

US Real-Time Payments User Guide
Oracle Banking Payments
Release 14.5.2.0.0

Part No. **F48047-01**

September 2021

US Real-Time 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/

Copyright © 2017, 2021, Oracle and/or its affiliates. All rights reserved.

Oracle and Java are registered trademarks of Oracle and/or its affiliates. Other names may be trademarks of their respective owners.

U.S. GOVERNMENT END USERS: Oracle programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, delivered to U.S. Government end users are “commercial computer software” pursuant to the applicable Federal Acquisition Regulation and agency-specific supplemental regulations. As such, use, duplication, disclosure, modification, and adaptation of the programs, including any operating system, integrated software, any programs installed on the hardware, and/or documentation, shall be subject to license terms and license restrictions applicable to the programs. No other rights are granted to the U.S. Government.

This software or hardware is developed for general use in a variety of information management applications. It is not developed or intended for use in any inherently dangerous applications, including applications that may create a risk of personal injury. If you use this software or hardware in dangerous applications, then you shall be responsible to take all appropriate failsafe, backup, redundancy, and other measures to ensure its safe use. Oracle Corporation and its affiliates disclaim any liability for any damages caused by use of this software or hardware in dangerous applications.

This software and related documentation are provided under a license agreement containing restrictions on use and disclosure and are protected by intellectual property laws. Except as expressly permitted in your license agreement or allowed by law, you may not use, copy, reproduce, translate, broadcast, modify, license, transmit, distribute, exhibit, perform, publish or display any part, in any form, or by any means. Reverse engineering, disassembly, or decompilation of this software, unless required by law for interoperability, is prohibited.

The information contained herein is subject to change without notice and is not warranted to be error-free. If you find any errors, please report them to us in writing.

This software or hardware and documentation may provide access to or information on content, products and services from third parties. Oracle Corporation and its affiliates are not responsible for and expressly disclaim all warranties of any kind with respect to third-party content, products, and services. Oracle Corporation and its affiliates will not be responsible for any loss, costs, or damages incurred due to your access to or use of third-party content, products, or services.

Contents

1.	About this Manual	1-1
1.1	Introduction.....	1-1
1.2	Audience.....	1-1
1.3	Documentation Accessibility.....	1-1
1.4	Organization	1-1
1.5	Glossary of Icons.....	1-2
2.	US Real-Time Payments	2-1
2.1	US RTP Maintenances	2-1
2.1.1	<i>Outbound Payment Preferences</i>	<i>2-1</i>
2.1.2	<i>Inbound Payment Preferences</i>	<i>2-4</i>
2.1.3	<i>Creditor Details.....</i>	<i>2-7</i>
2.1.4	<i>Debtor Details.....</i>	<i>2-10</i>
2.1.5	<i>RTP Routing Directory.....</i>	<i>2-14</i>
2.1.6	<i>Signature Details</i>	<i>2-16</i>
2.1.7	<i>Reason Code Mapping.....</i>	<i>2-18</i>
2.2	Outbound US RTP Transactions	2-20
2.2.1	<i>Outbound RTP Transaction Input.....</i>	<i>2-20</i>
2.2.2	<i>Webservices</i>	<i>2-31</i>
2.2.3	<i>Outbound RTP Payment Processing.....</i>	<i>2-31</i>
2.2.4	<i>Outbound RTP Payments View.....</i>	<i>2-34</i>
2.2.5	<i>Non -Receipt of status message pacs.002</i>	<i>2-40</i>
2.2.6	<i>Outbound RTP Message Browser.....</i>	<i>2-42</i>
2.3	Inbound US RTP Payments	2-43
2.3.1	<i>Inbound RTP Payment Processing</i>	<i>2-43</i>
2.3.2	<i>Processing Monitoring Jobs</i>	<i>2-44</i>
2.3.3	<i>Inbound RTP Payments View.....</i>	<i>2-45</i>
2.3.4	<i>Messages Received with 'DUPL' Header</i>	<i>2-50</i>
2.3.5	<i>Receipt of camt.056.....</i>	<i>2-50</i>
2.3.6	<i>Inbound RTP Message Browser.....</i>	<i>2-50</i>
3.	US RTP: Request for Payment	3-1
3.1	US RTP - RFP Maintenances.....	3-1
3.1.1	<i>US RTP - RFP Restrictions</i>	<i>3-1</i>
3.2	Outbound RFP Transactions	3-2
3.2.1	<i>Outbound RFP Transactions.....</i>	<i>3-2</i>
3.2.2	<i>Webservices</i>	<i>3-12</i>
3.2.3	<i>Outbound RFP Processing.....</i>	<i>3-12</i>
3.2.4	<i>Outbound RFP Payments View.....</i>	<i>3-14</i>
3.2.5	<i>Non -Receipt of status message pacs.002</i>	<i>3-20</i>
3.2.6	<i>Outbound RFP Message Browser.....</i>	<i>3-20</i>
3.3	Inbound Request for Payments	3-21
3.3.1	<i>Inbound Request for Payment Processing</i>	<i>3-21</i>
3.3.2	<i>Inbound RFP Payments View.....</i>	<i>3-22</i>
3.3.3	<i>Messages Received with 'DUPL' in Business Header</i>	<i>3-28</i>
3.3.4	<i>Inbound RFP Message Browser.....</i>	<i>3-28</i>
3.3.5	<i>Response Processing.....</i>	<i>3-29</i>
4.	Function ID Glossary	4-1

1. About this Manual

1.1 Introduction

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

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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


1.4 Organization

This manual is organized into the following chapters.:

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

1.5 Glossary of Icons

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

Icons	Function
	Exit
	Add row
	Delete row
	Option List

2. US Real-Time Payments

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

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

2.1 US RTP Maintenances

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

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

Note

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

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

2.1.1 Outbound Payment Preferences

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

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

Specify the following fields:

Network Code

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

Network Description

System defaults the description on the network selected.

Network Type Description

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

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Transfer Currency

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

Schema Definition File Path

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

Payment Limits

Minimum Amount

Specify the minimum limit allowed for the network.

Maximum Amount

Specify the maximum limit allowed for the network.

Pricing Details

Transaction Pricing Code

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

Processing Preferences

Time-Out Period (In Seconds)

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

Accounting Preference

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

- On CI Confirmation
- Before Messaging

Accounting Codes

Debit Liquidation

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

Credit Liquidation

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

Network Account Details

Network Account

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

2.1.1.1 Outbound Payment Preference Summary

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

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

US Real Time Outbound Payment Preferences Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status Network Code

Transaction Pricing Code Network Account

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

Authorization Status	Record Status	Network Code	Transfer Currency	Transaction Pricing Code	Network Account	Host Code	Time-Out Period (In Seconds)	Minimum Amount	Maximum Amount
----------------------	---------------	--------------	-------------------	--------------------------	-----------------	-----------	------------------------------	----------------	----------------

Exit

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

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

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

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

2.1.2 Inbound Payment Preferences

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

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

Specify the following fields:

Network Code

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

Network Description

System defaults the description of the network selected.

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Network Type Description

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

Transfer Currency

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

Payment Preferences

Beneficiary Name Match required

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

Processing Window (In Seconds)

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

For an inbound transaction, if the external account validation is completed successfully and further processing like SC could not be completed within the processing window maintained

in this field, system send out pacs.002 message with status as 'Accepted without Posting' (ACWP).

