

Domestic Low Value Payments (India NEFT) User Guide

Oracle Banking Payments

Release 14.5.3.0.0

Part No. F51810-01

Dec 2021

Domestic Low Value Payments (India NEFT) 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
1.6 Abbreviations Glossary.....	1-2
2. Domestic Low Value Payments-NEFT	2-1
2.1 Overview of National Electronic Funds Transfer (NEFT)	2-1
2.2 NEFT Maintenances.....	2-1
3. NEFT Outbound Payments	3-1
3.1 NEFT Outbound Transaction Input.....	3-1
3.1.1 <i>NEFT Outbound Transaction Input</i>	3-1
3.1.2 <i>NEFT Outbound Transaction View</i>	3-12
3.1.3 <i>NEFT Outbound Transaction Booking via Upload</i>	3-20
3.2 NEFT Outbound Payments Processing.....	3-20
3.2.1 <i>NEFT Outbound Payment Validations</i>	3-20
3.2.2 <i>N06 Message Generation and Dispatch</i>	3-26
3.2.3 <i>Notification</i>	3-27
3.2.4 <i>Indo Nepal Remittance Processing</i>	3-27
3.2.5 <i>Prefunded Payments Processing</i>	3-27
3.3 NEFT Message Browser	3-28
3.3.1 <i>NEFT Outbound Message Browser</i>	3-28
3.4 NEFT Acknowledgment Processing.....	3-30
3.4.1 <i>SFMS ACK/NAK Messages Processing</i>	3-30
3.4.2 <i>SFMS NAK Messages Re-Processing</i>	3-32
3.4.3 <i>Credit Confirmation ACK Message - N10 Processing</i>	3-34
4. NEFT Inbound Payments	4-1
4.1 NEFT Inbound Transaction Input	4-1
4.1.1 <i>NEFT Inbound Payments Transaction Input</i>	4-1
4.1.2 <i>NEFT Inbound Payment View</i>	4-8
4.2 NEFT Inbound Payments Processing	4-16
4.2.1 <i>NEFT Inbound Payment Validations</i>	4-16
4.2.2 <i>Notifications</i>	4-20
4.3 NEFT Message Browser	4-20
4.3.1 <i>NEFT N04 Browser</i>	4-20
4.3.2 <i>NEFT Inbound Message Browser</i>	4-24
4.4 NEFT Acknowledgement Processing.....	4-26
4.4.1 <i>Message Dispatch - Outbound N10 Credit Confirmation ACK Message</i> .	4-26
5. NEFT Return Payments	5-1
5.1 NEFT Inbound Return Payments	5-1
5.1.1 <i>NEFT Inbound Payments - Returns Processing</i>	5-1
5.1.2 <i>Message Dispatch - N07 Returns</i>	5-4
5.1.3 <i>NEFT - Return of Inbound Payment</i>	5-4

5.2	NEFT Outbound Return Payments.....	5-7
5.2.1	NEFT Outbound Payments - Returns Processing.....	5-7
5.2.2	NEFT - Return of Outbound Payment	5-8
6.	NEFT Reject Payments	6-1
6.1	NEFT - Network Rejects	6-1
6.1.1	N03 Message Processing.....	6-1
7.	Function ID Glossary	7-1

1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with the Domestic Low Value Payments (India NEFT) functionality of Oracle Banking Payments. It takes you through the various stages in processing a NEFT payment transaction.

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 PM module and PM Dashboard/Query functions

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	<i>About this Manual</i> gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	<i>Domestic Low Value Payments</i> provides a snapshot of the local payments or payments limited to a specific region.
Chapter 3	<i>NEFT Outbound Payments</i> provides the information about outbound transaction input and it's processing.
Chapter 4	<i>NEFT Inbound Payments</i> provides the information about inbound transaction input and it's processing.
Chapter 5	<i>NEFT Return Payments</i> provides the information about outbound and inbound payment returns.
Chapter 6	<i>NEFT Reject Payments</i> provides the information about reject payments.

Chapter	Description
Chapter 7	<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

1.6 Abbreviations Glossary

Abbrevia- tion	Detailed Description
NEFT	National Electronic Funds Transfer
ECA	External credit Approval (Balance check with DDA/CBS system)
IFSC	Indian Financial System Code
SFMS	Structured Financial Messaging System
UI	User Interface
REST	Representational State Transfer
SOAP	Simple Object Access Protocol

2. Domestic Low Value Payments-NEFT

This chapter contains the following sections:

- [Section 2.1, "Overview of National Electronic Funds Transfer \(NEFT\)"](#)
- [Section 2.2, "NEFT Maintenances"](#)

2.1 Overview of National Electronic Funds Transfer (NEFT)

National Electronic Funds Transfer (NEFT) is a nation-wide payment system facilitating one-to-one funds transfer in India. Retail and Corporate Customers make use of this mode of payment. It is done via electronic messages conforming as per SFMS standards.

Below listed functionalities for NEFT Payments are explained in this user manual:

- Outbound payment processing and message file generation
- Straight through Processing of Inbound payment files

For National Electronic Funds Transfer (NEFT), the payment type is 'NEFT'.

Below transaction types are supported for NEFT payments:

- I – Inbound
- O - Outbound

2.2 NEFT Maintenances

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

- India Payments Common Preferences (PMDNFTPF)
- Network Maintenance (PMDNWMNT)
- Source Maintenance (PMDSORCE)
- Source Network Preferences (PMDSORNW)
- Queue Connection Profile Maintenance (PMDQPROF)
- Beneficiary Registration (PMDBENRN)
- India Payment Account Preferences (PMDEXACP)
- India Tax Preference Detailed (PMDINTXP)
- Dispatch Parameters Maintenance (PADISPTM)
- IFSC Directory (PMDIFSMN)
- Branch and IFSC Code Mapping (PMDIFSBR)

For more details on above mentioned maintenance screens, refer to Payments Core User Guide and Common Core - Core Entities and Services User Guide.

3. NEFT Outbound Payments

3.1 NEFT Outbound Transaction Input

This chapter contains the following sections:

- [Section 3.1.1, "NEFT Outbound Transaction Input"](#)
- [Section 3.1.2, "NEFT Outbound Transaction View"](#)
- [Section 3.1.3, "NEFT Outbound Transaction Booking via Upload"](#)

3.1.1 NEFT Outbound Transaction Input

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

You can invoke 'NEFT Outbound Transaction Input Detailed' screen by typing 'PTDOTONL' 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.

NEFT Outgoing Payment Transaction Input Detailed

New Enter Query

Transaction Branch *
Host Code *
Source Code *
Network Code *

Transaction Reference *
UTR Number
Related Reference
Source Reference
Prefunded Payments
Indo Nepal Remittance

Main Additional Details Pricing

Debtor Details
Debtor Account Number
Debtor Account Type
Debtor Name
Customer No

Beneficiary Bank Details
Beneficiary ID
IFSC Code
Bank Name
Branch Name

Payment Details
Booking Date YYYY-MM-DD
Requested Value Date * YYYY-MM-DD
Value Date * YYYY-MM-DD
Activation Date YYYY-MM-DD
Transaction Currency INR
Transaction Amount
Debit Value Date YYYY-MM-DD
Credit Value Date YYYY-MM-DD
Enrich

Beneficiary Details
Beneficiary Account Number
Beneficiary Account Type
Beneficiary Name

UDF MIS

Maker ID
Maker Date Stamp

Checker ID
Checker Date Stamp

Authorization Status

Exit

You can specify the following fields:

Transaction Branch

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

Host code

The system defaults the host code of transaction branch.

Source Code

Select the Source Code via which the payment request is received. This LOV lists all source codes created in this host.

Network Code

The system displays the network code if only one Network is maintained with payment type as NEFT for the host code. If more than one networks are present, you can select the network code from the available list of values

Transaction Reference

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

Note

This transaction reference number is passed in the UTR (Unique Transaction Reference Number) - tag 2020, in the NEFT messages.

UTR Number

System defaults the UTR number same as transaction reference number on clicking 'New' button.

Related Reference

The system defaults transaction reference number. However you can modify this.

Source Reference No

The system defaults the Source Reference Number for the payment requests received from channels or any other source. You can input the value for manually booked transaction. The maximum length of this field accepts up to 35 characters.

Prefunded Payments

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

Indo Nepal Remittance

Select this checkbox to indicate that the outgoing NEFT is Indo Nepal Remittance.

3.1.1.1 Main Tab

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

Main | Additional Details | Pricing

Debtor Details

Debtor Account Number

Debtor Account Type

Debtor Name

Customer No

Payment Details

Booking Date

Requested Value Date *

Value Date *

Activation Date

Transaction Currency

Transaction Amount

Debit Value Date

Credit Value Date

Beneficiary Bank Details

Beneficiary ID

IFSC Code

Bank Name

Branch Name

Beneficiary Details

Beneficiary Account Number

Beneficiary Account Type

Beneficiary Name

UDF | MIS

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

Specify the following details:

Debtor Details

Debtor Account Number

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

Debtor Account Type

The user can choose from the below allowed values from this LOV. The values specified in the bracket is the account type code, that is passed in the messages.

- Savings Bank (10)
- Current Account (11)
- Cash Credit (13)
- Loan Account (14)
- Overdraft (12)
- NRE (40)
- Cash (50)
- Indo Nepal (51)
- Credit Card (52)

This field displays the text value for the account type. The corresponding number values appears in the NEFT payment messages generated.

Note

Once you select the 'Indo Nepal Remittance' checkbox, Debtor Account Type defaults to '51' irrespective of Debtor Account is a customer Account or GL.

Debtor Name

System displays the Debtor Name for selected Debtor Account Number.

Customer No

Specify the Customer No.

Beneficiary ID

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

If beneficiary ID is not maintained, Beneficiary Details viz., IFSC Code, Bank Name, Branch Name can be entered in the fields provided in this screen.

Beneficiary Bank Details**IFSC Code**

All open and authorized IFSC codes available in local payments bank directory (PMDBKMNT) are listed in this field.

Note

IFSC code is validated based on the maintenances done in the Local Payments bank Directory screen. If the validation fails, transaction is rejected.

Bank Name

System defaults the Bank Name based on IFSC code selected.

Branch Name

System defaults the Branch Name based on IFSC code selected.

Beneficiary Details**Beneficiary Account number**

Specify the valid Beneficiary account number, to which the amount is to be credited.

Beneficiary Account Type

Select the beneficiary/creditor account type from the drop-down values listed.

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

- Credit Card (52)

This field displays the text value for the account type. The corresponding number values appears in the NEFT payment messages generated.

Beneficiary Name

Specify the Beneficiary/Credit Account Name for the account details specified.

Payment Details

Booking Date

The system defaults the booking date as application server date.

Requested Value Date

You can select the Requested Value Date.

Value Date

The system defaults the current system date as value date. However you can select a future date as Value Date. Currency & Network holiday checks are applicable for Value Date.

Activation Date

Activation date is derived as Instruction Date – Debit Float days as maintained in Process cutoff maintenance. Holiday check is done for Activation date based on Branch holidays maintained if 'Branch Holiday' check is applicable for the Network maintained in the Payments Preferences screen (PMDNFTPF).

Transaction Currency

System defaults the Transaction Currency as 'INR' for NEFT payments.

Transaction Amount

You can enter the Transaction Amount. Transaction amount specified is validated with the daily and transaction limits maintained in the Payments Preferences screen (PMDNFTPF).

Debit Value Date

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

Credit Value Date

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

Enrich Button

Following validations are done, on clicking the Enrich button:

- System validates if the Debtor Account Type is NRE/NRO for the outbound transactions.
- The specified instruction date is validated for network holiday. if yes, same is moved to the next working date.
- If the Debtor account type is -NRE/NRO, the 'Sender to Receiver Information field (from Line 1) is automatically populated with static text as "Sender is NRE. Please ensure compliance to RBI/FEMA regulation before applying funds".
- If you select Beneficiary Account Type 'NRE' (40), then you must select Debtor Account Type also 'NRE' (40). Else system rejects the transaction.
- If you select Debtor Account Type 'NRE' (40), then you can select Beneficiary Account Type as any account from drop-down lists, such as Savings Bank (10), Current Account

(11), Cash Credit (13), Loan Account (14), Overdraft (12), NRE (40), and Credit Card (52).

