Book Transfer User Guide

Oracle Banking Payments

Release 14.5.4.0.0

Part No. F56734-01

April 2022

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Book Transfer User Guide
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Contents

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1. About this Manual

1.1 Introduction

This manual is designed to help you to quickly get familiar with Book transfer functionality of Oracle Banking Payments.

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

1.2 Audience

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

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

1.3 Documentation Accessibility

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

1.4 Organization

This manual is organized into the following chapters:

Chapter	Description
Chapter 1	About this Manual gives information on the intended audience. It also lists the various chapters covered in this User Manual.
Chapter 2	This chapter helps you perform fund transfer between two accounts of the same bank in Payments.
Chapter 3	Function ID Glossary has alphabetical listing of Function/Screen ID's used in the module with page references for quick navigation.

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1.5 Glossary of Icons

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

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

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2. Book Transfer

2.1 Introduction

You can do fund transfer between two accounts of the same bank in Payments. Account to account transfers can be initiated as single payments or can be initiated as a part of bulk file uploads. A network of type "Book Transfer" has to be maintained in Network Maintenance (PMDNWMNT) for supporting book transfer transactions. 'Book Transfer' is the payment type attached for this network. Payments can be initiated with this Payment type only if both credit and debit accounts are available in External Account Maintenance. Payment type 'Book transfer' allows only 'outgoing' transaction type.

This chapter contains the following sections:

- Section 2.2, "Book Transfer Input"
- Section 2.3, "Book Transfer View"
- Section 2.4, "Book Transfer - Web Services/REST Services"
- Section 2.5, "Template"
- Section 2.6, "Standing Instruction"
- Section 2.7, "Book Transfer Processing"
- Section 2.8 "Cancellation Processing"

2.2 Book Transfer Input

This section contains the below topics:

- Section 2.2.1, "Initiating Book Transfer"
- Section 2.2.1.1, "Main Tab"
- Section 2.2.1.2, "Pricing Tab"
- Section 2.2.1.3, "UDF Tab"
- Section 2.2.1.4, "MIS Tab"
- Section 2.2.1.5, "Accounting Entries Tab"
- Section 2.2.1.6, "View Change Log"
- Section 2.2.2, "Book Transfer Summary"

2.2.1 Initiating Book Transfer

You can initiate book transfer transaction between accounts of the bank using 'Book Transfer Input' screen. You can invoke "Book Transfer Input" screen by typing 'PBDOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click New button on the Application toolbar.

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You can specify the following fields:

Transaction Branch code

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

Branch Name

System defaults the Branch Name of the Transaction Branch Code.

Host Code

System defaults the host code of transaction branch.

Host Code Description

System defaults the description of the host code.

Source Code

For manually input transactions source code is defaulted as 'MANL'. For transactions received through web services or rest services, the source code is populated as received in the request.

Source Code Description

System defaults the description of the Source code.

Network Code

Select the specific Network Code, when multiples codes are maintained.System defaults the value, when a single 'Network Code' is maintained for the Payment Type.

Network Code Description

System defaults the description of the Network code.

Transaction Reference number

The System generates the transaction reference number based on a defined format. For more details on the format, refer to 'Payments Core User Guide'.

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User Reference Number

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

Source Reference number

Specify the Source Reference Number.

Template Id

This field gets disabled, when a new transaction is initiated.

Note

When a Book Transfer transaction is created using a Template through 'PQSTMPLQ' screen, by clicking 'Create Transaction' then, the Template ID and its corresponding details gets defaulted.

Prefunded Payments

On checking 'Prefunded Payments', Debit Account Number gets defaulted, when the Prefunded GL is defined for that Source and Network.

- It is not mandatory to have a debit account /customer for the transaction if Pre funded Payments flag is checked, if the 'Prefunded Payment GL' maintained in Source Maintenance (PMDSORCE).
- If debit account is not available, check 'Prefunded Payments flag and click on 'Enrich' and 'Save' button to populate debit account details.
- System will post the entries as per the GL's maintained.

Credit to GL

On checking 'Credit to GL' flag, Credit Account details gets populated, with the 'Intermediary Credit GL' defined for that Source and Network.

Note

- It is not mandatory to have a credit account for the transaction if Credit to GL flag is checked, if the 'Intermediary Credit GL' is maintained in Source maintenance (PMDSORCE).
- If credit account is not available, check 'Credit to GL' flag and click on 'Enrich and 'Save' button to populate the Credit account details.
- It is not possible to check both the flags 'Prefunded Payments' and 'Credit to GL' for the same Book Transfer transaction.

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2.2.1.1 Main Tab

You can capture Debtor/ Creditor and payment details in this screen.

Specify the following details:

Instructed Currency Indicator

Indicates if the transfer amount is in Debit or Credit Account's Currency.System defaults the value as Credit Currency.

- Instructed Currency Indicator field has the options - Credit Currency and Debit Currency.
- Select 'Credit Currency' option to transfer the amount in Credit Account's Currency and input the 'Credit Amount' field. System disables the 'Debit Amount 'field.
- Select 'Debit Currency' option to transfer the amount in Debit Account's Currency and input the 'Debit Amount' field. System disables the 'Credit Amount' field.

Note

- When the Debit and Credit Account's currency are same, system computes the equivalent amount as per Instructed currency selected.(i.e.) If Instructed currency is Debit Currency, then system computes the equivalent Credit Amount and displays in 'Credit Amount' field on clicking Enrich and Save.
- When the Debit and Credit Currencies are different, system computes the equivalent amount as per the Instructed Currency by applying Exchange Rate.(i.e.) If Instructed Currency is Credit Currency, then system computes the equivalent debit amount in the respective currency by applying exchange rate and displays the same in 'Debit Amount' field on clicking 'Enrich' and 'Save'.

Debtor Details

Debtor Account Number

Specify the debtor account number. Alternatively, you can select the debtor account number from the option list. The list displays all open and authorized accounts maintained in the ECA-CIF account mapping.

Debtor IBAN

System displays the Account IBAN of the debtor account based on the selected Debtor Account Number.

Debtor Currency

System defaults account currency based on the debtor account number selected. But, if Debtor Account selected is a GL account, then you can specify it from the list of values.