Pricing Details

Transaction Pricing Code

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

Accounting Codes

Debit Liquidation

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

Credit Liquidation

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

Network Account Details

Network Account

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

2.1.2.1 Inbound Payment Preferences Summary

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

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

The screenshot shows the 'US Real Time Inbound Payment Preferences Summary' application window. At the top, there is a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' buttons. Below the search bar, there are search filters: 'Case Sensitive', 'Authorization Status' (dropdown), 'Record Status' (dropdown), 'Network Code' (text input), and 'Network Account' (text input). A table control shows 'Records per page' set to 15, '1 Of 1' records, and 'Lock Columns' set to 0. The table has columns: Authorization Status, Record Status, Network Code, Network Description, Host Code, Transaction Pricing Code, Debit Liquidation, Credit Liquidation, Network Account, Processing Window(In Seconds), and Beneficiary Name Match Required. The table body is currently empty. An 'Exit' button is located in the bottom right corner of the window.

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

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

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

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

2.1.3 **Creditor Details**

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

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

Specify the following details:

Debit Account Number

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

Account Description

System defaults the description of the Host Code displayed.

Beneficiary ID

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

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Creditor Account/ Bank Details

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

Creditor Account

Specify the valid account number to be credited.

Creditor Name

Specify the Creditor Name associated to the account.

Bank Routing Number

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

Creditor Identification

Birth Date

Specify the Birth Date of the creditor

City Of Birth

Specify the City of Birth of the creditor

Country Of Birth

Specify the Country of Birth of the creditor.

Note

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

Creditor Postal Address**Street Name**

Specify the Street Name of the creditor

Building Number

Specify the Building Number of the creditor

Post Code

Specify the Post Code of the creditor.

Town Name

Specify the Town Name of the creditor.

Country

Specify the Country of the creditor.

Default Settlement

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

Note

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

2.1.3.1 US RTP Creditor Details Summary

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

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

The screenshot shows the 'US RTP Creditor Details Summary' application window. The window title is 'US RTP Creditor Details Summary'. The interface includes a search bar with 'Search', 'Advanced Search', 'Reset', and 'Clear All' buttons. Below the search bar, there are search filters for 'Case Sensitive', 'Authorization Status', 'Record Status', 'Bank Routing Number', 'Beneficiary ID', and 'Debit Account Number'. A table below the filters shows columns for 'Authorization Status', 'Record Status', 'Bank Routing Number', 'Beneficiary ID', 'Debit Account Number', 'Host Code', 'Creditor Name', 'Creditor Account', and 'Default Settlementment'. The table is currently empty. At the bottom right, there is an 'Exit' button.

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

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

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

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

2.1.4 **Debtor Details**

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

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

Specify the following details:

Debit Account Number

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

Account Description

System defaults the description of the Host Code displayed.

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Debtor Identification

Birth Date

Specify the Birth Date of the debtor

City Of Birth

Specify the City of Birth of the debtor

Country Of Birth

Specify the Country of Birth of the debtor.

Note

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

Postal Address**Street Name**

Specify the Street Name of the debtor

Building Number

Specify the Building Number of the debtor

Post Code

Specify the Post Code of the debtor.

Town Name

Specify the Town Name of the debtor.

Country

Specify the Country of the debtor.

Note

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

2.1.4.1 US RTP Debtor Details Summary

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

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

US RTP Debtor Details Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status Debit Account Number

Post Code City Of Birth Birth Date

Country Account Description Street Name

Town Name

Records per page: 15 Lock Columns: 0

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

Exit

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

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

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

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

2.1.5 RTP Routing Directory

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

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

The screenshot shows the 'RTP Routing Directory Detailed' application window. The window has a title bar with 'RTP Routing Directory Detailed' and standard window controls. Below the title bar is a toolbar with a 'New' button and an 'Enter Query' field. The main area contains several input fields: 'Routing Number*' (with a red asterisk indicating it is mandatory), 'Participant Activation Date', 'Financial Institution ID', 'Financial Institution Name', 'Participant ID', and 'Participant Name'. Below these fields is a navigation bar with '1 Of 1' records and a 'Go' button. A checkbox for 'Receiver Services' is located below the navigation bar. At the bottom of the window, there are fields for 'Maker', 'Checker', 'Date Time', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Specify the following details:

Routing Number

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

Participant Activation Date

Specify the date of activation of the participant.

Financial Institution ID

Specify the Financial Institution ID of the participating Bank

Financial Institution Name

Specify the name of the Financial Institution

Participant ID

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

Participant Name

Specify the Participant Name

Receiver Services

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

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

2.1.5.1 RTP Routing Directory Summary

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

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

The screenshot shows the 'RTP Routing Directory Summary' application window. At the top, there is a search bar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below the search bar, there are several filter fields: 'Case Sensitive', 'Authorization Status', 'Record Status', 'Routing Number', and 'Participant Activation Date'. Below these filters, there is a table with the following columns: 'Authorization Status', 'Record Status', 'Routing Number', 'Financial Institution ID', 'Financial Institution Name', 'Participant Activation Date', 'Participant ID', 'Participant Name', and 'LBL_RECE'. The table is currently empty. At the bottom right of the window, there is an 'Exit' button.

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

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

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

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

2.1.6 Signature Details

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

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

US RTP Signature Details

New Enter Query

Host Code * Host Code Description

Key Store Pass

KeyStore Path

KeyStore Type

Key Pass

Digest Method

Signature Method

Maker Date Time: Mod No Record Status

Checker Date Time: Authorization Status

Exit

Specify the following details:

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Key Store Pass

Specify the valid Key Store Pass in the text field.

Key Store Path

Specify the valid Key Store Path in the text field.

Key Pass

Specify the valid Key Pass in the text field.

Digest Method

Specify the valid Digest Method in the text field.

Signature Method

Specify the valid Signature Method in the text field.

2.1.6.1 Signature Details Summary

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

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

US RTP signature Details Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Record Status

Key Pass Key Store Pass

Signature Method Digest Method

Records per page 15 1 Of 1 Go Lock Columns 0

Authorization Status	Record Status	Host Code	Key Pass	Key Store Pass	KeyStore Path	KeyStore Type	Signature Method	Digest Method
----------------------	---------------	-----------	----------	----------------	---------------	---------------	------------------	---------------

Exit

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

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

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

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

2.1.7 Reason Code Mapping

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

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

The screenshot shows the 'US RTP Reason Code Mapping' application window. The window has a title bar with 'US RTP Reason Code Mapping' and standard window controls. Below the title bar is a menu bar with 'New' and 'Enter Query'. The main content area contains several input fields: 'Host Code *', 'Reason Code *', and 'ISO / Proprietary' (a dropdown menu currently set to 'ISO'). To the right, there are fields for 'Host Code Description' and 'Reason Code Description'. Below these is a table with columns for 'Internal Error Code *' and 'Description'. At the bottom, there is a status bar with fields for 'Maker', 'Checker', 'Date Time:', 'Mod No', 'Record Status', and 'Authorization Status', along with an 'Exit' button.

Specify the following details:

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Reason Code

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

Reason Code Description

System defaults the description of the Reason Code selected.

ISO/ Proprietary

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

Internal Error Code

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

Description

System defaults the description of the Error Code selected.

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

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

2.1.7.1 Reason Code Mapping Summary

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

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

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

- Authorization Status
- Record Status
- Reason Code

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

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

2.2 Outbound US RTP Transactions

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

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

2.2.1 Outbound RTP Transaction Input

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

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

Specify the following details:

Transaction Branch

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

Source Code

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

Host code

The system defaults the host code of transaction branch.