- System computes the Charges, and Tax on Charges if applicable, based on the maintenance for Pricing Code specified in India Payment Common Preferences (PMDNFTPF).

3.1.1.2 **Additional Details Tab**

This tab contains the below fields to capture the address details of debtor/creditor and remittance information from the sender to receiver.

The screenshot shows a software interface with a tabbed menu at the top: 'Main', 'Additional Details' (selected), and 'Pricing'. The main area is divided into four sections:

- Debtor Additional Details:** Contains four text input fields labeled 'Address Line 1', 'Address Line 2', 'Address Line 3', and 'Address Line 4'.
- Creditor Additional Details:** Contains four text input fields labeled 'Address Line 1', 'Address Line 2', 'Address Line 3', and 'Address Line 4'.
- Sender To Receiver Information:** Contains six text input fields labeled 'Sender To Receiver Information1' through 'Sender To Receiver Information6'. Each field has a small blue speech bubble icon to its right.
- Indo Nepal Information:** Contains five text input fields labeled 'Beneficiary Identification', 'Beneficiary Contact Number', 'Commission', 'NSBL Account Number', and 'Other Bank Account Number'. There is also a field for 'Other Bank Name' at the bottom.

At the bottom of the window, there is a footer area with the following fields and buttons:

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

Debtor Additional Details

Address Line 1

Specify the address line 1

Address Line 2

Specify the address line 2

Address Line 3

Specify the address line 3

Address Line 4

Specify the address line 4

Creditor Additional Details

Address Line 1

Specify the address line 1

Address Line 2

Specify the address line 2

Address Line 3

Specify the address line 3

Address Line 4

Specify the address line 4

Sender To Receiver Information

System populates the static text automatically on clicking Enrich button in the Sender to Receiver Information fields, if the Debtor account type is NRE.

Debtor LEI

Specify the Debtor LEI.

Beneficiary LEI

Specify the Beneficiary LEI.

Sender to Receiver Information 3-6

Specify the Sender to Receiver Information.

Indo Nepal Information**Beneficiary Identification**

Specify the citizenship/ PAN card/ passport number of the beneficiary or 'X' if no information is available.

Beneficiary Contact Number

Specify the mobile or land line number of the beneficiary.

Commission

Specify the Commission/Charges depending upon the transaction amount.

NSBL Account Number

Specify the Account number of customer to be credited, if user is account holder in Nepal State Bank or 'X' if cash is to be disbursed.

Other Bank Account Number

Specify the Account number of customer to be credited, if user is account holder in other bank or 'X' if not available.

Other Bank Name

Specify the name of other bank or 'X' if not available.

Note

For Indo Nepal Information fields validation details, refer to Section 3.2.4, "Indo Nepal Remittance Processing".

3.1.1.3 Pricing Tab

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

The screenshot shows the 'NEFT Outgoing Payments Transaction Input Screen' with the 'Pricing' tab selected. The top section contains input fields for Transaction Branch, Host Code, Source Code, Network Code, Transaction Reference, Related Reference, and Source Reference. Below these is a navigation bar with 'Main', 'Additional Details', and 'Pricing' tabs. The main area displays a table with columns: Pricing Component, Pricing Currency, Pricing Amount, Waiver, Debit Currency, and Debit Amount. The table is currently empty. At the bottom, there is a footer section with fields for Maker ID, Maker Date Stamp, Checker ID, Checker Date Stamp, and Authorization Status, along with an 'Exit' button.

The following details are available:

Pricing Component

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

Pricing Currency

The system defaults the pricing currency.

Pricing Amount

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

Note

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

Waived

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

Note

If charge/tax is already waived at price value maintenances, then you cannot uncheck the waiver flag.

Debit amount

System defaults the customer debit amount for charge/tax.

3.1.1.4 UDF

Click this link to specify the user defined fields.

The 'Fields' dialog box is shown with a title bar and a close button. Inside, there is a header section with a 'Go' button and a list of fields. The first field is 'Field Label' with a red asterisk, followed by 'Field Value'. The main area is empty. At the bottom right, there are 'Ok' and 'Exit' buttons.

3.1.1.5 MIS

Click this button to specify the MIS fields.

The 'MIS Details' dialog box is shown with a title bar and a close button. It contains several input fields: 'Transaction Reference Number' with a red asterisk, 'MIS Group' with a 'Default' button, 'Transaction MIS', and 'Composite MIS'. Below these are two columns of input fields for 'Transaction MIS' and 'Composite MIS'. At the bottom right, there are 'Ok' and 'Exit' buttons.

3.1.1.6 Saving of Outbound Transaction

The system performs the following mandatory field checks and the referential checks during the save of NEFT Outbound payment transaction. If any of the below validation fails, then the transaction is rejected with an error code.

Following fields are mandatory for requesting NEFT Outbound payments:

- Transaction Branch
- Source Code
- Network code
- Source Reference (for requests received through other channels, Source reference is updated automatically)
- Debtor Account Number
- IFSC Code
- Beneficiary Account Number (creditor account)
- Beneficiary Account Type
- Transfer Currency
- Transfer Amount
- Debit / Credit Value Date

Following are the validations on clicking the 'Save' button:

- On the requests initiated from channels, Source reference number is expected as mandatory
- System validates whether account record is open and authorized.
- Holiday check for instruction date is done, based on the local branch holidays maintained.
- Upon saving the transaction, system throws error messages for validation failures, if any. For the error messages displayed, respective action can be taken and can be re-submitted.

3.1.1.7 NEFT Outbound Transaction Summary

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

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

[illegible]

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

- Authorized
- Source Code
- Network Code
- Transaction Branch
- Transaction Reference
- Related Reference
- Source Reference
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Transaction Amount
- Debtor Account Number
- Debtor Account Type
- IFSC Code
- Beneficiary Account Number
- Beneficiary Account Type
- Transaction Status
- Queue Code
- Customer No
- UTR Number
- Indo Nepal Remittance
- Prefunded Payments

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

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

3.1.2 NEFT Outbound Transaction View

You can view the NEFT Outbound transactions in this screen.

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

View Detailed

Enter Query

Transaction Branch *

Host Code *

Source Code *

Network Code *

Transaction Reference *

UTR Number

Related Reference

Source Reference

Main | Additional Details | Pricing | Exceptions

Debtor Details

Debtor Account Number

Debtor Account Type

Debtor Name

Customer No

Beneficiary Bank Details

Beneficiary ID

IFSC Code

Bank Name

Branch Name

Payment Details

Booking Date YYYY-MM-DD

Requested Value Date YYYY-MM-DD

Value Date YYYY-MM-DD

Activation Date YYYY-MM-DD

Transaction Currency

Transaction Amount

Debit Value Date YYYY-MM-DD

Credit Value Date YYYY-MM-DD

Beneficiary Details

Beneficiary Account Number

Beneficiary Account Type

Beneficiary Name

External System Status

Sanctions Check Status

Sanctions Check Reference

External Credit Approval Status

External Credit Approval Reference

Transaction Status

Transaction Status

Prefunded Payments

Indo Nepal Remittance

Pending Queue Details

Queue Code

View Queue

Sanction Seizure

Sanction Seizure

Dispatch Details

Dispatch Status

Dispatch Reference Number

Dispatch Date YYYY-MM-DD

Credit Confirmation Details

N10 Message reference

Credited Date

Credited Time

UDF | MIS | View Queue Action | Accounting Entries | All Messages | View Repair Log

Maker ID

Checker ID

Authorization Status

Exit

- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Click the Fetch button and select the required transaction.
- Along with the transaction details, user can also view the Status details for the following:
 - External System Status
 - Transaction Status (Is updated as 'Settled' on receiving N10 acknowledgement message)
 - Pending Queue Details
 - Sanction Seizure
 - Dispatch Details
 - Credit Confirmation Details

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

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

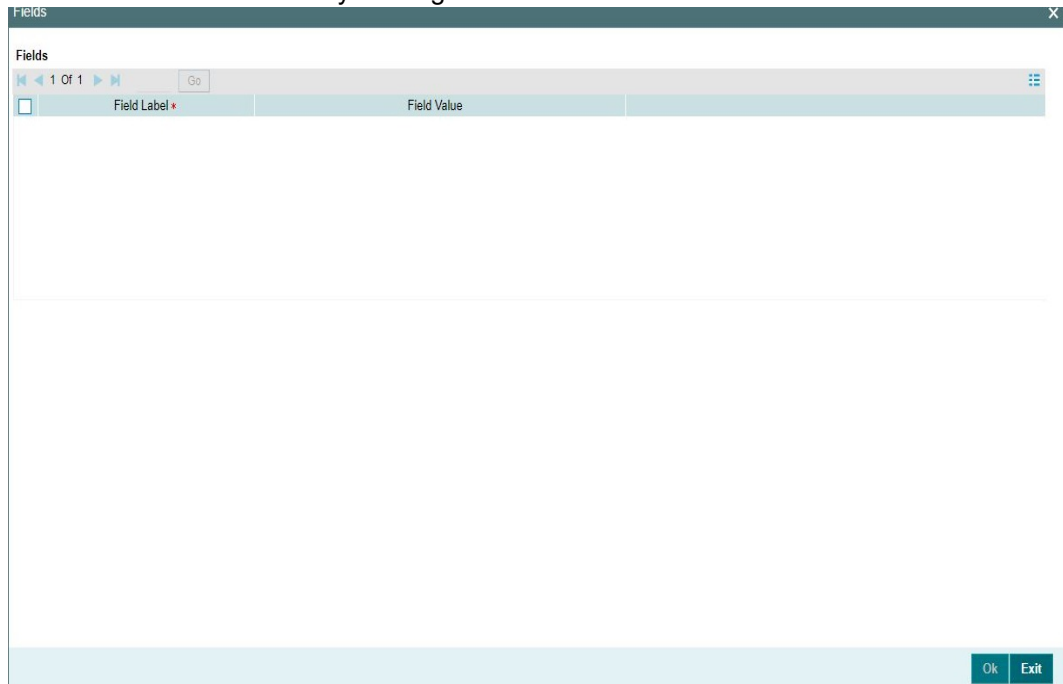
3.1.2.1 Exceptions Tab

Click on the 'Exceptions' tab to invoke this screen. All the details pertaining to Return Details, Network Reject Details and External System Status id are displayed here for the entered Transaction Reference Number.