Debit Currency Name

System defaults name of the debit currency.

Account Branch

System defaults account branch based on the debtor account number selected.

Debtor Name

System defaults the name of the Debtor Account holder.

Debit Amount

Required Debit amount to be entered, if the 'Instructed Currency Indicator 'is selected as Debit Currency.

If the 'Instructed Currency Indicator 'is selected as Credit Currency, then system populates the Debit amount on clicking Enrich, applying the exchange rate.

Customer Number

System defaults the Customer Number based on the Debit Account Number selected.

Customer Service Model

System indicates the service model linked to the customer.

SSI Label

Select the required SSI label from the list of values.

Note

This list will be populated with valid SSI Labels, applicable for the customer and the Network.

Charge Account Number

Specify the Charge Account Number from the list of values.

Account Name

The system displays the Account Name based on the Charge Account Number selected.

Account Branch

Account Branch is displayed based on the Account Number selected.

Account Currency

Account Currency is displayer for the Account selected.

Remittance Information (Unstructured)

The fields related to Remittance Information are optional. Any additional details for the Book transfer transaction can be entered in these fields.

Specify the following fields:

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- Remittance Information 1
- Remittance Information 2
- Remittance Information 3
- Remittance Information 4

Remittance Information (Structured)

Specify the following fields:

- Remitter Reference
- Remitter Type Code
- Remitter Type Proprietary
- Remitter Information Issuer

Creditor Details

Creditor Account Number

Specify the creditor account number. Alternatively, you can select the creditor account number from the option list. The list displays all open and authorized accounts maintained in the External Account Maintenance.

Credit Currency

The system defaults account currency based on the creditor account number selected.

Credit Currency Name

System defaults name of the credit currency.

Credit IBAN

The system displays the Account IBAN of the Creditor account.

Account Branch

The system defaults account branch based on the creditor account number selected.

Creditor Name

The system defaults the name of the Credit Account holder.

Credit Amount

Required Credit amount to be entered, if the 'Instructed Currency Indicator 'is selected as Credit Currency.

If the 'Instructed Currency Indicator 'is selected as Debit Currency, then system computes the Credit amount on clicking Enrich, applying the exchange rate.

Payment Details

Booking Date

The system defaults the booking date as the application server date.

Instruction Date

The system defaults the instruction date as current system date. However you can select a future date. Debit currency, credit currency and network holiday checks are applicable for instruction date.

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Activation Date

This field is defaulted as Current Date on New operation.

Activation Date is derived as Instruction date minus Debit Float Days as maintained in process cut off maintenance. Holiday check is done for activation date based on Branch Holidays maintained if Branch Holiday Check is applicable in Network Preferences.

This field is enabled for user input, if required.

Exchange Rate

Specify the exchange rate if debit account currency and credit account currency is different. The system retains the input value and validate the same against override and stop variances maintained in the Network preference.

FX Reference Number

Specify the FX Reference Number.

Local Currency Equivalent

This field displays Local Currency Equivalent of the transfer amount.

Local Currency Equivalent amount is populated on clicking of Enrich button while defaulting Debit / Credit Amount.

Transactions that are received through services the Local Currency Equivalent amount is derived along with Debit / Credit amount values.

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Transactions that are moved to Internal/External Exchange rate queue, the Local Currency Equivalent amount is rederived along with Debit / Credit amount values when user provides exchange rate manually to process the transaction further from Exchange Rate Queue.

Note

Local Currency Equivalent Amount is derived as below:

- If Debit Account Currency is same as Branch LCY, then Debit Amount is defaulted as Local Currency Equivalent amount.
- If Credit Account Currency is same as Branch LCY, then Credit Amount is defaulted as Local Currency Equivalent amount.
- If Debit Account Currency, Credit Account Currency and Branch LCY are all different, then the Local Currency Equivalent amount is derived by applying STANDARD-MID rate on the Credit Account Currency.

Remarks

Specify the internal remarks if any. This is a free text field.

Enrich button

Enrich button is provided in transaction input screen to populate exchange rate, debit amount and charge/tax amounts.

Note

If exchange rate pick up or charge pick up fails, system throws an error.

Validate Account

System validates that ECA request is sent to OBVAM before Enrich/Save, under these conditions:

- The Host allows Virtual Identifiers AND
- Transaction is not Credit to GL AND
- Credit account is not valid based on core accounts available

When you click on 'Validate Account' button, system sends an ECA request to OBVAM system. You can see 'Validate Account' button enabled, only when all the above conditions are satisfied. In case Account Validation is not done before Enrich/Save, system throws an error.

2.2.1.2 Pricing Tab

For Book Transfer payments transaction, Charge/ Tax is applied based on the pricing code linked in the Network Currency Preferences (PMDNCPRF).

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You can view and modify charge/tax details from this screen.

Specify the following details:

Pricing Component

The system defaults the pricing component based on the pricing code.

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 & Debit Customer Service Model. However you can modify this value.

Note

If rate is maintained for Charge/Tax, then the same is applied on transfer amount and final amount that will be populated component wise in the Pricing tab.

Waived

Check this box to waive a charge/tax component.

Debit Currency

The system displays the debit currency.

Debit Amount

The system displays the debit amount.

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2.2.1.3 UDF Tab
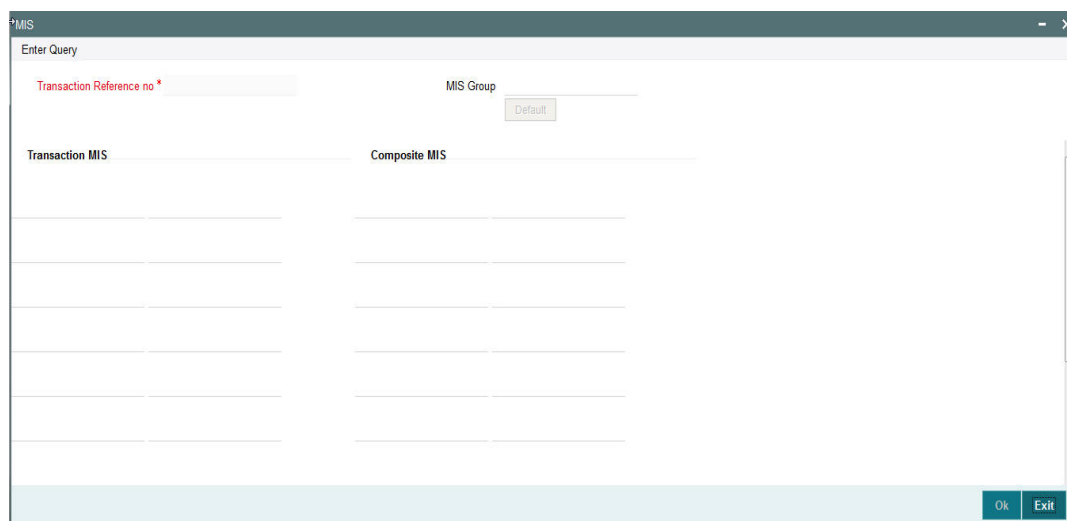
Click on the 'UDF' action button in Outbound Book Transfer Transaction Input screen to invoke UDF screen.