Host code Description

The system defaults the host code description of transaction branch.

Transaction Reference Number

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

Network code

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

Network code Description

The system defaults the description of the Network code

End to End Identification

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

Source Reference Number

The system displays the Source Reference Number provided by the channel or any other source for the transaction. You can input the value for manually booked transaction.

Instruction Identification

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

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

Note

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

2.2.1.1 Main Tab

The screenshot displays the Oracle Main Tab form, which is organized into several sections:

- Debtor Details:** Includes fields for Debtor Account Number, Account Currency, Account Branch, Debtor Name, Customer Number, and Customer Service Model.
- Debtor Identification:** Includes fields for Birth Date (format: yyyy-MM-dd), City Of Birth, and Country Of Birth.
- Debtor Postal Address:** Includes fields for Street Name, Building Number, Post Code, Town Name, and Country.
- Creditor Details:** Includes fields for SSI Label, Creditor Account Number, Creditor Name, Routing Number, and Creditor Bank Name.
- Creditor Identification:** Includes fields for Birth Date (format: yyyy-MM-dd), City Of Birth, and Country Of Birth.
- Creditor Postal Address:** Includes fields for Street Name, Building Number, Post Code, Town Name, and Country.
- Payment Details:** Includes fields for Booking Date (format: yyyy-MM-dd), Instruction Date (format: yyyy-MM-dd), Transfer Currency, and Transfer Amount.
- Additional Details:** Includes fields for Local Instrument, Remittance Advice ID, Remittance Information, Remittance Method (a dropdown menu), Electronic Address, and Remarks.

At the bottom of the form, there is a blue bar containing the following information:

- UDF | MIS
- Maker ID and Maker Date Stamp
- Checker ID and Checker Date Stamp
- Authorization Status
- An Exit button

Debtor Details

Debtor Account Number

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

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

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

Customer Service Model

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

Debtor Identification

Birth Date

Specify the Birth Date of the debtor

City Of Birth

Specify the City of Birth of the debtor

Country Of Birth

Specify the Country of Birth of the debtor.

Note

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

Debtor Postal Address**Street Name**

Specify the Street Name of the debtor

Building Number

Specify the Building Number of the debtor

Post Code

Specify the Post Code of the debtor.

Town Name

Specify the Town Name of the debtor.

Country

Specify the Country of the debtor.

Note

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

Creditor Details**SSI Label**

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

Note

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

Creditor Account Number

Specify the Beneficiary account in this field.

Creditor Name

Specify the beneficiary name.

Routing Number

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

Creditor Bank Name

Specify the Beneficiary bank name.

Creditor Identification

Birth Date

Specify the Birth Date of the Creditor

City Of Birth

Specify the City of Birth of the Creditor

Country Of Birth

Specify the Country of Birth of the Creditor.

Creditor Postal Address

Street Name

Specify the Street Name of the creditor

Building Number

Specify the Building Number of the creditor

Post Code

Specify the Post Code of the creditor.

Town Name

Specify the Town Name of the creditor.

Country

Specify the Country of the creditor

Payment Details

Booking Date

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

Instruction Date

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

Transfer Currency

System defaults the Transfer currency as 'USD'

Transfer Amount

Specify the Transfer Amount.

Additional Details

Local Instrument

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

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

Local Instrument options listed are as follows:

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

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

Remittance Advice ID

Specify the Remittance Advice ID

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

Remittance Information

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

Note

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

Remittance Method

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

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

Electronic Address

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

Remarks

Specify the internal remarks if any.

Enrich Button

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

2.2.1.2 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 will be available in the Pricing tab.

Pricing Component

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

Pricing Currency

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

Pricing Amount

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

Waiver

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

- If a particular Charge component is waived by the user then system would automatically also check the waiver the associated Tax component
- If charge/tax component is already waived in the Pricing Value maintenance, this component would still be displayed with the value and the waiver flag checked. This flag would 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

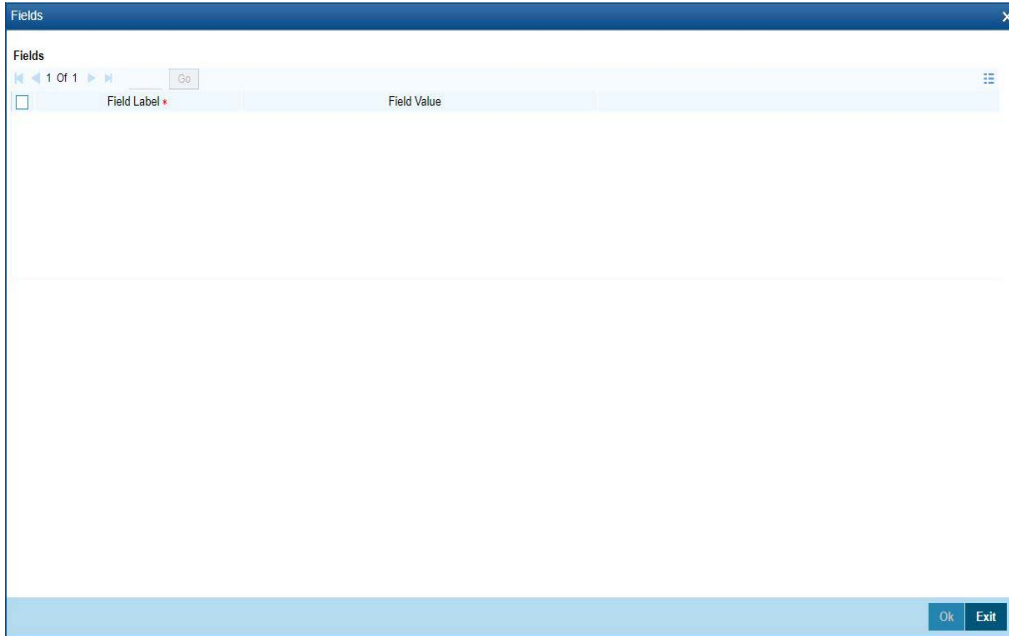
Debit amount

Displays the debited amount to the selected debit amount.

2.2.1.3 **UDF Tab**

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

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



2.2.1.4 **MIS Tab**

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

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

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

MIS Details

Transaction Reference Number*

MIS Group

Default

Transaction MIS

Composite MIS

Ok Exit

Note

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

2.2.1.5 RTP Outbound Payments Transaction Summary

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

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

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

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

- SSI Label

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

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

2.2.2 Webservices

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

2.2.3 Outbound RTP Payment Processing

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

Initial Validations

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

Duplicate Check

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

- Creditor Account - CRDTR_ACC
- Transfer Amount - TFR_AMT
- Instruction Date - VALUE_DATE
- Creditor Bank Routing Number - CRDTR_BANK_CODE
- Customer - CUSTOMER_NO
- Debtor Bank Routing Number - DBTR_BANK_CODE
- Instruction ID - INSTRUCTION_ID Daily limit check
- System will track the daily aggregate limit and source wise limit allowed for a customer account on a daily basis. The limits can be maintained in US RTP Account Preferences. If no record is available for account –wise limits, system will apply the default limits maintained in PMDDFLMT.
- The transaction is moved to BO queue, if the limit is breached.