Main Additional Details Pricing Exceptions	
Return Details	Network Reject Details
Return Reference	Reject Reference
Return Date yyyy-MM-dd	Reject Date yyyy-MM-dd
Return Reason Code	Reject Code
Return Reason	Network Code
Returned Amount	
UDF MIS View Queue Action Accounting Entries All Messages View Repair Log	
Maker ID Maker Date Stamp	Checker ID Checker Date Stamp
Authorization Status Exit	

3.1.2.2 UDF Tab

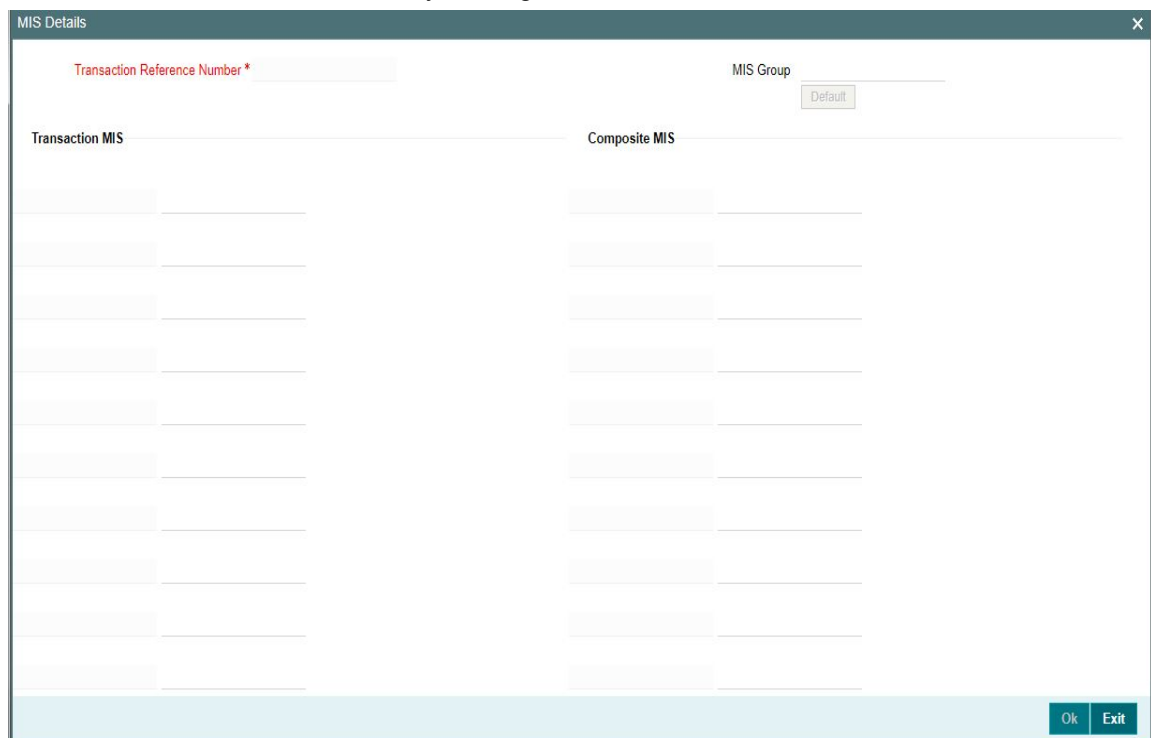
You can invoke this screen by clicking UDF tab in the PTDOVIEW screen.



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

3.1.2.3 MIS Tab

You can invoke this screen by clicking MIS tab in the PTDOVIEW 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 *" on the left and "MIS Group" on the right. The "MIS Group" field has a "Default" button next to it. Below these fields, there are two sections: "Transaction MIS" on the left and "Composite MIS" on the right. Each section contains a list of input fields. At the bottom right, there are "Ok" and "Exit" buttons.

3.1.2.4 View Queue Action Log

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

View Queue Action Log

Enter Query

Transaction Reference Number Network Code

<< 1 Of 1 >> Go

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

View Request Message View Response Message

Exit

Following details are displayed:

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

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

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

- Sanction screening

- External credit approval
- External price fetch
- Accounting system

3.1.2.5 Accounting Entries

You can click the “Accounting Entries” link in the transaction input screen to invoke the screen.

The system displays the following details in a grid form that contains accounting entries in multiple rows for the Transfer amount, taxes and charges:

Transaction Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

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

Account Branch

The system displays the account branch.

TRN Code

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

Dr/Cr.

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

Amount Tag

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

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

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

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

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

Offset Amount Tag

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

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

3.1.2.6 All Messages Tab

System displays the N06 message and its details for the successfully processed transactions. Click the “All Messages” link in the View screen to invoke this sub-screen.

Transaction Reference Number

1 Of 1

Transaction Ref No	Message Reference No	Message Type	Message Status	Value Date	Release Date	Direction	ACK/NAK Type	Rejec
--------------------	----------------------	--------------	----------------	------------	--------------	-----------	--------------	-------

Message

Exit

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

- Transaction Ref No
- Message Reference No
- Message Type
- Message Status
- Value Date
- Release Date
- Direction
- ACK/NAK Type
- Reject/Response Code

Note

The system generates Message type 'DEBIT_ADVICE' along with 'N06'. This generation happens based on the 'Customer Advice Preference' (PMDCSADV) screen maintained per account & network combination.

3.1.2.7 View Repair Log

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

View Repair Log

Enter Query

Transaction Reference Number

1 Of 1 Go

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

Exit

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

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

3.1.2.8 NEFT Outbound Transaction View Summary

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

The screenshot shows the 'View Summary' window for NEFT Outbound Transactions. It includes a search bar at the top with options for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. Below this is a 'Case Sensitive' section containing multiple input fields for transaction details, each with a blue icon indicating a search or filter function. The fields are organized into three columns:

- Column 1:** Source Code, Transaction Reference, Booking Date (YYYY-MM-DD), Transaction currency, IFSC Code, Authorization Status (dropdown), Dispatch Reference Number, Prefunded Payments (dropdown), Indo Nepal Remittance (dropdown).
- Column 2:** Network Code, Related Reference, Instruction Date (YYYY-MM-DD), Transaction Amount, Beneficiary Account Number, Transaction Status (dropdown), Sanction Seizure (dropdown), Customer No.
- Column 3:** Transaction Branch, Source Reference, Activation Date (YYYY-MM-DD), Debtor Account Number, Queue Code (dropdown), Dispatch Status (dropdown), NO2 Return Message Reference Number, UTR Number.

At the bottom of the screen, there is a table with the following columns: Source Code, Network Code, Transaction Branch, Transaction Reference, Related Reference, Source Reference, Booking Date, Instruction Date, Activation Date, Transaction currency, Transaction Amount, Debtor Account Number, and Debtor Account Ty. The table control bar shows 'Records per page: 15', '1 Of 1', and a 'Go' button. There is also a 'Lock Columns' button and an 'Exit' button in the bottom right corner.

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

- Source Code
- Network Code
- Transaction Branch
- Transaction Reference
- Related Reference
- Source Reference
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Transaction Amount

- Debtor Account Number
- IFSC Code
- Beneficiary Account Number
- Queue Code
- Authorization Status
- Transaction Status
- Dispatch Status
- Dispatch Reference Number
- Prefunded Payments
- Sanction Seizure
- N02 Return Message Reference Number
- Customer No
- UTR Number
- Prefunded Payments
- Indo Nepal Remittance

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

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

3.1.3 NEFT Outbound Transaction Booking via Upload

3.1.3.1 Single Payment Service

Oracle Banking Payments allows you to book the Outbound NEFT payments via Single Payout Service (SOAP/ ReST) and also via the Customer to Bank (C2B) pain.001 bulk file upload.

3.1.3.2 C2B File upload

Oracle Banking Payments allows to you to process the Outbound NEFT payment requests received in bulk payment files in pain.001 format from Corporate customers to banks(C2B). After validating the bulk file, the Outbound NEFT transactions are created and processed individually. All the transactions created based on the bulk file received are auto authorized.

NEFT transaction Network code is derived using Network Resolution Rule (PMDNWRLE) maintained for the Channel Type 'C2B'.

3.2 NEFT Outbound Payments Processing

3.2.1 NEFT Outbound Payment Validations

Following processing changes/ initial validations are done as part of the transaction saving:

- Beneficiary ID Validations
- Mandatory Fields / Referential data checks
- Account Type Validations
- NRE Account Validations
- Processing Cutoff Check

- Intra Bank Transfer Check

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

- Network Validations and Special Character Replacement
- Computation of Charge & Tax
- Exception Queue
- Authorization Limits Check
- Transaction cutoff time validation
- Sanction check
- FX Limit Check
- ECA check
- Network Cutoff time check
- Transaction Accounting
- Dispatch Accounting
- Future Value Dated Transaction
- Branch Holiday Parameter

3.2.1.1 Beneficiary ID Validation

- System validates the Beneficiary ID provided and populates the respective beneficiary details.
- Beneficiary Address Details maintained on Beneficiary Registration Detailed (PMDBENRN) screen.
- When the user selects a valid Beneficiary ID while initiating Outbound payment, the Beneficiary Address Details are auto-populated to the 'Creditor Additional Details' section on the 'Additional Details' tab of the NEFT Outgoing Transaction Input Detailed (PTDOTONL) screen.
- The address details fields are still enabled for any edition even after the system defaults the address details.
- The 'Creditor Additional Details' fields remain enabled for edition if the beneficiary ID is not selected.
- Beneficiary Address Details are auto-populated to NEFT Outbound Transaction View (PTDOVIEW) screens when the 'SSI_LABEL' tag in SPS Service contains valid Beneficiary ID maintained in the system.

3.2.1.2 Mandatory Fields/ Referential Data Checks

- Validation of the IFSC Code is done as per the maintenance done in the Local Payment Bank Directory (STDBKMNT) and all the valid IFSC codes are maintained in this screen. Transaction is rejected in case of validation failure.
- Debtor Account Branch IFSC check
 - This is derived based on the Branch and bank code mapped to the IFSC code in the STDBKMNT screen if maintained. This is also populated in the N06 message in the field:5756 (Sending branch's IFSC)
 - If the Debtor account branch IFSC (Field:5756) is not derived, then the transaction is moved to Process Exception (PE) queue.
- System validates the Debtor Account Type for outbound transactions. If the debtor account type is NRE/NRO, then the field (:6305 - Sender's Account type) is updated with 40 or 10 respectively.

- If the Debtor account type is NRE(40) or NRO, then the Sender to Receiver Information field in the Additional Details tab in PTDOTONL screen is, automatically populated with a static text.
- This static message is displayed in the N06 message in the field: 7495.
- System validates the Transfer Amount, if it is within the Min/Max Transaction limit and Per day limit as maintained in the Payment Common Preferences screen (PMDNFTPF). If the transaction does not match the criteria, it is rejected.

3.2.1.3 Account Type Validation

- The system checks the Account Type Value present in the incoming channel requests for Debtor Account Type and Beneficiary Account Type.
- If the user selects any value other than the LOV available for Debtor Account Type and Beneficiary Account Type, the system rejects the transaction. The error message applicable is PM-MSG-005 'Debtor Account Type is invalid' or PT-TXP-017 'Beneficiary Account Type is invalid.'
- The Beneficiary Account Type field is optional. The system checks the Account Type restrictions validations for Beneficiary Account Type, only when Beneficiary Account Type value is present.

3.2.1.4 LEI Validation

Debtor LEI

- The LEI validation is done, if the transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF).
- The field 'Debtor LEI' is populated when the below conditions satisfy, and LEI validation is applicable:
 - Debtor is a 'Non-Individual' .i.e. Customer Type of the Debit account customer is not 'Individual'.
 - LEI is maintained for the Debtor in the India Payments Customer Preferences (PMDEXLEI) and the Value Date of the transaction is equal to (or) less than the LEI expiry date.
- An error is raised when all below-listed conditions satisfy, and LEI validation is applicable:
 - Debtor is a 'Non-Individual' .i.e. Customer Type of the Debit account customer is not 'Individual'.
 - LEI is not maintained for the Debtor in the India Payments Customer Preferences (PMDEXLEI) or LEI is maintained but the Value Date of the transaction is more than the LEI expiry date.

Beneficiary LEI

- The Beneficiary LEI field is optional. If the user inputs a value, then the system checks the length of the value. If the length is not 20 characters, the system displays the error.

LEI Validation Failure

- In case of LEI validation failure:
 - For manually booked transactions, the error message is shown on enrich user action.
 - For uploaded transactions, the transaction is rejected outright.

3.2.1.5 NRE Account Validation

When the user clicks the 'Enrich/Save' button, the system checks for the following NRE account type validations:

- If you select Beneficiary Account Type 'NRE' (40), then you must select Debtor Account Type also 'NRE' (40). Else system rejects the transaction with an error message PT-TXP-018 'If Beneficiary Account Type is NRE, then Debtor Account Type must be NRE.'
- If you select Debtor Account Type 'NRE' (40), then you can select Beneficiary Account Type as any account from drop-down lists, such as Savings Bank (10), Current Account (11), Cash Credit (13), Loan Account (14), Overdraft (12), NRE (40), and Credit Card (52).

