India IMPS Payments User Guide

Oracle Banking Payments

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India IMPS Payments User Guide

Oracle Financial Services Software Limited

Oracle Park

Off Western Express Highway

Goregaon (East)

Mumbai, Maharashtra 400 063

India

Worldwide Inquiries:

Phone: +91 22 6718 3000

Fax: +91 22 6718 3001

www.oracle.com/financialservices/

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Contents

1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the features of India IMPS Payments in Oracle Banking Payments. It takes you through the various stages in processing a Inbound/Outbound IMPS Payments and NPCI Connectivity.

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters.:

Chapter	Description
Chapter 1	*About this Manual g*ives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	*IMPS Overview* provides introduction of IMPS.
Chapter 3	*IMPS Maintenances provides information on IMPS Payments* related maintenances.
Chapter 4	*IMPS Outbound Payments provides information on IMPS Payments* related initiation and processing of outbound payments.
Chapter 5	*IMPS Inbound Payments provides information on IMPS Payments* related initiation and processing of inbound payments.

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Chapter	Description
Chapter 6	*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

1.6 Abbreviations Glossary

Abbreviation	Detailed Description
IMPS	Immediate Payment Service
NPCI	National Payments Corporation of India
ISO 8583	International standard for financial transaction card originated interchange messaging
NFS	National Financial Switch
OBPM	Oracle Banking Payments Module
RRN	Retrieval Reference Number
OR	Original Request
VR	Verification Request
NBIN	National Bank Identification Number
MMID	Mobile Money Identifier
P2A, P2P, P2U	IMPS Transaction Types: P2A: Person to Account P2P: Person to Mobile Number P2U: Person to Aadhaar Number

2. IMPS Overview

Immediate Payment Service, commonly known as IMPS, is an instant real time interbank electronic funds transfer service. This service can be accessed any time 24X7X365 and across channels like Internet, Mobile, ATM and Branch. This facility is provided by NPCI through NFS Switch. Messages used for the connection between the NPCI Central switch, remitter and beneficiary is based on ISO-8583:1987 standard.

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3. IMPS Maintenances

3.1 IMPS Maintenances

This section lists the key common maintenances that are required for processing of outbound and inbound India IMPS Payments:

- Network Maintenance (PMDNWMNT)
- Source Maintenance (PMDSORCE)
- Source Network Preferences (PMDSORNW)
- External System Maintenances for Sanctions, External Credit Approval and Accounting
- Queue Connection Profile Maintenance (PMDQPROF)
- Reject Code Maintenance (PMDRJMNT)
- Account Level Daily Limits (PMDACCPF)
- Default Daily Limits (PMDDFLMT)
- India Payment Account Preferences (PMDEXACP)
- Beneficiary Registration (PMDBENRN)
- IFSC Directory (PMDIFSMN)
- Branch and IFSC Code Mapping (PMDIFSBR)

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

This chapter contains the specific maintenances for IMPS in the following sections:

3.1.1 Outbound Payment Preferences

You can maintain the Outbound Preferences for India IMPS through this screen.

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

Following are the actions allowed from this screen:

- New
- Save
- Copy
- Print
- Enter Query
- Unlock
- Delete
- Authorize

Specify the following fields:

Network Code

Select the network code of the India IMPS from the list of values.

If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.

Network Description

System defaults the description of the network selected.

Network Type Description

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

Network Service ID

Specify the Network Service ID.

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Transaction Currency

System defaults the transaction currency as 'INR' for India IMPS payments

IMPS Transaction Type

'P2A' option is checked by default. This is a mandatory field and you can modify the option defaulted. IMPS transaction types allowed for the network are:

- **P2A:** When checked, this indicates 'Account Number + IFSC based' IMPS transaction type
- **P2P:** When checked, this indicates 'MMID + Mobile Number' based IMPS transaction type
- **P2U:** When checked, this indicates 'Aadhaar Number' based IMPS transaction type

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Note

It is mandatory to maintain at least one IMPS transaction type for the network as required.

Transaction Limit

Minimum and maximum limit amount per transaction type for IMPS Payments as required by the bank can be maintained here. This can be modified. Transaction limit has a one-to-one mapping with IMPS Transaction type.

P2A Minimum Amount

Specify the minimum limit allowed per IMPS transaction type.

P2A Maximum Amount

Specify the maximum limit allowed per IMPS transaction type.

P2P Minimum Amount

Specify the minimum limit allowed per IMPS transaction type.

P2P Maximum Amount

Specify the maximum limit allowed per IMPS transaction type.

P2U Minimum Amount

Specify the minimum limit allowed per IMPS transaction type.

P2U Maximum Amount

Specify the maximum limit allowed per IMPS transaction type.

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Pricing Details

Transaction Pricing Code

Select the pricing code from the list of values. All the valid Pricing codes maintained in 'Pricing Code Detailed' (PPDCDMNT) are listed here. Pricing codes to be applied for India IMPS can be selected. Computation of Charges and Tax are based on the pricing code linked here.

Accounting Codes

Debit Liquidation

This is a mandatory field. Select the accounting code for the Credit/Debit Leg (Intermediary GL) of event DRLQ/CRLQ.

Credit Liquidation

This is a mandatory field. Select the accounting code for the Credit Leg (Clearing GL) of event CRLQ.

Network Account Details

Network Account

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

Processing Preferences

Time-Out Period (In Seconds)

System automatically generates Verification Request (VR) for the Outbound Payment if no Original Response is received from NPCI Switch within the time out period maintained in seconds here.

This is maintained as 30 seconds for IMPS network code and is modifiable.

Retry Count for VR

This is maintained as '3' for IMPS network code and is modifiable. Based on this, system auto generates Verification Request every '30' seconds with a maximum retry count of '3' for VR as per current NPCI directive. If not maintained, no VR is generated.

Accounting Preference

You can set the preference for accounting during the outbound transaction processing, in this field. Select the accounting preferences from the drop-down values. The options are:

- **Before Messaging - I**f the accounting preference chosen for the Network is 'Before Messaging', the Message Generation and Hand-off of Original Request message is subsequent to debit/credit accounting for the outbound payment. However the payment processor does not wait for the accounting success/failure response from Accounting/ DDA system.

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- In case of payment rejection as per OR/VR response from network, Accounting reversal request is sent to DDA system and payment status is reversed.

- **On Confirmation from CI -** If the accounting preference selected is 'On confirmation from NPCI', the debit /credit accounting is passed only after the receipt of OR/VR response from network. If the payment is rejected the balance block (ECA) reversal request is sent to DDA system.

Common Preferences

National Bank Identification Number (NBIN)

You can select the NBIN from the list of values. This LOV populates values from NBIN-IFSC mapping screen (PJDNBIFS). This field is mandatory. The NBIN value captured here is used for validating outbound payments to check if the outbound transfer is On-Us Transfer or not.

Bank Code

This is a 3-character in length alphabetic field and modifiable. Bank Code is assigned by NPCI. For transactions initiated through Mobile Phone & Internet Banking Channel, this field is populated in DE-41 and DE-42 of the original request message. This data element is mandatory for original request messages.

Acquiring Institution Identification Code

This is a 6-digit numeric field and modifiable. One acquirer ID for one bank is allotted by NPCI. This field is populated in DE-32 of the original request message. This data element is mandatory for original request messages.

Bank Name

For transactions initiated through Mobile Phone & Internet Banking Channel, this field is populated in DE-43 <Bank Name> sub-field of the original request message. This data element is mandatory for original request messages

3.1.1.1 IMPS Outbound Payment Preference Summary

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

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

IMPS Outbound Payment Preferences Detailed Summary											- X
Search Advanced Search Reset Clear All											
Case Sensitive											
Authorization Status ▼						Record Status ▼					
Network Code 🔍						Host Code 🔍					
Transaction currency 🔍											
Records per page 15 ▼ |◄ ◄ 1 Of 1 ► ►| Go Lock Columns 0 ▼											
☐	Authorization Status	Record Status	Network Code	Host Code	Transaction currency	Network Account	Credit Liquidation	Debit Liquidation	P2A Maximum Amount	P2A Min
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										Exit

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

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

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

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

3.1.2   Inbound Payment Preferences

You can maintain the Inbound Preferences for India IMPS through this screen.

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You can invoke 'IMPS Inbound Payment Preferences Detailed' screen by typing 'PJDNWIPF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Following are the actions allowed from this screen:

- New
- Save
- Copy
- Print
- Enter Query
- Unlock
- Delete
- Authorize

Specify the following fields:

Network Code

Select the network code of the India IMPS from the list of values.

If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.

Network Description

System defaults the description of the network selected.

Network Type Description

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

Host Code

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

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Host Code Description

System defaults the description of the Host Code displayed.

Source Code

Select the Source Code from the list of values. This is a mandatory field. Source codes maintained in the PMDSORCE screen are listed here. This is used as source code, for inbound payment processing.

For Inbound IMPS payment only 'Upload' source type is applicable.

Source Code Description

System defaults the description, based on the Source Code selected.

Transaction Currency

System defaults the transaction currency as 'INR' for India IMPS payments.

IMPS Transaction Type

'P2A' option is checked by default. This is a mandatory field and you can modify the option defaulted.IMPS transaction types allowed for the network are:

- **P2A:** When checked, this indicates 'Account Number + IFSC based' IMPS transaction type.
- **P2P:** When checked, this indicates 'MMID + Mobile Number' based IMPS transaction type.
- **P2U:** When checked, this indicates 'Aadhaar Number' based IMPS transaction type.