Sanction Check

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

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

Note

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

Future Valued Transactions Check

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

Charge /Tax Computation

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

Balance Check with DDA (CASA) System

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

- Approved
- Rejected
- Interim

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

Note

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

Accounting

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

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

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

Messaging

- Every payment will generate a pacs.008 message with group header details. Time stamp put in the message will be stored for the transaction.
- Message Identification for the payment will be generated as below:
 - Format: MYYYYMMDDbbbbbbbbbbBAAAnnnnnnnnnnn
 - Pos. 01-01 - Prefix "M"
 - Pos. 02-09 - File creation date in format YYYYMMDD
 - Pos. 10-20 - FI Identifier (11 digit Participant ID)
 - Pos. 21-21 - Message generation source ("B" if generated by a TCH FI)
 - Pos. 22-24 - Alphabetic serial identifier (3 alphabetic characters)
 - Pos. 25-35 - Message serial number (11 numeric characters)

- All message processing dates are required to be set to Eastern Time (Eastern Standard Time or Eastern Daylight Time, as applicable under the Energy Policy Act of 2005) by the message sender. This includes the following fields:
 - Creation Date Time
 - Interbank Settlement Date (set by RTP)
 - Date field within the Business Reference field
 - Date field within the Message Identification field
 - Date field within the Instruction Identification field
 - Date field within the Transaction Identification field
- While generating the pacs.008 message, the following values will be populated for RTP:
 - Instructing Agent Member ID – This will be populated as debtor branch Routing and Transit number
 - Instructed Agent member ID - This is the Routing and transit number of the creditor bank
 - Clearing system Code will be TCH
 - Settlement method will be CLRG
 - Service level code will be populated as SDVA
 - Local instrument proprietary value will be as selected for the transaction
 - Charge bearer value will be populated as SLEV
- System will do schema validation for the message generated. On completion of the validation successfully, the message will be forwarded to Clearing Infrastructure.

Response Handling

- The Accept or Reject confirmation will be received from the CI in pacs.002 format. For every message sent, a confirmation message will be received.
- System will parse and upload the received message and based on the status value received ACTC / ACWP/RJCT, the outbound transaction is further processed.
- If the accounting is configured to be after confirmation, the accounting entries will be handed off on getting a ACTC/ACWP status.
- On receiving RJCT status,
 - if the accounting is already passed, reversal entries are posted
 - if accounting is pending, then Balance block reversal (ECA reversal) request is sent to DDA system
- Notification will be sent to debtor customer indicating the status of the payment.
- If a camt.035 is received subsequently from the Beneficiary bank, the beneficiary credit notification will be sent to the originating customer.
- Camt.035 Payment acknowledgement received status needs to be updated for the transaction.

2.2.4 Outbound RTP Payments View

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

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

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

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

2.2.4.1 View Queue Action Log

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

The screenshot shows a web application window titled "View Queue Action Log". At the top, there is a search area labeled "Enter Query" with two input fields: "Transaction Reference Number" and "Network Code". Below the search area is a table with the following columns: Transaction Reference Number, Action, Remarks, Queue Code, Authorization Status, Maker Id, and Maker Date Stamp. The table displays "1 Of 1" records. At the bottom of the window, there are three buttons: "View Request Message", "View Response Message", and "Exit".

Following details are displayed:

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

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

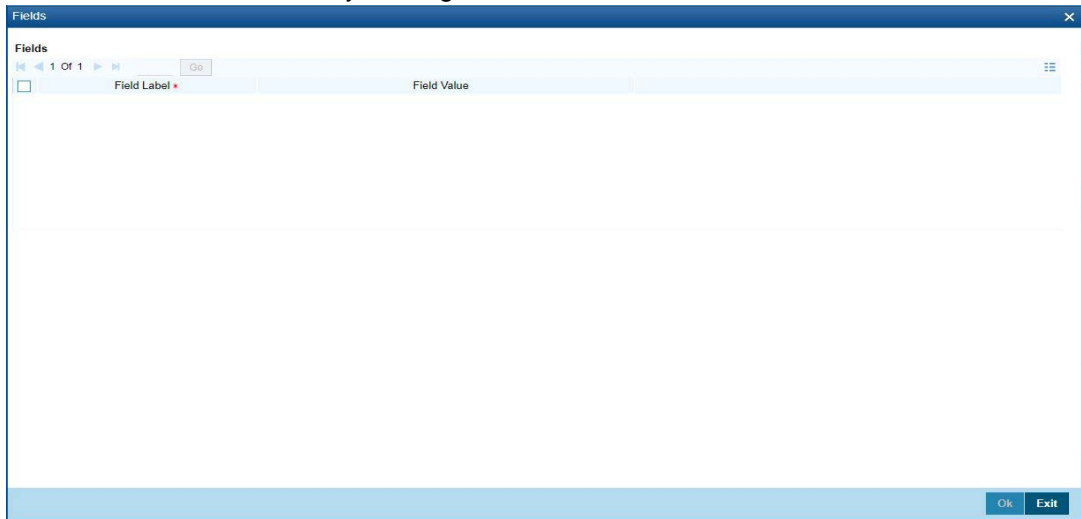
Also user can view the request sent to and the response received from external systems for the following:

- Sanction screening
- External credit approval
- External Account Check

- External FX fetch
- External price fetch
- Accounting system

2.2.4.2 UDF Tab

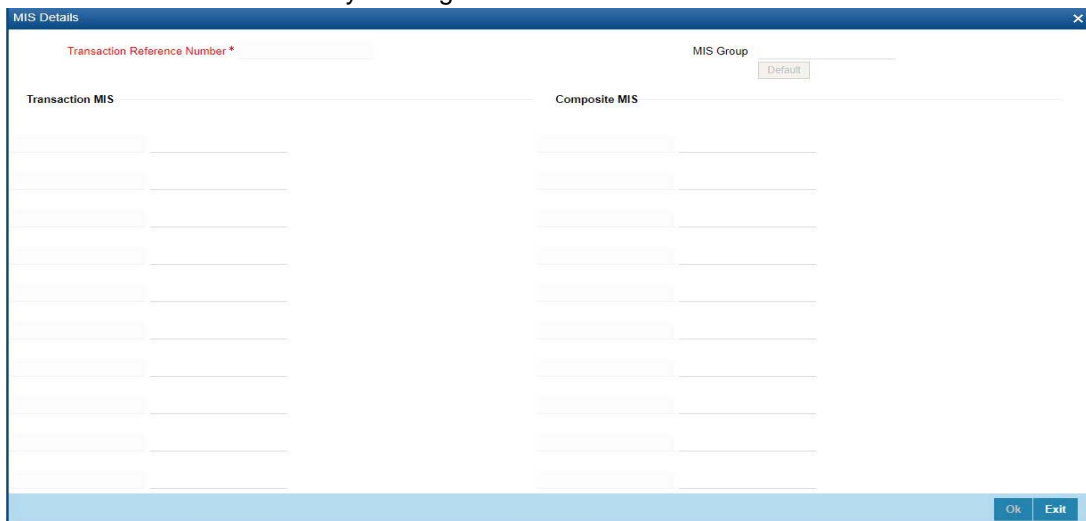
You can invoke this screen by clicking 'UDF' tab in the screen.



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

2.2.4.3 MIS Tab

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



The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. Below the title bar, there are two input fields: "Transaction Reference Number *" and "MIS Group" with a "Default" button next to it. Below these fields, there are two columns: "Transaction MIS" and "Composite MIS". Each column contains a list of input fields. At the bottom right of the window, there are "Ok" and "Exit" buttons.