User defined fields attached to source is displayed and you can edit the UDF values defaulted.

2.2.1.4 MIS Tab

Click on the 'MIS' action button in Outbound Book Transfer Transaction Input screen to invoke MIS screen.

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

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2.2.1.5 Accounting Entries Tab

Click the Accounting Entries tab in Transaction Input screen and view the accounting entries for the transaction initiated.

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

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

2.2.1.6 <u>View Change Log</u>

Click the View Change Log tab in Transaction Input screen and view the modified field values of the selected version number. The modified field values of the selected version against the previous version will be shown against the field names where field values got changed.

Below fields are displayed:

- Transaction Reference Number
- Version Number
- Mod Number
- Field Name
- Old Value
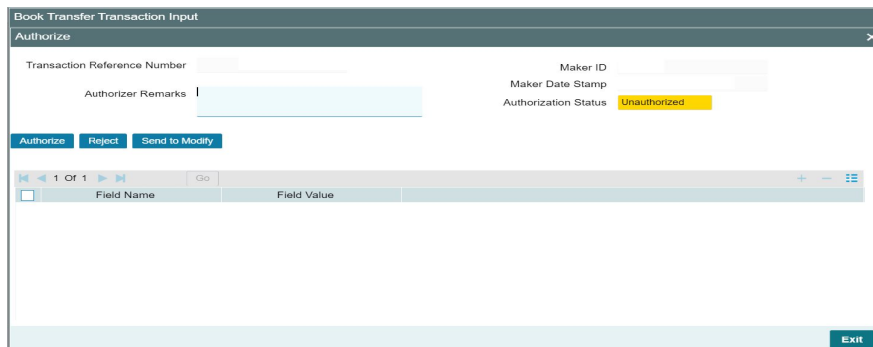
Note

Authorization of Unauthorized Book Transfer template is not allowed from the Book Transfer Transaction Template Detailed (PBDOTTML) screen. Instead, the 'Authorize' user action of Template Summary can be used.

2.2.1.7 <u>Authorize</u>

The Authorize sub-screen of the Book Transfer Transaction Input (PBDOTONL) allows the checker to authorize, reject, and send the transaction back to maker for modification.

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The Authorize sub-screen, specifies the following buttons:

Button	Description
Authorize	It allows the checker to authorize the transaction. You can see Authorization Status 'Authorized, once checker authorizes the transaction.
Reject	It allows the checker to enter Authorizer Remarks and reject the transaction. You can see Authorization Status 'Rejected, once checker reject the transaction.
Send to Modify	It allows the checker to enter Authorizer Remarks and send the transaction to maker for modification. You can see Authorization Status 'Unauthorized' and Send to Modify flag 'Yes', once checker send the transaction for modification.

Note

- You can not modify, delete, or copy the transaction, once checker rejects the transaction.
- You can modify, delete, or copy the transaction, once checker send the transaction for modification.
- After you modify the transaction, the Sent to Modify flag becomes blank, and the Transaction Preview flag is reset.

Note

- All applicable re-key fields is part of the Authorization screen. For any of the available fields, if re-key is not applicable, only fields selected for re-key will be displayed. Other fields will not be available in the Authorization screen. In authorization screen, fields for which re-key is applicable will be null and editable by user. You can modify, delete, or copy the transaction, once checker send the transaction for modification.
- On processing authorization, the system checks whether re-key values by the authorizer are matching with actual values available as part of transaction details.

2.2.2 Book Transfer Summary

You can view the Book Transfer transaction initiated through this screen. It lists out all the Book Transfer transactions.

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You can invoke "Book Transfer Summary" screen by typing 'PBSOTONL' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button.

You can search using the following parameter:

- Transaction Reference Number
- Source Reference Number
- User Reference Number
- Network code
- Source code
- Authorization Status
- Template ID
- Booking Date
- Instruction Date
- Activation Date
- Credit Currency
- Credit Amount
- Maker ID
- Checker ID
- Transaction Branch
- Debtor IBAN
- Debtor Account
- Customer Number
- Creditor IBAN
- Creditor Account

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

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

2.3 Book Transfer View

This section contains the below topics:

2.3.1 Viewing Book Transfer Transactions

You can view the complete details about the transaction, approvals from the system, Queue actions, and all the details pertaining to the transaction in this screen.

You can invoke "Book Transfer View" screen by typing 'PBDOVIEW' in the field at the top right corner of the Application tool bar and clicking on the adjoining arrow button. Click New button on the Application toolbar.

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- From this screen, click Enter Query. The Transaction Reference field gets enabled which opens an LOV screen.
- Purpose Proprietary field mapped to the CreditTransferTransactionInformation/ Purpose/Proprietary of pain.001 file or to field 26T of MT 103 is displayed here, if the value is available.
- Click the Fetch button and select the required transaction.
- Along with the transaction details, you can also view the Status details for the following:
    - Transaction Status
    - Pending Queue Details
    - External System Status
    - Cancellation Request Details (Details pertaining to the cancellation request for the transaction gets updated here)

Accounting Handoff Status

Accounting Handoff status for a transaction is set considering the accounting status of all accounting entries for the transaction and assigning the priority for the status as below:

- Rejected
- In Progress (if any entry has status as Pending/Deferred/Requested)
- Success
- Cancelled
- Suppressed
- Not Applicable

Accounting Queue

You can get to Accounting Queue by pressing Accounting Queue Button. All accounting entries of the transactions in the Accounting Queue are listed. If no entry is available for the transaction error is displayed.

