -Remittance information
FXRATE	Both	Exchange Rate

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Advice Tag Name	Debit/Credit Advice	Payment type /Field mapping
FXREF	Both	FX Reference
BATCHID	Debit Advice	Batch ID if received in bulk file
FILEREF	Debit Advice	File Reference if received in bulk file
UDFVAL1 to UDFVAL10_	Both	UDF values
BANKNAME	Both	Bank Name from STDCRBNK
BRANCHNAME	Both	Branch Name from STDCRBRN
PAYMENTDETAILS1	Both	Payment Details line 1
PAYMENTDETAILS2	Both	Payment Details line 2
PAYMENTDETAILS3	Both	Payment Details line 3
PAYMENTDETAILS4	Both	Payment Details line 4
ORDERINGCUSTOM-ER1	Credit Advice	Ordering Customer Line1–Party Identifier
ORDERINGCUSTOM-ER2	Credit Advice	Ordering Customer Line 2 - BIC / Name and Address 1
ORDERINGCUSTOM-ER3	Credit Advice	Ordering Customer Line3 –Address Line 2
ORDERINGCUSTOM-ER4	Credit Advice	Ordering Customer Line3 –Address Line 3
ORDERINGCUSTOM-ER5	Credit Advice	Ordering Customer Line3 –Address Line 4
ORDERINGINSTACC	Credit Advice	Ordering Institution Line 1 - Party Identifier
ORDERINGINSTITU-TION2	Credit Advice	Ordering Institution Line 2 - BIC / Name and Address 1
ORDERINGINSTITU-TION3	Credit Advice	Ordering Institution Line 3 - Address Line 2
ORDERINGINSTITU-TION4	Credit Advice	Ordering Institution Line 3 - Address Line 3
ORDERINGINSTITU-TION5	Credit Advice	Ordering Institution Line 3 - Address Line 4
ORDERINGINSTBIC-NAME	Credit Advice	If Ordering Institution Line 2 is a BIC ,Bank name from ISDBICDE

Advice Tag Name	Debit/Credit Advice	Payment type /Field mapping
AWIACCOUNT	Debit Advice	Account With Institution Line 1- Account
AWIID	Debit Advice	Account With Institution Line 1 -Party Identifier
AWIBIC	Debit Advice	Account With Institution Line 2 - BIC / Name and Address 1
AWINAME	Debit Advice	Bank Name as available from ISDBICDE
AWIADDRESS1	Debit Advice	Account With Institution Line 3 - Address Line2
AWIADDRESS2	Debit Advice	Account With Institution Line 3 - Address Line 3
AWIADDRESS3	Debit Advice	Account With Institution Line 3 - Address Line 4
BENEFICIARY1	Debit Advice	Beneficiary Line1 - Party Identifier
BENEFICIARY2	Debit Advice	Beneficiary Line1 - BIC / Name and Address 1
BENEFICIARY3	Debit Advice	Beneficiary Line1 - Address Line2
BENEFICIARY4	Debit Advice	Beneficiary Line1 - Address Line 3
BENEFICIARY5	Debit Advice	Beneficiary Line1 - Address Line 4

6.1.2   Return Credit Advice Generation

The system supports generation of Mail advice when the return of outbound transaction is processed (Original transaction Type -O, Return transaction type -S)

A Message Type 'Return Credit Advice' is added in the following screens:

- Default Format ID maintenance Function ID: PMDDFFMT
- Customer Advice Preferences Function ID: PMDCSADV

This message is generated when the Return of outbound CNAPS transaction is successfully processed.

All message tags applicable for the Debit advice (Outbound transaction) are applicable for the Return transaction as well. The message tags derives the corresponding values from the Original outbound transaction of the Return transaction.

Additional message tags are provided for

- RETURN_REF   Return Reference generated by the system
- RETURN_DATE Return Booking Date
- RETURN _CR_AMT   Return Amount credited to customer account

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