Note

It is mandatory to maintain at least one IMPS transaction type for the network as required.

<u>**Payment Preferences**</u>

Beneficiary Name Match required

This flag indicates, whether 'Beneficiary Name Match' is required for the inbound IMPS payments. Check this box to enable, beneficiary name match.This is unchecked by default.

Beneficiary Validation Amount

Specify the Amount in INR currency.

Common Preferences

National Bank Identification Number (NBIN)

Select the NBIN from the list of values as allotted by NPCI. Values in this LOV are populated from NBIN-IFSC mapping screen (PJDNBIFS).

The NBIN value captured here is used for validating incoming payments to check if the inbound original request message also has the same NBIN of the bank as maintained.

Accounting Codes

Debit Liquidation

This is a mandatory field. Select the accounting code for the Debit Leg (Clearing GL) of event DRLQ.

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Credit Liquidation

This is a mandatory field. Select the accounting code for the Credit/Debit Leg (Clearing GL) of event DRLQ/CRLQ.

Pricing Details

Transaction Pricing Code

Select the pricing code from the list of values. All the valid Pricing codes maintained in 'Pricing Code Detailed' (PPDCDMNT) are listed here. Pricing codes to be applied for India IMPS can be selected. Computation of Charges and Tax are based on the pricing code linked here.

Network Account Details

Network Account

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

3.1.2.1 Inbound Payment Preferences Summary

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

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

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

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

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

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

3.1.3   Account Type Restrictions

You can maintain the account type restrictions applicable for the IMPS payments in this screen.

You can invoke 'Account Type Restrictions' screen by typing 'PJDACSTR' 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.

Host Code

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

Host Code Description

System defaults the description of the host code displayed.

Network Code

Select the network code 'IMPS' from the list of values.

If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.

Network Code Description

System defaults the description of the host code displayed.

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Network Type Description

System defaults the Network Type Description of the Network code selected.

Outbound Payment Restrictions/Inbound Payment Restrictions

Payment restrictions can be maintained for Outbound Payments and Inbound Payments separately for specific networks.

Restriction Type

The options are 'Disallowed' and 'Allowed'. System defaults the value as 'Disallowed'

Disallowed – This option indicates, that the list of Account types maintained is in disallowed. list.

Allowed – This option indicates, that the list of Account types maintained is in allowed list.

Note

- Click on '+' button to add new row for selecting Account type details.
- Click on '-' button to delete the Account type details added.To delete a specific record, check the record and click on '- 'button.
- Click on 'Single View' button to view the complete details for the record selected.

Account Type

Select the Account Type from the list of values. You can add multiple records in this grid. The account types listed are:

Account Type	Account Type Code
Savings Bank	10
Current Account	11
Cash Credit	13
Loan Account	14
Overdraft	12
NRE	40

Account Type Code

System defaults the Account Type Code, based on the Account Type selected.

Note

System validates the records added while saving. If no record is maintained for Account Type, then error message is displayed as - 'Please maintain Allowed/Disallowed Account Type for the Network Code'.

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3.1.3.1 Account Type Restrictions Summary

You can view all the account type restrictions maintained, in this summary screen.

You can invoke 'Account Type Restrictions Summary' screen by typing 'PJSACSTR' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

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

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

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

3.1.4 NBIN - IFSC Mapping

You can maintain the mapping between NBIN and IFSC through this screen.

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You can invoke 'NBIN Maintenance' screen by typing 'PJDNBIFS' 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.

Following are the actions allowed from this screen:

- New
- Save
- Copy
- Print
- Enter Query
- Unlock
- Delete
- Authorize

Specify the following fields:

Bank IFSC Code

Select the Bank IFSC Code from the list of values. This maintenance is per bank participating in IMPS network. The Bank IFSC Codes listed in the LOV are unique.

System builds an internal table for the Bank IFSC Code, i.e. only the first four characters of the IFSC Code based on the Local Payment Bank Directory maintenance (STDBKMNT) where the 11-character IFSC Code (Bank Code) is maintained.

Bank Name

System defaults the Bank Name of the IFSC Code selected.

National Bank Identification Number

Specify the unique NBIN number in this field. This is a unique 4-digit number allotted by NPCI for all banks participating in IMPS. This field is modifiable.

Based on the NBIN and IFSC Code mapping done here, system automatically derives NBIN (example, 4267) by matching only the first four alphabetic characters of the beneficiary IFSC Code (SDPS0000072) input in the IMPS Outbound Payment transaction. The derived NBIN is populated in the DE-2 of outbound original request message.

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Note

NBIN does not start with zeroes.

3.1.4.1 NBIN - IFSC Mapping Summary

You can view all the NBIN-IFSC mapping maintenances done in this screen.

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

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

- Authorization Status
- Record Status
- Bank IFSC Code
- National Bank Identification Number
- Bank Name

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

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

3.1.5 India Payments Network and Queue Connection

You can maintain the IMPS Network Queue Connection details through this screen.

You can invoke 'India Payments Network and Queue Connection Details' screen by typing 'PMDNWQCN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Following are the actions allowed from this screen:

- New
- Save
- Copy
- Print
- Enter Query
- Unlock
- Delete
- Authorize

Specify the following fields:

Network Code

Select the network code as IMPS from the list of values.

If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.

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Network Code Description

System defaults the description on the Network Code selected.

Network Type Description

System defaults the Network Type Description on the Network selected.

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Network and Queue Connection Details

Request Queue Profile

Select the Request Queue Profile from the list of values. All the valid profiles from the existing Queue Profile maintenance screen (PMDQPROF) is listed here.

Response Queue Profile

Select the Response Queue Profile from the list of values. All the valid profiles from the existing Queue Profile maintenance screen (PMDQPROF) is listed here.

Request Queue Name

Specify the Outbound Queue JNDI/ Inbound Queue JNDI in this field.

Response Queue Name

Specify the Outbound Queue JNDI/ Inbound Queue JNDI in this field.

3.1.5.1 India Payments Network and Queue Connection Summary

You can view all the Queue Connection details maintained for IMPS network through this screen.

You can invoke 'India Payments Network and Queue Connection Details Summary' screen by typing 'PMSNWQCN' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Host Code
- Network Code
- Request Queue Profile
- Response Queue Profile

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

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

3.1.6 IMPS Network Code Source Preference

You can maintain the Network Source code preferences specific to IMPS network in this screen.

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You can invoke 'IMPS Network Code Source Preferences' screen by typing 'PJDNWSCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Following are the actions allowed from this screen:

- New
- Save
- Copy
- Print
- Enter Query
- Unlock
- Delete
- Authorize

Specify the following fields:

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Source Code

Specify the Source Code, via which the transaction is to be booked. All valid and open source codes maintained in the PMDSORCE screen are listed here.

Source Code Description

System defaults the description of the Source Code selected.

Network Code

Select the network code as IMPS from the list of values.

If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.

Network Code Description

System defaults the description of the Network Code selected.

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Network Type Description

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

Preferences

Merchant Category Code

System defaults the Merchant Category Code as - 4814. You can select other options from the drop-down values listed. If no values are maintained in this screen, default value '4829' is populated in DE-18.

Options listed in the drop -down are:

- 4814 – Financial institutions providing mobile banking service
- 4829 – Transaction initiated from Internet channel
- 6011 - Transaction initiated through ATM Channel

Point of Service Entry Mode

System defaults the Point of Service Entry Mode as - 012. You can select other options from the drop-down values listed. If no values are maintained in this screen, default value '012' is populated in DE-22.

Options listed in the drop -down are:

- 019 - Transaction initiated through Mobile Phone
- 012 - Transaction initiated through Internet Channel/ Branch
- 901 - Transaction initiated through ATM Channel

Point of Service Condition Code

System defaults the Point of Service Condition Code as - 05. You can select other options from the drop-down values listed. If no values are maintained in this screen, default value '05' is populated in DE-23.

Options listed in the drop -down are:

- 05 - Transaction initiated through Mobile Phone
- 05 - Transaction initiated through Internet Channel/ Branch
- 00 - Transaction initiated through ATM Channel

Channel Code

Select the Channel Code from the list of values. All the valid channel codes are listed here. The options listed are:

- ATM
- INET
- IVR
- MAT
- MOB
- POS
- SMS
- USDB
- USDC
- WAP

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ATM Preferences

You can maintain the ATM Preferences in this section.

If values '6011','901', '00' are maintained in merchant category code, point of service entry code, point of service condition code respectively, system validates if ATM preferences details are maintained. If not maintained, system gives a warning message 'Please maintain ATM preferences'.

ATM Terminal ID

Specify the ATM Terminal ID. Alphanumeric characters of length 8 is allowed. This gets populated in DE-41, DE-42.

Terminal Street

Specify the Terminal Street. Alphanumeric characters of length 23 is allowed.

Terminal City

Specify the Terminal City. Alphanumeric characters of length 13 is allowed.

Terminal State

Specify the Terminal State. Alphanumeric characters of length 2 is allowed.

Terminal Country

Select the Terminal Country from the list of values. For IMPS network, Terminal Country supported is 'IN'.

Note

Terminal Street, City, State, Country, specified here gets populated in DE-43.

3.1.6.1 IMPS Network Code Source Preferences Summary

You can view all the network code source preferences maintained for IMPS network through this screen.