2.2.4.4 All Messages

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

Outbound Message Details

Enter Query

Transaction Reference Number

1 Of 1 Go

Message ID	Message Type	Direction	Message Date
------------	--------------	-----------	--------------

Message

Exit

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

2.2.4.5 Accounting Entries Tab

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

Accounting Entries

Enter Query

Transaction Reference Number

Accounting Entries

1 Of 1 Go

Event Code	Transaction Date	Value Date	Account	Account Branch	TRN Code	Dr/Cr	Amount Tag	Account Currency	Transaction Amount
------------	------------------	------------	---------	----------------	----------	-------	------------	------------------	--------------------

Accounting Details

Exit

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

- Event Code
- Transaction Date

- Value Date
- Account
- Account Branch
- TRN Code
- Dr/Cr.
- Amount Tag
- Account Currency
- Transaction Amount
- Netting
- Offset Account
- Offset Account Branch
- Offset TRN Code
- Offset Amount Tag
- Offset Currency
- Offset Amount
- Offset Netting
- Handoff Status

2.2.4.6 RTP Outbound Payments View Summary

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

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

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

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

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

2.2.5 Non -Receipt of status message pacs.002

- Based on the Network time out preference maintained for the outbound payment in PUDNCPRF, system verifies whether the allowed time for a Response to the Credit Transfer (pacs.002) message from CI has expired
- If the time limit is over, the transaction will be logged to a pending queue. You can 'Resend' the message manually from this queue PUSPENDQ.
- The message payload is identical to the original pacs.008 message but the Copy Duplicate <CpyDplct> data element is added with a value of "DUPL" in the Business Application Header.
- On receipt of pacs.002 message, the transaction, automatically moves out of the pending queue. Receipt of pacs.002 indicates, if the request is accepted/allowed.

2.2.5.1 Outbound Pending RTP Payment Queue

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

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

Outbound Pending US RTP Payment Queue

Search Advanced Search Reset Clear All

Case Sensitive

Queue Reference No Transaction Reference No Network Code

Host Code Transfer Currency Source Code

Source Reference Number Creditor Account Number Creditor Agent-Member Identification

Customer No Debtor Account Number

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

Queue Reference No	Transaction Reference No	Authorization Status	Network Code	Host Code	Transaction Branch	Transfer Amount	Transfer Currency	Source Code	Source Reference Number	Creditor Account Number	Credit
--------------------	--------------------------	----------------------	--------------	-----------	--------------------	-----------------	-------------------	-------------	-------------------------	-------------------------	--------

Resend PACS008 | View Transaction

Exit

Resend pacs.008

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

View Transaction

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

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

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

- Source Code
- Source Reference Number
- Creditor Account Number
- Creditor Agent - Member Identification
- Customer Number
- Debtor Account Number

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

2.2.6 Outbound RTP Message Browser

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

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

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

- Message Identification
- Message Date
- Transaction Reference Number

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

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

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

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

2.3 Inbound US RTP Payments

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

2.3.1 Inbound RTP Payment Processing

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

Initial Validations

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

Duplicate Check

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

External Account Check

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

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

Customer and account status checks will be done by the external ECA system along with other validations.

Sanction Check

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

CI Acknowledgement

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

Pricing

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

Accounting

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

Payment Acknowledgement Generation

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

2.3.2 Processing Monitoring Jobs

Following are the jobs monitored in inbound payment processing:

Job 1:

- This will monitor the inbound processing so that if the processing time exceeds the configured one, pac002 message with ACWP status can be generated on the following conditions:
 - EAC over and the transaction is marked as Ready for ACWP
 - No camt.056 received
 - Pacs.002 not yet sent
 - Time has exceeded the processing window maintained in Inbound preferences

Job 2:

- Waiting for Confirmation of the acknowledgement pacs.002 from the Network so that the payment can be further processed/rejected on the following conditions:
 - Camt.056 is not received
 - Sanctions is approved and ready for next level processing
 - Pacs.002 sent with ACTC or ACWP

2.3.3 Inbound RTP Payments View

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

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

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required value.
- Along with the transaction details in the Main and Pricing tabs user can also view the Status details for the following:
 - External System Status
 - Transaction Status
- Click Execute Query to populate the details of the transaction in the US RTP Inbound Payments View screen.
- **RFP Response** - This check box indicates that the transaction is received as response to outbound RFP sent.

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

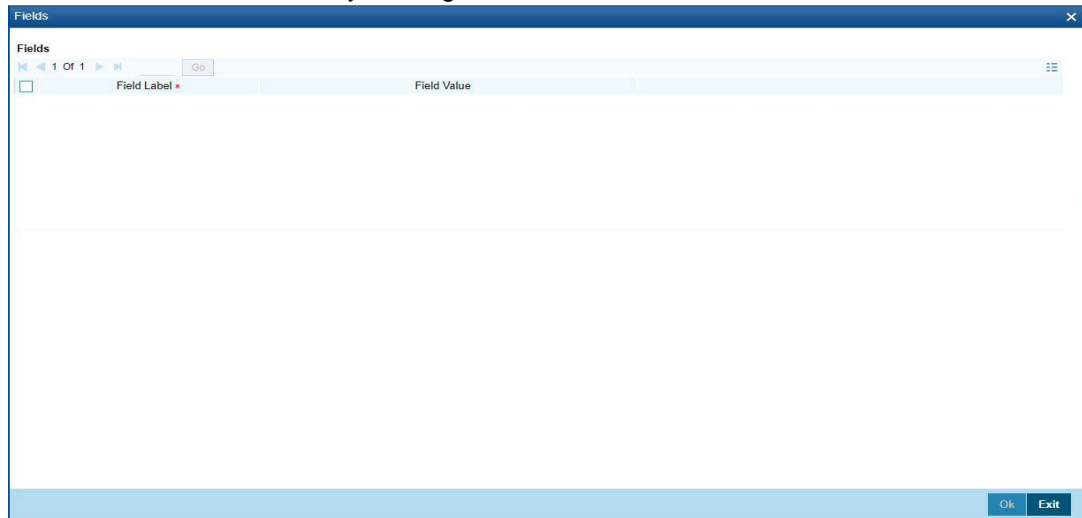
2.3.3.1 View Queue Action Log

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.

For more details on this screen, refer to section 2.2.4.1:

2.3.3.2 UDF Tab

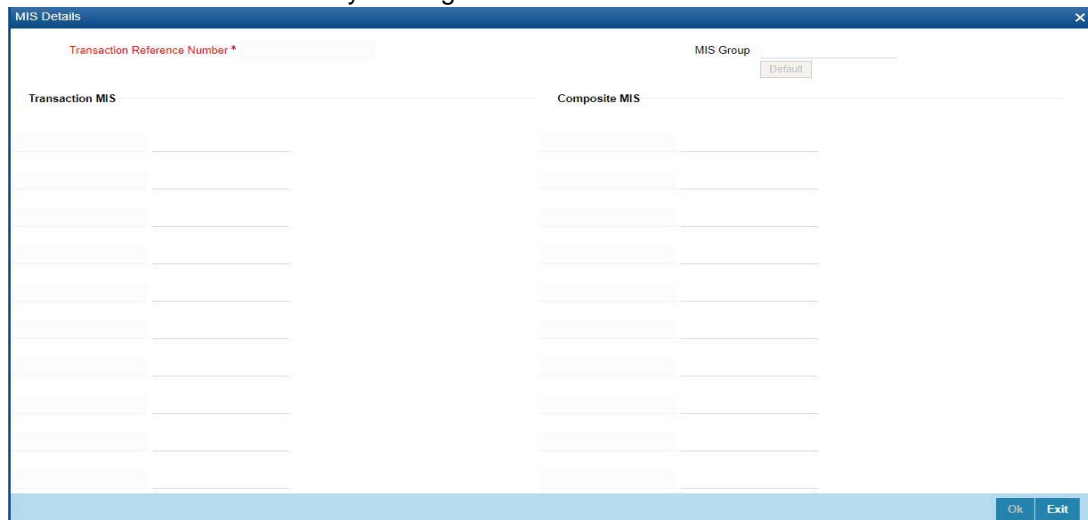
You can invoke this screen by clicking 'UDF' tab in the screen.