View Queue

This button launches the corresponding Queue screen, where the transaction is currently held. The Queue screen will be launched in query mode, listing this transaction alone.

- Click Execute Query to populate the details of the transaction in the Book Transfer 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 and Pricing tabs refer to 'PBDOTONL' screen details above.

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2.3.1.1 Exception Tab

2.3.1.2 View Queue Action Log

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

Following details are displayed:

- Transaction Reference Number
- Network Code
- Action

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

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

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

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

2.3.1.3 UDF Tab

You can invoke this screen by clicking UDF tab in the PBDOVIEW screen. For more details on the fields refer to section 2.2.1.3.

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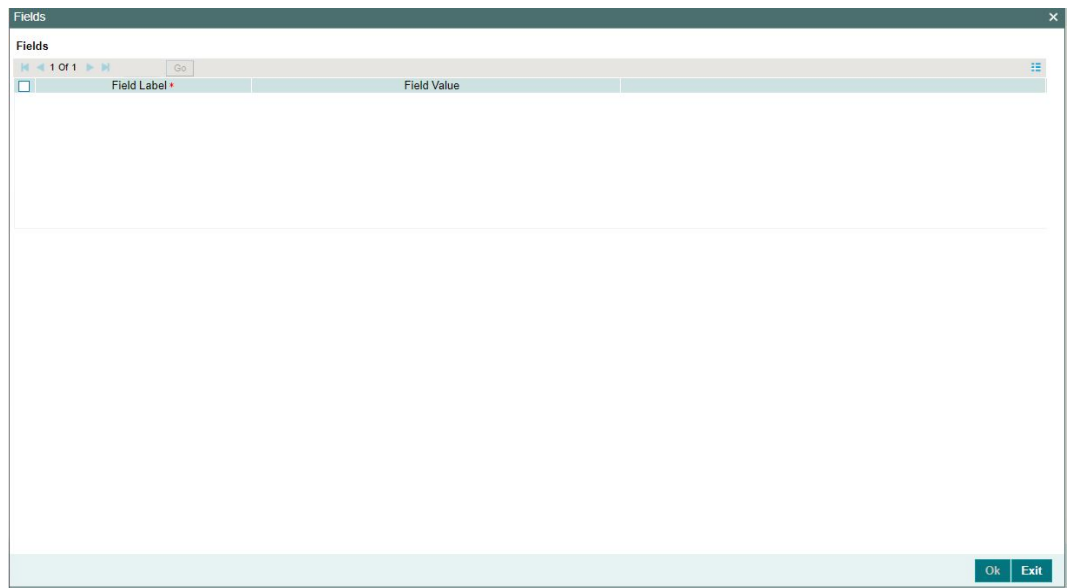
2.3.1.4 MIS Tab

You can invoke this screen by clicking MIS tab in the PBDOVIEW screen. For more details on the fields refer to section 2.2.1.4.

2.3.1.5 Accounting Entries

You can invoke this screen by clicking Accounting Entries tab in the PBDOVIEW screen. For more details on the fields refer to section 2.2.1.5.

2.3.1.6 View Repair Log

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

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Following details are displayed:

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

2.3.1.7 All Messages

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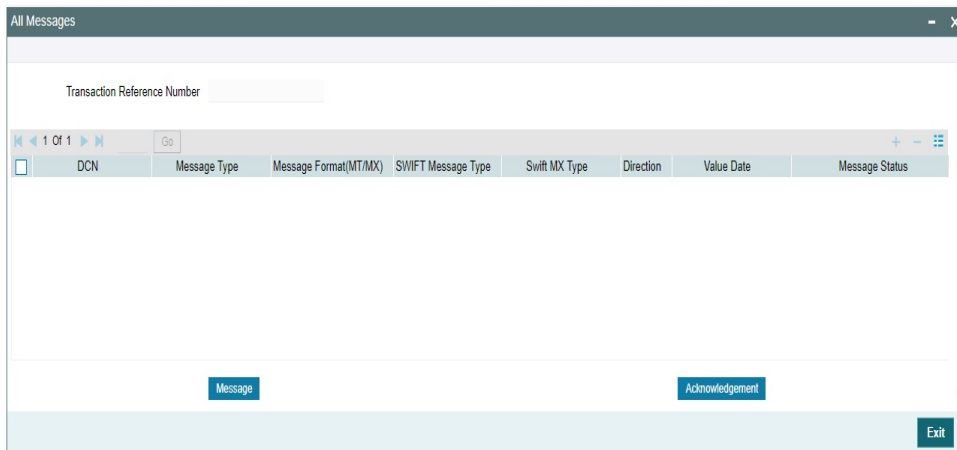
Following details are displayed:

- DCN: A new DCN number generated for the advice
- Message Type: Credit Advice / Debit Advice
- Message Status: Generated / Handed off (if successfully placed on the destination)
- Media: Mail
- Receiver: The customer number. Dr CIF for Debit advice & Cr CIF for Credit advice

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Selecting an advice message and click on Message button opens a new sub screen displaying the advice contents.

On Book Transfer Transaction liquidation, both Debit and Credit Advices are generated as per current advice framework, to the debtor and creditor respectively, Advice tag '_REMARKS_' for Remark is available in the generated mail advice.

2.3.2 Book Transfer View Summary

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

You can search using the following parameter:

- Transaction Reference Number
- Source Reference Number
- User Reference Number
- File Reference Number
- Payment Batch ID
- FX Reference Number
- Network code
- Source code

- Template ID
- SSI Label
- Booking Date
- Instruction Date
- Activation Date
- Credit Currency
- Credit Amount
- Transaction Status
- Sanction Check Status
- External Credit Approval Status
- Debit Liquidation Status
- Prefunded Payments
- Transaction Branch
- Debtor Account
- Debtor IBAN
- Customer Number
- Customer Service Model
- Creditor Account
- Creditor IBAN
- Exception Queue
- Credit to GL

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

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

2.3.2.1 Book Cancellation Request

You can input the cancellation requests for book transfer transactions in this screen.