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You can invoke 'IMPS Network Code Source Preferences Summary' screen by typing 'PJSNWSCD' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

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

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

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

3.1.7 IMPS Adapter Definition

You can maintain the adapter definition and Queue profile details specific to IMPS network in this screen.

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You can invoke 'IMPS Adapter Definition' screen by typing 'PJDADPDF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following fields:

Adapter ID

Specify the Adapter ID.

Adapter ID Description

Specify a valid description for the Adapter ID.

Host Code

Select the Host Code from the list of values. All valid and authorized Host codes are listed here.

Host Code Description

System defaults the description of the Host Code selected.

Network Code

Select the network code of the India IMPS from the list of values.

If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.

Network Description

System defaults the description of the network selected.

Network Type Description

System defaults the Network Type Description of the network selected.

Outbound Queue Details

Profile ID

Select the Profile ID from the list of values. All open and authorized, queue profiles maintained in the Queue Profile Maintenance (PMDQPROF) screen are listed here.

Queue Name

Specify a valid Queue name.

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3.1.7.1 IMPS Adapter Definition Summary

You can invoke 'IMPS Adapter Definition Summary' screen by typing 'PJSADPDF' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

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

- Authorization Status
- Record Status
- Adapter ID
- Host Code
- Network Code

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

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

3.1.8 NPCI Interface Connectivity

You can maintain the preferences pertaining to NPCI interface connectivity in this screen.

You can invoke 'IMPS Adapter Definition' screen by typing 'PJDNPCII' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

Specify the following fields:

Adapter ID

Select the Adapter ID from the list of values. All the open and authorized, Adapter Id's maintained in the IMPS Adapter Definition screen (PJDADPDF) are listed here.

Adapter ID Description

System defaults the description of the Adapter ID selected.

Host Code

Select the Host Code from the list of values. All valid and authorized Host codes are listed here.

Host Code Description

System defaults the description of the Host Code selected.

Network Code

Select the network code of the India IMPS from the list of values.

If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field. In case multiple networks are found for the same combination, all applicable networks are listed. You can select the required network.

Network Description

System defaults the description of the network selected.

Network Type Description

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

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Network Type Description

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

Preferences

NPCI Out Server Host Name

Specify a valid NPCI Out Server Host name.

NPCI Out Port

Specify a valid NPCI Out Port.

NPCI In Server Host Name

Specify a valid NPCI In Server Host name.

NPCI In Port

Specify a valid NPCI In Port.

Socket Details

Header Field

ASCII

Select the radio button, if ASCII option is required.

HEXA

Select the radio button, if HEXA option is required.

Convert Bitmap

Check the Convert Bitmap option, if the socket details has to be converted.

Partial Message Wait

Check the Partial Message Wait option if required.

IsSecure

Check the Is secure option, if the socket details to be secured.

Worker Thread Count

Specify the worker thread count.

Keep- Alive Poller Frequency

Specify the keep alive poller frequency.

Message Timer Frequency

Specify the Message timer frequency.

ISO Trace Required

Check the option if, ISO Trace is required.

SSL Details

Key Manager Factory

Specify a valid Key Manager Factory.

Key Password

Specify a valid key Password.

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SSL Context

Specify a valid SSL context.

Keystore Name

Specify the keystore name.

Keystore Password

Specify the keystore password.

Keystore Path

Specify the keystore path.

Keystore Constant

Specify the keystore constant.

Keystore Password Constant

Specify the keystore password constant.

Keystore Instruction Type

Specify the keystore instruction type.

3.1.8.1 NPCI Interface Connectivity Maintenance Summary

You can invoke 'NPCI Interface Connectivity Maintenance Summary' screen by typing 'PJSNPCII' 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:

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- Authorization Status

- Record Status

- Adapter ID

- Host Code

- Network Code

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

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

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4. IMPS Outbound Payments

Outbound credit transactions can be booked, viewed through the Outbound IMPS transaction screens.

4.1 IMPS Outbound Transaction Input

This chapter contains the following sections:

4.1.1 Outbound IMPS Transaction Input

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

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You can invoke 'IMPS Outbound Payment Transaction Input Detailed' screen by typing 'PJDOTONL' 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.

Following are the actions allowed from this screen:

- New
- Save
- Copy
- Print
- Enter Query
- Unlock
- Delete
- Authorize

Specify the following details:

Transaction Branch

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

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Branch Name

System displays the Name of the Transaction Branch.

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Source Code

Select the Source Code from the list of values. All valid Source code are listed here. For manually input transactions, source code can be selected from the list of valid source codes.

For transactions received through Rest services, the source code is populated as received in the request.

Source Code Description

System defaults the description of the Source Code selected.

Network code

The system defaults the Network code as 'IMPS'. If only one Network is maintained with payment type as 'IMPS' for the host code, the same gets defaulted in this field.

And you can also select the Network code from the list of values when multiple networks are available. All valid codes maintained in Network maintenance (PMDNWMNT) screen are listed.

Transaction Reference

This is a 16-digit unique identifier of the IMPS payment transaction and auto-generated by the system based on the common transaction reference generation logic.

For more details on the reference generation logic, refer to Payments Core User manual.

Retrieval Reference

System auto generates the RRN (Retrieval Reference Number) on authorization of the payment transaction. This is a 12-digit number. RRN is generated using the following logic:

The RRN Mask is: 'YDDDHHSSSSSS'

- Y – Last digit of year.
- DDD – Julian date of transaction
- HH – Hour of transaction (
- derived from DE-12 as in IST).
- SSSSSS – STAN of transaction (Same as in DE -11 for system generated unique 6-digit number within a business day).

Source Reference

System defaults the Source Reference Number as Transaction Reference. The maximum length of this field accepts up to 35 characters. and it is modifiable.

Network Code

Select the Network code as 'IMPS' from the list of values. In case multiple networks are found for the same combination, all applicable networks are listed for the field. User can select the required network.

Network Code Description

System defaults the description of the Network Code selected.

Transaction Type

Select the IMPS Transaction Type from the drop-down values. The options are:

- **P2A:** You can specify the details of A/C + IFSC in the Beneficiary Details section. System validates and does not allow to enter details in the MMID+Mobile Number / Aadhaar Number section for P2A Transaction type.

- **P2P:** You can specify the details of MMID + Mobile Number in the Beneficiary Details section. System validates and does not allow to enter details in the A/C + IFSC / Aadhaar Number section for P2P Transaction type.

- **P2U:** You can specify the details of Aadhaar Number in the Beneficiary Details section. System validates and does not allow to enter details in the A/C + IFSC / MMID section for P2P Transaction type.

Prefunded Payments

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

4.1.1.1 Main Tab

Debtor Details

Debtor Account Number

Select the Debit Account Number from the list of values.All open and authorized accounts maintained in the India Payment Account Preferences (PMDEXACP) are listed for this field. System displays only the 'Savings/Current type accounts in the LOV.

System defaults the following details on selecting the Debit Account Number and the details cannot be modified:

- Debtor Account Type
- Debtor Account Branch
- Debtor Name
- Customer No

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Payment Details

Booking Date

System defaults the current date as Booking Date.This is disabled for user modification.

Instruction Date

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

Activation Date

Activation Date is derived from Instruction date and is disabled for modification.

Since Network / Branch holidays are applicable for IMPS payments, activation date is same as instruction date. Payment is submitted to NPCI on Activation date and processed by NPCI on the same date.

Transaction Currency

System defaults the Transfer currency as 'INR'. This field is disabled for modification.

Transaction Amount

Specify the Transaction Amount.

Remarks

Any internal remarks can be input in this field. This is a free text field of allowed character length '50'

Beneficiary ID

Beneficiary ID

Select the Beneficiary ID from the list of values.This field fetches the Beneficiary IDs maintained for the debtor account number and beneficiary type combination.

Note

- For the selected debtor account number, if IMPS transaction type selected is 'P2A', the LOV displays only beneficiary IDs of type 'P2A' with beneficiary details maintained in A/C+IFSC section of beneficiary registration (PMDBENRN) for the network 'IMPS'.
- Similarly, for P2P, P2U IMPS transaction types, Beneficiary ID LOV, fetches only the P2P, P2U beneficiary type records maintained for the debtor account number.

Beneficiary Details

A/C + IFSC

System defaults the following A/C + IFSC details on selecting the valid Beneficiary ID:

- Beneficiary Name
- Beneficiary Account Number
- Beneficiary Account Type
- IFSC Code
- Bank Name
- Branch Name
- Mobile Number and Email ID (if available)

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On saving the transaction, following validations are done by the system:

- System validates if IMPS transaction type applicable is maintained in IMPS Outbound Payment Preferences (PJDNWOPF). If not input for IMPS transaction type, system throws a warning message 'This Particular IMPS Transaction type <IMPS_TXN_TYPE> is not enabled. Unable to process'.
- System validates if the values for the above fields (Beneficiary Name, Ben Account Number and IFSC Code) are present for the IMPS transaction type 'P2A (A/C + IFSC)'. If not input, system throws a warning message 'Please enter Beneficiary Name, Account Number, IFSC Code to proceed'.
- System shows 'Transfer to Overdraft, Cash Credit, Loan Account, Account is not allowed through IMPS.' as per the beneficiary account type input.
- System validates if the debtor account type is allowed for the Outbound Payment and Network Code as maintained in Account Type Restrictions screen (PJDACSTR). If the account type is not allowed for the network, system shows error message 'This Account Type is not allowed for IMPS transfer.' The transaction is moved to Process Exception queue.
  - If the validation is successful, it is moved to the next step of outbound processor.
  - In cases where beneficiary account type is not input, system still processes the transaction as validation successful.
- System validates for 'On-US Transfer' (for P2P transfer within same bank) for Outbound IMPS as below:
  - System derives the NBIN based on the first four-digits of beneficiary MMID input at the transaction level.
  - Compare this derived NBIN with the NBIN maintained at the IMPS outbound payment preferences screen PJDNWOPF.
  - If found to be same, the outbound transaction is blocked and rejected. System shows the warning message 'IMPS Transfer within the same bank is not allowed. Unable to Save'.