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

2.3.3.3 MIS Tab

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



The screenshot shows a window titled "MIS Details" with a close button (X) in the top right corner. Below the title bar, there are two input fields: "Transaction Reference Number" (with a red asterisk) and "MIS Group" (with a "Default" button). Below these fields, the window is divided into two columns: "Transaction MIS" and "Composite MIS". Each column contains a list of horizontal lines representing data rows. At the bottom right of the window, there are "Ok" and "Exit" buttons.

2.3.3.4 All Messages

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

The screenshot shows a window titled "Inbound Message Details". It features a search bar with the text "Execute Query" and a text input field for "Transaction Reference Number". Below the search bar is a table with the following columns: Message ID, Message Type, Direction, and Message Date. The table displays "1 Of 1" records. At the bottom of the window, there is a "Message" button and a "Cancel" button.

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

2.3.3.5 Accounting Entries Tab

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

The screenshot shows a window titled "Accounting Entries". It features a search bar with the text "Enter Query" and a text input field for "Transaction Reference Number". Below the search bar is a table with the following columns: Event Code, Transaction Date, Value Date, Account, Account Branch, TRN Code, Dr/Cr, Amount Tag, Account Currency, and Transaction Amount. The table displays "1 Of 1" records. At the bottom of the window, there is an "Exit" button.

2.3.3.6 RTP Inbound Payments View Summary

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

US RTP Inbound Payment View Summary

Search Advanced Search Reset Clear All

Transaction Reference Number Network Code Creditor Account Number
Transaction Status Transfer Amount Booking Date
Transaction Branch Customer Service Model End to End Identification
Queue Code Sanction Seizure Credit Liquidation Status
Debit Liquidation Status External Credit Approval Status Sanctions Check Status
Instruction Date Instruction Identification Message Identification
Customer Number Debtor Account Number Error Code
Error Description Local Instrument Bank Routing Number

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

Transaction Reference Number	Network Code	Creditor Account Number	Transaction Status	Transfer Amount	Transfer Currency	Booking Date	Transaction Branch	Customer Service Model	End to End Identification	Queue Code
------------------------------	--------------	-------------------------	--------------------	-----------------	-------------------	--------------	--------------------	------------------------	---------------------------	------------

Exit

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

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

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

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

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

2.3.4 Messages Received with 'DUPL' Header

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

2.3.5 Receipt of camt.056

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

2.3.6 Inbound RTP Message Browser

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

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

Inbound US Faster Payments Message Browser

Search Advanced Search Reset Clear All

Case Sensitive

Original Message ID End to End ID Transaction ID

Transaction Reference No Message ID Message Date

Message Status Network Code Message Type

Transaction Branch

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

Original Message ID	End to End ID	Transaction ID	Transaction Reference No	Message ID	Message Date	Message Status	Network Code	Message Type	Transaction Branch
---------------------	---------------	----------------	--------------------------	------------	--------------	----------------	--------------	--------------	--------------------

View Message

Exit

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

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

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

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

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

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

3. US RTP: Request for Payment

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

3.1 US RTP - RFP Maintenances

3.1.1 US RTP - RFP Restrictions

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

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

The screenshot displays the 'US RTP Request for Payment Restrictions Detailed' application window. The window title is 'US RTP Request for Payment Restrictions Detailed'. The interface includes a search bar with 'New' and 'Enter Query' buttons. Below the search bar are input fields for 'Host Code *', 'Customer Account Number *', 'Account Description', and 'Host Description'. A section titled 'Creditor Account Details' contains a 'Restriction Type' dropdown menu set to 'Disallowed'. A navigation bar shows '1 Of 1' records and a 'Go' button. A table with one row 'Creditor Account' is visible. The bottom status bar includes fields for 'Maker', 'Date Time', 'Mod No', 'Record Status', 'Checker', 'Date Time', 'Authorization Status', and an 'Exit' button.

Specify the following details:

Host Code

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

Host Code Description

System defaults the description of the Host Code displayed.

Customer Account Number

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

Account Description

System defaults the description of the Customer Account Number selected.

Customer Account Details

Restriction Type

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

- Allowed
- Disallowed

Note

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

Creditor Account

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

3.2 Outbound RFP Transactions

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

3.2.1 Outbound RFP Transactions

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

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

Specify the following details:

Transaction Branch Code

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

Host code

The system defaults the host code of transaction branch.

Host code Description

System defaults the host code description of transaction branch.

Source Code

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

Source Code Description

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

Transaction Reference Number

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

Network code

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

Network code Description

The system defaults the description of the Network code

End to End Identification

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

Source Reference Number

The system displays the Source Reference Number provided by the channel or any other source for the transaction. You can input the value for manually booked transaction.

Instruction Identification

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

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

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

3.2.1.1 Main Tab

Creditor Details Creditor Account Number _____ Account Currency _____ Account Branch _____ Creditor Name _____ Customer Number _____ Customer Service Model _____	Creditor Identification Birth Date <small>ds-MMM-yyyy</small> _____ City Of Birth _____ Country of Birth _____	Creditor Postal Address Street Name _____ Building Number _____ Post Code _____ Town Name _____ Country _____
Debtor Details SSI Label _____ Debtor Account Number _____ Debtor Name _____ Routing Number _____ Debtor Bank Name _____	Debtor Identification Birth Date _____ City Of Birth _____ Country of Birth _____	Debtor Postal Address Street Name _____ Building Number _____ Post Code _____ Town Name _____ Country _____
Payment Details Booking Date <small>ds-MMM-yyyy</small> _____ Requested Execution Date <small>ds-MMM-yyyy</small> _____ Transfer Currency _____ Transfer Amount _____	Additional Details Local Instrument _____ Remittance Advice ID _____ Remitter Information _____ Remittance Method _____	<input type="button" value="Enrich"/>
MIS UDF		
Maker ID _____ Maker Date Stamp <small>ds-MMM-yyyy</small> _____	Checker ID _____ Checker Date Stamp <small>ds-MMM-yyyy</small> _____	Authorization Status _____ <input type="button" value="Exit"/>

Creditor Details

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

Creditor Account

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

Account Currency

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

Account Branch

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

Creditor Name

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

Customer Number

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

Customer Service Model

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

Creditor Identification

Birth Date

Specify the Birth Date of the creditor

City Of Birth

Specify the City of Birth of the creditor

Country Of Birth

Specify the Country of Birth of the creditor.

Note

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

Creditor Postal Address

Street Name

Specify the Street Name of the creditor

Building Number

Specify the Building Number of the creditor

Post Code

Specify the Post Code of the creditor.

Town Name

Specify the Town Name of the creditor.

Country

Specify the Country of the creditor.

Debtor Details

SSI Label

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

Note

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

Debtor Account Number

Specify the Debit Account Number.