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You can invoke this screen by clicking 'Cancel Request' action button in the Outbound Book Transfer View Summary screen (PBSOVIEW).

To initiate a cancellation request for the Book Transfer transaction, select a record in the PBSOVIEW screen and click on 'Cancel Request' action.

Following details gets defaulted on selecting the record and is not modifiable:

- Host code
- Source Code
- Cancellation Request Reference
- Source Reference Number (No value is displayed here)
- Requested Date

Remarks

Specify the cancellation request input here, if any.

Cancellation Reason details

Reason Code

Select the Reason code from the list of values. All the ISO cancellation reason codes maintained are listed here.

Reason Description

Sytem defaults the description of the reason code selected.

Reason Proprietary

Specify the Reason Proprietary. Allowed character length is 35.

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The following fields in the grid are defaulted with details of the book transaction selected for cancellation:

- Transaction Reference Number
- Transaction Status (Displays the status of the transaction)
- Network Code
- Cancellation Request Status (Drop down options are - 'Cancellation Requested' and 'Cancellation Rejected'. By defaults it is 'Null')
- Cancellation Status (Drop-down options are - 'Cancelled', 'Exception'. By default it is 'Null')
- Customer Number
- Customer Name
- Instruction Date
- Debtor Account Number
- Debit Amount
- Creditor Account Number
- Credit Amount
- Error Code – Displays the Error code for Rejected requests (or) requests marked as 'Exception'
- Error Description – Error Description for rejection / exception is displayed

Following are the validations, on saving the cancellation request:

- If Reason Code or Reason Proprietary is not inputted, system throws a error message on saving the request
- For the transactions, for which the Cancellation Request Status is marked as ' Cancellation Rejected, on saving further validations are done, such as:
  - Previous cancellation request for the transaction is in unauthorized status
  - Transaction status is in Cancelled / Seized / Processed

On authorization of the cancellation request:

- For each transaction selected, below validations are done and transaction level cancellation request status are marked as 'Cancellation Rejected'
  - Previous cancellation request for the transaction is in unauthorized status
  - Transaction status is in Cancelled / Seized / Processed
- After successful validations, the cancellation request for successful transactions are logged into a module specific cancellation request table
  - Cancellation Request status is marked as 'Cancellation Requested'
  - Cancellation request reference & cancellation reason code are updated in the transaction which can be viewed in the View Detail screen (PBDOVIEW)

2.3.2.2 Book Reversal Request

You can input the reversal requests for book transfer transactions in this screen.

You can invoke this screen by clicking 'Reversal Request' action button in the Outbound Book Transfer View Summary screen (PBSOVIEW).

Refer to section 2.9 for more information on this screen.

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2.4 Book Transfer - Web Services/REST Services

Book transfer request from web services or REST services are processed in ACH payment.

Following fields are mandatory in the request required:

- Source Reference number
- Host code
- Source Code
- Debtor Account
- Creditor Account
- Credit Amount
- Value Date

For transactions received through web services or ReST services, the source code will be defaulted as received in the request.

2.5 Template

You can generate new template for Book Transfer transactions using the 'Transaction Input Detailed Template' screen.

To invoke this screen type 'PBDOTTML' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

You can input all the details required for the transaction and save it as a Template by specifying a unique 'Template ID'.System does the format validation for the details input. Cross field validations are not done on saving the Template.

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- Transactions booked using a particular Template ID can be queried using 'Transaction Input Summary' screen (PBSOTONL) and 'View Summary' screen (PBSOVIEW).

- Templates created in Book Transfer Transaction Template screen (PBDOTTML) can also be authorized in 'Template Summary' (PQSTMPLQ) screen.

Note

- To understand the Field validations and functions of 'Book Transfer Transaction Template' screen, refer to section - '2.2 - Book Transfer Input'.

- Templates created for Book Transfer transactions can be viewed by specifying the Template ID.in Template Summary Screen(PQSTMPLQ).

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2.5.1 Template Summary

Templates created for Book Transfer transactions can be viewed here by specifying the Template ID.This is the common Template Summary screen for other Payment transactions too.

To invoke this screen type 'PQSTMPLQ' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.

Refer to *Payments_Core User Guide section(2.11.14)* for more details.

2.6 Standing Instruction

You can create new Standing Instructions template, modify and maintain through Template and creation screens.System executes the SI automatically, based on the template/ instruction maintained. These are common for both Cross Border/RTGS and Book Transfer Payments.

2.6.1 Standing Instruction Template

Standing Instruction Templates can be created through this screen.The Standing Instruction Template can be created with or without transfer amount input.

Mandatory validations done on enrich or save of a transaction will be done while saving the template.Any exception in the validations will throw error. If the amount is not available in the template or is zero, then the transfer amount related validations will be skipped.

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To invoke this screen type 'PBDOTSTM' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button

- Standing Instructions executed for the specific 'Template ID' created can be queried using 'Transaction Input Summary' screen (PBSOTONL) and 'View Summary' screen (PBSOVIEW).

- SI templates created in this screen are linked in the Standing Instruction Creation Screen(PMDSIMNT).

Note

- To understand the Field validations and functions of 'Book Transfer Standing Instruction Template' screen, refer to section - '2.2 - Book Transfer Input'.

- Standing Instruction Templates created for Book Transfer transactions can be viewed by specifying the Template ID in, Template Summary Screen(PMSSITMP).

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2.6.1.1 Standing Instruction Template Summary

Standing Instruction Templates created for Book Transfer transactions can be viewed here by specifying the Template ID.This is the common Template Summary screen for other Payment transactions too.

To invoke this screen type 'PMSSITMP' in the field at the top right corner of the Application Tool bar and clicking the adjoining arrow button.

And you can create Standing instructions and execute them through Standing Instruction Maintenance screen(PMDSIMNT) and Standing Instruction Execution screen(PMDSIECT).

For more details on Standing Instruction Maintenance and its execution screen details and respective summary screens, refer to Payments Core User Guide section - 2.6.35.