Note

- All the fields in the grid, except Bank and Branch Name can be edited, only if the Beneficiary ID is 'NULL' (without beneficiary registration)
- System does not allow the user to select same bank as that of remitter bank's IFSC Codes as per the LOV restriction.
- LOV Restriction condition: NBIN maintained in (PJDNWOPF) is equal to Bank IFSC Code (first four characters) as maintained in the screen NBIN Details (PJDNBIFS).

MMID + Mobile Number

System defaults the following MMID + Mobile Number details on selecting the valid Beneficiary ID:

- Beneficiary Name
- MMID
- Mobile Number

On saving the transaction, following validations are done by the system:

- System validates if the values for the above fields (Beneficiary Name, MMID, Mobile Number) are present for the IMPS transaction type 'P2P (MMID + Mobile Number)'. If not input, system throws a warning message 'Please enter Beneficiary Name, MMID, Mobile Number to proceed'

- All the above fields are editable only if Beneficiary ID is 'NULL' (without beneficiary registration) and the debtor account number is not of 'GL' type.

Aadhaar Number

System defaults the following Aadhaar Number details on selecting the valid Beneficiary ID:

- Beneficiary Name
- Aadhaar Number

On saving the transaction, following validations are done by the system:

- System validates if the values for the above fields (Beneficiary Name, Aadhaar Number) are present for the IMPS transaction type 'P2U (Aadhaar Number)'. If not input, system throws a warning message 'Please enter Beneficiary Name, Aadhaar Number to proceed'
- All the above fields are editable only if Beneficiary ID is 'NULL' (without beneficiary registration) and the debtor account number is not of 'GL' type.

Enrich Button

On clicking the Enrich button, system computes the Charges, and Tax on Charges if applicable, based on the maintenance for Transaction Pricing Code specified in IMPS Outbound Payment Preferences screen (PJDNWOPF).

4.1.1.2 Pricing Tab

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

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

The below mentioned attributes is available in the Pricing tab.

Pricing Component

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

Pricing Currency

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

Pricing Amount

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

Waiver

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

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

Debit Currency

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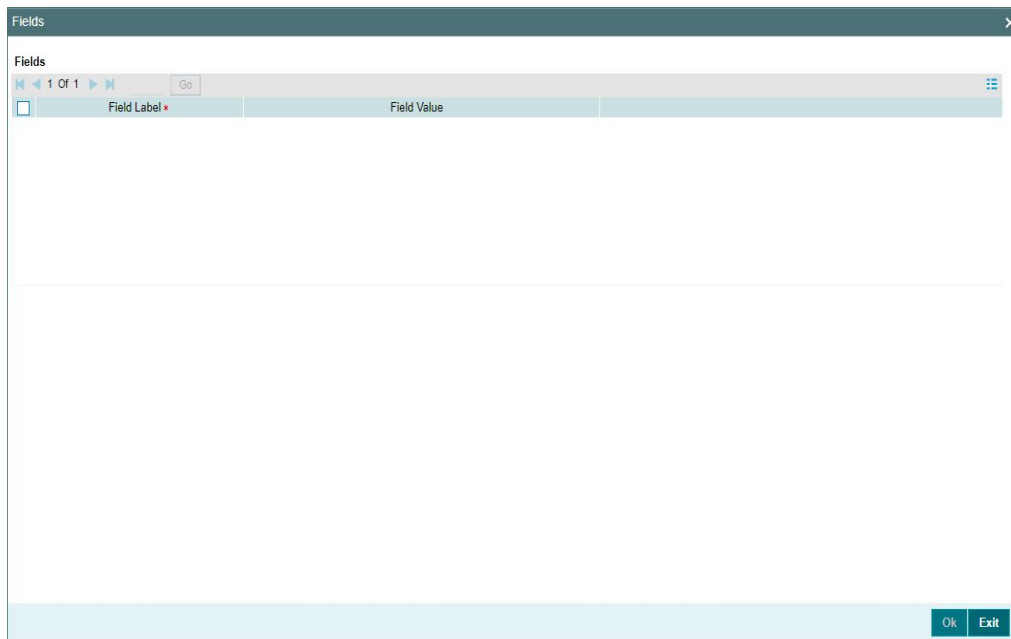
Debit amount

Displays the debited amount to the selected debit amount.

4.1.1.3 UDF Tab

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

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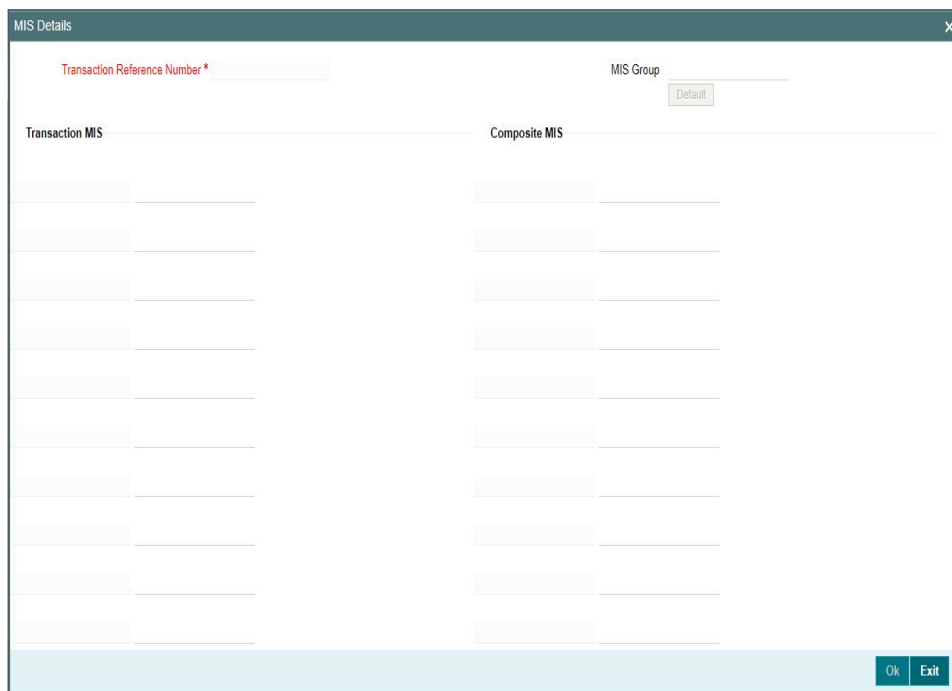
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4.1.1.4 MIS Tab

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

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

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

4.1.1.5 IMPS Outbound Payments Transaction Summary

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

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

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

- Transaction Reference Number
- Retrieval Reference
- Transaction Type
- Transaction Currency
- Transaction Amount
- Booking Date
- Debtor Account Number
- Beneficiary Account Number
- IFSC Code
- MMID
- Mobile Number
- Aadhaar Number
- Authorization Status
- Beneficiary Account Type
- Debit Account 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 select a record and click 'Details' button to view the detailed maintenance screen.

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4.1.2 Outbound IMPS Transaction View

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

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

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

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

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Transaction Status - Queue Code

Transaction Status	Applicable Queue Codes for IMPS	Remarks
In Progress	<SC/EC/EP>	Transaction is under progress (or) response is pending from External systems. Queue Code is applicable if response is pending from External systems - Sanction Check - ECA - Pricing
Exception	<SC/EC/EP/BO/PE>	Transaction is in an internal/external queue. Applicable internal/external queues - Sanction Check - ECA - Pricing - Business Override - Processing Exception
Future Dated	<FV>	Transaction is future-value dated
Processed	##	OUT message is generated
Cancelled	##	Cancelled from exception queue
Seized	##	Sanction Seized
Rejected	##	Decline response from NPCI
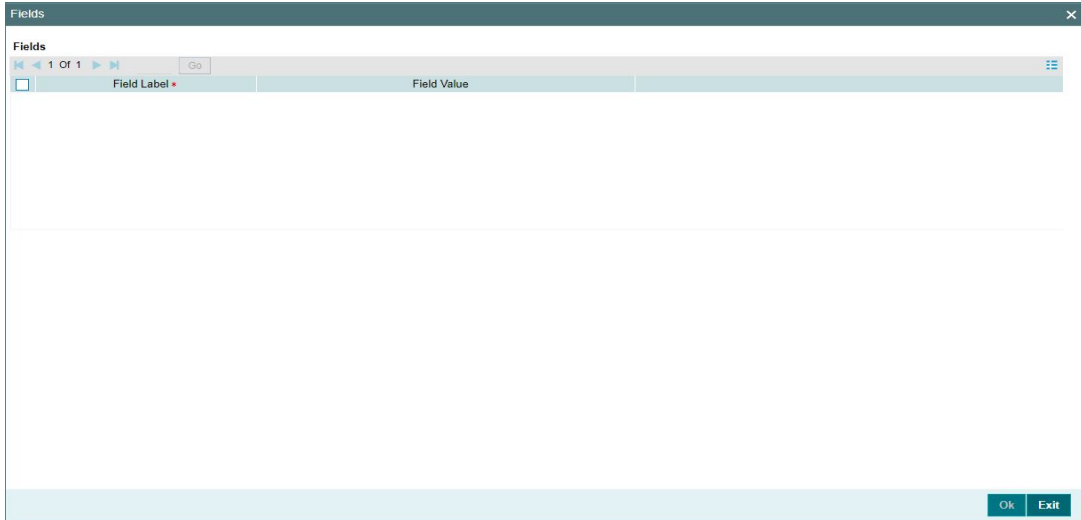
Settlement Status

Settlement Status field in the 'Transaction Status' section displays the following details.