3.2.1.6 Processing Cutoff Check

If Transaction Processing Time is greater than Processing cutoff time, then NEFT outbound transaction moves to Processing Cutoff Queue (PQSPRCUQ). All actions such as Release, Carry Forward, Cancel, Authorize, Delete are allowed. Intra Bank Transfer Check

For Intra Bank Transfer Check the system checks the following:

- System checks if the beneficiary bank IFSC code is of the same bank branch. A 'Branch' record is present in the screen Branch IFSC Code Mapping 'PMDIFSBR' for the given IFSC Code.
- If a record is found in screen Branch IFSC Code Mapping 'PMDIFSBR' for the given IFSC Code, then the system checks the following:
 - If the Intra Bank Transfer flag is 'N' the system gives an error message PT-TXP-023 'Intra Bank Transfer is not allowed'.
 - If the 'Intra Bank Transfer' flag is 'Y' the system allows to process as 'Outbound NEFT payment and generate N06 message for dispatch to Network even if beneficiary bank IFSC code is of the same bank branch.

3.2.1.7 Network Validations and Special Character Replacement

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

3.2.1.8 Computation of Charge and Tax

Charge and tax for NEFT Payment transactions are calculated based on the Pricing Code specified in the India Payments Common Preferences screen (PMDNFTP). Charges and tax are applied to the NEFT transactions based on the pricing code linked.

For current dated transactions, following processing changes are covered during transaction authorization.

3.2.1.9 Exception Queue

Exception Queue checks are applicable as per the functionality. For more details on these queues, refer to Exception Queues user manual.

3.2.1.10 Authorization Limit Check

Two levels of Authorization limit check is done before the process cut over check.

3.2.1.11 Transaction Cutoff Time Validations

Transaction cut off time validation is based on the Transaction Cut-off Time Maintenance (PMDCTOFF) screen. Transaction cutoff time check is done only for transaction with payment activation date is current date.

Transaction Cut-off time for the payment network and Transaction Type 'Outbound' is fetched from the maintenance for the following combination:

- Source - Specific/ALL
- Service Model - Specific/ALL
- Customer - Specific/ALL

Cut off time is derived as follows:

Sl.No	Network	Transaction Type	Source	CSM	Customer
1	Network ID	Outbound	Specific	Specific	Specific
2	Network ID	Outbound	ALL	Specific	Specific
3	Network ID	Outbound	Specific	Specific	ALL
4	Network ID	Outbound	ALL	Specific	ALL
5	Network ID	Outbound	Specific	ALL	ALL
6	Network ID	Outbound	ALL	ALL	ALL

If payment processing time is lesser than or equal to the Cut-off date time derived, then the payment is considered as 'Pre Cut-off' payment and proceeds with further processing.

If payment save date time or payment receipt date time exceeds the Cut-off date time derived then the payment is considered as 'Post Cut-off' payment and post cut off status is updated for the transaction.

The failed transactions are further moved to Process cutoff queue and the transactions can be processed further from this queue. For more details on queue, refer to Exception Queue user manual.

3.2.1.12 Sanction Check

If sanction screening is required for the Network and the customer, request is sent to External Sanction System.

If the sanction check status of the transaction is 'Approved', then further processing continues. If the contract's sanction check response status is 'Override' or 'Rejected' or 'Timed Out', then transaction is logged in 'Sanction Check Exception Queue' and the processing of the transaction is stopped at this stage.

3.2.1.13 FX Limit Check

FX Limit Check and Currency conversion is not applicable for NEFT.

3.2.1.14 External Credit Approval Check

Debit accounting entries pertaining to payment amount and charge/tax amounts are sent to external DDA system for credit approval.

External Credit Approval is done for all the external accounts for which 'External Credit Approval Required' flag is enabled. ECA system for the credit check is derived based on the External Account maintenance.

If the ECA response status for a payment transaction is 'Approved', then further processing continues. If ECA validation fails i.e. the status is 'Override', 'Rejected', or 'Timed out', then the transaction is logged in ECA Exception queue.

3.2.1.15 Network Cutoff Time Check

The system checks the network cutoff time based on the cut off time maintained in Network Maintenance Detailed (PMDNWMNT) for the network. The system considers the application server time for cutoff time check. The system automatically roll-over the transactions that are not processed within the Network cutoff time and again calculates the Activation Date considering network holidays. These transactions do not move to Network cutoff Queue.

The unprocessed transactions in the queue are further moved to Warehouse queue. These transactions are processed as future value transactions from Warehouse queue and goes through all the transaction processing.

3.2.1.16 Transaction Accounting

Debit liquidation accounting entries have both payment entries and charge/tax entries. Accounting details are handed off to accounting system with debit/credit liquidation accounting code linked at Network Currency preferences. Following are the entries posted for the transactions booked:

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Customer Account	Debit Value Date	Account Currency
Cr.	Intermediary GL	Debit Value Date	Transfer ccy
Dr.	Intermediary GL	Credit Value Date	Transfer ccy
Cr.	Clearing GL	Credit Value Date	Transfer ccy

Accounting handoff is done after Network cutover check.

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

3.2.1.17 Dispatch Accounting

Dispatch accounting is applicable for NEFT outbound payments. System triggers the DCLG event on the dispatch of N06 bundle (as defined in No.of transactions per Dispatch). For all the transactions in the bundle, a single entry is posted with the sum of total amount and the no of transactions.

Accounting handoff is done as the DCLG event is triggered.

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Clearing GL	Debit Value Date	Account Currency
Cr.	Network/Nostro Account	Credit Value Date	Transfer ccy

3.2.1.18 Future Valued Transaction Processing

Future dated NEFT transactions are processed by separate jobs and run on receipt of the Start of Day (SOD, IFN 972) Message.

The system identifies the transactions from the Warehouse queue. The transaction job picks up the future dated transactions with the Activation date equal to the current date and also it is equal to the SOD date of the latest IFN 972 message received.

Processing of transactions is completed till sanction check on booking date itself. Transaction processing starts from initial validations again, on the activation date.

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

3.2.1.19 Branch Holiday Parameter

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

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

3.2.2 N06 Message Generation and Dispatch

- NEFT outbound transactions generates a 'N06' outbound payment message.
- As per the no. of transactions per dispatch maintained in Payments Common Preferences screen (PMDNFTPF), system bundles the no. of transactions and dispatches N06 message, once the defined number of transactions are met.
- On the time interval specified in the Dispatch maintenance, even if the no. of transactions are not met, residual messages are dispatched as bundle.
- The N06 messages in the bundle are dispatched /handed off to SFMS network for further processing.
- Upon successful processing of N06, dispatch accounting is generated and is handed off.

3.2.3 Notification

After receiving the N10 message successfully, notification is sent to the Originator (Debtor).

3.2.4 Indo Nepal Remittance Processing

The system does the following validations/processings once the user selects the 'Indo Nepal Remittance' check box:

- The system fetches the Beneficiary Bank IFSC and Beneficiary Account Number from the India Payments Common Preferences Screen (PMDNFTPF) and auto-populates the values on the input screen.
- The system disables the 'Sender to Receiver Information' fields and enables the 'Indo Nepal Information' fields under the 'Additional Details' tab.
- The system validates the transfer amount to check the maximum per transaction limit. In case this validation fails:
 - For manually inputted transactions, screens display an appropriate error message.
 - For uploaded transactions, the system rejects the transaction.
- The Indo Nepal Information six lines fields defined for Indo Nepal Remittance are mandatory and cannot be blank.
- When you click the Save button, the system validates Indo Nepal Information six lines fields, In case these fields are blank:
 - For manually inputted transactions, screens display an appropriate error message.
 - For uploaded transactions, the system rejects the transaction.
- The system validates and allows only numeric values in the Commission field. For any other value, the screen displays an appropriate error message.

3.2.5 Prefunded Payments Processing

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

LEI Validation Failure

- In case of LEI validation failure:
 - For manually booked transactions, the error message is shown on enrich user action.
 - For uploaded transactions, the transaction is rejected outright.

Sender To Receiver Information

Debtor LEI

- The LEI validation is done, if transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF)

Beneficiary LEI

- The Beneficiary LEI field is optional. If the user inputs a value, then the system checks the length of the value. If the length is not 20 characters, the system displays the error.

Sender To Receiver Information 3-6

- At the NEFT payment type product processor level, system performs the below field length validation for the fields Sender To Receiver Information 3-6. If the below condition is matched, then that particular transaction is moved to Repair queue for user action.
 - Condition: (The Entered Characters :xxx) Is exceeding the Maximum length Allowed 35.

3.3 NEFT Message Browser

3.3.1 NEFT Outbound Message Browser

You can view the following outbound NEFT messages generated in this screen:

- N06 - Outbound Payment Transfer
- N07 - Return of Inbound Transfer
- N10 - Credit Confirmation for Inbound Transfer

You can invoke 'NEFT Outbound Message Browser' screen by typing 'PTSOUTBR' 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:

- Dispatch Reference Number
- Dispatch Date
- Batch Time
- Dispatch Status
- Message Type

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

View Message

Select a record and click on 'View Message' button to view the dispatched message.

View Accounting

Select a record and click on 'View Accounting' to view the Dispatch accounting details for the N06 and N07 message generated.

System displays the DCLG event and its respective accounting entries passed during the N06 and N07 dispatch. Single entry is posted for the bundle dispatched, with total sum of amounts. Entries posted are - Dr. Clearing GL and Cr. Network/ Nostro account.

In case of auto reversals (for SFMS NAKs such as F25 and F26) of the N06 dispatched, system displays the reversal accounting entries of DCLG.

Note

Dispatch accounting is not applicable for N10 messages.

View Transaction

Select a record and click on 'View Transaction' to view the complete transaction details. View Summary screen is launched on clicking 'View Transaction'.

You can double click the record or select a record and click on 'Details' button to view the detailed transaction screen. System launches the NEFT Outbound View Detailed screen (PTDOVIEW).

View ACK/NAK Message

You can view the F20, F25, F26, F27 ACK/NAK messages received and matched for the corresponding N06 dispatch.

Regenerate

You can regenerate the N06 dispatch in case of issues and dispatch to SFMS by clicking 'Regenerate'.

Reject

You can reject the selected message by clicking the 'Reject' action button.

Reverse Accounting

You can reverse the accounting and view the details for the selected message by clicking 'Reverse Accounting'.

3.4 NEFT Acknowledgment Processing

3.4.1 SFMS ACK/NAK Messages Processing

System supports the processing of following messages:

Message Name	Message Description
F20	This is an acknowledgment message from SFMS.
F25	This is a Negative acknowledgment message from SFMS. If this message is received then system reverses the corresponding outgoing payment transaction.
F26	This is a Negative acknowledgment message from SFMS user. If this message is received then system reverses the corresponding outgoing payment transaction.
F27	This is an acknowledgment message from Bank API (IDRBT/RBI). A. If this message is Negative Acknowledgment then the corresponding transaction is reversed.(Note: In general, receiving a F27NAK is very rare.)

Processing Steps:

ACK Processing:

On receipt of incoming F20/F27 ACK messages from SFMS, system parses the message and process. The parent transaction is fetched based on following matching fields: (Note: F20/F27 ACK is received for the N06 messages sent in a bundle of 10)

- Matching:
 - External Application Sequence number mentioned in the F20/F27 message is matched against the sequence number sent in the original outgoing payment transaction/message (N06) in Block A header and the IFSC Code of the Originating branch (Our IFSC Code).
- Message Status Update: If matched,
 - For F20 (Message Identifier in the format) received, - original outgoing payment gets updated
 - I.e, All the '10' transactions sent in the N06 bundle having the same sequence number is updated
- For F27 (Message Identifier in the format) received,
 - System checks the 'Bank API Response Code' field
 - I.e, All the '10' transactions sent in the N06 bundle having the same sequence number is updated.

NAK Processing:

On receipt of incoming F25/F26/F27 NAK messages from SFMS, system parses the message and process. The parent transaction is fetched based on following matching fields: (Note: F25/F26/F27 ACK is received for the N06 messages sent in a bundle of 10)

- Matching:
 - External Application Sequence number mentioned in the F25/F26/F27 message is matched against the sequence number sent in the original outgoing payment transaction/message (N06) in Block A header and the IFSC Code of the Originating branch (Our IFSC Code).