Debtor Name

Specify the Debtor Name, associated with the account.

Routing Number

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

Debtor Bank Name

Specify the Debtor Bank Name, associated with the account.

Debtor Identification

Birth Date

Specify the Birth Date of the debtor

City Of Birth

Specify the City of Birth of the debtor

Country Of Birth

Specify the Country of Birth of the debtor.

Note

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

Debtor Postal Address**Street Name**

Specify the Street Name of the debtor

Building Number

Specify the Building Number of the debtor

Post Code

Specify the Post Code of the debtor.

Town Name

Specify the Town Name of the debtor.

Country

Specify the Country of the debtor.

Note

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

Payment Details**Booking Date**

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

Requested Execution Date

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

Transfer Currency

System defaults the Transfer currency as 'USD'

Transfer Amount

Specify the Transfer Amount.

Additional Details

Local Instrument

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

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

Local Instrument options listed are as follows:

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

Remittance Advice ID

Specify the Remittance Advice ID

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

Remittance Information

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

Note

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

Remittance Method

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

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

Enrich Button

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

3.2.1.2 MIS Tab

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

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

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

The screenshot shows a software window titled "MIS Details". At the top left, there is a text input field labeled "Transaction Reference Number*" with a red asterisk. To its right is a "MIS Group" dropdown menu with a "Default" button. Below these are two columns: "Transaction MIS" on the left and "Composite MIS" on the right. Each column contains a vertical list of approximately 10 empty input fields. At the bottom right of the window, there are two buttons: "Ok" and "Exit".

Note

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

3.2.1.3 UDF Tab

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

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.

Field Label	Field Value
-------------	-------------

3.2.1.4 US RTP Request for Payment Summary

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

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

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

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

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

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

3.2.2 Webservices

Rest service will be provided for Request for payment generation

3.2.3 Outbound RFP Processing

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

Initial Validations

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

Duplicate Check

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

Sanction Check

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

- Approved
- Rejected
- Interim
- Seizure

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

Note

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

External Account Check with DDA (CASA) System

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

- Approved
- Rejected
- Interim

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

Messaging

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

Network Response Handling

- The Accept or Reject confirmation will be received from the CI in pacs.002 format. For every message sent, a confirmation message will be received.
- System will parse and upload the received message and based on the status value received RCVD / RJCT, the outbound transaction is further processed.
- On receiving RJCT status, RFP will be marked as 'Rejected'. Notification will be sent to creditor customer indicating the status of the RFP.

3.2.4 Outbound RFP Payments View

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

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

The screenshot displays the 'Outbound RFP View Screen' with the following sections:

- Enter Query:** A search bar at the top.
- Transaction Details:** Fields for Transaction Branch Code*, Transaction Reference Number*, End to End Identification*, Host Code*, Network Code*, Source Reference Number, Host Code Description, Network Code Description, Instruction Identification, Source Code*, and Message ID.
- Creditor Details:** Fields for Creditor Account Number, Account Currency, Account Branch, Creditor Name, Customer Number, Customer Service Model, Birth Date (ds-MMM-yyyy), City Of Birth, Country of Birth, Street Name, Building Number, Post Code, Town Name, and Country.
- Debtor Details:** Fields for SSI Label, Debtor Account Number, Debtor Name, Routing Number, Debtor Bank Name, Birth Date, City Of Birth, Country of Birth, Street Name, Building Number, Post Code, Town Name, and Country.
- Payment Details:** Fields for Maker ID, Checker ID, and Authorization Status.
- Additional Details:** Fields for Maker Date Stamp (ds-MMM-yyyy) and Checker Date Stamp (ds-MMM-yyyy).

At the bottom, there are navigation links: MIS | UDF | View Queue Action | View Repair Log | All Messages | Accounting Entries, and an Exit button.

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

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

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

3.2.4.1 **MIS Tab**

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

3.2.4.2 **UDF Tab**

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

3.2.4.3 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.:

Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status	Maker Id	Maker Date Stamp
------------------------------	--------	---------	------------	----------------------	----------	------------------

Following details are displayed:

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

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

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

- Sanction screening
- External credit approval
- External Account Check

- External FX fetch
- External price fetch
- Accounting system

3.2.4.4 All Messages

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

The screenshot shows a web application window titled "Outbound Message Details". At the top, there is a search bar labeled "Enter Query" with a text input field containing "Transaction Reference Number" and a "Go" button. Below the search bar is a table with the following columns: "Message ID", "Message Type", "Direction", and "Message Date". The table is currently empty. At the bottom of the window, there is a blue bar with a "Message" button on the left and an "Exit" button on the right.

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

3.2.4.5 Accounting Entries Tab

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

The screenshot shows a web application window titled "Accounting Entries". At the top, there is a search bar labeled "Enter Query" with a text input field containing "Transaction Reference Number" and a "Go" button. Below the search bar is a table with the following columns: "Event Code", "Transaction Date", "Value Date", "Account", "Account Branch", "TRN Code", "Dr/Cr", "Amount Tag", "Account Currency", and "Transaction Amount". The table is currently empty. At the bottom of the window, there is a blue bar with an "Accounting Details" button on the left and an "Exit" button on the right.

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

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

3.2.4.6 Outbound RFP View Summary

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

Outbound RFP View Summary

Search Advanced Search Reset Clear All

Case Sensitive

Authorization Status Transaction Reference No Booking Date

Requested Execution Date Transfer Currency SSI Label

Debtor Account Number Creditor Account Number Network Code

Source Code Source Reference Number End to End Identification

Customer Number Customer Service Model Routing Number

Sanction Check Status External Account Check Reference Transaction Status

Queue Code Sanction Seizure

Records per page 15 1 Of 1 Lock Columns 0

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

Exit

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

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

- Customer Service Model
- Routing Number
- Sanction Check Status
- External Credit Approval Reference
- Transaction Status
- Queue Code
- Sanction Seizure

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

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

3.2.5 Non -Receipt of status message pacs.002

- Based on the Network time out preference maintained for the outbound payment in PUDNCPRF, system verifies whether the allowed time for a Response to the Credit Transfer (pacs.002) message from CI has expired
- If the time limit is over, the transaction is logged to a pending queue. You can 'Resend' the message pain.013 manually from this queue.
- The message payload is identical to the original pacs.008 message but the Copy Duplicate <CpyDplct> data element is added with a value of "DUPL" in the Business Application Header
- On receipt of pacs.002 message, the transaction is automatically moved out of the pending queue.

3.2.6 Outbound RFP Message Browser

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

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

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

3.3 Inbound Request for Payments

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

3.3.1 Inbound Request for Payment Processing

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

Initial Validations & Duplicate Check

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

Note

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

Customer Restrictions check

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

External Account Check

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

Sanction Check

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

Note

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

3.3.2 Inbound RFP Payments View

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

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

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

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

3.3.2.1 Response Details

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

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

Main > Response Details

RFP Response

Reason

Reason Description

Additional Details

Response Date

View Queue Action | UDF | MIS | All Messages

Maker Id Checker ID Authorization Status

Release Time Checker Date Stamp

3.3.2.2 View Queue Action Log

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

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

View Queue Action Log

Enter Query

Transaction Reference Number Network Code

« 1 Of 1 »

<input type="checkbox"/>	Transaction Reference Number	Action	Remarks	Queue Code	Authorization Status	Maker Id	Maker Date Stamp
--------------------------	------------------------------	--------	---------	------------	----------------------	----------	------------------

3.3.2.3 UDF Tab

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

Fields

Fields

« 1 Of 1 »

<input type="checkbox"/>	Field Label	Field Value
--------------------------	-------------	-------------

3.3.2.4 MIS Tab

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

The screenshot shows a software window titled "MIS Details". At the top, there is a search field labeled "Transaction Reference Number *" and a dropdown menu for "MIS Group" with a "Default" button. Below these are two columns: "Transaction MIS" and "Composite MIS". Each column contains a list of rows, likely representing message details. At the bottom right of the window, there are "Ok" and "Exit" buttons.