- Settled: On receipt of OR 0210 with response code '00' in (DE-39)
- Deemed Approved: On receipt of OR 0210 with response code '91 in (DE-39)'

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4.1.2.1 UDF Tab

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

4.1.2.2 MIS Tab

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

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4.1.2.3 View Queue Action Log

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

Following details are displayed:

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

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

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

- Sanction screening
- External credit approval
- External price fetch

- Accounting system

4.1.2.4 All Messages

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

You can view the generated messages and the response messages for the transaction in this sub screen for the Transaction Reference Number specified. Following details are displayed in the screen:

Request Messages

- Message Reference Number
- Message Type
- VR Sequence
- Message Date and Time

Response Messages

- Message Reference
- Message Type
- Response Code
- Response Code Description
- Response Status
- Message Date and Time

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4.1.2.5 Accounting Entries Tab

You can view the Accounting Entries posted for the Outbound IMPS in Accounting entries Tab.
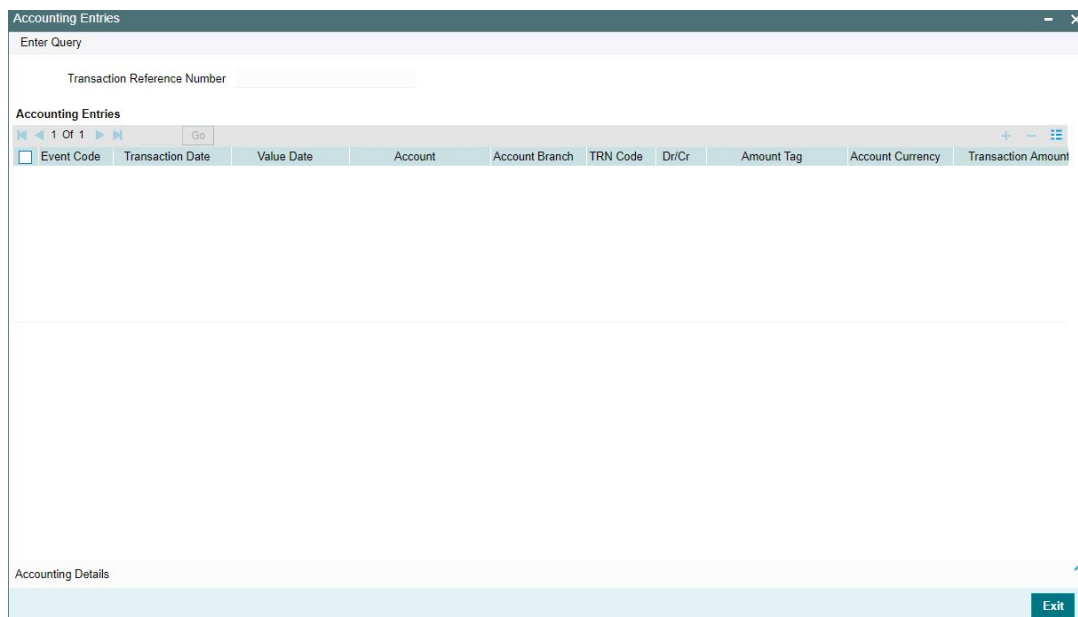
By default, the following attributes of the Accounting Entries tab are displayed:

- Event Code
- Transaction Date
- Value Date
- Account
- Account Branch
- TRN Code
- Dr/Cr
- Amount Tag
- Account Currency
- Transaction Amount
- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Hand-off Status

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4.1.2.6 <u>View Repair Log</u>

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

Following details are displayed:

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

4.1.2.7 Outbound IMPS Transaction View Summary

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

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

- Transaction Reference Number
- Retrieval Reference
- Transaction Type
- Transaction Currency
- Booking Date
- Debtor Account Number
- Debtor Account Type
- Beneficiary Account Number
- Beneficiary Account Type
- IFSC Code
- MMID
- Mobile Number
- Sanction Seizure
- Response Code
- Response Status
- Aadhaar Number

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

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

4.1.3 ReST Services

ReST services for Outbound IMPS transaction are supported.

4.2 IMPS Outbound Payments Processing

4.2.1 Outbound IMPS Payment Processing

- Following are the processing steps for outbound payments:
  - Initial Validations
  - NRE Account Validation
  - Intra Bank Transfer Check
  - Duplicate Check
  - Daily limit Check
  - Sanctions CheckPricing
  - ECA Check
  - Accounting
  - Messaging
  - Prefunded Payments Allowed
  - Debtor Account Derivation
  - Debtor Account Type Derivation
  - Debtor Name Derivation

4.2.1.1 Initial Validations

The following processing are covered as part of initial validations:

- Data enrichment - Account / Bank Re-direction, Network character replacement
- Beneficiary ID Validation if registered for the IMPS network with corresponding Beneficiary Type.
- Mandatory fields validations
- Network Limit validations
- Account/Customer Validations based on core maintenance
- Network Character replacement
- If Account re-direction or bank re-direction is maintained, then the account / bank details are replaced by that values. Account re-direction is applicable for debtor account only.
- Network character replacement is done for characters not allowed by the Network if the corresponding maintenance is available in the screen (PMDSPCHR).
- 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 if the below fields are present in the request:
  - Host Code
  - Network Code
  - Transaction Branch

- IMPS Transaction Type

- Debtor Account (Validation is available to check only INR currency accounts allowed for IMPS.)

- IFSC Code

- Beneficiary Account Number

- Beneficiary Name

- Transaction Currency

- Transaction Amount

- Instruction Date

- Beneficiary bank IFSC Code is allowed for IMPS network (PMDBKMNT)

- Corresponding IFSC Code (only for the first four character) and NBIN mapping is available (PJDNBIFS)

- Transaction amount limit check is done for the minimum and maximum amount limits defined for the Network, as maintained in IMPS Outbound Payment Preferences (PJDNWOPF)

- In case of validation failure for any of the above, transaction is rejected with proper error code. Transaction is moved to Process Exception Queue.

- Account Type Restrictions: System validates if the debtor account type is allowed for the Network Code as maintained in Account Type Restrictions screen (PJDACSTR) for the outbound payment. If the account type is not allowed for the network, system shows error message 'This Account Type is not allowed for IMPS transfer.' Transaction is moved to Process Exception Queue.

  - If the validation is successful, it is moved to the next step of outbound processor.

  - In cases where beneficiary account type is not input, system still processes the transaction as validation successful.

- Customer /Account Status validations:

  - System validates whether account record is open and authorized.

- The system checks the Account Type Value present in the incoming channel requests for Debtor Account Type and Beneficiary Account Type.

- If the user selects any value other than the LOV available for Debtor Account Type and Beneficiary Account Type, the system rejects the transaction.

4.2.1.2 <u>NRE Account Validation</u>

When the user clicks the 'Enrich/Save' button and Transaction Type is 'P2A', the system checks for the following NRE account type validations:

- If you select Beneficiary Account Type 'NRE' (40), then you must select Debtor Account Type also 'NRE' (40). Else system rejects the transaction with an error message PJ-TXP-048 'If Beneficiary Account Type is NRE, then Debtor Account Type must be NRE.'

- If you select Debtor Account Type 'NRE' (40), then you can select Beneficiary Account Type as any account from drop-down lists, such as Savings Bank (10), Current Account (11), Cash Credit (13), Loan Account (14), Overdraft (12), NRE (40), and Credit Card (52).

4.2.1.3 <u>Intra Bank Transfer Check</u>

For Intra Bank Transfer Check the system checks the following:

- For Transaction Type 'P2A', system checks if the beneficiary bank IFSC code is of the same bank branch.

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- For Transaction Type 'P2P', system checks if the our bank NBIN is same as beneficiary bank NBIN.
- If above validation fails, system displays an error message.

4.2.1.4 Duplicate Check:

- Duplicate parameters can be maintained for the source (PMDSORCE). Based on the duplicate days and fields set, duplicate check for the transaction is done.
- If the transaction is identified as a duplicate transaction, then the transaction is moved to business override queue.
- The following parameters are validated during duplicate check:
  - Debtor Account - DBTR_ACC
  - Beneficiary Account - CRDTR_ACC (Aadhaar number, MMID& Mobile Number is mapped to this element.)
  - Transaction Amount - TFR_AMT
  - Instruction Date - VALUE_DATE
  - Beneficiary Bank IFSC Code - CRDTR_BANK_CODE (For India Payments IFSC Code is mapped for this element)

4.2.1.5 Daily limit check:

- System tracks the daily aggregate limit and source wise limit allowed for a customer account on a daily basis. The limits can be maintained in the Account Level Daily Limits screen (PMDACCPF). If no record is available for account –wise limits, system applies the default limits maintained in (PMDDFLMT).
- If the limit is breached, the transaction is moved to BO queue.