Reversal of Original Payment and Message Status Update: If matched,

- For F25 (Message Identifier in the format) received.
 - System checks the field 'Error Code' (Reason code for NAK) in the F25 message, then it reverses the corresponding outgoing payment transaction
 - I.e. All the '10' transactions sent in the N06 bundle having the same sequence number are reversed
- For F26 (Message Identifier in the format) received.
 - System checks the field 'Error Code' in the F26 message, then it reverses the corresponding outgoing payment transaction
 - I.e, All the '10' transactions sent in the N06 bundle having the same sequence number are reversed
- For F27 (Message Identifier in the format) received,
 - System checks the 'Bank API Response Code' field and if it is Negative Acknowledgement then the corresponding outgoing payment transaction is reversed
 - I.e. All the '10' transactions sent in the N06 bundle having the same sequence number are reversed
- System creates return reference in case of reversals and Sanction Check, - are performed before accounting handoff for the reversal. However, Charges are not reversed.

- The system generates notification 'PAYMENT_REVERSED' as part of the outbound transaction reversal processing.
- Below mentioned is the accounting entry posting of the Inbound negative acknowledgement message processing:

Debit Liquidation Entries

Event Code	Amount_Tag	Account	Transaction Date	Value Date	DRCR	TXN_CC Y	TXN_A MOUNT
DRLQ	TFR_AMOUNT	Nostro Account (or) Network Clearing GL	NAK Processing Date	Reversal Processing Date	DR	Transfer Currency	Transfer Amount
DRLQ	TFR_AMOUNT	Intermediary GL	NAK Processing Date	Reversal Processing Date	CR	Transfer Currency	Transfer Amount

Credit Liquidation Entries

Event Code	Amount_Tag	Account	Transaction Date	Value Date	DRCR	TXN_CC Y	TXN_A MOUNT
CRLQ	TFR_AMOUNT	Customer	NAK Processing Date	Reversal Processing Date	CR	Account Currency	Debit Amount
CRLQ	TFR_AMOUNT	Intermediary GL	NAK Processing Date	Reversal Processing Date	DR	Transfer Currency	Transfer Amount

3.4.2 SFMS NAK Messages Re-Processing

You can handle the F25, F26, F27 NAK messages and reprocess the same through SFMS NAK Reprocessing Summary screen.

You can invoke 'SFMS NAK Reprocessing Summary' screen by typing 'PTSFNAKQ' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

This screen can be used as an intermediate step to check the correctness of the N06 messages sent in the bundle for which NAK is received. This way instead of rejecting the entire bundle, only the transaction with issue can only be reversed and the remaining transactions can be reprocessed.

For example, if there is no issue with 9 /10 transactions, then user can manually reprocess those messages and send in the next N06 bundle OR reverse the one transaction which is found to have issues.

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

- NAK Message Identifier (F25, F26, F27 incoming messages are listed here)
- Sequence Number (External Application number of the NAK message sent in N06 bundle message)
- Error Code (Reason Code sent for the NAK is listed)
- Message Date

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

You can select a record and click on 'N06 Dispatch' tab to populate the N06 transactions sent in the corresponding N06 Dispatch bundle.

N06 Dispatch

N06 Dispatch Reference _____

Transaction Reference Number	Process Status
------------------------------	----------------

[View Message](#)

[Exit](#)

For reprocessing the selected transaction from N06 dispatch window:

- You can select a single record or multiple transactions and select action 'Reprocess'. This action reprocesses the N06 message again and put that message in the N06 Dispatch.
- This is sent in the next N06 bundle. SFMS NAK status is updated as 'Reprocessed' at the transaction level.
- User can select a single record or multiple transactions and select 'Reverse' as well. This action reverses the corresponding outgoing payment transaction

3.4.3 Credit Confirmation ACK Message - N10 Processing

The beneficiary (Creditor) bank sends a positive acknowledgement message (N10) to the Remitter (debtor) bank, upon the successful credit to the beneficiary for the outbound payment. The Inbound N10 credit acknowledgement received, has the bundle of outbound transactions grouped in a single message.

Following details are updated, upon receiving the successful N10 credit acknowledgement message:

- 'Transaction Status' field in the NEFT Outbound Payments view screen (PTDOVIEW) is updated as 'Settled'.
- System updates the value 'Credit Confirmation Details' for the respective outbound transactions with - N10 Message Reference, Credited Date and Credited Time.
- Success notification for the acknowledgement received for outbound transactions can be viewed in the Notify Message Details screen (PMSNOTFY).
- And the N10 generated and the message details can be verified in the NEFT Inbound Message Browser (PTSINBRW).

4. NEFT Inbound Payments

4.1 NEFT Inbound Transaction Input

The inbound NEFT payments, are received as N02 messages from RBI clearing. In a single inbound payment message (N02), group of transactions are bundled together (bundle of 10) and settled in the defined batch time.

This chapter contains the following sections:

- [Section 4.1.1, "NEFT Inbound Payments Transaction Input"](#)
- [Section 4.1.2, "NEFT Inbound Payment View"](#)

4.1.1 NEFT Inbound Payments Transaction Input

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

You can invoke the “NEFT Inbound Payments Transaction Input Detailed” screen by typing ‘PTDITONL’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

NEFT Incoming Payment Transaction Input Detailed

New Enter Query

Transaction Branch *
Host Code *
Source Code *
Network Code *

Transaction Reference *
Related Reference
Source Reference
Batch Time

Main Additional Details Pricing

Creditor Details

Debtor Details

Beneficiary Account Number
Beneficiary Account Type
Beneficiary Name
Credit Account Number
Credit Account Currency
Credit Account Branch

Debtor Account Number
Debtor Account Type
Debtor Name
IFSC Code

Transaction Currency INR
Transaction Amount
Enrich

Booking Date YYYY-MM-DD
Instruction Date YYYY-MM-DD
Activation Date YYYY-MM-DD

UDF | MIS

Maker Id
Maker Date Stamp

Checker ID
Checker Date Stamp

Authorization Status

Exit

Following are the actions allowed from this screen:

- New
- Save
- Unlock
- Authorize

- Delete
- Enter Query

Specify the Following details in the fields:

Transaction Branch

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

Host code

System defaults the host code of transaction branch.

Source Code

Specify the Source Code, via which the transaction is to be booked.

Network Code

System defaults the Network code as 'NEFT' on clicking 'New'.

Transaction Reference

System generates the Transaction Reference number. For more information on the format, refer the Payments Core User Manual.

Related Reference

System displays transaction reference number. However you can modify this.

Source Reference

Specify the Source Reference Number, if required.

Batch Time

Specify the Batch time, in which the transaction is to be picked. Main Tab

4.1.1.1 Main Tab

You can view Debtor/Creditor/Payment details in this screen. Click on the 'Main' tab to invoke this screen.

The screenshot shows a web application interface for transaction entry. It features a top navigation bar with tabs: 'Main' (selected), 'Additional Details', and 'Pricing'. The main content area is split into two columns. The left column, titled 'Creditor Details', contains input fields for 'Beneficiary Account Number', 'Beneficiary Account Type' (a dropdown menu), 'Beneficiary Name', 'Credit Account Number', 'Credit Account Currency', 'Credit Account Branch', 'Transaction Currency' (pre-filled with 'INR'), and 'Transaction Amount'. Below these is an 'Enrich' button. The right column, titled 'Debtor Details', contains input fields for 'Debtor Account Number', 'Debtor Account Type' (a dropdown menu), 'Debtor Name', 'IFSC Code', 'Booking Date', 'Instruction Date', and 'Activation Date'. The bottom of the screen has a light blue footer bar with labels for 'Maker Id', 'Checker ID', 'Authorization Status', 'Maker Date Stamp', and 'Checker Date Stamp', and an 'Exit' button on the far right.

You can specify the following fields:

Creditor Details

All open and authorized accounts maintained in External Account maintenance are listed. You can select the creditor account. The list of values search page displays the Account along with Customer No & Customer Name.

Beneficiary Account Number

Specify the Beneficiary Account Number. You can select the Beneficiary Account Number from the list of values.

Beneficiary Account Type

System defaults the Beneficiary Account Type based on the account number selected.

Beneficiary Name

System defaults Beneficiary name of the Beneficiary Account number selected.

Credit Account Number

System displays the biller account which is resolved based on the Credit Card Number received in N02 file as Beneficiary Account.

Credit Account Currency

System displays the Credit Account Currency.

Credit Account Branch

System displays the Credit Account Branch.

Transaction Currency

System defaults the Transaction Currency as 'INR'. This is not modifiable.

Transaction Amount

Specify the Transaction Amount. This field is populated as the transfer amount converted in credit account currency.

Debtor Details

Debtor Account Number

Specify the Debit Account number.

Debtor Account Type

Select the Debtor Account type from the drop-down values displayed. Following are the options listed:

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

Debtor Name

Specify the Debtor name for the Debtor account specified.

IFSC Code

Select the IFSC Code from the list of values. All the valid IFSC codes are listed here.

Booking Date

System defaults the booking date as current date.

Instruction Date

System defaults this date as Current date and the payment is processed on the Instruction Date. System allows to modify the Instruction Date.

Activation Date

System derives the activation date on clicking Enrich button.

4.1.1.2 Additional Details Tab

You can capture additional details of the customer in this screen. Click on the 'Additional Details' tab to invoke this screen.

Enter the Creditor/Debtor address and Sender to Receiver Information details here.

Main **Additional Details** Pricing

Creditor Additional Details

Debtor Additional Details

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Address Line 1

Address Line 2

Address Line 3

Address Line 4

Sender To Receiver Information

Sender To Receiver Information1

Sender To Receiver Information2

Sender To Receiver Information3

Sender To Receiver Information4

Sender To Receiver Information5

Sender To Receiver Information6

UDF | MIS

Maker Id

Maker Date Stamp

Checker ID

Checker Date Stamp

Authorization Status

Cancel

Creditor Additional Details

Address Line 1

Specify the address line 1

Address Line 2

Specify the address line 2

Address Line 3

Specify the address line 3

Address Line 4

Specify the address line 4

Debtor Additional Details

Address Line 1

Specify the address line 1

Address Line 2

Specify the address line 2

Address Line 3

Specify the address line 3

Address Line 4

Specify the address line 4

Sender To Receiver Information

System populates the static text automatically on clicking Enrich button in the Sender to Receiver Information fields, if the Debtor account type is NRE.

Sender to Receiver Information 1-6

Specify the Sender to Receiver Information.

4.1.1.3 Pricing Tab

You can view pricing details in this screen. Click on the 'Pricing' tab to invoke this screen. For more details on the fields refer to section 2.3.1.3.

The screenshot shows a web application interface with a breadcrumb trail at the top: 'Main | Additional Details | Pricing'. The 'Pricing' tab is highlighted. Below the breadcrumb, there is a table with the following columns: 'Pricing Component', 'Pricing Currency', 'Pricing Amount', 'Waiver', 'Debit Currency', and 'Debit Amount'. The table is currently empty. At the bottom of the screen, there is a footer area with the text 'UDF | MIS' on the left. On the right, there are three fields: 'Maker Id' with 'Maker Date Stamp' below it, 'Checker ID' with 'Checker Date Stamp' below it, and 'Authorization Status'. A 'Cancel' button is located to the right of these fields.

4.1.1.4 UDF

Click this tab to specify the user defined fields.

The 'Fields' dialog box is shown with a title bar and a close button. It contains a tab labeled 'Fields' and a 'Go' button. Below the tab is a table with two columns: 'Field Label *' and 'Field Value'. The table is currently empty. At the bottom right, there are 'Ok' and 'Exit' buttons.

4.1.1.5 MIS

Click this tab to specify the MIS fields.

The 'MIS Details' dialog box is shown with a title bar and a close button. It contains a 'Transaction Reference Number *' field and an 'MIS Group' field with a 'Default' button. Below these fields are two columns: 'Transaction MIS' and 'Composite MIS'. Each column contains a list of input fields. At the bottom right, there are 'Ok' and 'Exit' buttons.