2.7 Book Transfer Processing

This section contains the below topics:

2.7.1 Processing Book Transfer

System performs below mentioned checks while saving a transaction:

- Mandatory Field Check
- Referential Integrity Check
- Holiday Check

For 'Book Transfer' payment types, and branch holiday checks are performed.

2.7.2 Mandatory Field Check

Below mentioned fields are mandatory in the request for ACH transaction:

- Host Code
- Network of type 'Book Transfer'
- Debtor Account
- Creditor Account
- Credit Amount

2.7.3 Referential Integrity Check

Following parameters are validated with the static maintenances available for existence of the values:

- Network code –Validated against the static maintenances (PMDNWMNT) available.

- Currency Codes –Validated against open and authorized currency codes (CYDCDEFE). In Network Currency preferences, a record should be available for the Network, transaction type 'Outgoing' and transaction currency.

- Host Code-Validated against host codes available in Host Code maintenance (STDHSTCD).

- Transaction Branch Code- Should be a valid branch maintained in the system.

- Debit Account – Debit account would be verified to check whether it is valid & existing. Account status is validated to check it is not in 'No Debit', 'Blocked', 'Dormant' or Frozen status.

- Credit Account – Credit account would be verified to check whether it is valid & existing. Account status is validated to check it is not in 'No Credit', 'Blocked', 'Dormant' or 'Frozen' status.

- Customer Status Check - Validation against the status of the customer. The values are 'Deceased', 'Frozen' and "Whereabouts Unknown".

If any of the above mentioned validation fails then the transaction will be rejected with an error message.

2.7.4 Holiday Check

For transactions received from channels or bulk file, if the payment value date falls on a local branch holiday, then based on network preferences the value date is moved forward to nearest working date. A message is displayed on transaction booking to indicate the value date change. Initial value date will be stored as instruction date internally.

If transaction value date is a future date, then transaction processing follows future dated transaction specific process flow.

For a current dated transaction, processing is done during transaction authorization in the following order:

- Sanction Check
- Charge processing, if applicable
- Exchange Rate pickup
- External Credit Approval/External Account Check
- Debit /Credit entry hand off

Currency Holiday check is applied on both debit and credit account currency.

However, currency holiday is not applied on following cases:

- External Exchange Rate is not opted at Network.
- External Exchange Rate is opted at Network, but, transfer amount is less than the Small FX Limit and FX Reference no is not specified in the transaction.

2.7.5 Cutoff Check

- Process Cutoff and Network Cutoff are applicable for Book Transfer Transactions.
- For Payment Type - 'Book Transfer', queue actions are enabled for both Process and Network Cutoff.
- Process cutoff is not applicable for Prefunded Payments.
- When Network Cutoff maintenance is available, it will be checked for Prefunded Payments.

2.7.6 Debit/Credit Accounting

Accounting entries for credit and debit accounting are handed off to accounting system with debit/credit liquidation accounting code linked at Network Currency preferences.

As a part of debit/Credit liquidation, the following details are sent to accounting system:

Values handed off for Accounting	Debit Liquidation	Credit Liquidation
Event	DRLQ	CRLQ
Amount Tag	XFER_AMT	XFER_AMT
*Transaction Account	Debit Account	Credit Account
Offset Account	This is maintained as part of accounting code	This is maintained in accounting system as part of accounting code
Transaction Currency	Debit Account Currency	Credit Account Currency
Transaction Amount	Debit Amount	Credit Amount
Value Date	Transaction Value Date	Transaction Value Date
Offset Currency	Credit Currency	Credit Currency
Offset Amount	Credit Amount	Credit Amount
Local Currency Amount	If either debit currency or credit currency is local currency, corresponding amount will be handed off as local currency amount If not, debit amount will be converted to local currency in mid rate.	Local currency amount of DRLQ will be used

Charge/tax related entries are handed off along with debit liquidation details. Transaction code, Debit/Credit indicator and Netting flag is applicable based on accounting code maintained.

If debit and credit liquidation are on same day, then the credit entries are sent with debit entries in a single hand off.

2.7.7 Notifications

Following notifications are supported for Book Transfer transactions for the following processing stages:

On debit/credit liquidation and cancellation of the payment from queues, notifications are generated with all payment details in the common format.

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2.8   Cancellation Processing

- After successfully accepting a cancellation request for an outbound transaction, the cancellation request is logged in a module specific request table.
- Cancellation requests logged in module specific tables is checked during key processing steps of outbound transaction processing:
    - Before Sanctions Check
    - Before ECA Check
    - Before Accounting
- Based on the transaction status, payment type, transfer type, the cancellation processing is done.

2.8.1   Non-Dispatched/ Unprocessed Payments

Transaction Status – Future Valued

- If the transaction status is in 'Future Valued' – in 'Warehouse Queue', then the cancellation processing is done as below.
    - Transaction is moved out of Warehouse queue and transaction cancellation processing is initiated.
    - Cancellation status of Cancellation request is marked as 'Cancelled'.

Note

As per the current cancellation processing, Sanction check is done on cancellation of a transaction from Future Valued queue based on Sanctions preferences.

Transaction Status – Exception

- If the transaction status is 'Exception', then whether the transaction is in an Internal queue (or) not is checked.
- If the transaction is in an Internal exception queue and queue authorization status is authorized, then the following actions are taken on the transaction:
    - Transaction is moved out of the internal queue
    - Cancellation processing for the transaction is initiated
    - Cancellation status of Cancellation request is marked as 'Cancelled'
    - ECA Reversal Request is sent out if ECA Check was applicable and transaction is in Network Cutoff queue
    - FX Reversal Request is sent out if External Exchange Rate was applicable and transaction is in Network Cutoff queue
    - FX Unwind request is logged if FX Reference is present

List of internal queues considered are:

- Settlement Review
- Transaction
- Repair
- Processing Exception
- Business Override
- Authorization Limit 1

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- Authorization Limit 2
- Processing Cutoff
- Exchange Rate
- Network Cutoff

- If the transaction is in an Internal exception queue and the last queue action authorization status is 'Unauthorized', then based on the user action cancellation processing happens

User Action	System Action
Delete	System checks if any cancellation request is pending for the transaction. If any cancellation request is found, then the following actions are taken on the transaction. ● Transaction is moved out of the internal queue ● Cancellation processing for the transaction is initiated ● Cancellation Status ● of Cancellation request is marked as 'Cancelled' ● ECA Reversal request is sent out if ECA check was applicable ● FX Reversal Request is sent out if External Exchange rate was applicable ● FX Unwind Request is logged if FX reference is present
Authorize	No changes are done to the existing processing. In case, the transaction is moving out the queue, the cancellation request check introduced in key processing steps does the cancellation processing.