4.2.1.6 Sanction Check

- Sanction check for IMPS outbound payment transaction is done on payment instruction date for current dated payments. For future dated transactions, sanction check is done on booking date as well.
- System verifies whether sanction check is applicable in Network Preferences (PMDSORNW)/Customer level preferences, and based on that system initiates sanction check validation.
- The external system status can be linked to one of the following system status:
  - Approved
  - Rejected
  - Interim
  - Seizure
  - Timed out
- 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 seizure accounting is opted. If the status is rejected, interim or timed out, the transaction is moved to sanction check queue.
- Sanction Check System maintenance is updated to have specific In/Out queues for real time instant payment in general. The sanction requests originating from IMPS is sent through separate JMS queues.

4.2.1.7 Future Valued Check

- System checks if the instruction date is future dated. If yes, transaction is moved to Warehouse queue.
- Future dated IMPS transactions are processed by separate jobs.

- Processing of transactions would be completed till sanction check on booking date itself and is stored in future dated transaction tables.
- During beginning of day, future dated transaction job picks up transactions with value date as current date and does complete steps for processing from initial validations.

4.2.1.8 Pricing - Charge /Tax Computation

- Price code can be linked in Outbound IMPS Payment preferences (PJDNWOPF). Internal /External charge/tax values are applied based on the configuration.

4.2.1.9 Balance Check with DDA System

- The debit details are sent to the DDA system for account validation and balance check. The external system status can be linked to one of the following system status:
    - Approved
    - Rejected
    - Interim
    - Timed out
- If balance check is approved, the transaction is resumed with the further processing. If the status is rejected, interim or timed out (15 seconds), the transaction is moved to external credit approval queue.
- It is assumed that customer and account status checks are done by the external ECA system along with account balance check.

4.2.1.10 Accounting

- Accounting preference can be set at Outbound IMPS Payment preferences (PJDNWOPF) for the outbound transactions.
- If the preference maintained is 'Before Messaging' accounting entries are handed off to Accounting system before Messaging and Payment is marked as 'Processed'.
    - On payment reject, the reversal entries are posted and handed-off to Accounting system and the Payment is marked as 'Reversed'.
- If the preference maintained is 'On Confirmation from NPCI', the accounting hand-off is deferred till response is received from NPCI.
    - Based on the response received, payment is marked as 'Processed' or 'Reversed'.
    - On payment success/reject, the accounting entries/reversal entries gets posted and handed-off to Accounting system.

Accounting Entries:

Details in Accounting hand-off	Debit Liquidation	Credit Liquidation
Accounting Event	DRLQ	CRLQ
Amount Tag	XFER_AMT	XFER_AMT
Transaction Account	Debit Customer Account	IMPS Outward Clearing GL maintained in the Accounting code. If Nostro Account (Network Account) is maintained in (PJDNWOPF) that is considered.

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Offset Account	This is picked from the Debit Liquidation Accounting code maintenance.	This is picked from the Credit Liquidation Accounting code maintenance.
Transaction Currency	INR	INR
Transaction Amount	Debit Amount	Transfer Amount
Value Date	Transaction Value Date	Transaction Value Date
Offset Currency	Transaction Currency	Transaction Currency
Offset Amount	Transaction Amount	Transaction Amount

4.2.1.11 Messaging

Every payment generates a MTI 0200 Original Request (OR) message in ISO 8583 format. Time stamp put in the message gets stored for the transaction.Message is forwarded to NPCI Switch.

4.2.1.12 Prefunded Payments Processing

- Customer number/debtor account number is not mandatory.
- If Debtor Account currency is not provided in the outbound request, then it gets defaulted to Transfer Currency (INR) in transaction.
- If the 'Prefunded Payments GL' check box is selected, the system skips the below processing:
  - ECA check
  - Pricing
  - FX Limit Check
- The 'Prefunded Payments GL' is always used as Debit account while posting the debit liquidation entries. The 'Prefunded Payments GL' value maintained in the Source Maintenance (PMDSORCE).

4.2.1.13 Debtor Account Derivation

- If Debtor Account is not given, then the Prefunded Payments GL maintained at Source maintenance (PMDSORCE) is considered as the Debtor Account.
- If a value is given in the Debtor Account field (for uploaded transactions), the system does not validate the same against the customer account maintenance.

4.2.1.14 Debtor Account Type Derivation

- If Debtor Account is a valid account, the system defaults the Debtor Account Type from the India Payments Account Type Preferences Detailed (PMDEXATP) maintained.
- If Debtor Account is a valid GL or not a valid account, the system defaults the Debtor Account Type from the India Payments Default Account Type Preferences (PMDIDAPF).

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- For manually inputted transactions, if the "Prefunded Payments' check box is selected, the Debtor Account Type field is editable. You can select or change the Debtor Account type value for Prefunded payments.
- For uploaded transactions (IMPS OUT Service), the system defaults the Debtor Account Type only if the Debtor Account Type is not given in the service request.

4.2.1.15 Debtor Name Derivation

- If Debtor Account is a valid account, the system defaults Account Name from Customer Account Maintenance (STDCRACC) as Debtor Name.
- If Debtor Account is a valid GL, the system fetches Debtor Name from GL Description and populates it in the Debtor name field.
- For manually inputted transactions, if the "Prefunded Payments' check box is selected, the Debtor Account Name field is editable. You can input or modify the Debtor Account Name value.
- For uploaded transactions (IMPS OUT Service), the system defaults the Debtor Account Type only if the Debtor Account Type is not given in the service request.

4.2.1.16 Response Handling

System processes OR/VR Response (as per IMPS circular 76 and 77) for the request messages sent as below:

Transaction Type (DE-120 Tag 001 - from the Incoming Response Message – MTI 0210	Response Resolution (MTI 0210)	Response Code	Transaction Status	Response Status
45 or 48	Original Response	00	Processed	Approved
		91	Processed	Deemed Approved
		Other than '00', '91'	Reversed/ Cancelled	Declined
32 or 34	Verification Response	00	Processed	Approved
		M0	Reversed/ Cancelled	Declined
		Other than 'M0'	Processed	Approved

- System matches the response messages to the request message based on the data element DE-37 for Retrieval Reference Number (RRN) which is present in both OR and VR messages.

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4.2.2 Process Monitoring

- Response Monitor Process tracks if the Original Request message sent out has received corresponding Original Response (MTI 0210) within the time-out period (30 seconds) maintained in Outbound Payment Preferences screen (PJDNWOPF).

- If no response received within'30 seconds' time-out period from the beneficiary bank, system generates a Verification Request (VR: MTI 0200) with required details from the Original Request sent.

- The maximum number of retry allowed is '3' for IMPS payments.

- System generates Verification Request and forward to NPCI Switch maximum 3 times every 30 seconds if no response (Original Response/Verification Response: MTI 0210) is received from beneficiary bank.

- System does not generate any Verification Request if a corresponding Original Response/Verification Response is received OR after maximum retry count.

4.3 IMPS Outbound Message Browser

4.3.1 Outbound IMPS Message Browser

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

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

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

- Transaction Reference Number
- Retrieval Reference
- Message Reference
- Transaction Type
- Message Date
- Response Code
- Response Status
- Settlement Status
- Beneficiary Account Number
- MMID
- Mobile Number
- Aadhaar Number
- Debtor Account Number

Following messages can be viewed from this browser:

- MTI 200 – Outbound Original Request and Verification Request
- MTI 210 – Outbound Original Response and Verification Response

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria. Following actions can be done from this screen:

View Request Message

Select a record and click on 'View Request Message' button to view the request message details. System displays the following details with the respective fields.

- Message Reference Number
- Transaction Reference Number
- Message Type
- Message

View Response Message

Select a record and click on 'View Response Message' button to view the request message details. System displays the following details with the respective fields.

- Message Reference Number
- Transaction Reference Number
- Message Type
- Message

View Transaction

Select a record and click on 'View Transaction' to view the complete transaction details.

System launches the IMPS Outbound View Detailed screen (PJDOVIEW) on clicking the 'View Transaction' tab for the selected record.

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5. IMPS Inbound Payments

The inbound IMPS payments are received as MTI 0200 messages from NPCI. System receives and processes the payments based on predefined processing steps.

5.1 IMPS Inbound Transaction Input

This chapter contains the following sections:

- Section 5.1.1, "Inbound IMPS Transaction View"

5.1.1 Inbound IMPS Transaction View

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

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

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

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- External System Status
- Transaction Status
- Error Details
- Click Execute Query to populate the details of the transaction in the Inbound IMPS Transaction View screen.