4.1.1.6 Viewing NEFT Inbound Payments Summary

You can view all the inbound NEFT transactions in the summary screen.

You can invoke the 'NEFT Inbound Payment Transaction Input Detailed Summary' screen by typing 'PTSITONL' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

[illegible]

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

- Authorized
- Source Code
- Network Code
- Transaction Branch
- Transaction Reference Number
- Reference Number
- Source Reference Number
- Batch Time
- Booking Date
- Instruction Date
- Activation Date
- Transaction Currency
- Transaction Amount

- Debtor Account Number
- Debtor Account Type
- IFSC Code
- Beneficiary Account Number
- Beneficiary Account Type
- Transaction Status
- Queue 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.

4.1.2 NEFT Inbound Payment View

You can view the NEFT Inbound transaction in this screen.

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

The screenshot shows the 'View Detailed' window for NEFT Inbound Payments. It features a search section at the top with fields for Transaction Branch, Host Code, Source Code, Network Code, Transaction Reference, Related Reference, Source Reference, and Batch Time. Below the search section is a tabbed interface with 'Main' selected. The 'Main' tab contains several sections: 'Creditor Details' with fields for Beneficiary Account Number, Type, Name, Credit Account Number, Currency, Branch, Transaction currency, and Amount; 'Debtor Details' with fields for Debtor Account Number, Type, IFSC Code, Name, Value Date, and Remittance Date; 'Transaction Status' with a Transaction Status dropdown; 'Pending Queue Details' with a Queue Code dropdown; 'External System Status' with fields for Sanctions Check Status, Reference, External Account Check Status, and Reference; 'Sanction Seizure' with a Sanction Seizure dropdown; 'Credit Confirmation Details' with fields for N10 Message reference, Credited Date, and Credited Time; and a 'View Queue' button. At the bottom, there is a navigation bar with links like 'UDF', 'MIS', 'View Queue Action', 'Accounting Entries', 'All Messages', 'View Repair Log', and a status bar with 'Maker Id', 'Checker ID', 'Authorization Status', and an 'Exit' button.

- Click on 'Enter Query' button and enter a valid Transaction Reference Number.

- Along with the transaction details, user can also view the Status details for the following:
 - Transaction Status
 - Pending Queue Details
 - External System Status
 - Sanction Seizure
 - Credit Confirmation Details
- Click Execute Query to populate the details of the transaction in the Inbound NEFT Payments View screen. The system displays all the fields in the below mentioned tabs based on the transaction reference number.

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

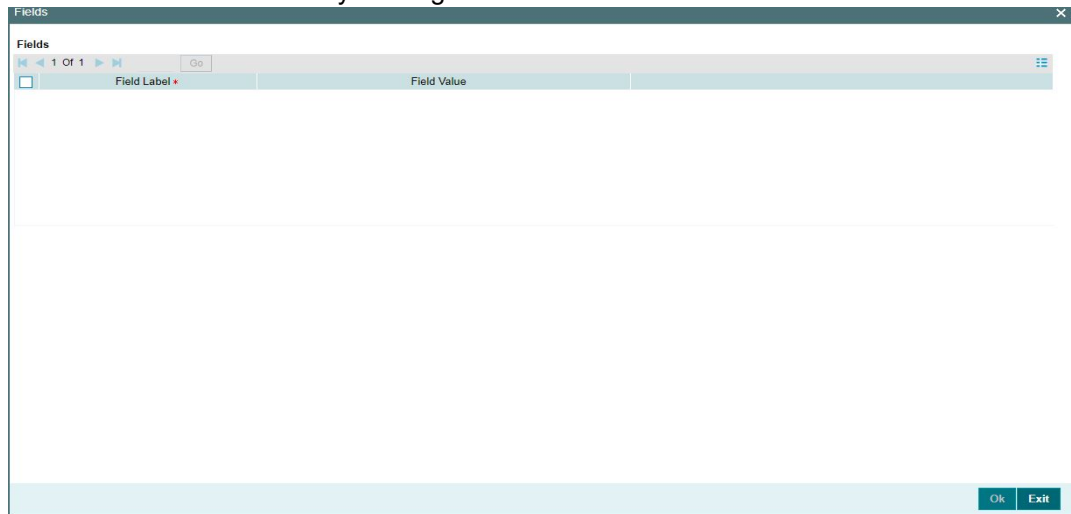
4.1.2.1 **Exceptions Tab**

Click on the 'Exceptions' tab to invoke this screen. All the details pertaining to Return Details, Network Reject Details and Dispatch Details are displayed here for the entered Transaction Reference Number.

Main Additional Details Pricing Exceptions	
Return Details	Network Reject Details
Return Reference	Reject Code
Return Date yyyy-MM-dd	Reject Date yyyy-MM-dd
Return Reason Code	Network Code
Return Reason	Reject Reference
Returned Amount	
Dispatch Details	
Dispatch Reference Number	
Dispatch Status ▼	
Dispatch Date	
UDF MIS View Queue Action Accounting Entries All Messages View Repair Log	
Maker Id Maker Date Stamp	Checker ID Checker Date Stamp
Authorization Status	
Exit	

4.1.2.2 UDF Tab

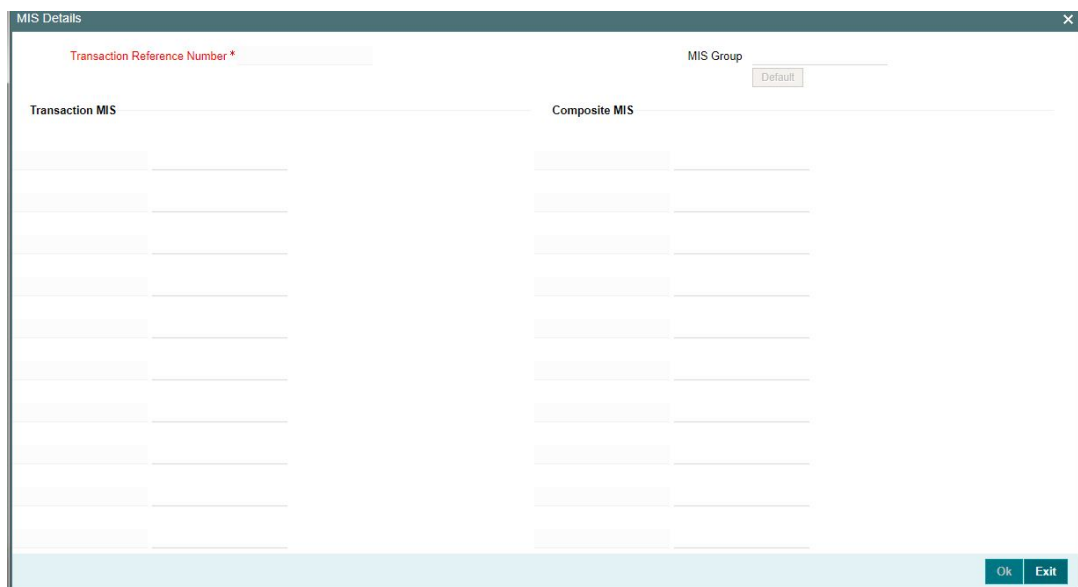
You can invoke this screen by clicking UDF tab in the PTDIVIEW screen.



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. Below this is 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.

4.1.2.3 MIS Tab

You can invoke this screen by clicking MIS tab in the PTDIVIEW 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 main sections: "Transaction MIS" and "Composite MIS". Each section contains a list of input fields. At the bottom right of the window, there are "Ok" and "Exit" buttons.

4.1.2.4 View Queue Action Log

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

View Queue Action Log

Enter Query

Transaction Reference Number Network Code

1 Of 1 Go

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

View Request Message View Response Message

Exit

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 Account Check
- External price fetch
- Accounting system

4.1.2.5 **Accounting Entries**

You can click the “Accounting Entries” link in the transaction input screen to invoke the screen.

The screenshot shows a web application window titled "Accounting Entries". It has a search bar labeled "Enter Query" with a text input field for "Transaction Reference Number". Below the search bar is a table titled "Accounting Entries". The table has a header row 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 body is currently empty. At the bottom right of the window is an "Exit" button.

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

Transaction Reference Number

Displays the Transaction reference number.

Event Code

Displays the Accounting event code.

Account

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

Account Branch

The system displays the account branch.

TRN Code

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

Dr/Cr.

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

Amount Tag

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

Account Currency

The system displays the transaction account currency.

Transaction Amount

The system displays the transaction amount being debited/credited.

Netting

The system displays if Netting of accounting entries is required.

Offset Account

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

Offset Account Branch

The system displays the Offset Account Branch.

Offset TRN Code

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

Offset Amount Tag

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

Offset Currency

The system displays the Offset Amount Currency.

Offset Amount

The system displays the Offset Amount being debited or credited.

Offset Netting

The system displays if the Offset Netting is required.

4.1.2.6 All Messages Tab

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

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

- Transaction Ref No
- Message Reference No
- Message Type
- Message Status
- Value Date
- Release Date
- Direction
- ACK/NAK Type
- Reject/Response Code

Note

The system generates Message type 'CREDIT_ADVICE' along with 'N10'. This generation happens based on the 'Customer Advice Preference' (PMDCSADV) screen maintained per account & network combination.

4.1.2.7 View Repair Log

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

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

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

- Error

4.1.2.8 NEFT Inbound Payments View Summary

You can invoke the 'NEFT Inbound Payments View Summary' screen by typing 'PTSIVIEW' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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

- Source Code
- Network Code
- Transaction Reference
- Related Reference Number
- Source Reference
- Value Date
- Transaction Currency
- Transaction Amount
- Debtor Account Number
- Debtor Account Type
- IFSC Code
- Beneficiary Account Number
- Beneficiary Account Type
- Batch Time
- Queue Code
- Authorization Status

- Transaction Status
- Sanction Seizure
- N02 Message Reference 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.

4.2 NEFT Inbound Payments Processing

4.2.1 NEFT Inbound Payment Validations

Following validations and process changes are handles as part of the NEFT Incoming payments: Initial Validations

- During initial validation, system checks if the incoming N02 message is for Return of outgoing payment or Normal Incoming payment
- If the field (:2006) 'Related Reference number' has any value, then the N02 message is identified as Return of outgoing payment. For more details on Return, refer to Return of payments section
- If the field (:2006) 'Related Reference number' does not have any value and only the field (:2020) 'Transaction reference number' has value, it is processed as incoming payment

Note

This is the transaction reference specified by the sender's bank in originating N06 message and it is stored in the Related Reference field in the incoming payment screen.

4.2.1.1 Business Override checks

This is applicable for NEFT transfers as per current functionality.

4.2.1.2 Process Exception Checks

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

4.2.1.3 Network Validations

- Debtor/ creditor/Bank/Additional details for a payment transaction are validated against valid characters allowed for the network. In case of Network character validation failure, transaction is moved to repair queue.
- IBAN check is applicable for NEFT Inbound payments.

4.2.1.4 LEI Validation

- The system validates the Beneficiary LEI field value received in the incoming message when all below listed conditions satisfy as part of Repair Validations processing step:
 - Transaction amount is more than the LEI Threshold Amount maintained in India Payments Common Preferences (PMDNFTPF).

- Beneficiary is a 'Non-Individual' .i.e. Customer Type is not 'Individual'.
- The incoming transaction moves to Business Override Queue (BO) when any of the below Beneficiary LEI validation fails:
 - Beneficiary LEI is not available in the incoming message.
 - Beneficiary LEI is available in the incoming message but there is no LEI captured at beneficiary customer level (no maintenance).
 - Beneficiary LEI is available in the incoming message, but the LEI captured at beneficiary customer level is different from Beneficiary LEI value received.
 - Beneficiary LEI is available in the incoming message, but the LEI captured at beneficiary customer level is expired (Expiry Date is less than value date of the transaction).
- On Approval from Business Override Queue, the transaction is processed further.