List of internal queues that will be considered:

- Settlement Review
- Transaction Repair
- Processing Exception
- Business Override
- Processing Cutoff
- Exchange Rate
- Network Cutoff

- If the transaction is in any external queue [Sanction Check, ECA, External Exchange Rate, External Pricing], then the cancellation processing is done once the transaction is out of the external queue.
- The cancellation request check introduced in key processing steps of outbound transaction processing does cancellation as mentioned below.

Processing Step	System Action
Before Sanctions Check	1. Cancellation processing for the transaction is initiated. 2. Cancellation status of Cancellation request is marked as 'Cancelled'.

Before ECA Check	1. Cancellation processing for the transaction is initiated.
	2. Cancellation status of Cancellation request is marked as 'Cancelled'.
	3. FX Cancellation Request message is sent to External system if External exchange rate was applicable.
Before Accounting	1. Cancellation processing for the transaction is initiated.
	2. Cancellation status of Cancellation request is marked as 'Cancelled'.
	3. FX Cancellation Request message is sent to External system if External exchange rate was applicable.
	4. ECA Reversal Request will be sent out.
Before Dispatch / Message generation	1. Cancellation processing for the transaction is initiated.
	2. Cancellation status of Cancellation request is marked as 'Cancelled'.
	3. Reversal accounting entries is sent to accounting system.

- In the external queues, certain queue actions are not allowed, and additional processing is done for few actions if a cancellation request is found for a transaction.

User Action	System Action	Queues
Carry Forward	This action is not allowed. An error message is shown to user that a cancellation request is registered for the transaction	Sanctions Check, ECA, Exchange Rate
Cancel	Additional processing is done. Cancellation status is marked as 'Exception'. Error Code & Error reason is captured.	Sanctions Check, ECA, Exchange Rate, External Pricing

2.9 Reversal Processing

2.9.1 Book Reversal Request

You can input the reversal requests for book transfer transactions in this screen.

You can invoke this screen by clicking 'Reversal Request' action button in the Outbound Book Transfer View Summary screen (PBSOVIEW).

You can also invoke this screen typing 'PBDTRNRV' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button. The standalone launch screen supports Query, Delete & Authorize actions.

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Following details gets defaulted on selecting the record and is not modifiable:

- Host code
- Source Code
- Reversal Request Reference
- Source Reference Number
- Requested Date
- Original Transaction Details
- Original Creditor Details
- Original Debtor Details
- Payment Details

Remarks

Specify the cancellation request input here, if any.

Reversal Reason Details

Reason Code

Select the Reason code from the list of values. All the ISO cancellation reason codes maintained are listed here.

Reason Description

System defaults the description of the reason code selected.

Reason Proprietary

Specify the Reason Proprietary.

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Note

On this screen, either Reason Code or Reason Proprietary is allowed to input.

2.9.1.1 Book Reversal Request Summary

To invoke this screen, type 'PBSTRNRV' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

You can search using the following parameter:

- Reversal Request Reference
- Transaction Reference Number
- Requested Date
- Reason Code

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

2.9.2 Book Transfer Reversal View

To invoke this screen type 'PBDREVVW' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

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You can specify the following details by clicking 'Enter Query 'button:

Reversal Request Reference

Specify the Reversal Request Reference.

Reversal Date

Specify the Reversal Date.

Reversal Status

Specify the Reversal Status.

Original Transaction Reference

Specify the Original Transaction Reference.

Source Reference Number

Specify the Source Reference Number.

Transaction Branch

Specify the Transaction Branch.

Host Code

Specify the Host Code.

Network Code

Specify the Network Code.

Remarks

Specify the Remarks, if any.

External System Status

Specify the External System Status fields.

Payment Details

Specify the Payment Detail fields.

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Reversal Details

Specify the Reversal Detail fields.

2.9.2.1 View Queue Action Log

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

Following details are displayed:

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

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

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

- Sanction screening

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

2.9.2.2 Accounting Entries

You can invoke this screen by clicking Accounting Entries tab in the PBDREVVW screen. For more details on the fields refer to section 2.2.1.5.
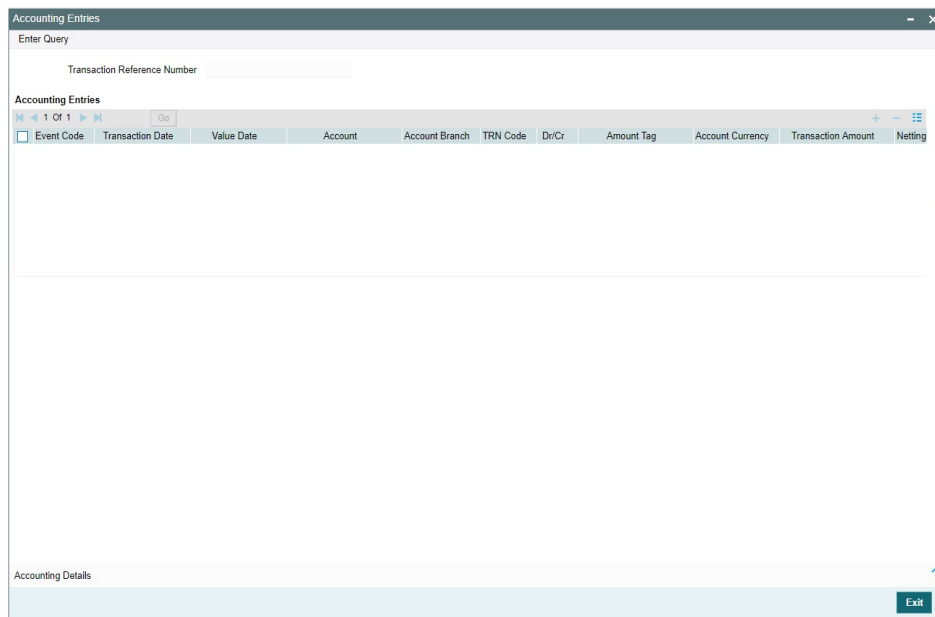
2.9.2.3 Book Transfer Reversal View Summary

To invoke this screen, type 'PBSREVVW' in the field at the top right corner of the application tool bar and clicking the adjoining arrow button.