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

Message mapping is done and system populates the field values as per the field mapping done for the below mentioned fields:

DE (MTI 0200)	Field Mapping
DE-37	Retrieval Reference Number
DE-120 Tag 046: Debtor bank will not populate value for these digits in MTI 0200	Beneficiary Name (Derive name from STDCIFCR for the beneficiary account number);
DE-3 (Digit 5 and 6): Debtor bank will not populate specific account type value for these digits in MTI 0200	Beneficiary Account Type (Derive account type from PMDEXACP for the beneficiary account number)
DE-120 Tag 050 Last 10 digits	Debtor Mobile Number
DE-32	Debtor Bank Identification Code
DE-43; First 1-25 characters	Debtor Bank Name

5.1.1.1 UDF Tab

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

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5.1.1.2 MIS Tab

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

MIS Details	×
Transaction Reference Number *	MIS Group
	Default
Transaction MIS	Composite MIS

Ok   Exit

5.1.1.3 View Queue Action Log

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

View Queue Action Log						- X
Enter Query						
Transaction Reference Number			Network Code			

| 1 Of 1   Go | | | | | | + - |
| ☐ Transaction Reference Number | Action | Remarks | Queue Code | Authorization Status | Maker Id | Maker Date Stamp |

View Request Message   View Response Message

Exit

For more details on the fields, refer to section 2.2.2.3

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5.1.1.4 Accounting Entries Tab

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

For more details on the fields and tabs, refer to section 2.2.2.5

5.1.1.5 All Messages

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

You can view the generated messages and the response messages for the transaction in this sub screen for the Transaction Reference Number specified. For more details on the fields, refer to section 2.2.2.4

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5.1.1.6 <u>View Repair Log</u>

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

For more details on the fields, refer to section 2.2.6.6

5.1.1.7 <u>Inbound IMPS Transaction View Summary</u>

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

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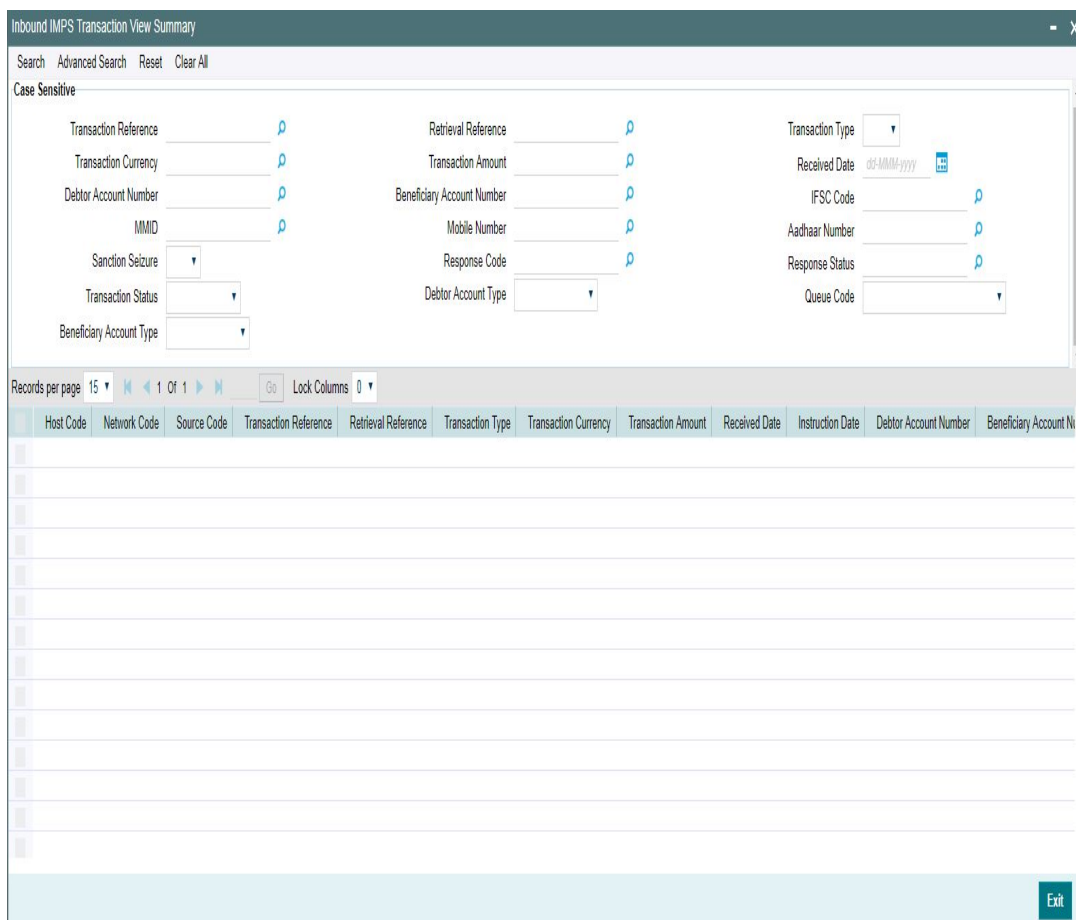
You can search for the records using one or more of the following parameters:

- Transaction Reference
- Retrieval Reference
- Transaction Type
- Transaction Currency
- Transaction Amount
- Received Date
- Debtor Account Number
- Beneficiary Account Number
- IFSC Code
- MMID
- Mobile Number
- Aadhaar Number
- Sanction Seizure
- Response Code
- Response Status
- Transaction Status
- Debtor Account Type
- Queue Code
- Beneficiary Account 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 select a record and click on 'Details' button to view the detailed maintenance screen.

5.2 IMPS Inbound Payments Processing

5.2.1 Inbound IMPS Payment Processing

The inbound IMPS payments are received as MTI 0200 messages from NPCI. System receives and processes the payments based on predefined processing steps.

- Inbound payments follows the below listed processing steps:
    - Message Parsing and Message Type/Transaction Type Derivation
    - Initial Validations
    - Host/Branch Derivation
    - Duplicate Check
    - Sanctions Check
    - External Account Credit Check
    - Original Response Message Generation (MTI 0210), and Verification Response generation (MTI 0210) if applicable
    - Internal Pricing, if applicable
    - Accounting

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5.2.1.1 Message Type/Transaction Type Derivation

- System parses the inbound message and derives the Message Type Indicator (0200) and Transaction Type (DE-120 Tag 001).

Message Type Indicator	Transaction Type (DE-120 Tag 001 -from the Incoming Request Message – MTI 0200	Request Resolution (MTI 0200)
0200	45 or 48	Original Request
	32 or 34	Verification Request

- Request Resolution is derived as per the above table.
  - If it is derived as Verification Request, system processes steps, as described below for Verification Request Handling section.
  - If it is derived as Original Request, system processes, as per the below steps

5.2.1.2 Initial Validations

The validations are similar to that of Outbound Payments.Mandatory field checks/ Referential data checks are done as below:

NBIN Validation:

- System derives the Beneficiary bank NBIN from the first four digits of the DE-2.
- The derived NBIN value is checked against the NBIN maintained in the Inbound IMPS payment preferences screen (PJDNWIPF)

IMPS Transaction Type:

System derives the IMPS transaction type from below:

- From the 'Seventh' digit of DE-2 and from Tag 001 of DE-120 for P2P.
- From the 'Seventh' digit of DE-2 and from Tag 001 of DE-120 and from Tag 062 of DE-120 for P2A and P2U

Data Element	Default Value (Indicator Digit) For P2A	Default Value (Indicator Digit) For P2P	Default Value (Indicator Digit) For P2U
DE -2	00**1**00	00**1**00	00**3**00
DE-120 TAG 001	48	45	48

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DE-120 TAG 062	Beneficiary Account Number	--na--	Beneficiary Aadhaar Number

- System checks if the bank is enabled for IMPS Transaction types (P2A, P2P, P2U) as maintained in the IMPS Inbound payment preferences screen (PJDNWIPF).
    - If 'Yes' for the specific IMPS transaction type, system proceeds with subsequent steps below.
    - If 'No', system generates a response message with appropriate reason code.

Beneficiary Account Derivation

System derives the Beneficiary Account Number from below:

- From Tag 062 of DE-120 for P2A
- From the combination of MMID and Mobile Number for P2P.

Data Element	For P2A	For P2P	For P2U
DE -2	--na--	a. For MMID: The first 'Four' digits of DE-2 and the 'Three' digits of DE-120 TAG 049. b. For Mobile Number, Last 'Ten' digits of DE-2. c. Based on the MMID and Mobile Number combination, derive beneficiary account number from the India Payments account preferences screen (PMDEXACP).	a. For NBIN: The first 'Four' digits of DE-2.

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DE-120 TAG 062	Beneficiary Account Number	--na--	Beneficiary Aadhaar Number
			b. Based on the Aadhaar Number, derive beneficiary account number from the India Payments account preferences screen (PMDEXACP). If more than one account is found, derive the account number which has 'Aadhaar Seeded' flag checked.

- System derives the beneficiary account type associated with the account number. The beneficiary account type derived is populated in the response message generated (5th and 6th digit of DE-3)

Transaction Account Branch Derivation

System derives the transaction account branch as below

For P2A	For P2P	For P2U
Derive Based on IFSC Code present in DE-120 TAG 059	Derive the Branch Code associated with Account number arrived as per the above step for P2P.	Derive the Branch Code associated with Account number arrived as per the above step for P2P.

- Once the above validations and derivations are done, system continues with the below mandatory fields checks:
  - Network Code: Validated against the static maintenance (PMDNWMNT) available.
  - Host Code: This field is checked against valid host codes available in Host Code maintenance (STDHSTCD).
  - Transaction Branch Code: This should be a valid branch in core maintenance.
  - Debtor Bank Identification Code
- Account/ re-direction is done for the credit account.

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- Any failure during validation processing results in a transaction reject and Original Response message (MTI 0210) is sent to NPCI with appropriate reason code.