Note

- Beneficiary LEI is validated only for Customer Transfer (pacs.008) message for Incoming RTGS (Only Incoming NEFT / RTGS Customer Transfer in scope).
 - Since the Beneficiary LEI is received in Line 2 of Sender to Receiver Information field and within '//BL/' & '/', the LEI is extracted and validated.
-

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

- System checks if the sender's account type (field:6305) belongs to Non-NRE account type.
- This is identified based on the below values present in the field
 - 10 - Savings Bank
 - 11 - Current Account
 - 13 - Cash Credit
 - 14 - Loan Account
 - 12 - Overdraft
 - 40 - NRE
- System checks the Beneficiary account type (field:6310) belongs to NRE account type. This is identified based on the above values present in the field.
- If it is resolved as Non-NRE a/c type to NRE a/c type payment, the Inbound payment transaction is moved to the Repair queue. Available actions in the Repair queue are:
 - Repair. Repair processing logic is the same as per functionality.
 - Return- Refer to Return of Payments section for more details
- In all other account type cases, the transaction moves to the next processing stage.
- Validations for Repair Queue:
 - Beneficiary Name Check is done. If the validation fails, the Inbound payment transaction is moved to the Repair queue.
 - In cases of Invalid beneficiary account or Credit to FCY account, the Inbound payment transaction is moved to the Repair queue.
 - If Beneficiary account branch could not be derived based on the Beneficiary branch IFSC (:5569) from the incoming N02 message, then it is moved to the Repair queue.
- System validates whether account record is open and authorized.

4.2.1.6 Credit Card Payment Processing

The incoming NEFT payments processing remains the same, except changes done for credit card payments. The following are the processing steps:

- The system checks the Account type received in N02 field 6310. If the value of this field is '52', it indicates that it is a credit card payment.
- The system then checks the beneficiary branch IFSC received in N02 field 5569 and validates it for credit card IFSC.
- The system checks the credit account resolution as follows:
 - The 16-digit beneficiary account is the credit card number and not the valid customer account number to be credited.
 - Beneficiary name matching validation is not applicable.
 - The system checks the first 6-digits of the beneficiary account number (Credit Card Number) against the BIN No. maintained on the Biller maintenance screen.
 - As per BIN No., the system fetches the Credit Account of the biller maintained in the Biller Maintenance screen.
 - For uploaded transactions in case, the system is unable to derive IFSC or the BIN No. then the transaction moves to the Process Exception queue.
 - For manual input screen on click of Enrich user action screen displays an error message.
- For normal Inbound NEFT transactions, if the Beneficiary account is a valid account then the Beneficiary account number populates in the credit account number field. It means that for normal inbound NEFT transactions Beneficiary Account Number and Credit Account Number have the same value.
- The system checks the accounting entries as follows:
 - The system considers the credit account from the Credit Account Number' field while posting the accounting entries to credit the transaction amount.
 - The system maps the Beneficiary Account Number to the field '<CARD_NO></CARD_NO>' as it is from the N02 field 6061, during Accounting Handoff to FC core.

4.2.1.7 Authorization limit check

Authorization limit check, supports only one Auth Limit Queue.

4.2.1.8 Future Valued Check

This is not applicable for NEFT Inbound Payments.

4.2.1.9 FX Limit Check

FX Limit check is not applicable for NEFT Inbound payments.

4.2.1.10 N04 and N02 Messages Matching & Release Final Credit

Following are the processing steps:

- After the successful EAC Check – Approved, System does not immediately post accounting entries for the incoming credit payments.
- Incoming Payments transactions are marked with below transaction status as;
 - 'Active', (After ECA Check -Approved, but N04 for the batch time/date not received)
 - 'Processed', (After N04 for the corresponding batch time/date received)
 - 'Returned', (In case of return due to valid reasons.)

- N04 Match and RCLG Accounting:
 - System checks if N04 is received for the corresponding N02s based on the fields below.
 - On receipt of N04, system performs automatic matching of the N04 with N02s based on the fields (:3535) 'Batch Time, (:3385) 'Date', Receiver IFSC code present in the N04 message against the fields (:3535) 'Batch Time, Originating Date, Receiver IFSC code present in the N02 message.

Note

While N02 messages are continuously received, N04 end of batch settlement message is sent by RBI Clearing Centre at the end of every 30-minute batch time.

- If matched, system triggers the RCLG event as - Dr. Nostro Account and Cr. Clearing GL

Transaction accounting:

System releases the final credit (DRLQ/CRLQ accounting entries posting) to the beneficiary account. Such successful incoming payment transactions statuses are marked as 'Processed'.

- If Incoming payment could not be credited to the beneficiary account for any valid reasons such as Beneficiary Name Mismatch, Beneficiary Account Invalid, Inward Credit to NRE from Non-NRE account etc.), such transactions are 'Returned' from 'Repair' Queue.
- There can be transactions pending in the exception queues (such as Process Exception/Business Override/Repair Queue/Authorization Limit Check/ Sanction Check/Pricing Queue/EAC) which can be settled any time before B+2 cut-off time. (Refer Returns Processing section for B+2)
 - Such transactions are placed into the success path of the incoming process flow post Repair/Approval from the respective exception queues.
 - System checks if the corresponding N04 message is received and matched before final credit to beneficiary. If matched, then it triggers DRLQ, CRLQ events as part of transaction accounting.

4.2.1.11 Accounting Handoff

Accounting details are handed off to the accounting system for posting the entries. Following entries are posted for - Receipt accounting and Transaction accounting:

Accounting handoff is done as the RCLG event is triggered.

Dr./ Cr.	Account	Value Date	TXN_CCY
Dr.	Nostro Account	Message Processing Date	Transfer Currency
Cr.	Clearing GL	Message Processing Date	Transfer Currency

Following are the entries posted for the transactions booked:

Dr./ Cr.	Account	Value Date	TXN_CCY
----------	---------	------------	---------

Dr.	Clearing GL	Activation Date	Account Currency
Cr.	Intermediary GL	Activation Date	Transfer Currency
Dr.	Intermediary GL	Activation Date	Transfer Currency
Cr.	Customer	Activation Date	Transfer Currency

4.2.2 Notifications

After processing the N10 message successfully, a notification is sent to the external system, to further send it to Beneficiary.

4.3 NEFT Message Browser

4.3.1 NEFT N04 Browser

You can view the N04 messages received through this browser. You can query based on batch time and date, to view the specific N04 message.

You can invoke the 'NEFT N04 Browser' screen by typing 'PTSNNFN04' in the field at the top right corner of the application toolbar and clicking the adjoining arrow button.

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

4.3.1.1 View Message

You can view the message details and its respective fields by selecting a record.

You can invoke this sub-screen by clicking 'View Message' tab in the NEFT N04 Browser screen.

4.3.1.2 View Settlement

You can view all the N02 messages matched for the corresponding N04 messages received in the 'View Settlement' screen.

You can invoke this sub-screen by clicking 'View Settlement' tab in the NEFT N04 Browser screen.

N04 Settlement Details

Message Reference Number * _____ Batch Date _____
Batch Time _____

Inbound Credits

:5267: No of Inbound Credits _____ No of Actual Inbound Credits _____
:4410: Sum of Inbound Credits _____ Sum of Actual Inbound Credits _____

Return Transactions

:5047: No of Return Transactions _____ No of Actual Return Transactions _____
:4460: Sum of Return Transactions _____ Sum of Actual Return Transactions _____

1 Of 1

N02 Message Reference Number	No of Inward Credits	Sum of Inward Credits	No of Return Transactions Received	Sum of Return Transactions Received
------------------------------	----------------------	-----------------------	------------------------------------	-------------------------------------

View Return Transactions View Inward Credits View Message Exit

Matching of the N04 message against the N02 messages are done based on the fields:

- N04 Fields: Batch Time(3535), Date (3385), Receiver IFSC Code in N04 message.
- N02 Fields: Batch Time(3535), Originating Date, Receiver IFSC Code in N02 message.

You can also view the following details in the View Settlement screen:

Inbound Credits

:5267 No of Inbound Credits

Displays the total no of inbound credits as received in N04 message.

:4410 Sum of Inbound Credits

Displays the total sum of inbound credits as received in N04 message.

No of Actual Inbound Credits

Displays the actual number of successful final credits after settlement to beneficiary as received in N02 message.

Sum of Actual Inbound Credits

Displays the actual sum of successful final credits after settlement to beneficiary as received in N02 message.

Return Transactions

:5047 No of Return Transactions

Displays the total no of return transactions as received in N04 message.

:4460 Sum of Return Transactions

Displays the total sum of return transactions as received in N04 message.

No of Actual Return Transactions

Displays the number of successful returns after R-Matching and final settlement to the original debtor as received in N02 message.

Sum of Actual Return Transactions

Displays the sum amount of successful returns after R-Matching and final settlement to the original debtor as received in N02 message.

Grid displays the details about the N02 Messages references and its respective details like:

- N02 Message Reference Number
- No of Inward Credits
- Sum of Inward Credits
- No of Return Transactions Received
- Sum of Return Transactions Received

View Return Transactions

On clicking the 'View Return Transactions' button, Outbound View Summary screen (PTSOVIEW) is launched and lists the underlying outbound payment transactions (in case of returns), in the system.

View Inward Credits

On clicking the 'View Inward Credits' button, Inbound View Summary screen (PTSIVIEW) is launched and lists the underlying inbound payment transactions created in the system.

View Message

You can select a N02 Reference listed in the grid and click on 'View Message' button to view the N02 message details.

4.3.1.3 View Accounting

You can view the RCLG accounting entries passed on the receipt of N04 message for the record selected.

You can invoke this sub-screen by clicking 'View Accounting' tab in the NEFT N04 Browser screen.

NEFT Receipt File Accounting Entries

Enter Query

Message Reference Number

Accounting Entries

1 Of 1

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

Exit

4.3.2 **NEFT Inbound Message Browser**

You can view all the inbound NEFT messages such as - N02, N03, N04, N09 and N10, generated in this screen.

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

NEFT Inbound Message Browser

Search Advanced Search Reset Clear All

Case Sensitive

Generated Reference Number Message Reference Number

Batch Time Received Date

Message Type

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

Generated Reference Number	Message Reference Number	Batch Time	Received Date	Received Time	Message Type

View Message

Exit

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

- Generated Reference Number
- Message Reference Number
- Batch Time
- Received Date
- Message Type

Note

Inbound SFMS ACK/NAK Messages, can be viewed against respective N06 dispatch, in NEFT outbound browser (PTSOUTBR).

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

View Message

All the messages - N02, N03, N04, N09 and N10 are listed in this Inbound browser screen. Select a record and click on 'View Message' button to view the message details.

4.4 NEFT Acknowledgement Processing

4.4.1 Message Dispatch - Outbound N10 Credit Confirmation ACK Message

- After processing the CRLQ event, a background job generates the 'Credit Acknowledgement Message' for the incoming payment transactions.
- This process groups the number of incoming payments and generates a single 'Credit Acknowledgement Message' for those transactions (Number of transactions for group is parametrized in network maintenance).

5. NEFT Return Payments

5.1 NEFT Inbound Return Payments

This chapter contains the following sections:

- [Section 5.1.1, "NEFT Inbound Payments - Returns Processing"](#)
- [Section 5.1.2, "Message Dispatch - N07 Returns"](#)
- [Section 5.1.3, "NEFT - Return of Inbound Payment"](#)

5.1.1 NEFT Inbound Payments - Returns Processing

For the NEFT Inbound Payments, the returns processing as per B+2 Settlement cycle:

- The Beneficiary bank must credit the beneficiary or return the transaction (N07) to the originating bank within B+2 hours or else it would have to be returned as NEFT Outgoing transactions (N06), wherein B is Batch Time received in the N02 message. Return cutoff time is captured in Network Maintenance.
- The Return can be initiated for the below reasons:
 - Inward Credit to a NRE account from a Non-NRE account
 - Invalid Beneficiary account
 - Rejection/Cancellation from the Incoming Exception queues (such as Process Exception/Business Override/Repair Queue/Authorization Limit Check/ Sanction Check/Pricing Queue/EAC)
- Returns (Cancel action) can be done from any Queue where user can input the Return reason Code and Return Reason.
- All manual rejection within B+2 settlement period generates N07 message.
- As per the changes to support B+2 settlement cycle, the batch time in N07 is sent as the next available batch time. User does not have option to input/modify the batch time

- The below screen is launched to handle returns manually and generate N07 within B+2 cutoff time.