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You can search using the following parameter:

- Original Transaction Reference
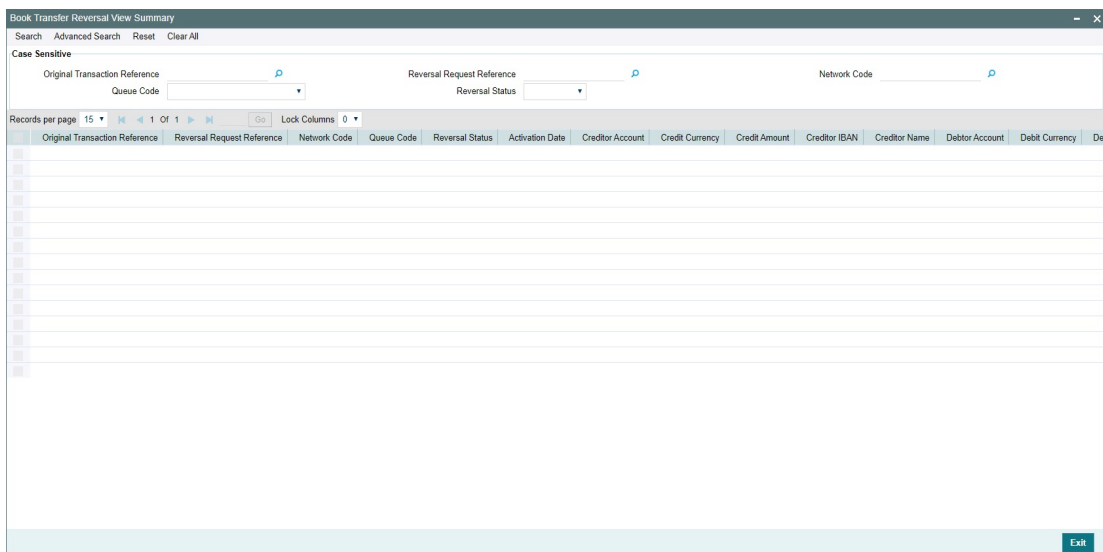- Reversal Request Reference
- Network Code
- Queue Code
- Reversal Status

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

2.9.3   Processing

The reversal transaction is processed, validating the following external checks. In the reversal processing requests, the credit and debit account details are swapped from the underlying original transaction. Source code and source reference number are defaulted with respective original transaction.

The actions supported in each of these queues are detailed in Section 2.7.7 Queue Actions.

Process Exception Check - If the Original Credit or Debit account is closed, then the transaction is moved to into Process Exception Queue.

Sanction Check - The sanction request contains primarily the same data as that of original transaction, except:

- Transaction reference number - the reversal reference number
- Transaction value date - the reversal date
- Debit account details - the original Credit account details
- Credit account details - the original Debit account details

External Credit Approval - ECA is done for the original Credit account, as the fund is debited from this account on reversal.

External Account Check - EAC is done for the original Debit account, as the fund is credited to this account on reversal.

FX unwind Queue - In case External Exchange Rate is opted for the network and the original transaction contains a FX ref no and the original credit amount is greater than small FX limit, then on reversal, a request is logged into FX Unwind Queue. The transaction does not move into this queue.

The original debit account is sent as the debit account on this request as the FX utilized against this account needs to be reversed.

All these queue movements happen with Reversal Transaction Reference number.

All other exception validations are skipped, including, Business Override, Transaction Repair, SSI, Authorization limit, Exchange Rate, External Pricing, Process cutoff, Network cutoff & Warehouse.

On successfully completing the external checks, the accounting entries are reversed. The charges posted on the parent transaction also gets reversed. All the entries that are posted in the underlying transactions are reposted with debit & credit account swapped in the DRLQ & CRLQ leg as below. Thus, the amount posted is positive number. The event code, transaction code, amount tags remains the same. The accounting entries are reversed with value date as of greatest of reversal date and original transaction date.

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Transfer Amount :

        DRLQ - Dr Original Credit account & Cr Offset GL

        CRLQ - Dr Offset GL & Cr Original Debit account

Charges :

        DRLQ - Dr Income GL & Cr Original Debit account

        If charges were born by bank, then

        DRLQ - Dr Income GL & Cr Charge GL

Tax :

        DRLQ - Dr Tax payable GL & Cr Original Debit account

The reversal accounting entries are posted with reversal transaction number. Thus, the reversal view screen displays the reversal entries, while the parent transaction screen continues to display the original entries without any change.

If the reversal is executed on a later date, and if it is a cross currency internal transfer, still the same set of accounting entries are reversed. Thus, the exchange rate is not re-picked or re-applied.

If the external systems respond on a later date, the value date of reversal request is re-derived to current date and request is re-processed afresh. The customer preferences is not applied for reversal request.

A notification is generated for the reversal request, on the following logical closure states:

- Reversal request is rejected by an external system.
- Reversal request is successfully completed.

The transaction status on the reversal & parent transactions are displayed as below:

Scenario	Reversal Transaction Status at PBDREVVW	Parent Book Transfer Transaction Status at PBDOVIEW
Reversal initiated from PBSOVIEW & pending in a queue / no response received yet	In progress	Reversal Initiated
Reversal request is pending in Queue & Interim / Reject response received and no auto cancel configured	Exception	Reversal Initiated
Reversal request Rejected by SC / ECA / EAC and auto cancel configured / Cancelled from PE Q	Cancelled	Processed
Reversal request Seized by SC	Seized	Processed

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Scenario	Reversal Transaction Status at PBDREVVW	Parent Book Transfer Transaction Status at PBDOVIEW
Reversal successfully completed	Processed	Reversed

Thus, the transaction status on the parent transaction is updated on initiation of a reversal request & on its logical closure state.

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3. Function ID Glossary

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