5.2.1.3 Customer and Account Status Check

- Beneficiary Account Number: The customer account is verified to check whether it is valid and existing
- Beneficiary Account Currency: System validates if only INR accounts are allowed for incoming credits.
- System validates if the derived beneficiary account type (DE-3: Digit 5 and 6), as explained in the previous step 2.3, is allowed for the Inbound Payment and Network Code as maintained in Account Type Restrictions screen (PJDACSTR) for inbound payments.
  - If the account type is not allowed for the network, system shows 'This Account Type is not allowed for IMPS transfer'. Transaction is rejected with appropriate response code.
  - If the validation is successful, it is moved to the next step.
- After the above step/point, If the beneficiary account type is found to be '40' i.e. NRE account type, then system applies Non NRE to NRE payments Check validation as below:

DE-3: Digit 1 and 2	DE-3: Digit 3 and 4 (Debtor Account Type)	DE-3: Digit 5 and 6 (Beneficiary Account Type)	Result
90	<>40*	'40'	Transaction rejected Response Code 'M4'.
90	Equal to'40'	Equal to'40','10', '11'*	Transaction Processed (Response Code '00'.)
90	Equal to'10', '11'*	Equal to'10', '11'*	Transaction Processed (Response Code '00'.)

Note

'*' - As per the allowed account types maintained for Inbound Payment and Network Code in PJDACSTR.

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5.2.1.4 Duplicate Check

- Duplicate parameters can be maintained for the source (PMDSORCE). Based on the duplicate days and fields set, duplicate check for the transaction is done. If the transaction is identified as a duplicate transaction, it is rejected. (ISO Response Code: '94').

- The following parameters are available for duplicate check:

  - Debtor Account - DBTR_ACC

  - Beneficiary Account - CRDTR_ACC (Aadhaar number, MMID& Mobile Number is used to derive the account as explained earlier.)

  - Transaction Amount - TFR_AMT

  - Instruction Date - VALUE_DATE

  - Debtor Bank Identification Code - DBTR_BANK_CODE (Existing element is used. For IMPS Payments DE – 32 is mapped to this element.)

  - Related Reference Number - END_TO_END_ID (Existing element is used. Related reference number is mapped to this element. This is applicable for India IMPS payments only.)

5.2.1.5 Sanction Check

- If sanction is approved, the transaction is resumed with the further processing.

- In case of seizure, Nostro account is debited, and the Seizure GL is credited. (No response is generated))

- If the status is rejected, interim or timed out, the transaction gets rejected. If SC Status is:

  - Rejected – Generate 0210 response with ISO Response code: 34

  - Interim – Generate 0210 response with ISO Response code: 96. System does not consider SC Final Response for the 'interim' status.

  - Pending – OBPM awaits a response from SC system and based on the response received, it processes further as above

5.2.1.6 External Account Check

- Transaction details are sent to DDA system, for the validation of the credit account. If External Account Check is approved, the transaction is marked as 'Processed' and response message is generated.

- If the EAC status is 'Rejected', 'Interim', then the transaction is rejected. (ISO Response Code: '96')

  - System does not consider EAC/DDA Final Response for the 'interim' status.

- If the EAC status is 'Pending', OBPM awaits a response from EAC/DDA system and based on the response received, it proceeds further as above.

Note

Customer and account status checks are done by the external ECA system along with account balance check.

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Transaction Status - Queue Code

Transaction Status	Applicable Queue Code for IMPS	Remarks
In Progress	<SC/EA>	Transaction is under progress (or) response is pending from External systems. Queue Code is applicable if response is pending from External systems - Sanction Check - EAC
Processed	##	OUT success response message is generated.
Seized	##	Sanction Seized.
Rejected	##	On any validation failure / Non-positive response from external system.

5.2.1.7 Original Response Message Generation

System generates original response message (MTI 0210) with response code '00' for successfully 'processed' transaction (Transaction Status 'Processed', Event 'CRLQ').

5.2.1.8 Pricing

Internal pricing calculations are performed for the inbound payment, if applicable.

5.2.1.9 Accounting Handoff

- Accounting is handed off to the external system
  - Dr. Inward Settlement GL
  - Cr. Intermediary GL
  - Dr. Intermediary GL
  - Cr. Customer Account

5.2.1.10 Notification

- Notification to Beneficiary is generated after the credit accounting is successfully posted (Transaction Status 'Processed', Event 'CRLQ').

5.2.1.11 Verification Response Handling

If the incoming request message is derived as Verification Request, system processes, the steps as described below

- System checks if Original Request is received based on the corresponding Retrieval Reference Number (DE-37)
  - If 'Yes', verification response handling is as below:

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Inbound Original Request (OR) Received	Inbound Transaction Status	VR Sent by Debtor Bank	Inbound Verification Request (VR) Received	System Action for Inbound Transaction
Yes	In Progress, Exception	31-60 secs	Yes (Verification Request Sequence 1)	1. Log Verification request sequence 1 2. Verification Response (Sequence 1) will not be generated
Yes	Processed	61-90 secs	Yes (Verification Request Sequence 2)	1. Log Verification request sequence 2. 2. Generate Verification Response and hand off.
Yes	Processed	91-120 secs	Yes (Verification Request Sequence 3)	1. Log Verification request sequence 3. 2. Generate Verification Response and hand off.
Yes	**Rejected	61-90 secs/91-120 secs	Yes (Verification Request Sequence 2, 3)	1. Log Verification request sequence 2, 3. 2. Generate Verification Response with response code 'M0' and hand off.

5.2.2 Response Codes Mapping

Supported Response codes that are sent in the response messages are as below:

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Response Codes (Reject Codes) for auto rejects for IMPS network are maintained in the Reject Code maintenance screen (PMDRJMNT). For more details on this, refer to Payments Core User Guide.

RC: ISO-8583	Description	P2A, P2P, P2U	Error Code	Condition
00	TRANSACTION APPROVED	Yes		When Transaction Status = Processed
13	INVALID AMOUNT FIELD	Yes		When DE-4 value is NULL or equal to 0
91	PROCESSOR DOWN	Yes		When VR received before OR
52	INVALID ACCOUNT	Yes		When DE-2 (A/C + IFSC or Aadhaar or MMID & Mobile No) could not be matched (Note: IFSC or MMID matched though).
				Beneficiary name doesn't match
				Account currency doesn't match (<> 'INR') Account Type Restrictions (Disallowed) Account doesn't exist
30	INVALID MESSAGE	Yes		Message format validation fails, missing mandatory fields of the message, IMPS Transaction Type Mismatch
94	DUPLICATE TRANSACTION	Yes		When matching found for the duplicate fields.
M0	VERIFICATION SUCCESSFUL ORIGINAL TRXN DECLINED	Yes		When Transaction status 'Rejected' and on responding to verification request
M1	INVALID BENEFICIARY MOBILE NO/MAS	Yes		When MMID or Mobile No combination could not be matched
				MMID: The first 'Four' digits of DE-2 and the 'Three' digits of DE-120 TAG 049.

M4	NRE ACCOUNT	Yes		When credit leg is NRE account (40) and debit account is 'Non-NRE' account type (<>40)
M5	ACCOUNT CLOSED	Yes		When account record status is closed in both PMDEXACP, STDCRACC.
MJ	INVALID BENEFICIARY IFSCCODE OR NBIN	Applicable only for P2A through NBIN mapper		When NBIN or IFSC Code doesn't match. NBIN: The first 'Four' digits of DE-2; IFSC: DE-120 TAG 059
96	UNABLE TO PROCESS	Yes		When SC response is 'Interim'; When EAC response is 'Rejected', 'Interim'.
34	SUSPECTED FRAUD	Yes		Only When SC Response is 'Rejected'. If 'SC Response is Seized' - System does not generate any response (OR/VR) to NPCI. Seizure accounting is done as applicable.

5.2.3   Processing Monitoring

● System reads the incoming Original Request messages (MTI 0200) and populates the data into the staging table.
● System checks the incoming Verification Request messages (MTI 0200) and send Verification Response based on the conditions specified under verification response handling.

5.3   IMPS Inbound Message Browser

5.3.1   Inbound IMPS Message Browser

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

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

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

- Message Reference
- Retrieval Reference
- Transaction Reference Number
- Transaction Type
- Received Date and Time
- Response Code
- Response Status
- Liquidation Status
- Debtor Bank Name
- Debtor Account Number
- Beneficiary Account Number
- MMID
- Mobile Number
- Aadhaar Number

Following messages can be viewed from this browser:

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- MTI 200 – Inbound Original Request and Verification Request
- MTI 210 – Outbound Original Response and Verification Response

Once you have specified the search parameters, click 'Search' button. The system displays the records that match the search criteria. Following actions can be done from this screen:

View Request Message

Select a record and click on 'View Request Message' button to view the request message details. System displays the following details with the respective fields.

- Message Reference Number
- Transaction Reference Number
- Message Type
- Message

View Response Message

Select a record and click on 'View Response Message' button to view the request message details. System displays the following details with the respective fields.

- Message Reference Number
- Transaction Reference Number
- Message Type
- Message

View Transaction

Select a record and click on 'View Transaction' to view the complete transaction details.

System launches the IMPS Inbound View Detailed screen (PJDIVIEW) on clicking the 'View Transaction' tab for the selected record.

5.4 Notifications

Following are the events for which the notifications are triggered:

- Notification is triggered to Creditor after successful accounting posting on CRLQ event.
- Notification is triggered to Debtor after the receipt of original response message (MTI 0210) with response codes as below:
    – Positive response codes '00' ('Approved' response from Beneficiary bank, '91' (Time-out response from NPCI: 'Deemed Approved')
    – Negative Response Codes: Any response codes other than '00', '91'

Field	XML Tag
Retrieval Reference Number	\<Retrieval Reference Number\>

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6. Function ID Glossary

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