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

Note

If return is due to any specific reason codes (field mapping:6346), inbound credit and debit happens to Return GL and reversal is also done to Return GL.

- The system generates notification 'RETURN_SUCCESS' as part of the Inbound Return transaction processing.
- Below mentioned is the accounting entry posting of the Inbound Return transaction processing:

Debit Liquidation Entries

Event Code	Amount_ Tag	Account	Transaction Date	Value Date	DRCR	TXN_CC Y	TXN_A MOUNT
DRLQ	TFR_AM OUNT	Nostro Account (or) Network Clearing GL	Return Processing Date	Return Processing Date	DR	Transfer Currency	Transfer Amount
DRLQ	TFR_AM OUNT	Intermediary GL	Return Processing Date	Return Processing Date	CR	Transfer Currency	Transfer Amount

Credit Liquidation Entries

Event Code	Amount_ Tag	Account	Transaction Date	Value Date	DRCR	TXN_CC Y	TXN_A MOUNT
CRLQ	TFR_AM OUNT	Customer	Return Processing Date	Return Processing Date	CR	Account Currency	Debit Amount
CRLQ	TFR_AM OUNT	Intermediary GL	Return Processing Date	Return Processing Date	DR	Transfer Currency	Transfer Amount

Returns Processing after B+2 Cutoff Time:

- After the B+2 settlement cycle, on cancel from any queues, system generates N06 message without creating any outgoing transaction. This N06 message is included and sent in the next N06 dispatch.

When an inbound transaction is cancelled from the queue, the following accounting entries are posted:

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

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

Cr.	Clearing GL	Return Processing Date	Transfer Currency
-----	-------------	------------------------	-------------------

5.1.2 **Message Dispatch - N07 Returns**

- A background job generates the N07 – Return of Incoming Payment message for all the return transactions.
- This process groups the number of incoming return payments and generate a single 'N07 – Return of Incoming Payment message' for those transactions (Number of transactions for group is parametrized in network maintenance).

5.1.3 **NEFT - Return of Inbound Payment**

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

You can invoke the “Return of Inbound Payment” screen by typing ‘PTDINRTN’ in the field at the top right corner of the application tool bar and clicking on the adjoining arrow button.

NEFT Return of Inbound Payment

New Enter Query

Return Reference Number *

Return Date

Original Transaction Reference Number

Transaction Branch

Host Code *

Network Code

Original Payment Type

Original Transaction Type

Return Details

Return Reason Code

Return Reason

Originator Bank IFSC

Originator Branch

Originator Bank

Original Transaction Details

Transfer Currency

Transfer Amount

Debtor Account Number

Debtor Account Type

Debtor Name

Creditor Account Number

Creditor Account Type

Creditor Name

Creditor IFSC Code

Network Reject Details

Reject Reference

Reject Received Date

Reject Code

Reject Reason

Maker ID Maker Date Stamp Authorization Status

Checker ID Checker Date Stamp

Exit

Return Reference Number

Specify the Return Reference and click on ‘Enter Query’.

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

Return Date

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

Transaction Branch

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

Host Code

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

Original Transaction Reference

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

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

- Network Code
- Original Transaction Type
- Original Payment Type

Original Transaction Details

- Transfer Currency
- Transfer Amount
- Debtor Account Number
- Debit Account Type
- Debtor Name
- Creditor Account Number
- Creditor Account Type
- Creditor Name
- Creditor IFSC Code

Return Details**Return Reason Code**

System displays the Return Reason Code as received in N02 message.

Return Reason

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

Originator Bank IFSC

System displays the IFSC code of the originator of the transaction.

Originator Branch

System displays the Name of the Originator Branch.

Originator Bank

System displays the Originator Bank as received in N02 message.

Network Reject Details

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

Reject Reference

System displays the Reject Reference details.

Reject Received Date

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

Reject Code

System displays the network reject code.

Reject Reason

System displays the reason for Network Reject.

5.1.3.1 NEFT Return Of Inbound Payment Summary

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

The screenshot shows the 'NEFT Return of Incoming Payment Summary' application window. At the top, there is a title bar with the window name and standard OS controls. Below the title bar is a toolbar with buttons for 'Search', 'Advanced Search', 'Reset', and 'Clear All'. The main area is divided into two columns of search criteria, each with a text input field and a magnifying glass icon. The left column includes 'Authorization Status' (a dropdown menu), 'Original Transaction Reference Number', 'Debtor Account Number', 'Creditor IFSC Code', 'Original Transaction Type', 'Return Reason Code', and 'Reject Code'. The right column includes 'Return Reference Number', 'Transfer Currency', 'Creditor Account Number', 'Original Payment Type', 'Originator Bank IFSC', 'Network Code', and 'Reject Reference'. Below the search criteria is a table with columns: 'Authorization Status', 'Return Reference Number', 'Original Transaction Reference Number', 'Host Code', 'Transaction Branch', 'Transfer Currency', 'Transfer Amount', and 'Debtor Account Number'. The table is currently empty. At the bottom right of the window is an 'Exit' button.

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

- Return Reference Number
- Original Transaction Reference Number
- Debtor Account Number
- Creditor Account Number
- Return 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 click the 'Details' button after selecting a record to view the detailed screen.

5.2 NEFT Outbound Return Payments

This chapter contains the following sections:

- [Section 5.2.1, "NEFT Outbound Payments - Returns Processing"](#)
- [Section 5.2.2, "NEFT - Return of Outbound Payment"](#)

5.2.1 NEFT Outbound Payments - Returns Processing

Return of outgoing payment is received in the same message as N02 incoming payment transaction.

Processing of Incoming N02 Return:

- Incoming N02 messages can be received as result of any outgoing payment being returned by beneficiary bank.
- The parent transaction is fetched based on following matching fields:

R-transac-tions	Mes-sage type	First Level Matching		Second level Matching (provided first level is successful)	
		Field No/ Field Name	Original transac-tion field	Field No/Field Name	Original transaction field (N06)
Return of Outgoing Payment	N02	:2006 Related Reference Number	Transac-tion Refer-ence Number (N06)	:4038 Amount	Transfer Amount
				5756: Sending branch's IFSC 6305: Sending cus-tomer a/c type 6021: Sending cus-tomer a/c # 6091: Sending cus-tomer a/c name	Bank Code (Our IFSC Code) Debtor Account Type Debtor Account Number Debtor Name
				5569: Beneficiary branch's IFSC 6310: Beneficiary customer a/c type 6061: Beneficiary customer a/c # 6081: Beneficiary customer a/c name	Beneficiary Bank Details > IFSC Code Beneficiary Account Type Beneficiary Account Number Beneficiary Name

- On finding a parent match, a return transaction is internally created. Return reference, return date, reason code (:6346 field) and rejection reason (:6366) are stored for the returned transaction.

- EAC check is performed before accounting handoff for the reversal. There is no sanction check.
- Return accounting entries are processed with value date as return processing date. Charges applied as part of original transaction are reversed.
- Original transaction status is updated as 'Returned'. Return details are captured for the original transaction and are available for view.

Following are the entries posted for the return of outbound transaction with the negative of transfer amount:

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

5.2.2 **NEFT - Return of Outbound Payment**

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

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

NEFT Return of Outgoing Payment	
New Enter Query	
Return Reference Number *	Transaction Branch
Return Date YYYY-MM-DD	Host Code *
Original Transaction Reference Number	Network Code
	Original Payment Type
	Original Transaction Type
Return Details	Original Transaction Details
Return Reason Code	Transfer Currency
Return Reason	Transfer Amount
Originator Bank IFSC	Debtor Account Number
Originator Branch	Debtor Account Type
Originator Bank	Debtor Name
Network Reject Details	Creditor Account Number
Reject Reference	Creditor Account Type
Reject Received Date YYYY-MM-DD	Creditor Name
Reject Code	Creditor IFSC Code
Reject Reason	
Maker ID	Maker Date Stamp
Checker ID	Checker Date Stamp
Authorization Status	
Exit	

Return Reference Number

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

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

Return Date

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

Original Transaction Reference Number

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

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

- Network Code
- Original Transaction Type
- Original Payment Type

Original Transaction Details

- Transfer Currency
- Transfer Amount
- Debtor Account Number
- Debtor Account Type
- Debtor Name
- Creditor Account Number
- Creditor Name
- Creditor IFSC Code

Return Details

Return Reason Code

System displays the Return Reason Code as sent in N07 message.

Return Reason

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

Originator Bank IFSC

System displays the IFSC code of the originator of the transaction

Originator Branch

System displays the name of the Originator Branch

Originator Bank

System displays the name of the Originator bank.

Network Reject Details

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

Reject Reference

System displays the Reject Reference details.

Reject Received Date

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

Reject Code

System displays the network reject code.

Reject Reason

System displays the reason for Network Reject.

5.2.2.1 NEFT Return Of Outbound Payment Summary

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

[illegible]

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

- Authorization Status
- Return Reference Number
- Original Transaction Reference Number
- Transfer Currency
- Debit Account Number
- Credit Account Number
- Creditor IFSC Code
- Original Payment Type
- Original Transaction Type
- Originator Bank IFSC
- Return Reason Code
- Network Code
- Reject Code
- Reject Reference

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

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

6. NEFT Reject Payments

6.1 NEFT - Network Rejects

This chapter contains the following sections:

- [Section 6.1.1, "N03 Message Processing"](#)

6.1.1 N03 Message Processing

NEFT Clearing Centre Reject of outbound Payment (N06) or Reject of N07 is explained in this section.

System parses the inbound N03 reject message which has a group of outbound payment transactions bundled in a single message.

Processing Steps:

- On receipt of incoming N03 reject message from SFMS, the parent transaction is fetched based on following matching fields:
 - Field (:2006) 'Related Reference Number' in the N03 message (Repeated Groups) is matched against the 'Transaction reference number' field (:2020) of the original outgoing payment transaction/message (N06 – Repeating Group). OR
 - Field (:2006) 'Related Reference Number' in the N03 message (Repeating Groups) is matched against 'Transaction reference number' field (:2020) of the return transaction/message (N07 – Repeating Group)
- System checks the field (:6346) 'Reject Code', (:6366) 'Rejection Reason'

The reason codes that are used for (N03) rescheduling at RBI NEFT center are:	
094	Batch does not exist on Saturday
098	Holiday at RBI
099	Past Value Date
100	Late Arrival for a batch

When the reject code is of 'Reschedule Type'

N06 – Network Reject (Reschedule)

- **No further action is required** on the original transaction.

Note

As per RBI Circular, this message (N03) is for the information of the originating bank and no re-initiation of the message is required.)

-
- Transactions in the 'Rescheduled' message status is allowed for further processing in its life-cycle (Return, Credit Done)
 - Network Reject details are updated with Reject Reference, Reject Code, Rejection Reason (as per N03 Mapping) for the Outbound Payment
 - This can be viewed in the Outbound – View Screen

N07 – Network Reject (Reschedule)

- Network Reject details are updated with Reject Reference, Reject Code, Rejection Reason (as per N03 Mapping) for the Inward Return
- This can be viewed in the Inbound – View Screen
- **No further action is required** on the return transaction

7. Function ID Glossary

P

PADOTRTN 5-8
PMDCSADV 3-18, 4-14
PQSPRCUQ 3-23
PTDINRTN 5-4
PTDITONL 4-1
PTDIVIEW 4-8
PTDOTONL 3-1
PTDOVIEW 3-12

PTSINBRW 4-25
PTSINRTN 5-6
PTSITONL 4-7
PTSIVIEW 4-15
PTSINFN04 4-21
PTSOTONL 3-11
PTSOTRTN 5-11
PTSOUTBR 3-29
PTSOVIEW 3-19