3.3.2.5 All Messages

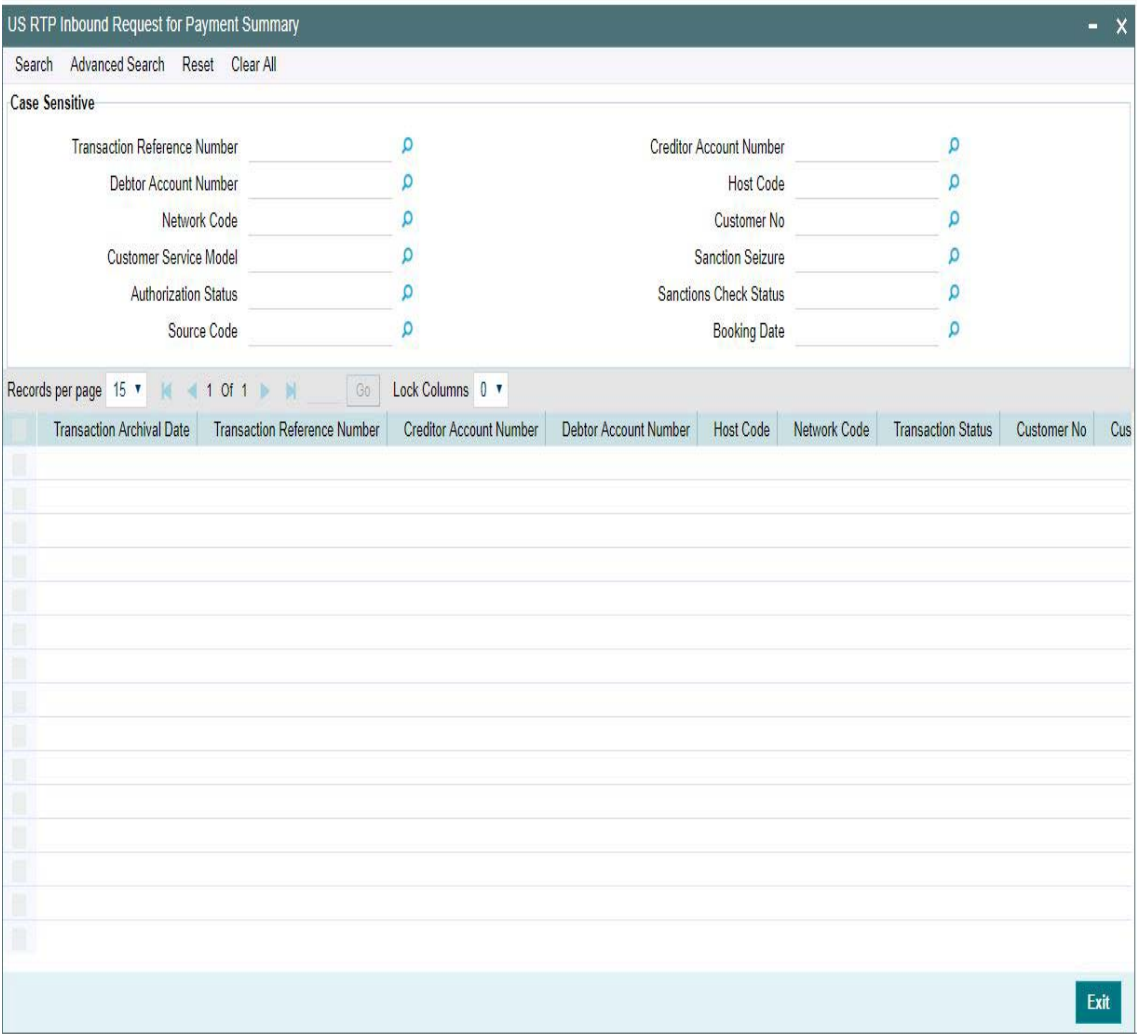
Click the 'All Messages' link in the US RTP Inbound Request for Payments View screen, to invoke this sub-screen.

The screenshot shows a software window titled "Inbound Message Details". It features an "Execute Query" button and a search field for "Transaction Reference Number". Below the search field is a table with the following columns: "Message ID", "Message Type", "Direction", and "Message Date". The table displays "1 Of 1" records. At the bottom of the window, there is a "Message" button and a "Cancel" button.

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

3.3.2.6 US RTP Inbound Request for Payments View Summary

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



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

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

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

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

3.3.3 Messages Received with 'DUPL' in Business Header

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

3.3.4 Inbound RFP Message Browser

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

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

Inbound US Faster Payments Message Browser

Search Advanced Search Reset Clear All

Case Sensitive

Original Message ID End to End ID Transaction ID
Transaction Reference No Message ID Message Date
Message Status Network Code Message Type
Transaction Branch

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

Original Message ID	End to End ID	Transaction ID	Transaction Reference No	Message ID	Message Date	Message Status	Network Code	Message Type	Transaction Branch
---------------------	---------------	----------------	--------------------------	------------	--------------	----------------	--------------	--------------	--------------------

View Message

Exit

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

3.3.5 Response Processing

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

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

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

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

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

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

- If the instruction date is in future, the outbound payment will be created on authorizing the acceptance of RFP with future date as instruction date and will be processed similar to a future valued payment.
- If the response is 'Reject', it is mandatory to input reason code. Additional information must be provided for the codes 'NARR' and '1100'.
- If the outbound transaction is cancelled at any stage, the corresponding RFP response transaction will be marked as cancelled.
- It will be possible to initiate another response transaction for the RFP outstanding.
- If the response is reject, the reject transaction will be sent for sanctions screening. If the sanctions result in seizure, the RFP request transaction will be marked as seized. No accounting will be applicable. Pain.014 generation will still be applicable.
- Sender Instruction ID will be populated in the tag OrgnlPmtInflId of pain.014 generated.
- Response details can be viewed from US RTP Inbound RFP view screen 'Response Details' tab.

4. Function ID Glossary

P

PMDRTPDR	2-14	PUDRFPRS	3-29
PMDXMLSN	2-16	PUDRFPRT	3-1
PMSRTPDR	2-15	PUDRSNMP	2-18
PMSXMLSN	2-17	PUSCRDTL	2-10
PUDCRDTL	2-8	PUSDRDTL	2-13
PUDDRDTL	2-11	PUSINBRW	2-51, 3-28
PUDINCPF	2-5	PUSINCPF	2-7
PUDIRPVW	3-23	PUSIRPVW	3-27
PUDIVIEW	2-45	PUSIVIEW	2-49
PUDNCPWF	2-2	PUSNCPWF	2-4
PUDORPVW	3-14	PUSORPVW	3-19
PUDOTONL	2-21, 2-35, 2-46	PUSOTONL	2-30
PUDOTRFP	3-3, 3-15, 3-24	PUSOTRFP	3-11
PUDOVIEW	2-35	PUSOVIEW	2-39
		PUSRSNMP	2-20